

Zimbabwe:Works
Cooperative Agreement N° AID-613-LA-12-00001

**END OF PROJECT
REPORT**
(June 2012 - December 2017)

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¹ African Women's Entrepreneurship Program (AWEP); BOOST Fellowship; Bulawayo Project Center (BPC); Buy Zimbabwe Trust; Deloitte Advisory Services; Empretec Zimbabwe; Inclusive Financial Services; Jekesa Pfungwa Vulingqondo (JPV); Junior Achievement Zimbabwe (JAZ); Knowledge Transfer Africa (KTA); Kunzwana Women's Association; Mikroking, M.o.B Capital Ltd; Portify Investments Ltd; Professional Women Executives and Business Women's Forum Trust (PROWEB); Restless Development; Royal Business Consult Trust (RBCT); Small and Medium Enterprises Association of Zimbabwe (SMEAZ); Techwomen Zimbabwe; Thrive Microfinance; VIRL Ltd; Young Africa (YA); Zambuko Trust; and Zimbabwe Farmer's Union (ZFU).

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2. ABBREVIATIONS & ACRONYMS

AWEP	African Women's Entrepreneurship Project – Zimbabwe Chapter
BDS	Business Development Services
BOOST Fellowship	Building Opportunities on Student Talent Fellowship
BPC	Bulawayo Project Centre
CCF	Complex Crisis Fund
CD-RISC	Connor-Davidson Resilience Scale
DCA	Development Credit Authority
DQA	Data quality assessment
DFID	United Kingdom Department for International Development
ECD	Early Childhood Development
EMA	Environmental Management Agency
EMMP	Environmental Mitigation Management Plan
FOG	Fixed obligation grant
GEW	Global Entrepreneurship Week
ILO	International Labor Organization
IR	Intermediary result
ISAL	Internal savings and lending
IYF	International Youth Foundation
JAZ	Junior Achievement Zimbabwe
JPV	Jekesa Pfungwa Vulingqondo
KTA	Knowledge Transfer Africa
MC	Mastercraftsperson
MFI	Microfinance institution
MOU	Memorandum of understanding
NWC	National Waste Collection
NSSA	National Social Security Authority
OCA	Organizational capacity assessment
OCAT	Organizational capacity assessment tool
OR	Operations research
PMP	Performance monitoring plan
POSB	People's Own Savings Bank of Zimbabwe
PROWEB	Professional Women, Women Executives, and Business Women's Forum
PTS	Passport to Success® (life skills curriculum)
RA	Rapid appraisal
RFP	Request for proposals
RBCT	Royal Business Consult Trust
RF	Results framework
Sida	Embassy of Sweden International Development Cooperation Agency
SIYB	Start and Improve Your Business
SME	Small and medium-sized enterprise

ZIMBABWE:WORKS

SMEAZ	Small to Medium Enterprises Association of Zimbabwe
SMECD	Government of Zimbabwe's Ministry of Small and Medium Enterprises and Cooperative Development
ToT	Training of trainers
ToMT	Training of master trainers
TVET	Technical and vocational education and training
USAID	United States Agency for International Development
USG	The United States government
YA	Young Africa
ZFU	Zimbabwe Farmers Union
ZMF	Zimbabwe Microfinance Fund
ZNCC	Zimbabwe National Chamber of Commerce
ZRP	Zimbabwe Republic Police
Z:W	Zimbabwe:Works

I. EXECUTIVE SUMMARY

INTRODUCTION

Zimbabwe:Works (Z:W) aimed to strengthen job skills and improve the employment and self-employment status of young Zimbabweans, particularly young women, to contribute towards and benefit from economic growth in the country. This 66-month initiative (June 2012-December 2017) implemented by the International Youth Foundation—in partnership with the United States Agency for International Development (USAID), United Kingdom Department for International Development (DFID), and Embassy of Sweden (Sida)—included two phases. Phase I, running June 2012 to December 2014 and funded by USAID through the United States government’s Complex Crisis Fund, aimed to prepare young people for work during the run-up to Zimbabwe’s 2013 election. Phase II (January 2015 to December 2017) allowed USAID to leverage Z:W Phase I final evaluation report recommendations to extend the cooperative agreement—with support from DFID and USAID. This extension allowed the partners to deepen project activities around enterprise development and access to finance, with an increased focus on young women in particular. The project served 28,802 young people across the five plus years (61% women). This report provides a comprehensive account of the Z:W Phase II project, including cumulative youth participant data from Phase I².

Together with NGO and private sector implementing partners, the Z:W project focused on the following program areas:

- **Component 1 – Partner Capacity Strengthening and Gender Mainstreaming:** Integrated gender dynamics into partner programming, strategic planning, resource decision-making, and monitoring and evaluation (M&E) systems and processes.
- **Component 2 – Enterprise Start-up and Growth:** Improved access to relevant entrepreneurship and business training and development services, mentorship, business awards, and networking opportunities.
- **Component 3 – Financial Inclusion:** Increased young women and men’s access to financial services, linked to entrepreneurship and business training activities.
- **Component 4 – Access to Formal Sector Employment:** Increased private sector partnerships focused on supporting youth, particularly young women, to access employment in key growth sectors through internships, mentorships, and job placement services.

BACKGROUND

The Z:W project responded to the contraction in Zimbabwe’s formal sector, and decreased manufacturing capacity, which resulted in high rates of under-employment and poverty. Over 90 percent of economically active individuals were earning income below the Total Consumption Poverty Line. The continued lack of economic investments and empowerment, combined with the decline of employment prospects in the country, meant that increasing numbers of youth were without a decent job. Young women in particular, due to socio-cultural barriers they face in and out of the workplace. Unemployment negatively impacts youth’s economic, social, and political participation, and in the long term is linked to poverty and social exclusion (ILO 2012; Kahraman, 2011). The lack of employment and sustainable entrepreneurial opportunities meant that Zimbabwe was failing to harness its greatest human

² The Z:W Phase I Final Project Evaluation and FY15Q1 Reports can be found in Annexes 8 and 9, for more details

resource: young people.

Against this backdrop, Z:W Phase II was developed with an emphasis on scaling and sustaining women's economic empowerment activities through i) expanded geographic reach of the project; ii) increased number of direct beneficiaries from 8,634 to a target of 18,500 (revised down from original 22,000 figure, due to 2016 economic downturn); iii) deepened integration of gender-sensitive approaches; iv) additional and strengthened partnerships for project sustainability; and v) an impact evaluation that is helping to build the evidence base for future youth economic opportunity programming in Zimbabwe.

The Z:W team expected to determine outcomes using these measurements:

1. Changes in young women and men's income and asset ownership
2. Changes in household decision-making
3. Changes in communities' (including employer's) perception of youth and young women's role in society and the economy and personal resiliency; and
4. Demonstrable organizational improvements in services for youth (i.e., work readiness training, business development services, and access to finance)

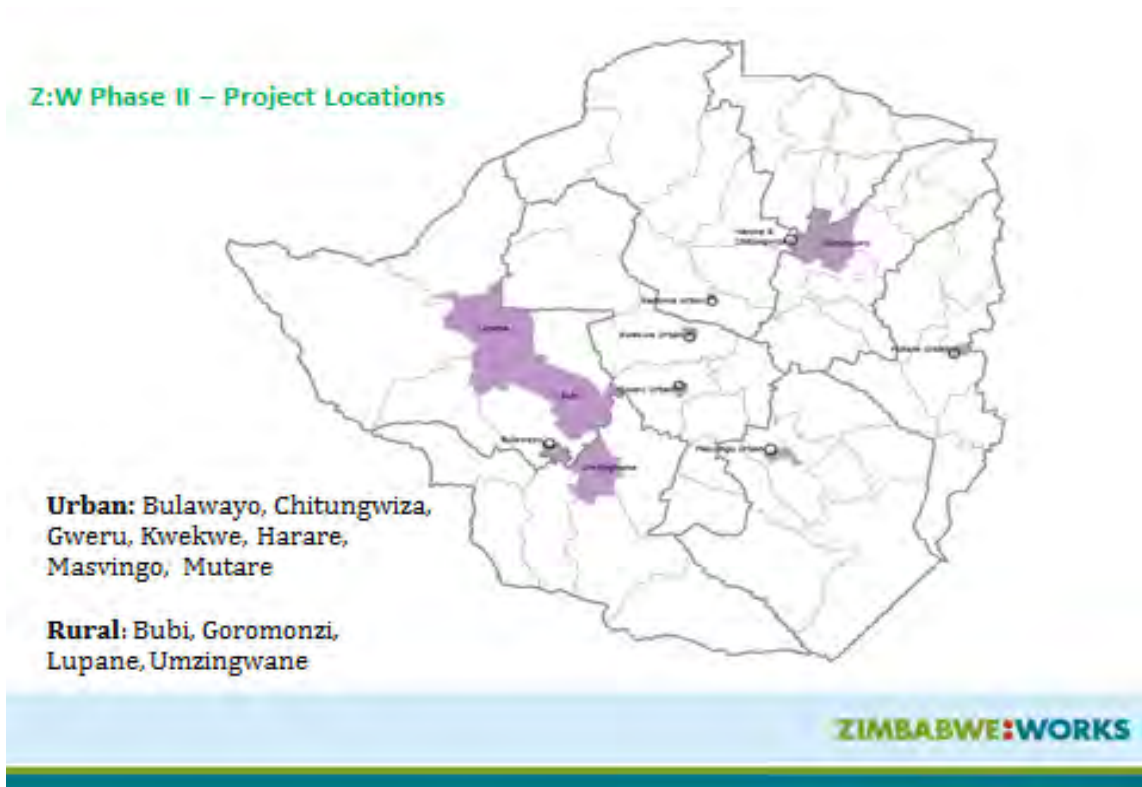
In addition, Z:W expected to achieve the following key outcomes:

- Increased access to employment opportunities for youth, particularly young women
- Increased enterprise start-up and growth rates for youth, particularly young women
- Sustainable microfinance products accessible to youth, particularly young women
- Improved and demonstrable gender mainstreaming in local organizations

AREAS OF OPERATION

The Z:W project worked in 11 geographical areas—both urban and rural, as illustrated in the map.

ZIMBABWE:WORKS



PROJECT PERFORMANCE

In Phase II, Z:W reached 20,168 young people³, 66 percent of whom were young women, with its holistic economic empowerment programming. As of September 2017, the total value of incremental income attributable to the project, as projected over 12 months, was US\$31,171,482. These positive results demonstrate success despite the many macro-economic challenges faced in Zimbabwe, including continued shrinking of the economy. The project strengthened non-governmental organizations (NGOs) and private sector organizations's capacity to build young people's skills and, ultimately, improve the employment and self-employment status of young Zimbabweans and their ability to contribute towards and benefit from economic growth in Zimbabwe.

SUMMARY OF RESULTS

Young people benefitted from the following Z:W training services and products:

- 14,950 youth (68 percent women) gained improved entrepreneurship and business skills, with
- 9,029 of those youth (68 percent women) trained in financial literacy and subsequently
- 3,681 (73 percent women) accessing finance from microfinance institutions, which has resulted in an incremental net profit of US\$21,256,957 earned from business expansion and

³ Z:W Phase I served 8,634 young people (61% women)

growth and an additional net profit of US\$2,899,852 earned as incremental income by employees of the youth businesses

- 1,087 youth (56 percent women) with improved technical and vocational skills;
- 5,218 youth (61 percent women) with improved work readiness and life skills for professional and personal growth;
- 1,814 youth (62 percent women) with enhanced employability through their participation in internships and mentorships;
- 80 percent (1,458) of the young people in internships transitioning into full time employment;
- Incremental annual income of \$7,014,674 earned by interns who successfully accessed formal employment; and
- Improved youth resilience for both men and women.

These results are impressive given the challenging Zimbabwean economy during the Z:W project period. The project met or exceeded most output and outcome targets, while serving 20,168 young people, exceeding its 18,500 target.

Cumulative Z:W Phase II project highlights are detailed in Tables 1 and 2.

Table 1: Project Output Results				
Output #	Project Target	Project Achievement		
		Male	Female	Total
Output 1- Financial Literacy Trainings	6,000	2,848 (32%)	6,181 (68%)	9,029 (151%)
Output 2- Enterprise Start-Up and Growth	13,500	4,836 (32%)	10,114 (68%)	14,950 (111%)
Output 3- Vocational Technical Training	900	479 (44%)	608 (56%)	1,087 (121%)
Output 4- Work Readiness Training	5,000	2,020 (39%)	3,198 (61%)	5,218 (105%)

Table 2 : Outcome Indicators Results as at 30 September 2017			
Outcome Level Indicator	Project Target (U.S. Dollars)	Project Achievement (U.S. Dollars)	Variance (U.S. Dollars)
Value of incremental income – Total Entrepreneurship & Employability	\$40,338,000	\$31,171,482	-\$9,166,518 (-23%)
Value of incremental net profit earned by young business owners	\$22,194,000	\$21,256,957	-\$937,043 (-4%)

Value of incremental income earned by employees of youth-owned businesses	\$16,200,000	\$2,899,851	-\$13,300,149 (-82%)
Value of incremental income earned by interns who successfully access full-time employment	\$1,944,000	\$7,017,674	\$5,073,674 (+261%)
Percentage of youth participating in internships placed into formal sector employment 6-months ex-post	30%	80%	+50%
Percentage of youth participating in SME mentorships (Entrepreneurs)	26%	21%	-5%
Percentage of youth participating in SME mentorships (Vocational Technical Training)	40%	79%	+39%
Percentage of young women participating in SME mentorship in occupations underrepresented by women (Entrepreneurs)	20%	27%	+7%
Percentage of young women participating in SME mentorship in occupations underrepresented by women (Vocational Technical Training)	12%	24%	+12%
Percentage of youth with improved resiliency (both men and women)	75%	64%	-11%

II. PROJECT HIGHLIGHTS

The Z:W project's last 36 months were particularly productive. Staff and partners invested valuable time and effort to achieve the project's objectives and economically empower young women and men in Zimbabwe. The end of project evaluation (EOPE – Annex 6) report includes the following highlights:

Entrepreneurship and Access to Finance

- Microfinance Institutions (MFIs) now have an understanding that youth lending is not as risky as earlier perceived, however requires the provision of specialized support and monitoring. All partner MFIs decided to continue lending to young entrepreneurs post Z:W.
- As Of September 30, 2017, the total for unique and repeat loan amounts disbursed was \$1,412,672.
- Youth, particularly [young women](#) who ordinarily would not have had access to finance, were able to get loans and grow their businesses.
- Young people have banks accounts and savings.
- The project's model has garnered interest from additional financial institutions such as Lion Finance, ZB Bank, CBZ, Steward Bank, SMEDCO and Agribank. They have requested partnerships with the project and an MOU was signed with Lion Finance.
- A few project-supported microenterprises owned by young people are now formally registered

with the relevant authorities.

- (Business Development Services) and MFI have enhanced brand visibility.
- Integrating gender considerations in the development of financial products and services has enhanced the project's financial inclusion component.
- The establishment of local business and NGO partnerships contribute to improved livelihoods and strengthened networks.
- The project contributed to job creation; an estimated 1,944 jobs were created throughout the life of the project.
- BDS partners provided market linkages to support the young people. For example, the Zimbabwe Farmers Union (ZFU) initiated Agri-Talks in the provinces and districts where young entrepreneurs interacted with established business operators, receiving advice on how to identify new business opportunities and forge market linkages with formal businesses.
- Select youth participated at the Zimbabwe International Trade Fair and OWNAI market fairs, an opportunity to showcase their products and services, and create connections with established companies and buyers.

Employability

- A total of 5,218 young people were trained in work readiness programming. Of this number, 1,814 interned, 80 percent of whom and (1,458) transitioned into full-time employment throughout the life of the project. Young people earned \$7,014,674 in incremental income.
- Young women are going into occupations where women are underrepresented, such as solar installation, motor mechanics, and animal husbandry. These fields provide better livelihoods than traditional female jobs, allowing communities to start to change the gender and work narrative.
- People with physical impairments (e.g., visual and hearing) participated in the project, and some obtained jobs. There is demand for future programming to reach out to entrepreneurs with disabilities.
- Life skills have markedly improved young people's decision-making process, problem-solving ability, capacity to manage conflict, and many other areas that were highlighted in the end of project evaluation. Passport to Success® (PTS), IYF's flagship life skills curriculum, rated the best in delivering resiliency impact versus other life skills curricula and methodologies used during the course of the project. Both the End of Project and Impact Evaluations substantiate this assertion (see Annexes 6 and 7 for details).
- Young women enhanced their leadership and decision-making thinking skills, which was particularly valuable for self-employment success and to address social pressures related to marrying out of convenience.
- Perception towards volunteerism changed, with more parents, guardians, private sector companies, and young people viewing volunteering as a stepping stone towards full-time employment and self-employment.
- Partner organizations have gained access to the private sector in a systematic manner, identifying networks they will continue to tap and cultivate post-project.
- Deloitte and SMEAZ commercialized the project's work readiness component by selling related products and services to private sector clients, a response to market demand and demonstration of project value.

Vocational and Technical Training

- 1,087 under-privileged and second chance youth were given opportunities to acquire technical skills that likely would never have come their way, helping them move away from a life of poverty.
- Mobile training units offering 12-week training courses allowed the project to reach remote districts such as Lupane.
- Combining life skills, financial literacy, and entrepreneurship provided youth participants with entrepreneurial opportunities. Of Z:W partner Young Africa's TVET graduates, 18 percent started their own businesses, and 25% were formally employed.
- SME mentorships allowed 79 percent of youth to gain practical work experience.
- Increased acceptance and interest of young females crossing over into traditionally male jobs.

Partner Capacity Strengthening

- Implementing partners (e.g., KTA, Buy Zimbabwe, Deloitte, SMEAZ, PROWEB and JPV) decided to continue offering Z:W-like programming post project, given the high need and community impact they witnessed under Z:W.
- Youth-friendly financial products and services were developed in partnership with Mustard Seed Consultancy and six MFIs, including a) elimination of the need for collateral; use of lower interest rates for women; and elimination of the need for spousal consent.
- The integration of gender into most Z:W partner activities/operations through the development and use of gender-sensitive policies, focused on building an asset base for young women, and at least 65 percent of financial literacy and entrepreneurship trainings participants to be young women
- All Z:W partners received training on monitoring and evaluation processes and systems, including MS Database installment and input, data collection tools, and methodology.
- Youth forums and discussions highlighted still greater demand for Z:W and similar youth employment initiatives.
- Z:W opened doors to other funding opportunities for BDS and MFI partners. For example, Welthungerhilfe contracted BPC to carry out TVET activities under a separate project.
- Z:W private sector partners have committed \$400,000 to support future IYF youth employment-related programming in the country.

Project Assessments and Close Out

- The DFID Project Completion Review conducted in August 2017 (Annex 5) was completed and the final assessment report shared in December 2017. DFID awarded Z:W an "A" rating, noting that despite the challenging economic environment in Zimbabwe, the project "*broadly achieved its outcome of empowering young Zimbabweans through increased access to and control over financial resources, increased knowledge and self-confidence to make changes in their lives, increased economic decision-making power, and improved personal resilience. In addition to this the programme has opened up a new market for MFIs and Business Development Service (BDS) partners and has also encouraged a significant shift in young peoples' attitude towards internships and voluntary employment.*" The project component

scores by output were as follows: *B* for output 1 (*Financial Services*); *A* for output 2 (*BDS/Entrepreneurship*); *A+* for output 3 (*Vocational training*); *A+* for output 4 (*Employability*); and *A+* for output 5 (*Partner capacity strengthening*).

- The End of Project summative evaluation (Annex 6) conducted by independent consultants - George Zimbizi and Sunungurai Chingarande-Mutanga included the following key findings: achievement of overall project targets, indicating a “*highly performing project which made great impact on the lives of targeted beneficiaries.*” The report noted the country’s challenging socio-political and economic environment as an inhibiting factor to the Z:W project achieving greater results, specifically in the area of job creation by youth owned businesses.
- Consultants NEDICO submitted the Impact Evaluation Report’s initial draft for IYF review in December 2017. The final report was submitted to donors in March 2018. See Annex 7 for details.
- The Z:W Bulawayo office closed in December 2017.
- IYF received USAID approval to dispose all assets above \$5,000 in December 2017, which mostly took place that same month (a few remaining assets were disposed of in January 2018). IYF received USAID approval to dispose MFI loan funds in February 2018, and formal letters were sent to Z:W partners thereafter.

III. SUMMARY OF PROJECT ADMINISTRATIVE ACTIVITIES

Over Phase II of Z:W, IYF together with its 23 implementing partners (17 BDSes and 6 MFIs) managed to serve 20,168 young people 66 percent of youth served were female, which exceeded the overall project targets by 9 percent. (The total number of youth reached in both phases was a combined 28,802.)

Table 3 provides partner-specific details on achieved results versus targets plus total funding disbursed to each partner. Overall, BDS partners reached roughly 2,000 more young people than identified in initial targets.

Table 3: BDS Partner Targets and Achievements				
Partner	Reach		Amounts	Contract
	Target	Achieved	Disbursed US\$	End Date
JAZ	2,720	3,761	\$217,479	Mar-31-17
Young Africa	1,320	1,497	\$208,380	May-31-17
Empretec	725	828	\$154,038	Dec-8-16

RBCT	1,800	2,336	\$187,447	Mar-31-17
Restless Development	1,040	1,150	\$165,783	June-30-17
Boost	1,000	1,170	\$139,619	June-30-17
SMEAZ	1,030	1,034	\$97,806	June-30-17
AWEP	850	970	\$102,792	Mar-31-17
Proweb	800	1,122	\$127,590	Feb-28-17
Buy Zim	250	266	\$58,912	Jun-30-17
Deloitte	600	610	\$141,494	Jun-30-17
Thrive (1489ZIM)	1,000	970	\$79,786	Jun-30-17
Bulawayo Projects Centre	1,390	1,396	\$84,002	Jun-30-17
JPV	1,000	1,000	\$70,629	May-31-17
Knowledge Transfer Africa	950	669	\$60,643	Jun-30-17
ZFU	944	780	\$44,697	Jun-30-17
Kunzwana	600	610	\$52,679	Jun-30-17
Sub- Total	18,019	20,168	\$1,993,776	
Tech Women ⁴	300	211	\$21,325	Jun-30-17
Totals	18,019	20,168	\$2,015,101	

A total of 3,685 unique youth beneficiaries received loans, while 1,703 obtained repeat loans. Overall, 5,388 project loans were disbursed. Table 4 below shows disbursements by MFI partner.

Table 4: MFI Targets and Achievements				
Partner	Loan Recipients		Amounts	Contract
	Target	Achieved	Disbursed US\$	End Date
VIRL	350	359	\$100,000	30-Jun-17

⁴ Tech Women activities are not figured into totals since they were introduced by DFID to layer technological aspects into programming, not part of core project activities

Zambuko	400	466	\$116,299	31-Jan-17
Inclusive	2,550	1,496	\$278,630	Jun-30-17
Thrive	745	897	\$120,000	May-31-17
MOB	300	157	\$49,780	May-31-17
Portify	300	306	\$52,925	Jun-30-17
Total	4,645	3,681	US\$ 717,634	

Communications with Zimbabwe’s Ministry of Small and Medium Enterprise and Cooperative Development (SMECD)

IYF and its partners engaged the Zimbabwe Ministry of Small and Medium Enterprises and Cooperative Development (SMECD) at both national and district levels for smooth operations throughout the life of the project. National Ministry representatives as well as provincial and district staff were regularly briefed on partner activities and had access to Z:W trainings and meeting schedules to attend at their convenience. Per IYF’s Memorandum of Understanding with the Ministry of SMECD, signed in June 2015, Z:W shared quarterly summary project reports. They included quantitative and qualitative results and the project’s consolidated quarterly activity plans to encourage district level staff participation in Z:W project activities.

IV. SUMMARY OF PROJECT RESULTS

The Z:W project made significant progress towards improving the employment and self-employment status of young Zimbabweans, particularly women. The project served 20,168 youth during phase II (66 percent women), exceeding the target of 18,500 (65 percent women).

IYF contracted independent consultants to conduct an end of project summative evaluation during the last quarter of project implementation (see EOPE in Annex 6). The evaluation involved questionnaire administration, key informant interviews, and focus group discussions. Analysis of the cumulative results revealed the following findings:

Outcome Indicator 2

Value of incremental income—including in-kind income attributable to the Z:W project—earned by beneficiaries (disaggregated by entrepreneurship and employability tracks)

Phase II beneficiaries³ are projected to earn ex-post \$31,171,482 in incremental income over a 12-

month period through employment and business growth. This figure falls below the project target of \$40,338,000 but is still strong considering the harsh economic environment in Zimbabwe.

Outcome Indicator 3

Percentage of youth participating in internships who are placed into formal sector employment six months ex- post

At the close of the project, 1,814 young people (62 percent female) entered internships with companies to gain work experience. There was a specific focus on placing young women in occupations where women are under-represented.

The end of project evaluation revealed that internships lasted six months, on average, and that 80 percent of the 1,814 young people participating in internships transitioned to full-time employment. This result was significant and exceeded the project's 30 percent target.

Outcome Indicator 4

Percentage of participating young women and men starting their own enterprises 6-months ex-post

The evaluation revealed that 18 percent of young women and men had started their own enterprises six months ex-post, which is greater than the project's 15 percent target.

Outcome Indicator 5

Average number of new jobs created by youth-owned businesses

The average number of new jobs created by each youth-owned businesses (0.13) fell below the FY17 target of 1 per enterprise due to very challenging external macroeconomic conditions. Nevertheless, these businesses created 1,944 total new jobs.

Outcome Indicator 6

Proportion of women participants in activities designed to increase access to productive economic resources (e.g., credit, income, or employment)

The Z:W Phase II project served 13,311 women participants, which constitutes 66 percent of total youth participants. This narrowly exceeded the 65 percent project target.

USAID Standard Indicator 1

Number of persons receiving new employment or better employment (including self-employment) as a result of participation in USG - funded workforce development projects

The project's most recent 2017 annual survey recorded 14,401 youth participants (13,204 in entrepreneurship track and 1,197 employability) who received new or better employment. This figure exceeded the 12,150 target.

USAID Standard Indicator 2

Proportion of target population reporting increased agreement with the concept that males and females should have equal access to social, economic, and political opportunities

Fifty percent of youth surveyed agreed with this concept post-intervention (43 percent of females and 57 percent of males). This result did not meet the project's 60 percent target, which may have been due to a high baseline that distorted the end line survey results.

USAID Standard Indicator 3

Number of clients at USG-assisted microfinance institutions (refers to clients who receive loans from MFIs)

Over both phases of Z:W, a cumulative 3,685 youth (73 percent women⁵) received business loans from MFIs for projects in the agricultural, manufacturing, retail, and services sectors. The total amount of loans disbursed, including repeat loans, was 5,388. Recipients used loans for working capital, enabling youth to grow start-ups and expand existing businesses. The loan repayment rate for women entrepreneurs was 85 percent and 70 percent for men, resulting in an average rate of 81 percent. MFIs used individual and group lending approaches to reach out to the young people. Some MFIs also adopted mobile banking services for convenience and to mitigate cash shortages in the market.

a) Output 1: Financial services tailored to the needs of youth, and particularly those of young women, available in the market

Most MFIs participated in BDS partner entrepreneurship and business trainings, a platform to provide invaluable input on financial literacy and loan management trainings. This arrangement cemented synergies between participating BDS and MFI partners.

BDS partners used Z:W's entrepreneurship diagnostic tool to identify young people with entrepreneurial talent for the project. Its utilization optimized chances for business success and minimized risk of loan defaults. The scoring threshold for young women was 10 points lower than the set standard for their male counterparts, thus affording the opportunity of entrepreneurship and business training to more young women.

Financial Inclusion

Output Indicator 1.1

Number of youth participating in financial literacy training tailored toward accessing and utilizing microfinance

Throughout the life of Z:W, 9,029 youth received financial literacy training from BDS partners (exceeding a target of 6,000). A major outcome of this training was an improved appreciation for and application of money management. MFIs complemented BDS partners' efforts by orienting youth on loan management and financial discipline. Youth learned the importance of money; credit management; and financial management and discipline in running businesses. They also learned how to conduct basic monetary calculations and save and invest.

The project's referral framework worked well. It allowed BDS partners to refer trained youth to MFIs

⁵ IYF last reported sex disaggregation among total loan recipients before the project closing event in early September 2017, when the total loan recipients were 3,681.

and finance service providers for access to finance support,.MFIs identified and referred young people pursuing self-employment but lacking entrepreneurship and business management skills back to BDS partners for relevant trainings.

The Z:W project forged strong business partnerships with private sector financial services companies such as Lion Finance, Old Mutual, and National Waste Collection (NWC). These partnerships allowed Z:W youth to more easily access financial and material resources, including facilitating the delivery of the “On the Money” financial literacy curriculum. For example, one positive outcome was that youth in Kwekwe secured a waste paper collection contract with NWC, and are now employed and generating income.

Output Indicator 1.2

Percentage of young women participating in financial literacy training tailored toward accessing and utilizing microfinance

Table 5: Percent of women participants in financial literacy training		
Total cumulative FY17 women participants	Total cumulative number of Fy17 participants trained	Percentage of women
6,181	9,029	68%

Young women accounted for 68 percent of the total participants who received financial literacy training during the life of the program, surpassing the 65 percent target. Deliberate recruitment efforts, coupled with gender awareness and mainstreaming activities, contributed to this higher rate.

Output Indicator 1.3

Percentage of youth who access formal financing

Although only 24 percent (3,685) of youth trained in entrepreneurship accessed loans, when including repeat loans (1,703) the overall percentage rises to 36 percent (5,388).

Young entrepreneurs used loans to strengthen business start-ups and expand existing businesses. MFIs encouraged client loyalty by offering repeat loans, which in turn helped their overall loan portfolios.

MFIs piloted the group lending methodology, especially with young women. This approach better enabled young females facing barriers while accessing finance to receive loans. MFIs also relaxed guarantor conditions and waived the need for spousal consent, enabling young people, especially young women, to access loans. This overall lending approach minimized default risk, as it was backed by a positive youth repayment track record.

To mitigate the debilitating cash shortages that have ravaged the economy—and disproportionately affected youth owned businesses, —MFI partners used mobile banking services to facilitate loan disbursements and receive loan repayments from the young entrepreneurs.

Since many MFI partners had little to no prior experience working with and serving the youth market, the Z:W project assisted MFIs to develop youth-friendly financial products and services (e.g., variable working capital loan product features based on business specific loan sizes, group lending, repayment

incentives, etc.). MFIs piloted the refined financial products and tweaked them to suit young people, including young women borrowers.

Output Indicator 1.4

Value of portfolio outstanding (disaggregated by product type and loans made by individual investors).

Table 6 :Value of portfolio outstanding per sector as at 30 June 2017 (unique /new beneficiaries)					
MFI	Portfolio outstanding disaggregated by sector (amounts in US\$)				
	Agriculture	Retail	Manufacturing	Services	Total
VIRL	\$29,946	\$42,780	-	\$12,834	\$85,560
Zambuko	\$5,964	\$27,833	\$1,988	\$3,976	\$39,761
Inclusive	\$16,550	\$67,533	-	\$46,000	\$130,083
Thrive	\$15,307	\$71,434	\$5,103	\$10,205	\$102,049
Portify	\$830	\$5,335	-	\$8,025	\$14,190
MoB	-	-	-	-	-
Total	US\$ 68,597 (18%)	US\$ 214,915 (58%)	US\$ 7,091 (2%)	US\$ 81,040 (22%)	US\$ 371,643

Most young people in Zimbabwe are working in cross-border trading, flea markets, and other vending activities. The retail trade sector constitutes the highest proportion (58 percent) of the value of portfolio outstanding, followed by services (22 percent). Low barriers to entry and the ease of setting up fuel the retail trade's popularity. Table 6 mirrors the current state of the national economy, as Zimbabwe has become a trading nation with less industry and manufacturing activity, contributing towards the shrinking of the economy.

Table 7: Value of portfolio outstanding per sector as of June 30, 2017 (repeat borrowers)					
MFI	Portfolio outstanding disaggregated by sector (amounts in US\$)				
	Agriculture	Retail	Manufacturing	Services	Total
VIRL	\$30,477	\$43,539	-	\$13,062	\$87,078
Zambuko	\$14,197	\$66,255	\$4,732	\$9,466	\$94,650
Inclusive	\$23,625	\$94,499	-	\$63,604	\$181,728
Thrive	-	-	-	-	-
Portify	-	-	-	-	-
MoB	-	\$9,086	-	\$6,058	\$15,144
Total	US\$ 68,299 (18%)	US\$ 213,379 (56%)	US\$ 4,732 (2%)	US\$ 92,190 (24%)	US\$ 378,600

The retail sector was the most popular sector for repeat borrowers, followed by the services sector; both similar to new/unique borrowers.

As of September 30, 2017, the value of portfolio outstanding was \$484,821, above the \$400,000 target. As of that date, the number of cumulative repeat clients was 1,703, with a total loan revolving fund of \$912,672.

Output Indicator 1.6

Percent of formally financed youth who are current on repayment

Table 8 :MFI loan repayment as of September 30, 2017		
MFI	Repayment rate	Comments
VIRL	83%	Arrears low. Repayment was good
Zambuko	87%	Debt collection efforts in progress
Thrive	95%	Arrears low. Repayment was good
IFS	74%	Intensive debt collection in progress
Portify	81%	Fair effort. Debt collection in progress
MoB	63%	Unsatisfactory. Intensive debt collection in progress

On average, 81 percent of financed youth were current on repayment as of September 30, 2017, with women's and men's repayment rates at 85 percent and 70 percent, respectively. Some youth-owned businesses are reeling from the cash crisis and current macroeconomic conditions characterized by late debtor payments and cash shortages.

Results show women borrowers were better at paying back loans than their male counterparts. Nevertheless, women continue to access lower value loans and register lower incremental income than men due to the sectors they are able to pursue. Anecdotal evidence also suggests that men's repayment rates may be lower due to MFIs' willingness to take greater risks for male-owned businesses. This means it may be harder for women to access loans because their businesses are more scrutinized.

Output Indicator 1.7

Number of young people participating in Internal Savings And Lending groups

The cumulative total number of young people participating in ISALs was 599, below the 1,000 target. ISAL activity is more popular in the rural locations, where there is greater social capital and stronger group cohesion compared to urban centers (where Z:W activities were concentrated).

Output Indicator 1.8

Average amount of savings mobilized per ISAL

The average amount of savings mobilized per ISAL was US\$336, below the \$350 target. The average amount of savings mobilized was \$7,056, among 21 functional ISAL groups.

Output Indicator 1.9

Average amount lent per ISAL

The average amount lent per ISAL group was US\$336. ISAL groups ensure amounts saved are lent out per cycle and none are left idle. ISAL loans are channelled towards business start-up and growth.

Output Indicator 1.10

Percentage of ISAL participants accessing loans from microfinance institutions

A cumulative total of 11 percent of ISAL members accessed loans from MFIs.

b) Output 2: Business development services strengthened, expanded, with relevance and accessibility to young women.

Enterprise Start-up & Growth

Output Indicator 2.1

Number of youth accessing business development services (disaggregated by type of entrepreneurship training and SME awards participation)

Young people participating in Z:W received business development services (BDS) to strengthen their micro to small enterprises, in preparation for receiving support to access to finance. The services were well structured, starting with training in entrepreneurship, business management, and financial literacy. Youth then accessed loans and received aftercare support through monitoring, mentoring, and coaching services from BDS partners. Table 9 summarizes BDS activities delivered to the young people.

Table 9: Number of youth who accessed business development services per partner, disaggregated by sex			
Name of partner	Women	Men	Total
Empretec	466	362	828
RBCT	1,316	1,020	2,336
JAZ	1,328	761	2,089
Young Africa	819	678	1,497
The BOOST Fellowship	249	250	499
AWEP	969	0	969
BPC	923	417	1,340
Thrive	945	0	945
SMEAZ	334	216	550
Kunzwana Women's Association	400	210	610
Knowledge Transfer Africa	409	285	669
ZFU	511	269	780
JPV	1,000	0	1,000
PROWEB	445	368	813
Totals	10,114	4,836	14,950

Exceeding a target of 13,500, a total of 14,950 youth received entrepreneurship and business management training from BDS. Young women constituted 68 percent (compared to a 65 percent target) of the trained participants. Training outcomes included young entrepreneurs' appreciation for and application of business skills necessary to improve the running of their small businesses. Specific areas of improvement included around record keeping, marketing, web page development and financial management.

Output 2.2

Percentage of young women accessing business development services.

Table 10: Percentage of young women accessing business development services

Total young people accessing BDS	Number of women accessing BDS	Percentage of females
14,950	10,114	68%

Young women constituted 68 percent of youth accessing BDS during the life of the project (against a 65 percent target). The results for the project can be attributed to targeted recruitment efforts by organizations with a gender focus such as Kunzwana, JPV, and Thrive. BDS partners received significant support from IYF on mainstreaming gender at the program and institutional levels using tools such as gender audits, the development and application of gender policies, and the appointment of gender focal persons. This capacity strengthening increased partner awareness about women’s needs during recruitment, training and post training, ensuring inclusivity and more participation for women.

Output Indicator 2.3

Percentage of youth participating in SME mentorships

During the life of project, 21 percent of youth participated in SME mentorships, falling slightly short of the 26 percent target).

BDS partners provided mentorship and coaching services to youth through vocational and technical training (21 percent of youth) and entrepreneurship training (79 percent). . BDS partners used different mentorship methodologies and approaches ranging from individual and group mentorships to peer-to-peer mentorships, master craftsmen mentorships, and to some extent online mentorship. In this way, youth received sound business advice, technical skills, technology transfer, moral advice, and access to relevant networks.

Z:W partners Kunzwana and BPC adopted a group mentorship style, which was the most efficient option considering the number of youth to be reached. BPC’s group mentorship strategy was sector specific, linking young people on similar tracks to seasoned professionals in relevant fields. Zimbabwe Farmers Union (ZFU) had a similar approach through their Young Farmers Clubs. Experts from four specific value chains (apiculture, rabbitry, indigenous chickens, and value addition) mentored club members via social media platform WhatsApp. The cluster mentorship approach helped to ensure issues discussed were relevant and pertinent to each of the beneficiaries. Ultimately, Z:W youth had an advantage over other entrepreneurs, as they gained more knowledge about their sectors than their peers.

BPC initially faced challenges getting the youth to attend mentorship sessions, yet once they moved the sessions to a central location near the participants’ trading premises, attendance improved. Women participants say that SME mentorships helped to boost their self-confidence, giving them a competitive edge against their peers who did not have the same motivation and access to information.

Output Indicator 2.4

Percentage of young women participating in SME mentorships in occupations where women are underrepresented

A total of 27 percent of young women participated in SME mentorships, exceeding the 20 percent target). This increase could be attributed to a combination of factors, including gender mainstreaming efforts promoted with staff working at both the institutional and program levels. Young women participants ventured into trades ranging from carpentry and welding to motor mechanics, sculpture, carving, and manufacturing.

Output Indicator 2.5

Number of youth accessing BDS services who were referred by MFIs

A total of 1,282 youth were referred by MFIs to BDS partners for entrepreneurship training. This figure exceeds the 700 target.

Output Indicator 2.6

Value of incremental net profit earned by young business owners⁶

Incremental net profit earned by young business owners was \$21,256,957, a 4 percent variance from the target of \$22,194,000.

Output Indicator 2.7

Value of incremental income earned by employees of youth-owned businesses⁷

The incremental income earned by employees of youth-owned businesses totaled \$2,899.851 (against \$16,200,000 target; a variance of 82 percent), which correlates with the jobs created per micro business that dropped from 0.67 to 0.13. This was a relatively good outcome, given the country's harsh economic environment.

Output Indicator 2.8

Percent of referrals that receive loans

Just short of the 50 percent target, 47 percent of referrals received loans from MFIs.

Output 3: Labor market-responsive and holistic vocational training projects expanded and strengthened, with particular relevance and accessibility to young women.

Integrated Vocational Technical Training

⁶ Value of monthly incremental net profit earned by young business owners multiplied by 12 to get an annual income multiplied by total number of entrepreneurs trained.

⁷ Average monthly incremental income multiplied by 12 to get the annual incremental income per enterprise then multiplied by total number of entrepreneurs trained.

- Young Africa was the only partner contributing to Output 3. The integrated curriculum included vocational technical skills, entrepreneurship, financial literacy, and life skills (using IYF's flagship Passport to Success® curriculum).
- The program was flexible and had residential training at the Chitungwiza, Epworth, and Lupane campuses as well as mobile outreach units in Mbare, Glen View, and Hatcliffe.
- Young Africa focused on encouraging female beneficiaries to enter male-dominated trades.
- Young Africa met the vocational technical training component targets during 2016, before the Z:W project ended its partnership with YA due to concerns stemming from an EU audit report. IYF immediately notified USAID and responded to EU concerns by conducting an internal investigation that found no material evidence of wrongdoing (See Annex 11 for details).

Output Indicator 3.1

Number of participating youth accessing holistic vocational training (integrating technical, life skills, and entrepreneurship training)

Table 11: Integrated Vocational Technical Training			
Course	Women Trained	Men Trained	Total
Catering	141	128	269
Car Servicing	52	159	211
Hair dressing	166	10	176
Cutting & Designing	87	20	107
Interior Décor	81	3	84
Welding	18	48	66
Manicure	34	1	35
Building	0	47	47
Carpentry	4	0	4
Motor Vehicle Mechanics	3	60	63
Spray Painting/Panel Beating	20	0	20
Plumbing	2	3	5
Total	608	479	1,087

YA had exceptionally good performance and success implementing the integrated vocational technical training. 1,087 young people were trained in integrated vocational technical skills (against 900 target). The vocational technical skills were integrated with life skills, entrepreneurship and financial literacy.

The Young Africa model addressed a gap in youth programming, because vocational technical training gave more disadvantaged unemployed youth a second chance to acquire skills necessary for employment and increased income earning capacity. The flexibility of the YA program, including mobile options, allowed young people to access skills training from more convenient locations.

Output Indicator 3.2

Percentage of young women accessing holistic vocational training (integrating technical, life skills, and entrepreneurship training)

More than half of the young people accessing vocational training were young women (56 percent, compared to a target of 65 percent). Through support from IYF, YA managed to employ gender-sensitive recruitment and selection strategies, including the following:

- Mobile outreach with flexible training hours – bringing training to the communities allowed young women to more easily participate given their household chores.
- Use of childcare facilities while the mothers were in training.
- A campaign to support young women crossing over into non-traditional trades such as carpentry, welding, and panel beating; community campaigns involved parents, guardians, and spouses promoting the enrollment of young women in traditionally male-dominated trades, increasing their chances for employment.
- Women trainers, mentors, and role models, encouraging young women to participate.
- Discounted fees for young women participating in the non-traditional courses.

Output Indicator 3.3

Percentage of youth enrolled in vocational training participating in mentorships

Overall, 79 percent of the youth enrolled in vocational training participated in SME mentorships—essentially double the original 40 percent target. Commendable work was done to ensure that all the young people were placed with local master craftspeople. The mentorships lasted six months, providing valuable experience before the young people transitioned into either formal employment or entrepreneurial activities.

Output Indicator 3.4

Percentage of young women participating in mentorships in occupations where women are underrepresented

Cumulatively, 24 percent of young women (78 total) participated in SME mentorships in sectors such as carpentry, car servicing, plumbing, spray painting/panel beating, and welding.

YA focused on encouraging women to enter such field, which they did successfully by using innovative recruitment strategies involving community awareness campaigns; use of women trainers, mentors, and role models; and discounted fees for females in those trades. YA also placed these young women in SME mentorships. Community campaigns encouraged business owners in the SME sector to take on young women and show that they were equally capable as the young men. YA provided gender awareness training for master craftspeople to better support integration into their places of work, and give the young women a meaningful work experience. The life skills training was particularly useful, allowing the young women to better cope with the culture in male-dominated work environments.

c) Output 4: Internship projects and partnerships expanded and strengthened, with particular relevance and accessibility to young women

Internship and Private Sector Engagement

Eight implementing partners contributed to the employability component of the project, provided work readiness training, placed youth in internships, arranged mentorship opportunities, and transitioned some youth into full time employment. These partners—BOOST, BPC, Buy Zimbabwe, Deloitte, JAZ, PROWEB, RD, and SMEAZ—had proven experience in delivering work readiness training and maintain good private sector networks for internship placements.

Z:W increased private sector engagement to promote the internship program and saw the successful establishment of a Harare-based advisory board including business leaders, supported by a Bulawayo-based technical working group (TWG) of human resource practitioners. Advisory board members came from Transerv, Barclays Bank, Pulse Pharmaceuticals, TA Holdings, Schweppes, ProBrands, Old Mutual, High Post Consulting, Delta Corporation, ZimPlats, and African Century. Bulawayo TWG members came from Datlabs, Lobels Bread, Food Lover's Market, Global Recruitment Services, Heritage Insurance, Power Sales, Bulawayo Electrical Supplies, MBCA Bank, Bulawayo Chamber of SMEs, City of Bulawayo, Regal Insurance, and Innotec Zimbabwe.

Throughout 2017 IYF Bulawayo hosted three TWG meetings. During the meetings, IYF staff reviewed Z:W partner progress placing young people in internships and all participants shared internship leads and explored strategies for engaging young people in internships. TWG members showed interest in getting access to the databases of work-ready interns to refer young people for internships or full-time employment beyond the life of the current grant and/or project. Across Harare, Bulawayo, Gweru, and Mutare, implementing partners Deloitte, Buy Zimbabwe, and Restless Development hosted several breakfast meetings and CEO roundtables and a private sector summit to promote the internship program among their private sector networks. These events resulted in identifying internship opportunities for future intern placements. Individual corporate leaders also hosted mentoring sessions to help young people learn from their experiences and networks and to motivate and encourage them.

Output Indicator 4.1

Number of youth participating in work readiness (life skills) training (under the employability component)

The table below shows the total project work readiness targets achieved by Z:W partners.

Table 12: Cumulative Work Readiness Training Targets Achieved by Partner			
Partner	Cumulative Achieved		
	Women	Men	Total
JAZ	1,029	643	1,672
BOOST	413	258	671
RD	713	437	1,150
Buy Zimbabwe	166	100	266
PROWEB	173	136	309
SMEAZ	300	184	484
Deloitte	357	253	610
BPC	47	9	56
Total	3,198	2,020	5,218

Work readiness training results exceeded the initial target of 5,000. A total of 5,218 young people received this training in preparation for internships. Participant recruitment was market-driven based on internship opportunities in specific sectors that were responsive to market demand.

Work readiness training focused mainly on life skills, which young men and women often lack regardless of education or socioeconomic levels. Through Z:W, young people trained using a combination of the IYF Passport to Success® (PTS) life skills curriculum and partner-specific work readiness curricula. The core of the training included basic modules meant to equip young participants for the world of work. Core modules included these topics:

- Personal leadership
- Career planning
- Tools and skills for employment
- Grooming and etiquette
- Gender and employment

During the employability partner coordination meetings, Z:W partners testified that market-driven recruitment is the key to the success of the project. Using this approach, partners were able to tap into key growth sectors such as tourism, agriculture, construction, and mining.

Output Indicator 4.2

Percentage of young women participating in work readiness (life skills) training, under the employability component.

Overall, 61 percent of the young people who participated in work readiness training under the

employability component were young women (against a target of 65 percent). The implementing partners utilized innovative strategies to attract young women to the program, particularly those with qualifications in sectors typically where men predominate. These strategies included engaging tertiary institutions to market the program on their alumni platforms, providing women role models and mentors, and offering flexible training hours. To better equip the young women for internships, IYF and partners adapted the training content to include topics such as sexual harassment in the workplace.

Output Indicator 4.3

Percentage of youth completing work readiness training who participate in internships

The table below illustrates the internship placements by implementing partner.

Table 13: Number of Internship Placements by Partner			
Partner	Women Placed	Men Placed	Total
BOOST	180	116	296
Buy Zimbabwe	96	99	195
BPC	21	4	25
Deloitte	102	69	171
JAZ	427	226	653
PROWEB	65	38	103
RD	113	61	174
SMEAZ	128	69	197
Total	1,132	682	1,814

Z:W placed 1,814 young people in internships, or 35 percent of the youth trained. This figure is higher than the 30 percent target.

Although Z:W exceeded its target, the harsh economic environment negatively impacted internship placement activities. For example, partners such as Buy Zimbabwe and Deloitte were brought onto the project to support additional internship placements given their private sector networks and clientele, but encountered difficulties placing young people with partner companies.

Another dynamic to internship placements was the long gestation period for the program to mature; some efforts to place young people took up to a year from when they were initiated to yield positive results. Future internship planning should consider the the time it takes for corporates to accept an intern, along with their related budgeting and approval cycles.

Output Indicator 4.4

Percentage of young women participating in internships in occupations underrepresented by women. (To clarify, per the approved indicator definition, this is the percentage of all youth participating in internships in occupations underrepresented by women that are female.)

Nearly half (47 percent) of the young people participating in internships in occupations where women are underrepresented were young women (versus a 30 percent target). Youth received internship placements in sectors such as the following:

- Information and communication technology (ICT)
- Animal husbandry
- Agronomy
- Engineering
- Energy and power
- Microbiology and biochemistry
- Wildlife management

Through the work readiness training, and the module on gender and employment, the young women improved their self-confidence, problem-solving abilities, and leadership skills, which aided in increased placements in male-dominated technical fields.

Output Indicator 4.5

Percentage of intern supervisors satisfied with intern performance

According to a supervisor satisfaction survey conducted as part of the end of project summative evaluation (Annex 6), 96 percent of supervisors were satisfied with the intern's performance (against 100 percent target). Supervisors felt interns met the following standards:

- Behaved in a professional manner;
- Effectively performed assignments;
- Were reliable and dependable;
- Demonstrated critical thinking and problem-solving skills; and
- Demonstrated good decision-making.

Output Indicator 4.6

Number of private sector partners participating in the internship project, disaggregated by those who contribute toward internship stipends

A total of 745 private sector companies were engaged in the internship program (from 345 target), with 595 companies (80 percent) contributing to internship stipends.

IYF developed and finalized a stipend policy, which was based on the private sector taking full responsibility for the cost of the internship program (e.g., transportation and lunch). This policy was based on the understanding that there is value derived for both parties, and that the young person requires a minimum transport allowance. The policy encouraged volunteerism, with the understanding that work experience, even if unpaid, is critical for attaining full-time employment. The policy also emphasized the quality of the intern's experience, which should not be compromised regardless of whether the internship is unpaid. The ultimate goal was to ensure that the young men and women were not denied the opportunity to gain the much needed work experience.

The project advisory board and technical working group were instrumental in opening internship opportunities for young people within their own organizations and networks. They were also able to negotiate for the young people to get stipends and allowances to cover costs for transport and lunch; intern stipends ranged from \$20 to \$700 per month. Please see Appendix 1 for a listing of all private sector companies that paid stipends above \$150 per month.

Despite success, implementing partners noted challenges related to the seasonal nature of recruitment cycles, yet effective private sector engagement yielded positive results and contributed to youth development through internship opportunities that typically included stipends. IYF and project implementing partners were responsible for demonstrating value by gaining the private sector's commitment, which was facilitated by the strength of the life skills/work readiness curricula that better prepared young people from the Z:W project for the world of work compared to open market recruitments (see Annex 6 – End of Project Evaluation, for details). As more private sector companies became aware of the quality of the Z:W interns, they were more willing to get involved and assist through the payment of stipends and allowances.

Output Indicator 4.7

Value of incremental income earned by interns who successfully access full-time employment⁸

The total value of incremental income earned by interns who successfully accessed full-time employment was \$7,014,674. This is a 261 percent positive variance from the target, which had been US\$1,944,000. This variance represents the fact Z:W underestimated the income earning potential of its interns, which were recognized for being better trained/prepared than non-Z:W youth seeking internships/employment.

d) Output 5: Improved partner capacity to design and deliver products and services for youth, and young women specifically

Output Indicator 5.1

Number of partners that reach 80 percent of milestones in their capacity strengthening action plans per year

As part of the project design, Z:W provided capacity strengthening services to all training partners. The aim was to ensure that, upon completion, these organizations are sustainable training institutions, capable of delivering quality services to young Zimbabweans into the future. As part of initiating new partnerships, IYF provided institutional strengthening on employability and entrepreneurship programming, monitoring and evaluation, reporting, grants compliance, and

⁸ Target calculation was based on 20 percent of those placed in internships anticipated to transition to full-time employment getting an average monthly net income of \$360, then multiplied by 12 months for the young people who transition to full-time employment.

gender mainstreaming. Throughout the project, orientation and topic-specific training was conducted for all BDS and MFI partners.

In addition to training, each partner organization assessed itself using IYF's Organisational Capacity Assessment Tool (OCAT), and the process of self-reflection culminated in each partner developing a capacity strengthening action plan. This output measured i) the number of partners achieving 80 percent of the milestones in these plans, and ii) the number of partners that reach 80 percent of gender-specific milestones. Ultimately supporting 11 organizations to reach 80 percent of their milestones, IYF and Z:W surpassed the project target of 10.

Output Indicator 5.2

Number of partners that reach 80 percent of gender-specific milestones in their capacity strengthening action plans per year

Z:W supported 15 partners to develop their gender-specific action plans, and 11 reached 80 percent of their milestones. Two partners, AWEP and BOOST, achieved 100 percent of their milestones. The partners appointed gender focal points and/or gender accountability teams, participated in gender audits and awareness training, and developed gender policies that are reviewed at the organizational board level. The table below details the key gender work accomplished by these partners.

Table 14: Gender Milestones Achieved by Partner, as of September 30, 2017		
Partner	% Achieved of the Milestone⁹	Activities
RBCT	86%	<ul style="list-style-type: none"> • Developed gender policy • Appointed gender focal person • Reviewed training materials to include illustrations which are gender sensitive
BOOST	100%	<ul style="list-style-type: none"> • Appointed gender committee • Developed resource library of gender materials • Partnered with women organizations including PROWEB and Women's Trust for recruitment and mentorship • Engendered training activities • Created comfortable environment for both men and women members of staff (e.g., restrooms are now available for male and females) • Developed gender policy
JAZ	83%	<ul style="list-style-type: none"> • Established gender committee established • Developed gender policy developed (awaiting board approval) • Trained staff members on gender

⁹ Number of activities completed as percentage of those planned in response to gender audit recommendations

Young Africa	80%	<ul style="list-style-type: none"> • Developed gender policy developed (awaiting board approval) • Provided trainers gender awareness training • Reviewing training manuals to be gender transformative • Upgraded the ECD centre for beneficiaries who attend training with young children
Empretec	80%	<ul style="list-style-type: none"> • Trained team was on gender mainstreaming • Updated gender policy • Developed gender sensitive mobilizing tools • Selecting gender focal team
PROWEB	83%	<ul style="list-style-type: none"> • Conducted gender audit • Developed gender policy • Developed gender modules developed for employability and enterprise training • Facilitated gender awareness training mobilization and selection • Holding gender dialogues with employability beneficiaries (ongoing)
Buy Zimbabwe	80%	<ul style="list-style-type: none"> • Conducted gender audit • Developed gender policy • Appointed gender focal person • Trained in gender mainstreaming
AWEP	100%	<ul style="list-style-type: none"> • Conducted gender audit • Developed gender policy • Developed gender training manual for beneficiaries • Trained AWEP staff, especially the project team, on gender and gender mainstreaming • Conducted monitoring visits to 214 beneficiaries to establish the status of their business after the trainings and continue to monitor and offer support to the women and sharing success stories.
SMEAZ	80%	<ul style="list-style-type: none"> • Conducted gender audit • Developed gender policy and shared with staff • Trained project staff members on gender mainstreaming • Created campaigns addressed to women to encourage them to participate and scheduled trainings for mid-morning to accommodate domestic chores typically performed by women • Appointed gender focal point
Restless Development	80%	<ul style="list-style-type: none"> • Developed gender policy • Appointed gender focal point • Trained the teams on gender mainstreaming

		<ul style="list-style-type: none"> • Considered the views of both men and women in program activities
BPC	80%	<ul style="list-style-type: none"> • Approved gender policy received • Appointed gender focal point person • Conducted gender audit
JPV	75%	<ul style="list-style-type: none"> • Appointed gender focal point person • Reviewed the gender policy • Shared the policy with the staff and stakeholders
MOB	75%	<ul style="list-style-type: none"> • Conducted gender audit • Appointed gender focal person • Trained gender focal point on the duties
KTA	71%	<ul style="list-style-type: none"> • Conducted gender audit • Appointed gender focal point • Trained gender focal point • Drafting gender policy • Conducted monitoring and evaluation (ongoing)
ZFU	67%	<ul style="list-style-type: none"> • Reviewed gender policy • Rolled out the gender policy to its members
Kunzwana	92%	<ul style="list-style-type: none"> • Trained on gender mainstreaming • Appointed gender focal point • Developed gender policy • Conducted gender audit • Monitored the beneficiaries and shared the gender challenges the beneficiaries were facing

Table 15: Gender Capacity Strengthening Activities as of September 30, 2017

Partner	Gender Capacity strengthening				
	Gender focal points trained	Gender action plan developed	Gender policy developed	Gender auditing	Gender assessment
JAZ	✓	✓	✓	✓	✓
Young Africa	X	✓	✓	✓	✓
Empretec	X	✓	✓	✓	✓
RBCT	✓	✓	✓	✓	✓
Restless Development	✓	✓	✓	✓	
BOOST	✓	✓	✓	✓	✓
SMEAZ	✓	✓	✓	✓	
AWEP	✓	✓	✓	✓	
PROWEB	✓	✓	✓	✓	

Buy Zimbabwe	X	✓	✓	✓	
Deloitte	X	N/A	N/A	N/A	
BPC	✓	✓	✓	✓	
JPV	✓	✓	✓	✓	
ZFU	✓	✓	✓	✓	
Kunzwana	✓	✓	✓	✓	
TechWomen	✓	✓	X	X	
KTA	✓	✓	Draft Stage	✓	

Mustard Seed Consultancy assisted MFI partners by providing guidance on developing youth-friendly loan products and services. IYF's Gender Specialist worked with Mustard Seed to ensure the financial products responded to the needs of young men and women and MFIs.

Output Indicator 5.3

Value for money (cost per young person employed, in comparison to regional benchmarks)

The Z:W project paid close attention to value for money (VfM) and analyzed using the lens of DFID's 4Es (Economy, Efficiency, Effectiveness and Equity).

At closing, the project's VfM, defined as total spent to date as a factor of the number of young people trained, was \$397. This figure results from dividing a total of US\$7,963,756 spent by 20,083 total participants. The VfM exceeds the target of \$361, calculated by dividing \$7,938,099 by 22,000. However, the following sections explain why an earlier total (\$327, from Q3 of 2017) may be more accurate representations of VfM and how annual cost per youth served improved over the course of the project.

a) Economy

- Although the overall VfM seems high, it should be noted that the project's last six months (final three months of FY2017 and first three months of FY2018) were dedicated to closing the project rather than carrying out activities. This included ending grants and contracts with Z:W's 20-plus partners, planning the project's closing learning event, conducting M&E activities, managing two external evaluations, supporting external audits, and closing down project offices. At the end of June (Q3FY2017), the point at which Z:W stopped youth training and support services, the project's VfM was \$327. This figure provides a more accurate picture of cumulative costs versus young people trained during the course of the project. Z:W provided good value for money, especially considering that partner capacity strengthening work—a critical sustainability aspect of the project—does not involve the direct provision of services to young people.
- Key project cost drivers were grant costs paid to implementing partners (\$2.7M) and personnel costs (\$2.4M). Actual spent versus total spent is at 34 percent for grants costs (\$2,702,897 / \$7,963,756) and 31 percent for personnel costs

(\$2,459,106/\$7,963,756), which is in line with project activities and expected spending.

b) Efficiency

- The FY2017 and FY2018 annual costs per total number of participants served was \$355 (\$3,290,838/9,277 participants from October 2016 to June 2017). No youth were served between July and December 2017. It is important to note that the FY2017 rate at the end of Q3, when the last youth were served, was \$327 (\$2,316,680/9,277 participants) compared to the FY2016 rate of \$319/youth (\$3,452,329/ 10,806 participants) and the FY2015 rate of \$751 (\$1,220,589/1,626). This clearly demonstrates that as project activities ramped up, the project achieved economies of scale and costs per youth served decreased.

c) Effectiveness

- The value of net profit earned by young business owners was \$21,256,957, which represents 96% of the \$22,194,000 target. In addition, the 3.9 rate of return on investment using total value of incremental income from both the entrepreneurship and employability components as compared to total project costs (\$31,171,482/\$7,963,756), highlights the project's effectiveness despite Zimbabwe's difficult economic conditions.

d) Equity Indicators

- Z:W VfM on gender equity indicators is strong and has surpassed nearly every indicator, with 608 women accessing holistic vocational training (versus 585 target) by end of project:
 - ✓ 68 percent of young women participated in financial literacy training tailored towards accessing and utilising microfinance (versus 65 percent target)
 - ✓ 38 percent of young women participated in SME mentorships in occupations where women are underrepresented (versus 20 percent target)
 - ✓ 55 percent of young women participated in internships in occupations where women are underrepresented (versus 30 percent target)
 - ✓ 61 percent of women participated in work readiness training (versus 65 percent target)

Partner Capacity Strengthening & Gender Mainstreaming

IYF strengthened the capacity of its Z:W project partners through a variety of mechanisms centered around administration of the Organizational Capacity Assessment Tool (OCAT) and subsequent action plans. Specific activities included:

- Leading a three-day "New Partner Orientation Workshop" for all new implementing partners. The objective of the workshop was to introduce the project's key components and expectations, with specific topics focused on the indicators, monitoring and evaluation, grants management, compliance, and gender mainstreaming. Subsequent M&E workshops for partners in Harare and Bulawayo strengthened their capacity to develop theories of change, conduct qualitative data collection and analysis, and ensure gender responsive M&E.

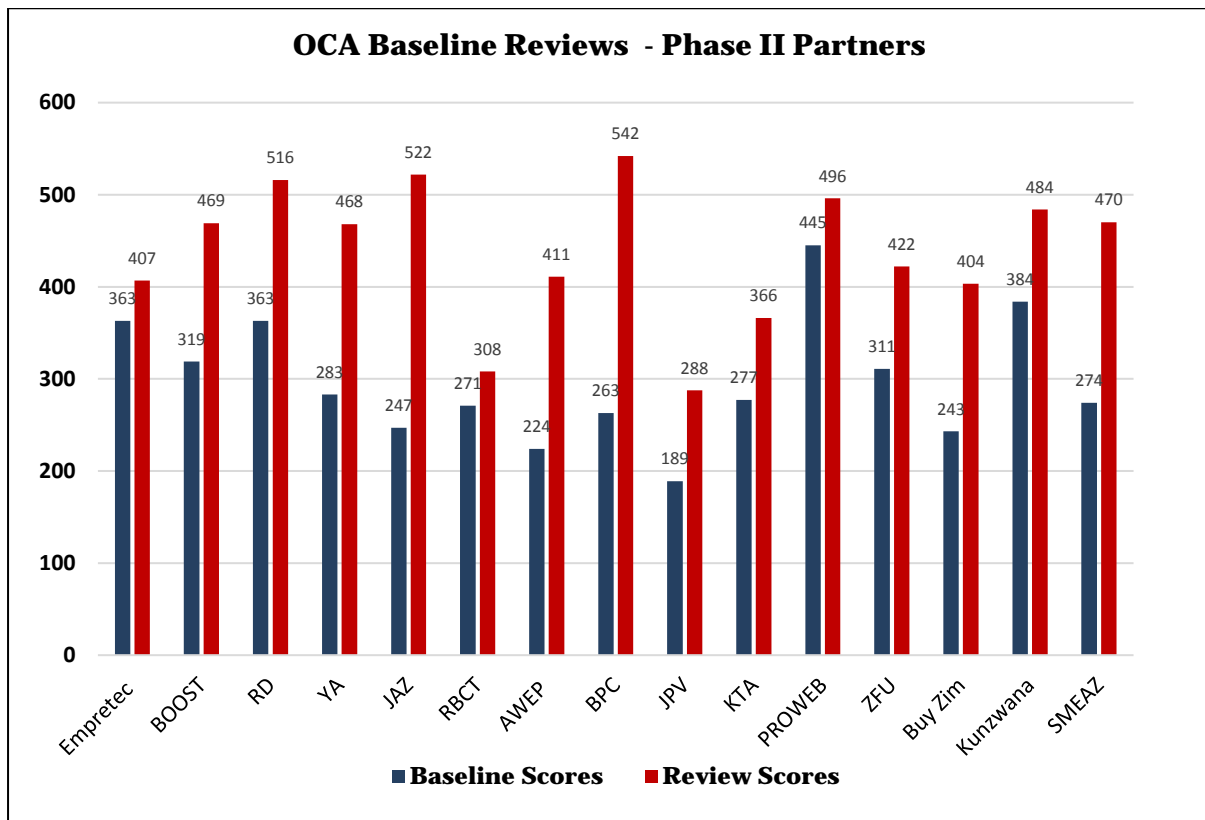
- Administration of the OCAT was central to the Z:W project's core outcomes, for long-term sustainability. The tool provided a clear conceptual framework to take a "snapshot" of partner technical and operational capacity across five components: Cross-Cutting; Employment; Entrepreneurship; Monitoring and Evaluation; and Organizational Development. Each component touched on gender and other specific technical elements critical to successful youth programming. Snapshots were taken initially at baseline, then periodically throughout the project to assess and systematically document progress over time.
- Hosting regional quarterly review meetings in Mutare, Bulawayo and Harare. The meetings were aimed at assessing Z:W partner progress on project measurement targets as well as their specific OCA action plans; and exchanging project successes, possible solutions to challenges, and best practices. This platform also allowed for BDS and MFI partners to interact and coordinate on the critical access to finance component.
- Conducting gender institutional assessments and audits, to assist partners develop institutional gender policies and other activities responsive to assessment/audit results. The increased engagement of Z:W partners to gender issues and the application of related tools and approaches has led to the enhanced power and self-confidence among young people to make decisions, and own and control assets.
- Utilizing the project's Gender Specialist to provide valuable guidance to Mustard Seed Consultancy – a firm hired to assess and improve MFI loan products and policies. This better enabled the project to tailor financial products to the needs of both young people and MFIs – especially young women¹⁰.
- Rolling out of a Microsoft Access database to facilitate partner data management and monthly reporting through indicator tracking tables. Routine virtual and in-person project monitoring from Z:W M&E specialists ensured partner support for both data collection and institutional capacity development plans.
 - Conducting a Data Quality Assessment (DQA) for all partners, to assess partner understanding of project indicators, data collection mechanisms, reporting requirements, and file documentation.
 - Hosting roll out workshops for all partners participating in Z:W's End of Project Evaluation, to ensure common understanding and interpretation of processes, questions, and recording of responses.
 - Hosting a workshop for Z:W project and partner gender focal points in Harare and Bulawayo, to equip staff with tools to identify harassment in the workplace, develop policies and approaches to address harassment in the workplace, and conduct gender analyses at household and community levels. Gender focal points also learned how to conduct organizational gender assessments, and were equipped with relevant tools to continue gender mainstreaming activities beyond Z:W.
 - Coordinating employability partner meetings in Harare and Bulawayo, to assess progress to date, share solutions to challenges along with other lessons learned, and coordinate private sector engagement efforts to avoid duplication.
 - Partner monitoring visits to assess compliance with Z:W project requirements and standards, and identify challenges and best practices that can be applied for future activities. These visits included discussions with project participants in their places of work, and documentation of

¹⁰ The review confirmed findings from Zimbabwe's 2014 Finscope study that found women are more involved in informal financial transactions, and use banks less than men.

success stories shared with Z:W project donors.

- Convening a BDS and MFI partner stakeholder meeting in December 2016, to discuss the ongoing cash crisis and introduction of bond notes, which allowed organizations to share ideas, experiences, and strategies for handling the country’s new financial operating environment.
- Inviting Z:W partners to attend anti-corruption and fraud workshops to help strengthen their internal controls; these sessions were attended by partner executive directors, finance and project managers.

The following OCA chart highlights partner progress during the course of Z:W, as a result of project capacity strengthening activities.



Passport to Success (PTS) Life Skills Training

Eleven implementing partners offered life skills training to the beneficiaries using IYF’s flagship Passport to Success® (PTS) approach, which was cited as critical to the project’s success during Z:W Phase I implementation (see Annex 9, Z:W Phase I Final Performance Evaluation, for details). The PTS approach/methodology and content was offered to vocational technical training participants, as well as entrepreneurship and employability youth who received the recommended 30 lessons for graduation. PTS training lasted between four and six weeks, with lessons taking place three times a week, for no more than three hours per day. To maintain quality standards, all partners used IYF-certified master trainers, trainers, and coaches.

The table below shows the PTS beneficiaries trained, along with respective attrition rates, by implementing partner.

Table 16: PTS Beneficiaries Trained & Attrition rate per Partner		
Partner	PTS Beneficiaries Trained	Number of Dropouts
BOOST	227	11
Deloitte	72	0
SMEAZ	237	3
PROWEB	63	0
RD	634	42
JAZ	736	0
Buy Zimbabwe	266	0
YA	1,467	10
RBCT	150	0
AWEP	570	81
Empretec	92	0
Total	4,514	158 (3.5% of Total)

More than 4,500 young people were trained using the PTS life skills curriculum, which was foundational to the project's vocational technical training, employability training and entrepreneurship components. The number of PTS lessons was reduced for BDS/entrepreneurship partners, since budding entrepreneurs could not take the time away from their businesses.

Participation Inclusion Transparency Accountability (PITA)

Z:W partners made deliberate efforts to mainstream disability in their programming efforts. For example, Deloitte partnered with Nzeve Deaf Centre in Mutare and trained 10 young people with hearing impairments in brick laying, carpentry, and welding. In Harare and Bulawayo, Restless Development trained participants with visual impairments. Working with special needs populations requires specialized expertise and longer training timeframes. Partners Deloitte and Restless Development established linkages with Leonard Cheshire, a

charity that supports people with disabilities, to help strengthen their long-term capacity to train and support disabled youth. Deloitte also recruited an intern in Mutare with sign language qualifications. Future projects that target youth with disabilities will need to consider additional training materials such as audio training tools and training manuals in Braille.

V. GENDER

Of the 20,168 participants in Z:W Phase II, 66 percent, or 13,311, were women. Z:W also saw the following notable achievements:

- 68 percent (6,181) of young women participated in financial literacy training tailored towards accessing and utilizing financial products and services (target 65 percent).
- 73 percent (2,696) of loan recipients were female.
- Young women loan repayment rates were 85 percent, compared to 70 percent for men.
- 68 percent (10,114) of young women accessed business development services (target 65 percent).
- 61 percent (3,198) of young women participated in work readiness/life skills training as part of the employability component (target 65 percent).
- 47 percent of the females interned in sectors where women are underrepresented (target 30 percent).
- 27 percent of young women participated in SME mentorships in sectors where women are underrepresented (target 20 percent).
- 1,132 young women (35 percent) were placed in internships (compared to 682, or 34 percent, of young men men).

Table 18 below represents Z:W project partner efforts to serve young women.

Table 18: Young Women Served, by Partner				
Partner	Cumulative over the life of the project			
	Target	Women	Men	Total
JAZ	2,320	2,357	1,404	3,761
Young Africa	1,320	819	678	1,497
Restless Development	1,040	713	437	1,150
BOOST	1,000	662	508	1,170
EMPRETEC	725	466	362	828
RBCT	1,300	1316	1,020	2,336
Buy Zimbabwe	250	166	100	266

PROWEB	800	618	504	1,122
AWEP	850	970	0	970
SMEAZ	1,030	633	401	1,034
Deloitte	600	357	253	610
BPC	1,390	970	426	1,396
Thrive	1000	970	0	970
Kunzwana	600	400	210	610
KTA	950	356	253	609
JPV	1000	1,000	0	1,000
ZFU	944	511	269	780
Total	17,119	13,311 (66%)	6,857 (34%)	20,168

IYF integrated recommendations from the project's initial Gender Scoping Study conducted in February 2015 into project activities. These recommendations included supporting interventions to increase enrollment of girls in male-dominated trades (See Annex 10, for more details). Administration of partner OCAs provided further input to effectively mainstream gender into Z:W Phase II project activities.

In addition, IYF integrated gender into all of its monitoring and evaluation tools and reporting processes. For example, project indicators were disaggregated by sex, and deliberate efforts were made to analyze project performance for both males and females so that corrective measures could be put in place to address gender imbalances.

During Z:W Phase II, IYF administered 17 gender audits to better understand partner capacity and inform subsequent gender action plans. Progress was assessed periodically. Five assessments were conducted, and corrective measures implemented.

Z:W partners employed strategies to both reach more young women with skills and training required to improve their livelihoods and to ensure gender issues (mostly women-specific challenges) were addressed and mainstreamed into project activities. For example:

- Training venues were selected near young people's residential areas, especially for PTS training (delivered over a three- to six-week period), to increase young women's participation. This proximity was helpful, because household chores are part of socio-cultural norms and traditions that often prevent young women from attending school/trainings. Furthermore, BDS partners observed that women prefer to attend trainings during school holidays, so their children can assist with household chores and running the business while they attend training.
- Partners adopted flexible training hours. This usually meant mid-morning, after young women have completed domestic chores, so they could attend training and balance their domestic responsibilities.

- Partners adopted use of child minders and childcare facilities, paid a nominal fee while mothers attended training. This practice became the norm across all Z:W partners.
- Z:W partner community mobilization campaigns involving parents, guardians, and spouses improved gender sensitivity for both the recruitment and retention of young women in project activities.
- Use of female trainers as role models motivated and encouraged the participation of young women. For example, YA recruited a female motor mechanics lecturer as part of their effort to increase the participation of young women in fields where they are typically under-represented. Partners also tried to match women mentors with young women participants to inspire and encourage them to break down barriers that may be inhibiting them from reaching their full potential.
- Partners such as PROWEB and JAZ established partnerships with women's organizations such as the Ministry of Women's Affairs to a) tap into their networks for recruitment of young women beneficiaries; b) identify gender experts as training resources; and c) identify female role models to serve as mentors for young women beneficiaries. The networks are also assisted partners to integrate related lessons around HIV/AIDS prevention, and handling sexual harassment in the workplace. Some partners such as KTA engaged Zimbabwe Republic Police (ZRP) to sensitize young women participants in particular about gender based violence, available resources, and where to get assistance.
- in partnership with Mustard Seed Consultancy and after consultation with BDS/MFI partners, Z:W project loan application forms were revised to address discriminatory language. This has made things easier for married women, young single females, and widows. Previously young women were offered the choice to secure either a spousal or third party guarantee, a major cultural challenge not faced by their young male counterparts.
- MFIs such as Inclusive Financial Services reduced interest rates to incentivize young women to access formal loans. They charged women 4 percent per month, compared to 5 percent for their male counterparts. Thrive offered loans to women in male-dominated trades like carpentry.
- Z:W project training on gender led to other initiatives. For example, partner Thrive increased the number of restrooms for women who came to their trainings and installed a water reservoir to ensure young women and their children had access to water whenever they visited the Willowvale branch. BOOST separated restrooms for males and female staff members.
- Z:W BDS and MFI partners encouraged participating women to have independent projects from their husbands to avoid depending on their husbands' salaries. In parallel, husbands were encouraged to support their wives to become involved in business projects and contribute meaningfully to their families. During monitoring visits, project staff noted that husbands were beginning to appreciate the trainings; for example, some husbands were assisting with the procurement of stocks, following up on debts, and constructing durable security infrastructure on their spouses' business premises.

Science and Technology

One major focus area for employability partners was encouraging the participation of young women in work readiness training, and their placement in internships and occupations underrepresented by females. This resulted in the recruitment of young women with qualifications in Science, Technology, Engineering and Mathematics (STEM) subjects, for placement in internships representing the following sectors:

- ICT
- Mechanical Engineering
- Mining
- Water Engineering
- Wildlife Management
- Bio-chemistry & Microbiology
- Electrical Engineering
- Renewable Energy
- Agriculture

VI. MONITORING AND EVALUATION

This section provides an overview of the two external evaluations, an impact evaluation and a final summative evaluation, conducted concurrently on the Z:W Project Phase II, as well as an overview of internal project monitoring during project activities. Project performance, identified through internal project M&E activities, is presented throughout this report.

Impact Evaluation

In 2016, IYF contracted an external firm, New Dimension Consulting (NEDICO), to conduct a comprehensive impact evaluation on the Z:W Phase II project. The impact evaluation sought to evaluate the project from the perspective of youth economic empowerment and income generation through entrepreneurship, financial inclusion and employability tracks. The evaluation, a randomized control trial (RCT), had two data collection phases: baseline, which took place between October and December 2016, and endline, which took place between September and October 2017. The data collection yielded adequate sample sizes and response rates (see table below) for statistically significant results.

	Baseline Oct – Dec 2016	Endline Sept – Oct 2017
Treatment	1,147	869
Control	885	695
Total	2,032 85% response rate	1,564 77% response rate

During the course of 2016 and 2017, NEDICO successfully rolled out a randomized baseline recruitment process for Z:W implementing partners, including JAZ and Restless Development (employability partners) and PROWEB and RBCT (entrepreneurship partners). IYF staff monitored baseline recruitment of youth participants through observation of the process and, where applicable, provided clarity to participants recruited for the control group. Unexpectedly, Z:W partner Young

Africa (YA) was dropped from the impact evaluation due to an adverse audit report stemming from a non-IYF project. The audit report findings meant that all YA activities, which were to occur during the study's critical baseline sampling period, were suspended. The elimination of YA from the impact evaluation resulted in the exclusion of the Z:W vocational technical training component from the evaluation. Thus, three components were included in the impact evaluation and important results and lessons learned were captured.

After completion of baseline data collection and analysis, IYF presented a comprehensive baseline report to donors. The presentation highlighted key findings, making linkages to the Z:W project's theory of change and logframe indicators, which facilitated effective engagement with IYF and donor staff during question and answer sessions.

During the course of 2017, two outcome monitoring survey sessions were conducted for both entrepreneurship and employability participants to help track progress of the treatment group. This work culminated in the endline data collection process, which began in August 2017. Follow-up data collection was conducted with the same baseline participants in both treatment and control groups. The four impact evaluation partners received additional project funds to ensure the continuous engagement of partners with youth participants for a strong turnout for the endline data collection. In cases where beneficiaries were not readily available, the study used mobile phone-based data collection tools to ensure a better response rate to compare baseline and endline data. To ensure quality data collection, NEDICO conducted a three-day training for enumerators, and used the same enumerators who collected baseline data information. IYF staff attended the sessions to provide clarity on different project components and terminologies. NEDICO conducted the final analysis in late 2017 and early 2018, and shared the final impact evaluation report with IYF and donors on March 13, 2018. Key findings are presented below, and additional details can be found in Annex 7.

Key findings from the impact evaluation:

Employability:

- **Employment Index:** No statistically significant findings overall for Z:W participants, although there is a slight increase in income associated with assignment to treatment.
 - 11% of treatment group participants are engaged in formal employment at endline, compared to 8% of control group participants.
 - 3% of treatment group participants were able to secure an internship after training.
 - Employed participants in the treatment group report an average monthly salary of 347 USD, compared to 304 USD among employed control participants
- **Subjective Wellbeing Indices:** Z:W participants experienced an increase.
 - PTS is strongly associated with statistically significant positive increases in resilience, economic empowerment, and quality of relationships.
 - Economic Empowerment Index: Assignment to treatment is associated with a statistically significant increase, which appears to be driven by PTS participants.
 - Self-Confidence Index: Assignment to treatment is associated with a statistically significant increase, although the effect is smaller and not statistically significant for females.
 - Self-Efficacy Index: Assignment to treatment is associated with a statistically significant increase, which appears to be driven by participants in Harare.
 - Relationships Index: Assignment to treatment is associated with a statistically

significant increase, especially strong for PTS participants.

- Resilience Index: Assignment to treatment is associated with a statistically significant increase.

Entrepreneurship:

- Entrepreneurship Index: Z:W participants experienced an increase in overall business success. Statistically significant and attributable to the project; effects were stronger for aspiring entrepreneurs (1a), women, and participants that accessed funding.
 - Assignment to treatment is associated with a USD\$125 average monthly revenue increase.
 - Attending training only is associated with an average monthly revenue increase of USD\$99, and an increase in monthly profit of USD\$42.
 - Attending training and accessing a loan is associated with an average monthly revenue increase of USD\$362 and an increase in monthly profit of USD\$117.
 - Assignment to treatment is associated with an increase in monthly investment of USD\$13.
 - Business savings, from baseline to endline:
 - Control group: 19% to 30% (+11%)
 - Treatment group: 21% to 52% (+31%)
 - Self-reported change in income generating activities:
 - Control group: 27%, treatment group: 64%
- Entrepreneurship Index: Z:W participants experienced an increase in overall business success, which was statistically significant and attributable to the project; effects were stronger for aspiring entrepreneurs (1a), women, and participants that accessed funding.
 - Assignment to treatment is associated with an average monthly revenue increase of USD\$125.
 - Attending training only is associated with an average monthly revenue increase of USD\$99 and a monthly profit increase of USD\$42.
 - Attending training and accessing a loan is associated with an average monthly revenue increase of USD\$362, and an increase in monthly profit of USD\$117.
 - Assignment to treatment is associated with an increase in monthly investment of USD\$13.
 - Business savings, from baseline to endline:
 - Control group: 19% to 30% (+11%)
 - Treatment group: 21% to 52% (+31%)
 - Self-reported change in income generating activities:
 - Control group: 27%, treatment group: 64%
- Subjective Wellbeing Indices: Z:W participants experienced an overall decrease in the subjective wellbeing indices. Assignment to the treatment group is associated with statistically significant negative effects:
 - Economic Empowerment Index: Overall decrease; effect is stronger for participants that received loans and those in Bulawayo.
 - Self-Confidence Index: Decrease for participants in Bulawayo only.
 - Self-Efficacy Index: Overall decrease; effect is stronger for participants that received loans and those in Bulawayo.
 - Relationships Index: Overall decrease; effect is stronger for participants that received loans and especially for those in Bulawayo.

- Resilience Index: Decrease for participants in Bulawayo only.
- Recommendation: For future projects that include access to finance, involve youth in the design and terms of the financial product(s) to decrease likelihood that loan recipients will experience a decrease in wellbeing (youth voice).

End of Project Evaluation

IYF commissioned an end of project summative evaluation (EOPE) to assist IYF and project donors to determine the effectiveness of the implemented activities and assess strengths and weaknesses in project design and implementation. Specifically, the EOPE sought to a) ensure credibility, reliability, and impartiality of the project's activities and results; and b) complement the impact evaluation results. The EOPE captured key lessons learned that will feed into future youth employability and empowerment interventions.

IYF hired two seasoned external consultants, George Zimbizi and Sunungurai Chingarande. IYF and consultants utilized both primary and secondary data collection from IYF and implementing project staff and stakeholders, including project participants. Primary data collection methods included structured interview guides, focus group discussions (FGDs), key informant interviews (KIIs) with partner staff and other key stakeholders (e.g., government officials from the Ministry of Small and Medium Enterprise and Cooperative Development), and most significant change (MSC). Primary data collection achieved, by type, is described in the table below. Secondary data collection included a review of project documents such as periodic project reports, the logframe, and gender audit reports.

Primary Data Collection: Gender distribution of EOPE participants by Tool

Tool	Source of information	Distribution	
		Male	Female
Key informant interviews	5 with IYF staff	2	3
	12 with IPs	6	5
	7 with reps of gov depts.	4	3
	9 with community leaders	4	5
FGDs Outcome survey Narratives	Young males and females	116	164
	1,509 young people	463	1,046
	13	5	8

Two separate training sessions were conducted for Harare and Bulawayo partners (20 & 22 June 2017 respectively), which helped to ensure all partner enumerators had a common understanding and interpretation of questions, to minimize data collection errors. The consultants conducted all FGDs and KIIs while partner staff and two external enumerators conducted quantitative questionnaire administration to sampled youth participants. IYF ensured key project-related questions were addressed during data collection and analysis. The consultants concluded and shared the final report in November 2017.

The evaluation found the project to be successful as it sought to address well acknowledged gaps in

the youth sector. The Z:W approach was found to promote sustainability of results, although one major threat to project sustainability is the prevailing economic environment, which has affected both the employability and entrepreneurship components of the project, along with the financial stability of implementing partners.

Results from both the End of Project Evaluation and Impact Evaluation reports are enlightening, at times contrasting, and worth further analysis. It is important to note that the impact evaluation represents a portion of the Z:W project participants model since approximately 30 percent of youth served during the project were included in the study. The following notes are important to consider when interpreting the results of the two externally conducted evaluations.

1. The Z:W Phase II project was designed during the fall of 2014, a very different socio-political and economic climate than December 2017, when the project and impact evaluation were completed. The marked decline in Zimbabwe's macro-economic and political environment over the course of 2015 through 2017 culminated in the introduction of bond notes, which has severely impacted the country's economic growth (e.g., price increases, the delayed payments and repayments of loans,), micro enterprise growth, and overall project implementation.
2. The impact evaluation began just as the Z:W project realized that it would suffer exchange losses related to deteriorating economic conditions in Zimbabwe and globally (late 2016, early 2017). Project timelines and targets had to be modified, which affected partner staff morale, budgets, and Z:W's holistic project delivery model. Subsequently, reduced timeframes made it difficult to place youth into internships, identify appropriate mentors, and allow budding entrepreneurs to access finance (especially given the deteriorating economic conditions). General stress levels in 2017 were at their peak compared to 2015 and 2016, when project delivery was at its best.
3. When comparing the end of project evaluation (EOPE) and impact evaluation (IE) results, it is important to consider that a) the EOPE evaluated young people and micro-enterprises that were part of Z:W as early as 2015, when macro-economic and political conditions were healthier; while b) the IE only looked at new Z:W project participants who started in late 2016 and into 2017 – a limited/constrained timeframe, and under more adverse socio-economic conditions to measure/evaluate progress.

Nevertheless, the end of project evaluation highlighted the fact almost 90% of young participants rated their employment/self-employment status as better than before they joined the Z:W project.

Monitoring progress throughout the project

Project monitoring and partner support visits were critical to the success of Z:W. Throughout the project, IYF intensified project site visits to its partners, especially new ones such as KTA, BPC, JPV, Kunzwana, and ZFU. These monitoring support visits enabled selection of the youth participants that fit project criteria, and appropriate training delivery methods. IYF and partner staff conducted joint monitoring visits to youth participants. They also conducted joint BDS/MFI partner training sessions to ensure two-way referral mechanisms were put in place for smooth implementation of the access to

finance component. Upon receipt of a loan from an MFI, both parties continued to monitor the young person's utilization of the loan they received, as well as repayment. This resulted in the project's strong 80 percent repayment rate (versus 95 percent target, set based on Phase I results); with continued follow-up, this rate should continue to increase. BDS partner monitoring activities focused on the adoption of improved business management practices such as recordkeeping, marketing strategies, and expansion of enterprises.

Post support monitoring visits to interns were crucial to ensure young men and women settled easily at the host companies. They also helped to ensure host companies and interns clearly understood project expectations.

M&E was central to strengthening local partner capacity to implement youth-focused programming. This required IYF to conduct full-day M&E training sessions for all Z:W partners throughout the life of the project. Issues addressed included indicator development, outcome and change measurement, evaluation criteria, documentation of case studies, and writing success stories (see Annex 2, for examples). Key issues raised by partners through the OCA process informed the training topics.

During the course of Z:W Phase II, USAID, DFID and Sida staff conducted joint project monitoring visits with IYF staff in Mashonaland, Manicaland, Midlands, and Matabeleland provinces. They visited youth employability and entrepreneurship participants in Goromonzi, Harare, Mutare, Kwekwe, Gweru, Bulawayo, Lupane, and Umzingwane. For cross-learning, one of these visits included participation from USAID Feed the Future Livestock program representatives.

Bi-weekly IYF and donor meetings, together with more formal bi-annual project presentations to donor leadership, provided additional platforms for project learning and exchange.

VII. FINANCIAL MANAGEMENT AND VALUE FOR MONEY

With respect to the project's overall financial management:

- IYF maintains an integrated financial management system that ensures quality controls across its home and field offices. The Z:W project maintained three levels of quality assurance by ensuring the segregation of duties for all its financial transactions (there was a paying officer, a reviewing officer, and an approving officer). Z:W project funds were regularly monitored and disbursed from IYF's U.S. headquarters office to the Zimbabwe country office for working capital replenishments, based on monthly projections and needs. For efficiency, implementing partner grants disbursements were made directly from IYF's US office. There were no cash flow issues between IYF Baltimore's office and entities in Zimbabwe.
- IYF provided two types of financial reports: (1) the quarterly financial reports, which were part of the quarterly narrative progress reports; and (2) financial reports submitted one month before a request for funds was logged. IYF used field monitoring visits to partners as opportunities to strengthen their capacity by sharing similar project management tools and processes for grants management and reporting requirements (i.e., training on financial compliance, grants liquidations, and reporting). Where possible and appropriate within the confines of the grant utilization and management rules, and where a sub-grantee demonstrates capacity to achieve more results with the same budget, IYF would show

flexibility by considering requests from some sub-grantees to transfer funds across budget lines.

IYF and partners used DFID's VfM framework using the 4Es of Economy, Efficiency, Effectiveness and Equity to effectively deliver on project expectations. See Output Indicator 5.3 on page 34, for details.

VIII. ENVIRONMENT

Project partners, especially MFIs, were conscious of the need to keep a safe environment for business and society. They assessed the effect of a young person's business on the environment during the loan appraisal exercise. Some MFIs rejected potentially viable applications because the business proposition polluted the environment. MFIs requested businesses whose operations were not environmentally friendly to submit and put mitigation measures in place before their applications could be considered. Failure to do so resulted in applications being declined.

IX. RISK MANAGEMENT

Decent and secure employment remained unpredictable throughout the life of the project, as the economy continued to experience deep and widespread cash shortages. As of May 2017, the country was experiencing a cash shortage of US\$347 million, an improvement from an average shortage of US\$450 million experienced during the greater part of 2016 (Reserve Bank of Zimbabwe, 2017).

1. Cashflow Risk (high likelihood, serious impact)

Failure to manage cash flow was one of the biggest risks facing small and medium scale businesses, key parts of the Z:W project. It continues to pose a risk, and could lead to business failure.

- Zimbabwe's acute cash crisis that began during the fall of 2016—characterised by banks limiting or failing to honor withdrawals—heightened fears due to plummeting levels of confidence and worsening economic conditions. The cash crisis continued to cripple business initiatives, resulting in service providers and suppliers charging higher prices on payments made through credit and debit cards. Some youth participant's businesses failed to get the preferred hard currency, which resulted in their falling prey to high prices and an inability to sustain operations and growth. Low sales and high defaulting debtors also affected youth microenterprises, which continue to suffer due to both political¹¹ and economic instability.

2. Business interruption risk/ Political interference (medium likelihood, medium impact)

IYF and its Z:W partners realized that young businesses were vulnerable under the stressful economic

¹¹ <https://www.aljazeera.com/news/2018/03/zimbabwe-president-emmerson-mnangagwa-100-days-office-180305114311581.html>

conditions that brought about price shocks in 2017. These shocks caused a significant number of businesses close, and others found it difficult to restock and bounce back.

In 2016, Statutory Instrument 64 (SI64)¹² was introduced, a bill that impacted the import of certain goods into Zimbabwe and affected a number of young project participants who had to diversify from cross-border trading to other viable options.

3. Cultural acceptability risk (medium likelihood, medium impact)

IYF realized that gender norms could cause resistance to women receiving loans. The project's efforts to have young women, including wives, directly receive loans from MFIs without the consent of male spouses or heads of household caused sensitivity. This was considered culturally unfit in some sectors of society. To mitigate the potential for increased violence against women, the project conducted ongoing sensitization of spouses, male heads of household, and the general public, to help change mindsets and recognize women as equal partners in business and the home.

X. CHALLENGES

1. Entrepreneurship and Access to Finance

- Z:W donors promoted USAID's Development Credit Authority (DCA) facility as a potential avenue to fund youth businesses seeking loans above MFI lending thresholds. The loan conditions proved too stringent and beyond the reach of most Z:W youth, resulting in very low uptake and traction.
- Some trained Z:W participants took longer than expected to submit loan applications to MFIs, which resulted in a low loan uptake. This was partly due to some youth realizing they a) no longer needed financing, b) were not yet ready to apply for loans, or c) had secured other cheaper funding options (e.g., from parents, guardians, friends, and relatives).
- Youth-owned businesses were severely affected by the prevailing cash shortages. Despite adoption of mobile banking services, youth would take longer than anticipated (2 to 3 weeks) to move from one mobile network agency to another trying to withdraw their loan amounts, at which time their first loan repayment installments would be due.
- The introduction of Statutory Instrument 64 (SI64), which limited the importation of certain goods, affected youth-owned businesses in the retail trade, especially those in urban locations. This situation worsened when violent mass protests took place in many of these areas.

2. Employability

- Internship placements took longer than planned to materialize, sometimes more than a year from first contact. Some enquiries and meetings held in 2016 were only yielding results by the time the project was closing at the end of 2017.

¹² <https://www.tralac.org/discussions/article/12411-zimbabwe-re-brands-statutory-instrument-si-64.html>

- The cash crisis greatly slowed down internship placements, because cash shortages and liquidity problems meant SMEs were unable to pay interns their monthly allowances. This challenge resulted in some interns dropping out, since they were unable to afford transport to and from work.
- The harsh economic environment, which was characterized by liquidity issues, retrenchments, and company closures, negatively impacted internship placements. Partners such as Buy Zimbabwe, who was contracted to open internship opportunities for other employability partners, failed to meet targets. Project partners Deloitte, BOOST and Restless Development also failed to meet their internship placement targets due to prevailing economic conditions.

3. Vocational and Technical Training

- IYF suspended the activities of Young Africa (YA), Z:W's only vocational and technical training partner, following a qualified FY17 Q1 external audit report received from the European Union (EU), YA's other funder. After follow-up with YA and the EU, IYF conducted its own internal investigation to verify beneficiaries reported by YA as part of the Z:W project. IYF determined that YA transactions and participant trainings carried out under Z:W were not duplicated or double-counted with those from the EU project. However, IYF issued YA a termination letter on the grounds of non-disclosure, lack of transparency, and presenting Z:W as a co-financing partner without IYF's knowledge. This resulted in the exclusion of YA – one of the project's principle implementing partners, from the Impact Evaluation study.

XI. KEY LESSONS LEARNED

A. Entrepreneurship and Access to Finance Components

- Youth are not homogeneous, which means youth programming needs to develop appropriate financial products that resonate with segmented requirements (e.g., segmentation by age, lifestyle, location, business status, financial need). Some smaller youth-owned businesses could qualify for MFI loans, while larger businesses would be able to target microfinance banks and others DCA and commercial bank loans—all involving customized product features. There is no one-size-fits-all product that will have the desired impact on youth-owned businesses.
- The group lending methodology, which requires trust within a group, is not effective in urban areas due to geographic distances and lack of social cohesion. Urban youths end up forming groups of convenience that disband, rather than working together, as soon as members receive their loans.
- Mainstreaming women into access to finance activities demonstrated their higher loan repayment rates, sense of integrity, and contributions to households than men. Husbands tended to appreciate and support their spouses' entrepreneurship efforts.
- Full disclosure by MFIs about their loan terms and conditions, built in charges, and conditions of service from the project's outset is critical to avoid misunderstandings between young borrowers, BDS training providers, and the lending institutions. Clearly spelling out

BDS and MFI partner roles and responsibilities from the outset is essential to ensure shared expectations, and to avoid duplication of effort.

- Providing follow-up after training has been conducted and loans disbursed, remains a critical joint responsibility of both BDS and MFI partners in nurturing youth owned businesses.
- Post Z:W project, MFIs should assess youth clients and gradually introduce a market-based graduation model to those businesses that are ready for bigger and longer-term loans.
- Sustainable lending is private sector-led. However, youth should be encouraged to develop a culture of savings to build a track record, including lending among themselves before eventually approaching finance service providers for higher loan amounts using their cash savings as a track record.
- Cash flow-based lending enables more youth to access loans than collateral security based lending. Most MFIs adopted cash flow based lending focused on business viability rather than security based lending, since youth own little to no tangible assets.

B. Vocational Technical Training Component

- Involve parents and guardians at recruitment and selection stages, especially when trying to encourage young women to cross over into previously male-dominated trades.
- Gender training for master craftspersons and the use of female role models and mentors were foundational to encouraging participation and successful placement of young women in SME mentorships in occupations previously dominated by men.
- Life skills training was essential for young women in particular, who were better able to succeed during SME mentorships in sectors previously dominated by men.
- Young people preferred the mobile vocational training option, due to its flexibility and convenience.

C. Employability Component

- Market and demand-driven recruitment is key. Tapping into key growth sectors and using female role models as mentors to encourage female participation yielded better results for internship placements compared to blind recruitment by some partners.
- Virtual communication with potential private sector partners rarely yields positive results.
 - Employers respond better to face-to-face meetings and presentations.
 - Involve senior management and implementing partner board members in internship search.
- Small to medium enterprises proved to be a better option for internship placements compared to large corporates, since they are less bureaucratic in their recruitment processes, and given Zimbabwe's current economic situation..
- Stipends and allowances are helpful, but not easy.
 - These were a major sticking point during recruitment conversations, since companies were having a hard time coming up with these resources given the harsh economic environment.
 - Many young people came to the Z:W project with unrealistic expectations. Some did not always value what they were gaining from the internship experience, regardless of stipend.

- The private sector has a responsibility to step in and contribute to youth workforce development.
- Intern retention rates were higher in companies that paid stipends.
- There is a need to encourage a culture of volunteerism in young people in Zimbabwe.
- The project's advisory board and technical working group played a major role cultivating and opening internship opportunities.

Gender Cross-Cutting Component

Below are gender-related lessons learned from the Z:W project, divided into the following topic areas that touch on challenges, lessons learned, and best practices to inform future youth programming:

- Overall findings
- Supporting implementing partners
- MFIs
- Entrepreneurship
- Vocational technical training
- Employability

Overall Findings

- **Involvement of men** – Parents, guardians, and spouses need to be involved in the project activities to enhance their understanding of the programming and how it benefits their daughters, spouses, and entire household. In practical terms, men are largely still the gatekeepers of resources, and need to be involved and also supportive (ideally) of project objectives.
- **Gender budgeting** – Specific funds must be allocated for gender activities at the proposal development stage in order for gender plans to be implemented and gender targets met.
- **Young women's practical needs** – These needs must be met so young women can attend trainings and receive other services. Young women are more burdened with household and childcare responsibilities than young men, limiting their time and availability to travel and attend trainings.
- **Implementing partner operations** – Gender mainstreaming requires five types of organizational support to be successful: from its leadership, institutional mandate, resources, structure, and sustainability. Projects like Z:W can start to model this as gender activities become permanently mainstreamed into implementing partner's operations.

Supporting Implementing Partners

- Participatory gender audits help organizations to assess gender mainstreaming at their own pace.
- Women-focused and/or led organizations often believe they are gender mainstreaming by the simple fact they are a woman-oriented organization, which is not always the case.
- Implementing partner board members need training on gender mainstreaming to create buy-in for change. Boards of directors are often heavily male dominated (as was the case in Zimbabwe), but they will hopefully have more balanced gender representation over time as members step down or their terms expire. It is important to frame gender balance discussions

with the board as a way to bring different perspective to board deliberations for improved functioning over time.

- Select gender focal points (gender point people at each partner organization) who are in decision-making roles, to increase the likelihood that institutional recommendations and changes can take hold.

MFIs

- Although the repayment rate is higher for women than men, women continue to access lower value loans and register lower incremental income than men due to the sectors they choose to pursue. Anecdotal evidence suggests that men's repayment rates may be lower because MFIs are willing to take greater risks on male operated businesses, which means it is likely still harder for women to access loans as their businesses may be scrutinized more than men's.
- Some MFIs require young people to co-sign with a male relative such as a father or husband, or at the very least a spouse's written consent. This generally makes it difficult for young women to access loans, especially if the male co-signer is resistant. In reality, spousal co-signing is not equal, as in most cases husbands can command their wives to sign and the wives cannot refuse, whereas wives must convince their husbands and cannot do anything if they refuse.
- Male co-signing requirements are not only a barrier to accessing finance, but also to the success of a woman's business. If the woman cannot independently access money or have autonomy over her business dealings, it compromises the success of the loan and business. It must be made clear to the spouse or family member that the loan is meant entirely for the business that the woman is running.
- On the flip side, when MFIs tested removing the requirement for a male co-signer, there were several risks that future projects must consider. For example, the project must be prepared to manage repercussions of husbands finding out and reacting negatively and potentially violently with wives and the MFI loan officers. This was a big concern for loan officers that did not want to be at risk of a negative encounter during monitoring visits to the businesses.
- Future projects might engage the entire household around business plans and financing so that everyone is aware and informed of the assessed opportunities and risks, including husbands and wives. This would encourage joint financial decision-making and better support a young person's businesses.

Experience of MFIs making policy changes

- MFIs designed unique products following the training from Mustard Seed Consultancy on youth- and women-friendly products, which significantly improved outreach to women clients.
- Group loans do not work in more urban settings, yet they do work well in rural areas when the training is localized and the members of the group know each other.
- Board members of MFIs are mainly males. This imbalance is not due to a lack of qualified women in Zimbabwe, but rather relates to the length and difficulty of the cumbersome process to become an MFI board member. The approval process goes through the Reserve Bank, where potential board members must be cleared by the Zimbabwe Revenue Authority and police and must provide a statement of their net worth, approved by a registered accountant. The process can take days in queues, which most women cannot afford to do given their other responsibilities. Future programming could explore policy suggestions at this higher level to improve gender inclusivity in MFI boards and above.

Vocational Technical Training

- Parents, guardians, and community members need to be involved at the recruitment and selection stage, to encourage young females to cross-over to male-dominated trades that tend to have higher earning potential. Similarly, there is a need to encourage men to pursue non-traditional careers in growth industries (e.g., food services/catering), while educating the public if social/cultural barriers exist that would prevent that.
- Gender training of master craftspersons is critical before placing females in SME mentorships/internships tied to male-dominated occupations.
- Life skills training is an essential and foundational component to youth participant training, enabling them to make better decisions, proceed with confidence, and better cope, especially for young women in SME mentorships in male-dominated sectors.
- The Z:W end of project evaluation revealed that encouraging women to cross-over into male-dominated trades without general community awareness of gender issues may affect their businesses. This effect stems from negative stereotyping and perceptions about women who provide services in a male-dominated field.

Employability Component

- Young women are under enormous family pressure to marry and become financially supported by a husband, especially during difficult economic periods such as the current one in Zimbabwe. Even after graduating from a program like Z:W, parents will force young women to get married if they feel a job search is taking too long. Marriages and/or children often undermine women's educational and professional ambitions and the autonomy to control their livelihoods. Future youth economic opportunity programs focused on young women should work with families and/or provide financial incentives to help parents understand the potential positive and negative repercussions of their actions.
- Involve parents, guardians, and community members during the recruitment and selection of project participants, to encourage young women to cross over into previously male-dominated trades.
- There is a need to make the business case for gender inclusivity, working closely with private company HR departments to help them communicate the benefits of a gender-balanced senior management team to their leadership.

ANNEX 1: Performance Monitoring Plan

Z:W PERFORMANCE MONITORING PLAN							
Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
Broad empowerment of youth, and particularly young women, to contribute towards and benefit from economic growth in Zimbabwe.	Impact indicator						
	22,000 young women and men are economically empowered through their improved employment and self-employment status.	1,626	10,806	18,500	7,736	20,168	109%
	Female	981	6,708	12,025	5,622	13,311	
	Male	645	4,098	6,475	2,114	6,857	
	Outcome Indicator 1						
	Percent of young women and men with improved measures of resiliency		59%	75%	64%	64%	86%
	Percent of females		59%	75%	65%	65%	
	Percent of males		59%	75%	63%	63%	
	Outcome Indicator 2						
	Value of incremental income -- including in-kind income attributable to the Z:W project -- earned by beneficiaries (entrepreneurship and employability tracks) (Summation of indicator 1.5, 1.6 and 4.6)		\$21,611,840	\$40,338,000	\$ 31,171,482	\$ 31,171,482	78%
	Outcome Indicator 3						
Percent of youth participating in internships placed into formal sector employment 6-months ex-post		30%	30%	80%	80%	267%	

Z:W PERFORMACE MONITORING PLAN

Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
	Outcome Indicator 4						
	Percent of participating young women and men starting their own enterprises 6-months ex-post		9%	15%	18%	18%	120%
	Outcome Indicator 5						
	Average # of new jobs created in youth-owned businesses (disaggregated by start-ups and existing SMEs)		0.67	1	0.13	0.13	13%
	Outcome Indicator 6						
	Proportion of female participants in USG-assisted projects designed to increase access to productive economic resources (e.g., credit, income or employment).	60%	62%	65%	73%	66%	102%
Standard USAID Indicators	USAID Standard Indicator 1						
	Number of persons receiving employment or better employment as a result of participation in USG-funded workforce development projects		8,541	12,150	14,401	14,401	119%
	Female		2,266	7,898	9,572	9,572	
	Male		6,275	4,252	4,829	4,829	
	USAID Standard Indicator 2						

Z:W PERFORMANCE MONITORING PLAN

Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
	Proportion of target population reporting increased agreement with the concept that males and females should have equal access to social, economic and political opportunities.		45%	60%	50%	50%	84%
	USAID Standard Indicator 3						
	Number of clients at USG-assisted microfinance institutions (This refers to clients who receive loans from MFIs).		1,690	4,590	1,991	3,685	81%
	Females		1,281		1,415	2,670	
	Males		409		576	986	
Output 1	Output Indicator 1.1						
Financial services tailored to the needs of youth, and particularly those of young women, available in the market	# of youth participating in financial literacy training tailored towards accessing and utilizing microfinance	89	3,597	6,000	5,343	9,029	150%
	Female	68	2,326	3,900	3,787	6,181	
	Male	21	1,271	2,100	1,556	2,848	
	Output Indicator 1.2						
	Percent of young women participating in financial literacy training tailored toward accessing and utilising microfinance	76%	65%	65%	71%	68%	105%
	Output Indicator 1.3						

Z:W PERFORMANCE MONITORING PLAN

Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
	Percent of youth who access formal financing		20%	34%	31%	24%	74%
	Females				30%	26%	
	Male				33%	20%	
	Output Indicator 1.4						
	Value of portfolio outstanding (disaggregated by product type and loans made by individual investors) (US\$)		\$279,352	\$400,000	484,821	484,821	121%
	Output Indicator 1.6						
	Percent of formally financed youth who are current on repayment		100%	95%	80%	80%	85%
	Female				82%	82%	
	Male				70%	70%	
	Output Indicator 1.7						
	# of young people participating in ISALs	47	599	1,000		599	60%
	Female	23	373	1,300		373	
	Male	24	226	700		226	
	Output Indicator 1.8						
	Average amount of savings mobilized per ISAL	\$7	\$335	\$350		\$335	96%
	Total savings from ISALs		24,762			24,762	
	Total # of ISAL groups		74			74	
	Output Indicator 1.9						

Z:W PERFORMANCE MONITORING PLAN

Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
	Average amount lent per ISAL	\$7	\$225	\$350		\$225	65%
	Total amount lent		16,620			16,620	
	Total number of ISAL groups		74			74	
	Output Indicator 1.10						
	Percent of ISAL participants accessing loans from microfinance institutions		11%	15%		11%	74%
	Female		11%			11%	
	Male		11%			11%	
OUTPUT 2	Output Indicator 2.1						
Business development services strengthened, expanded, with particular relevance and accessibility to young women	Number of youth accessing business development services (disaggregated by type of entrepreneurship training and SME awards participation)	1,185	7,251	13,500	6,514	14,950	111%
	Female	738	4,595	8,775	4,781	10,114	
	Male	447	2,656	4,725	1733	4836	
	Output Indicator 2.2						
	Percent of young women accessing BDS services	60%	63%	65%	73%	68%	105%
	Output Indicator 2.3						
	Percent of youth participating in SME mentorships	15%	28%	26%	21%	21%	81%
Females				19%	19%		

Z:W PERFORMANCE MONITORING PLAN

Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
	Males				22%	22%	
	Output Indicator 2.4						
	Percent of young women participating in SME Mentorships in occupations underrepresented by women	9%	20%	20%	27%	27%	135%
	Output Indicator 2.5						
	Number of youth accessing BDS services who were referred by microfinance institutions		391	700	891	1,282	183%
	Female		359	455	813	1,172	
	Male		32	245	78	110	
	Output Indicator 2.6						
	Value of incremental net profit earned by young business owners		\$12,333,196	\$22,194,000	\$ 21,256,957	\$ 21,256,957	96%
	Output Indicator 2.7						
	Value of incremental income earned by employees of youth-owned businesses		\$7,994,509.51	\$16,200,000	\$ 2,899,851	\$ 2,899,851	18%
	Output Indicator 2.8						
	Percent of referrals that receive loans		55%	50%	47%	47%	94%
OUTPUT 3	Output Indicator 3.1						

Z:W PERFORMANCE MONITORING PLAN

Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
Labor market- responsive and holistic vocational training programs expanded and strengthened, with particular relevance and accessibility to young women	# of participating youth accessing holistic vocational training (integrating technical, life skills and entrepreneurship training)	296	791	900		1,087	121%
	Female	161	447	585		608	
	Male	135	344	315		479	
	Output Indicator 3.2						
	Percent of young women accessing holistic vocational training (integrating technical, life skills and entrepreneurship)	54%	57%	65%		56%	86%
	Output Indicator 3.3						
	Percent of youth enrolled in vocational training participating in SME mentorships	39%	62%	40%		79%	198%
	Female					75%	
	Male					84%	
	Output Indicator 3.4						
Percent of young women participating in SME mentorships in sectors underrepresented by women	9%	14%	12%		24%	200%	
OUTPUT 4	Output Indicator 4.1						
Internship projects and partnerships	Number of participating youth participating in work readiness (life skills) training (Under employability track)	252	3,744	5,000	1,222	5,218	104%

Z:W PERFORMANCE MONITORING PLAN

Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
expanded and strengthened, with particular relevance and accessibility to young women.	Female	167	2,190	3,250	841	3198	
	Male	85	1,554	1,750	381	2020	
	Output Indicator 4.2						
	Percent of young women participating in work readiness training who participate in internships	66%	58%	65%	69%	61%	94%
	Output Indicator 4.3						
	Percent of youth completing work readiness training who participate in internships	25%	25%	30%	35%	35%	117%
	Output indicator 4.4						
	Percent young women participating in internships in occupations underrepresented by women	9%	36%	30%	47%	47%	157%
	Output Indicator 4.5						
	Percent of intern supervisors satisfied with intern performance		94%	100%	96%	96%	96%
	Output Indicator 4.6						
	Number of private sector partners participating in the internship project, disaggregated by those who contribute toward internship stipends	26	342	380	377	745	196%
Number of private sector partners in internship project contributing to stipends	22	244		329	595		
Number of private sector partners in internship project not contributing stipend	4	98		48	150		

Z:W PERFORMANCE MONITORING PLAN

Z:W INDICATORS		FY2015 Achieved	FY2016 Achieved	FY2017 Target	FY2017 Achieved	Cumulative Achieved by 30 September 2017	% of Cumulative Achieved
	Output Indicator 4.7						
	Value of incremental income earned by interns who successfully access full-time employment		\$1,284,134.76	\$1,944,000	\$ 7,014,674	\$ 7,014,674	361%
	Output indicator 5.1						
	Number of partners that reach 80% of milestones in their capacity building actions plans per year	5	8	10	11	11	110%
OUTPUT 5	Output indicator 5.2						
Improved partner capacity to design and deliver products and services for youth, young women specifically	Number of partners that reach 80% of gender-specific milestones in their capacity building action plans per year	5	8	10	11	11	110%
	Output indicator 5.3						
	Value for money indicator (cost per young person employed, in comparison to regional benchmarks)						

Employability Program Transformed Young Woman's Career Path

When Nothando Abigail Ntini graduated with a bachelor's degree, she thought she would easily navigate the job market and outperform her peers in interviews, but Nothando soon faced the hard reality of unemployment. For 18 months she searched job sites and sent out hundreds of applications with no luck.

Thanks to her mother's suggestion, Nothando enrolled in the Zimbabwe:Works (Z:W) employability training with BOOST Fellowship. She eagerly signed up with an open mind and hope of gaining a fresh perspective on the job market and employer expectations.



Among all of the trainings, Nothando says she benefited the most from the resume writing and interview skills sessions. After the training, her resume was selected by Crystal Candy and she successfully secured a six-month internship within the Sales and Marketing department. By the end of the internship, her contributions and positive outlook and attitude were valued so much that they offered her a full-time position as a Special Projects Coordinator. What is even more exciting for Nothando is that this was a new position created specifically for her, to keep her talent within the company. Economically, Nothando has now gone from having no income to earning \$250 per month during her internship to now earning \$700 per month.

Nothando says that Crystal Candy has helped her grow immensely. She has not only gained valuable work experience and a professional network, but also a reliable income in a difficult economy. She would have never dreamed of being where she is today had it not been for Z:W.

"Work readiness life skills are by far the most important thing I benefitted from under Z:W. Through this vision-building and goal setting training, I realized that putting my dreams in writing is more important than merely speaking about them. The life skills I received emphasized that every single aspect of my life will determine my life trajectory as a whole. It made me aware that each of my habits can influence and determine the type of person I will be in the workplace and equally my effectiveness and reliability in that setting."

ZIMBABWE:WORKS

A Celebration of Achievement

Business Expansion Through Z:W Entrepreneurship Training & Access to Finance

Unsatisfied with his livelihood, Titus Mboko, 33, resigned from his job to apply his knowledge of agro-business and background growing up in a farming family (proceeds from small farming paid his university fees) to launch his own agro-value chain enterprise in Bulawayo, the Grain Solution Company. The company aggregates and procures commodities like maize, sugar beans, stock feeds, wheat bran, soya meal and cotton cake from rural smallholder farmers who often struggle to access the market. With this venture, Titus was able to pursue his passions, help his community and earn a better living.

In September 2015, after finishing Zimbabwe:Works (Z:W) entrepreneurship training with Junior Achievement Zimbabwe (JAZ), Titus strengthened management of his business through improved record keeping and extensive marketing and networking. With these skills he was able to explore new markets that led to business expansion.

From 2014 to 2016, Grain Solutions won maize supply contracts with major agro-processors including Delta Beverages and National Foods. His customer base has also since grown to include universities and secondary schools as well dairy farms in Gweru, Kwekwe, Bulawayo Peri-Urban and Matabeleland North & South Provinces.

In line with the holistic programming of Z:W program, Titus was referred to Steward Bank through the Development Credit Authority (DCA) facility where he accessed a loan of \$116,000. He used the loan to procure trucks to ferry grain to warehouses and the market. Also thanks to Z:W, Titus found another opportunity through UKaid funded, Connect to Grow, where he was awarded a \$27,500 grant in August 2017.

He has recently partnered with an Indian company for a poultry feed manufacturing pilot project in Bulawayo. The pilot will create six new jobs for young people in Bulawayo. In addition, Titus recruited an intern from the Z:W employability program and is able to provide a monthly stipend of \$350. After deducting loan repayments, salary bills and all other operating expenses, Titus's monthly income has risen from \$800 to \$2500-\$3000 per month.



"I am grateful to Z:W for encouraging me to be resilient and to search for growth opportunities. This has seen my business grow to levels I never thought it would reach. I'm seeing my business becoming one of the renowned agro-value chain enterprises in Bulawayo. I look forward to employing more and more young people. My interaction with Z:W has opened greater opportunities for my business."

ANNEX 3: Companies Hosting Interns

Private Sector Companies Contributing to Stipends (US\$150 and above monthly)

Partner	Private Sector Company	Monthly Stipend Amount (US\$)/Intern
BOOST	Advisory K	700
	Africom	200
	Arundel Hospital	300
	Athienitis Supermarket	150
	Authorised Technology Solutions	500
	Avodah Consultancy	300
	Axstraz Trading	300
	BDO Chartered Accountants	400
	Belina Payroll	800
	Black Opal	300
	Building Bridges Foundation	250
	Cairns Foods	250
	CAPVEST	150
	Chicken Inn	250
	CJV Medical Supplies	180
	Crystal Candy	250
	Development Solutions	180
	Econet – Ownai Sales	380
	Edgars Stores	300
	E-learning Solutions	250
	Events and Management	400
	Fernjoy Investments	300
	Intercape Pathfinder	200
	Ke Na Ko Media	400
	L.A.C.C. Enterprises	200
	Lake Harvest	400
	Margolis Plaza	200
	Micro Loan Finance	300
	Multi-PAY Solutions	300
	New Faces New Voices	300
	Oaklands	280
	Pariah State	200
	ProFeeds	400
	RBZ	250
	Rockfield Engineering	500
	Ruvengo Maboke & Co	600
	Savannah Tobacco	360
	Siempre	300
	Spar	200
	Steward Bank	250
The Auction Company	300	
The Place Grill & Takeaway	200	
Untu MicroFinance	600	
VIRL MicroFinance	150	
ZB Life	300	
Buy Zimbabwe	Hualong Safaris	400
	Lancelet Laboratories	450

Partner	Private Sector Company	Monthly Stipend Amount (US\$)/Intern
Buy Zimbabwe (cont)	SMACPER	345
	Delta Masvingo	400
	Econet	200
	ZOL	500
	FBC Bank	235
	Mediwise Medical Care	350
	De Vere	700
	Atiyanna (Pvt) Ltd	240
	Enviro Paradise	200
	Road Angels	550
	Tel One	200
	Schweppes	400
	2Scana	350
	Crest Breeders	200
	Nash Paints	200
	23 rd Century	300
	ZIMRA	500
	Kitchen Fife Avenue Shop	180
	Meikles Financial Services	450
	Industrial Management	300
	Mingchang Sino Africa	300
	Baal Perizim Investments	180
	Onsdale	400
	Premier Tobacco	300
	Pinnacle Holdings	300
	Nyaradzo Funeral Services	220
	Sandy's Kitchen	150
	National Handling Services	250
	Air Zimbabwe	520
	Balmont Fruit 'n Veg	300
	Doves Funeral Services	400
	CABS	575
	Steward Bank	450
	Centre for Conflict Management	150
	Corporate Health Care	300
	Mont Clair Hotels	350
	Sheltersol Holdings	400
	Ark Christian College	250
	Index (Pvt) Ltd	300
	Eat 'n Lick	300
Mawozo Brand Development	350	
Binary Property Management	200	
Deloitte	Rio Zim	750
	Mpilo Hospital	450
	Datlabs	889
	KAAH Express	300
	Unki Mines	680
	Steward Bank	700
	IDBZ	700
	Akost-Omenum (Pvt) Ltd	250
	Econet	350
Lion Finance	690	

Partner	Private Sector Company	Monthly Stipend Amount (US\$)/Intern
Deloitte (cont)	Technical Systems	200
	ZIMRA	494
	CABS	400
	Bobster Investments	300
	Africom	400
	FBC	550
	Zuva Petroleum	400
	Startupbiz	350
	La Farge Cement	650
	Safecraft Enterprises	250
	Afrosoft	200
	ZPC-Munyati	829
	Parirenyatwa Group of Hospitals	300
	Art Corporation	550
	Capvest Business Consulting	300
	MFS Group	200
	Branding Concepts	150
	Ndanga & Associates	250
	Total	200
	Probe Market Research	300
	Agricura	400
	Sound Blaze Productions	350
	Ogpack Energy	350
	Dube, Manikai & Hwacha	300
	Econet	900
	XDS	250
	The Events Company	300
JAZ	Q Partnership	150
	Ponai Medical Centre	150
	Barons	350
	Grain Solutions	200
	Michview Investments	200
	Mpala Media Productions	250
	OK Mart	170
	Phone World	150
	MBC Accounting Services	150
	Imbizo	150
	Worldof	200
PROWEB	Tulphire Properties	150
	Bold Fund Financial Services	200
	Homemart	150
	CAFCA	292
	Merjk Communications	400
	Sawyer & Mkushi	500
	Spinyard Investments	250
	Shumba & Partners	250
	Rolling North Company	300
	Pharmanova	460
Quatrohaus	150	
Restless Dev	Mantis Africa	150
	Excellerate (Pvt) Ltd	150
	Street Chic	150

Partner	Private Sector Company	Monthly Stipend Amount (US\$)/Intern
Restless Dev (cont)	Victor's Chickens	150
	Technon International	200
	Gemwitts Enterprises	150
SMEAZ	ALUTECH	200
	AS&S Events	200
	AXSTARS	200
	Best Flock Consultancy	300
	Bit Finance	150
	Clover Leaf Motors	399
	Copperwares	500
	Edgars Stores	350
	Entrepreneurs	200
	First Micro Credit	500
	Food Lovers	320
	Gavshod Accounting Services	500
	Geve Logistics	300
	Gifts Global Company	150
	Lobels Bread Bulawayo	625
	MJV Chartered Accountants	250
	Makuwe Moyo Investments	625
	Pinnacle Holdings	200
	PSMI	550
	Pureskills Investments	200
	Right Turn Travels	700
	Safecraft Enterprises	200
	Siempri Fashions	150
	Steward Bank	300
	Super Pies	280
	Telecel	250
	Tindex Consulting	150
	Trans Union Zimbabwe	200
	Twenty Third Century Systems	400
	Uniform Centre	200
Webdev	350	
ZIMRA	794	

ANNEX 4: Partner Geographical Districts of Operation

Partner Districts of Operations	
BDS Partner Name	District of Operation
Young Africa	Chitungwiza , Harare, Goromonzi and Lupane
JAZ	Harare, Mutare, Kwekwe, Gweru and Bulawayo
RBCT	Harare, Mutare, Gweru and Bulawayo
Empretec	Bulawayo, Bubi and Umzingwane
BOOST	Harare, Bulawayo and Masvingo
PROWEB	Harare, Mutare , Chitungwiza and Goromonzi
Restless Development	Harare, Bulawayo and Umzingwane
AWEP	Harare, Chitungwiza, Gweru, Mutare, Masvingo and Bulawayo
Buy Zimbabwe	Harare, Bulawayo, Chitungwiza and Mutare
Deloitte	Harare, Bulawayo and Mutare
Thrive	Harare and Chitungwiza
MFI Partner Name	District of Operation
Zambuko Trust	Harare, Mutare and Goromonzi
Virl	Harare, Chitungwiza and Goromonzi
Inclusive Financial Services	Harare, Bulawayo, Masvingo, Gweru, Kwekwe, Mutare, Chitungwiza, Lupane, Bubi and Umzingwane
Thrive	Harare and Chitungwiza
MOB Capital	Lupane
Portify	Bulawayo, Umzingwane and Bubi

Project Completion Review - Top Sheet

This Top Sheet captures the headlines on the programmes performance over the course of its lifetime. Teams should attach summary sheets from each annual review over the life of the programme.

Review Date:	October 2017
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Title: The Zimbabwe Youth empowerment Programme (ZYEP)

Programme Code: 204911	Start Date: 25 November 2014	End Date: 31 December 2017
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If programme was closed >1 month early please describe in a few words why.	Due to currency exchange losses in 2016, ZYEP scaled down three months early to complete all project activities by 30 September 2017. An impact evaluation and a programme audit (both supported by SIDA) will run through to December 2017.
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Summary of Programme Performance

Year	2015	2016	2017
Programme Score	B	A	A
Risk Rating	Moderate	Moderate	Moderate

Financial Position

Original Programme Value	£3,000,000
Extensions/ amendments	None received under DFID funding
Log-frame revisions (with dates)	last revised in February 2017
Total programme spend	£2,923,618

Log-frame Revisions: In early 2017 it became apparent that the programme was going to be affected by exchange rate losses (GBP: USD and SEK: USD). At the same time the effect of continued economic decline in Zimbabwe was factored into programme results. Both of these factors contributed to a reduced results offer that was approved by the SRO in February 2017. The specific changes made to the logframe are summarised in appendix 1

Follow up actions required following closure:

1. USAID will submit to DFID a final financial report within 3 months of the project end date. Any unspent balance from the DFID contribution will be returned in line with Smart Rules and the relevant provisions of the Memorandum of Understanding (MOU) between USAID and DFID.
2. Submission and review of the impact evaluation report are expected in December 2017

A. Introduction and Context (1 page)

DevTracker Link to Business Case:	http://iati.dfid.gov.uk/iati_documents/4750583.odt
DevTracker Link to Log frame:	http://iati.dfid.gov.uk/iati_documents/5716176.xlsx

Outline of programme and what it has achieved

1. The Zimbabwe Youth Empowerment Programme (ZYEP) aimed to develop work readiness skills and improve the employment and self-employment status of 18,500 young Zimbabweans. There was a strong focus on young women, placing particular emphasis on financial inclusion and economic empowerment and in doing so the programme has contributed towards economic growth in Zimbabwe. The programme has supported the 'promoting global prosperity' strategic objective of the UK aid strategy, making it easier for people to set up new businesses and trade freely with each other.
2. The programme consisted of two core interventions; a £2.3m contribution to the Zimbabwe:Works (Z:W) programme implemented by the International Youth Foundation (IYF) and a £630k contribution to the Development Credit Authority (DCA) portfolio credit guarantee scheme (a global US Treasury backed credit guarantee scheme).

The ZYEP programme consisted of 5 components:

3. **Component 1 – Partner Capacity Building and Gender Mainstreaming:** aimed at strengthening IYF's local partners' capacity to design and implement youth programs (in turn aimed at making young Zimbabweans more employable and more capable of running small businesses). The focus has been on promoting economic opportunities for women, including gender in strategic planning, resource decision-making, programming and monitoring and evaluation (M&E) systems.
4. **Component 2 – Enterprise Start-up and Growth:** aimed at self-employment and entrepreneurship opportunities for young women and men by providing them with relevant entrepreneurship and business development skills as well as mentorship and networking opportunities.
5. **Component 3 – Financial Inclusion:** The aim of this component has been to increase young women and men's access to financial services through financial literacy training, promoting a savings culture, and increased access to finance.
6. **Component 4 – Access to Formal Sector Employment:** aimed at developing and expanding on private sector partnerships with large and medium sized businesses in order to access internships and long-term employment opportunities for young Zimbabweans in key growth sectors.
7. **Component 5 – Development Credit Authority:** The DCA facility is a loan portfolio guarantee backed by the US Treasury, which will pay out against a portion (50%) of the loan defaults a commercial bank experiences under the scheme. In the Zimbabwean context, the DCA facility works with banks that use their own funds to lend to Zimbabwean businesses (operating in agribusiness, SMEs and women-and-youth-owned enterprise sectors) on the back of the DCA guarantee. The DCA also supports wholesale lending to microfinance institutions for on lending to micro, small and medium enterprises.
8. The Z:W and DCA programmes are co-funded by DFID, USAID and Embassy of Sweden (SIDA) with contributions as follows:

Donor	Z:W contribution	DCA Contribution	Duration
DFID	£ 2,315,340	£ 630,000	2014-2017
USAID	£ 3,566,000	£ 403,928	2012-2017
SIDA	£ 1,950,000	£ 1,215,000	2015-2017
TOTAL	£ 7,816,000	£ 2,248,928	2015-2022 ¹

9. At the end of the programme, 20,083 youth had been trained (against a revised target of 18,500), 66% of whom are young women (target for women being 65%). IYF worked with 23 local implementing partners², including six Microfinance Institutions (MFIs), to deliver training (vocational, life skills and business development skills) combined with access to financial services.
10. The economic context in Zimbabwe has continued to deteriorate over the last 12 months. Several policy changes made by the Government (including the introduction of bond notes and exchange controls) have increased investment risk and negatively impacted overall confidence in the economy and demand for labour. Momentum around International Financial Institution (IFI) engagement and the clearance of the country's foreign debt has slowed, with GDP growth of 2.8% expected for 2017 declining to -0.8% in 2018³.

¹ DCA guarantee runs for 7 years. To note that if 100% used, the partner bank will be pay a total of \$897k worth of initiation and utilization fees over and above donor subsidies.

² In seven urban and four rural areas of Zimbabwe.

³ IMF, 2017

B: PERFORMANCE AND CONCLUSIONS (1-2 pages)

Overall Outcome Assessment

11. Over the past 33 months, the Z:W project has made significant progress towards achieving its outcome of improving employment and self-employment status of young Zimbabweans, particularly young women. A solid foundation of sub-partners has enabled the project to reach 20,168 young people by 31 July 2017. A total of 66% of these young people are female, a positive result achieved by focusing on integrating gender considerations into work readiness/ enterprise development training and other support services.
12. At an outcome level the target for total value of incremental income earned was not reached, however actual earnings of £23.6m (\$31,171,482 or 77% of target) have had a significant impact on the young people that have benefited under the programme. A strong indication of the effectiveness of the programme is that 80% of young people participating in Z:W arranged internships transitioned into formal employment 6 months post internship (against a target of 30%). An equally positive result is that almost one in five young people who participated in the entrepreneurship stream started their own businesses within 6 months of receiving Z:W support (18% against a target of 20%). The creation and growth of these new micro-enterprises has however not been jobs-rich, with only 0.13 new jobs created in these youth-owned businesses against a target of 1 job per enterprise. Although disappointing this result is not entirely out of trend with general economic conditions and reflective of the fact that many of these micro-enterprises are being used as vehicles of resilience by 'reluctant entrepreneurs' in very difficult economic circumstances. This achievement on its own is commendable.

OUTCOME	Outcome Indicator 2	Year 3 target	Year 3 actual
Improved employment and self-employment status of young Zimbabweans, particularly amongst young women, supported by an improved enabling environment	Value of incremental income -- including in-kind income attributable to the ZW program -- earned by beneficiaries (disaggregated by entrepreneurship and employability tracks)	\$40,338,000	\$31,171,482
	Outcome Indicator 3	Year 3	
	% of youth participating in internships placed into formal sector employment 6-months ex-post	30%	80%
	Outcome Indicator 4	Year 3	
	% of participating young women and men starting their own enterprises 6-months ex-post	20%	18%
	Outcome Indicator 5	Year 3	
	Average # of new <u>jobs created</u> in youth-owned businesses (disaggregated by start-ups and existing SMEs)	1	0.13

13. Despite the difficult economic environment, this project completion review notes that the programme has broadly achieved its outcome of empowering young Zimbabweans through increased access to and control over financial resources, increased knowledge and self-confidence to make changes in their lives, increased economic decision making power and improved personal resilience. In addition to this the programme has opened up a new market for MFIs and Business Development Service (BDS) partners and has also encouraged a significant shift in young peoples' attitude towards internships and voluntary employment.

Output Score and Description

14. Overall, the review team recommends an output score of A (outputs met expectation), taking into consideration equal weighting across the five outputs. The project was scored a B for output 1 (Financial Services); A for output 2 (BDS/Entrepreneurship); A+ for output 3 (Vocational training); A+ for output 4 (Employability); and A+ for output 5 (Partner capacity strengthening).

Lessons and how these have been shared

The following lessons learned were captured over the life of the programme. They were used to improve project delivery at various intervals through i) direct communication with implementing partners, ii) monitoring and support visits at training workshops and mentoring meetings, iii) monitoring and support visits to beneficiary premises, iv) quarterly regional partner meetings and v) capacity building sessions.

Overall program design:

15. The theory of change as presented in the business case remained relevant during the course of the programme, however assumption at the outcome level that there was *an enabling environment to support increased private sector demand for labour* has not held given the weakening economic environment. This critical assumption has not fully transpired, and has prevented the programme (which targets labour market supply) from being able to contribute fully to youth employment. The programme attempted to address labour market demand issues by setting up an Advisory Board and Employability Technical Working Group (ETWG). The Advisory Board and ETWG have added great value to the project and members are eager to continue to stay engaged in informing and supporting workforce development in Zimbabwe. In addition to creating the advisory board and ETWG, the programme made a strategic decision to shift focus towards entrepreneurship training and equipping young people with the skills and finance to enable them to start and grow their own enterprises
16. In 2016 the programme significantly increased the number of partners engaged to deliver the project's ambitious targets. This required additional staff time and budget to i) identify partners; ii) conduct due diligence; iii) negotiate activities and agreements for donor approvals; iv) conduct orientation workshops to ensure alignment with project objectives and the logical framework; and v) monitor programme activities for results. This lesson should be incorporated into planning for future programming in Zimbabwe in order to strike the right balance between beneficiary reach, partner portfolio size, and resources required for field office support. Overall, the review team assess that the programme was able to strike a fair balance between the number of implementing partners and the level of support and oversight provided, in order to reach targets without compromising quality of performance.
17. The Financial inclusion component of the programme was central to the success of entrepreneurship activities, in particular a more equitable way to provide young women with access to finance proved critical. To do this the programme considered a number of approaches including i) less stringent collateral requirements for young women applying for loans; ii) gender mainstreaming activities that targeted spousal support; iii) positive role modelling (where successful female mentors were called in to motivate and support female applicants); iv) more mentoring and coaching activities for young women; and v) closer monitoring of BDS providers and MFIs implementing these activities to ensure an effective feedback loop. For future programming, financial inclusion can be broadened to include disabled and other marginalised groups.
18. Given the private sector's limited ability to pay stipends and the programme's finite stipend budget, the programme promoted volunteer work and internships among young people as a viable option to gain work experience and a track record with employers. Experience has shown that young people in Zimbabwe are indeed willing to volunteer their time to gain work experience if they are given the necessary tools, guidance, and a small subsistence allowance to cover transportation and meals. The programme has worked hard to change perceptions among family members around the potential value of volunteer work.
19. The programme contributed to DFID Zimbabwe's Leave No-One Behind (LNB) agenda by deliberately targeting more young women (68% reached). The increased participation of young women in trades and skills traditionally dominated by men such as motor mechanics, and spray painting and panel beating is a good example of the inclusive approach employed by the programme. Other than addressing social inclusion through gender, the ZYEP also addressed needs of young people in different geographical areas: rural, urban and peri-urban including growth points. Young Africa's (YA) mobile entrepreneurial outreach programme although implemented at low scale, reached out to young people in marginalised rural communities. A future programme could look at

scaling up this type of mobile outreach with a focus on bespoke training needs of the rural youths as their needs may be different from the urban youths. The programme had gaps on other dimensions of the LNB agenda particularly the needs of disabled young people. For example, there were no tailored microfinance products and services for disabled young people. In addition none of the entrepreneurship, business, technical and vocational skills training programmes had deliberate strategies to target and address the needs of disabled young persons. A future programme design should better integrate disability that is fully informed by a comprehensive needs assessment.

20. The programme spent a significant amount of time ensuring that BDS and MFI partners worked effectively together to train young people, setting mutual and credible expectations around accessing loans and other financial services. Regional BDS-MFI partner meetings ensured these linkages were made prior to implementation of training and lending activities.
21. The establishment of the Advisory Board and the ETWG was key to achieving more than 1,800 internship placements with private sector partners. Initial meetings with industry heads also helped to enlist participation from the private sector. However over time the programme learned that i) facilitating relationships between training partners and companies and ii) aligning the timing of internship opportunities with graduation cycles takes more time and effort than originally anticipated. This lesson should be factored into the design of future programming.
22. The two way referral system between BDS partners and MFIs has generated more business for both partners. Feedback from several partners is positive, with many optimistic that this mutually beneficial system will continue. The programme has also provided the necessary 'seed capital' to encourage MFIs to open up to the youth market, many MFIs were not active in this sector prior to the programme.

Lessons Learned: Enterprise Start-up and Growth & Access to Finance Components

The following lessons are relevant for any future programming that aims to support young people who are trying to start or grow their own businesses:

23. Youth lending is not as risky as earlier perceived by MFIs, it however requires the provision of specialised support and monitoring. In this regard the previously held attitudes toward young borrowers amongst many MFIs have changed. All partner MFIs resolved to continue lending to young entrepreneurs after this programme came to an end, indicating that it has successfully and positively influenced the perceptions of young clients by MFIs.
24. MFIs have a strong preference for repeat clients (over new clients). This is because it helps them maintain a clean loan book, leverage client loyalty and reduce credit risk. Going forward programming in this space should focus on specifically on incentivising MFIs to lend to new clients. This could be encouraged by providing support for the cost of identifying new clients and sharing some of the risk associated with lending to them.
25. Further to this, the use of stepped up lending (where young people borrow incrementally larger amounts over several loan cycles) has been proven to be an effective way to induct new clients and enable MFIs to better manage risk.
26. Intensive monitoring, mentoring, and coaching are necessary for successful youth entrepreneurship, but this costs time and money. MFIs are increasingly acknowledging the need for this upfront cost, and are beginning to entertain the idea that the benefits of developing a long term lending relationship with borrowers will outweigh this initial outlay.
27. Female borrowers are generally better re-payers. Many MFIs are picking up on this and adjusting their lending patterns accordingly.
28. There continues to be a mismatch between short loan repayment periods and relatively longer business incubation periods, this discourages potential borrowers. The shortage of bond notes and USD cash notes in the economy (caused by economic policy uncertainty, a persistent trade deficit and a deep seated lack of confidence in the banking sector in Zimbabwe) has also had a negative impact on borrowers' ability to pay back loans within repayment periods.
29. Ironically, many youth entrepreneurs may not be interested in or need loans, and are able to advance with training alone (with seeking access to financing at a later stage of growth potentially). It is important to make the distinction between these two categories of entrepreneurs at an early stage

as their growth and development needs will differ. Regardless of category it is important that young entrepreneurs are credibly educated regarding responsible borrowing.

Lessons Learned: Vocational Technical Training Component

DFID is unlikely to support purely supply side interventions going forward (training of individuals without a clearly mapped out route into employment). However the delivery of targeted training in contexts where suitable labour demand exists, but where there is a deficit of skills, remains a critical development need. The following lessons are relevant for such programming going forward:

30. Life skills training is an essential component of any work readiness training intervention. Experience from the Z:W programme has shown that the delivery of effective and timely life skills training resulted in better decision making by young beneficiaries as well as improved resilience and ability to succeed by young women in sectors previously dominated by men.
31. There is need for increased and ongoing engagement of the private sector on vocational training issues in order to open opportunities for apprenticeships in larger corporate environments.
32. Where young women are involved there is need to involve parents and guardians at the recruitment and selection stage to encourage young females to work in previously male dominated trades.
33. Placement of young women in occupations previously dominated by males potentially requires prior gender training of the master crafts persons. Furthermore using female role models and mentors encourages female participation.
34. Young people preferred the mobile vocational training option (where a mobile training unit went out to remote sites to deliver training) due to its convenience.
35. Appropriately focused technical skills training needs to be marketed (and made attractive) to all young people – not just for second chance beneficiaries. This will ensure that those with tertiary qualifications can consider setting up their own enterprises as a career option.

Lessons Learned: Employability Component

36. Market /demand-driven recruitment yielded better results for internship placements compared to blind recruitment by some partners.
37. Just the use of digital communication with potential private sector partners rarely yields positive results. Employers respond better to face to face meetings and presentations and it is important to involve senior management and board members in the internship search.
38. In the context of this programme small and medium enterprises (SMEs) more readily offered internship placements compared to large corporates. The skills gap in small businesses is generally more evident and can more easily be filled by the interns with less bureaucracy in their recruitment processes. There are however risks with placing interns with SMEs, which are often less structured than large corporates and often lack adequate human resource services. For internship placement interventions going forward it will be important to evaluate and assess each host company's internship potential and monitor any subsequent placement on a regular basis.
39. Stipends and allowances were a major hindrance to recruitment conversations in Zimbabwe's current harsh economic environment. At the same time many young people came to the programme with unrealistic expectations about potential levels of internship remuneration. Programming in this area going forward should manage expectations regarding the level of stipends paid and at the same time promote volunteer work as a good way to get experience and develop one's resume, rather than just focussing on financial reward.
40. Programming going forward should consider more intense monitoring in order to more formally track the impact of financial literacy training on subsequent employability beneficiaries, measure job quality and collect information on salaries and incremental income.
41. Additional advocacy work going forward could include development of support networks and systems to deal with sexual harassment in the workplace as well as engaging tertiary institutions on assessing the relevance of the degrees being offered in today's job market.

Lessons Learned: Gender Mainstreaming Component

42. Ensure that future programme scoping and baseline analysis is carried out in a gender reflective way in order to further understand gender dynamics within the Zimbabwean labour market system. This should also take into consideration youth in the labour market as distinct from the general market for labour, to identify youth specific constraints and opportunities.

43. In order for gender activities to be implemented fully in businesses, funds need to be earmarked for gender and other Leave No One Behind (LNB) areas at proposal stage.
44. There is need to involve parents, guardians and spouses in programme activities to enhance their understanding of the programme and how it benefits their daughters, sons and spouses and household finances overall. Men are often the family gatekeepers of power and resources and must thus be engaged in changes.

Recommendations going forward: Development Credit Authority

45. As the DCA guarantee runs for seven years, an additional five years beyond the life of the current ZYEP programme (up to 2022), DFID should work with USAID to extend the existing monitoring strategy to monitor the facility beyond the ZYEP programme end. The longer term impact of the DCA will provide valuable lessons for DFID and build the evidence base on the role of loan portfolio guarantees (DCA partners, December 2017).
46. DCA partners (DFID, USAID, and SIDA) should consider the bank's request to modify the agreement in order to allow for shorter term 30-90 day working capital loans (DCA partners, December 2017).
47. DCA partners to review request from the bank to include enterprises with a 50/50 male/female shareholding (as distinct from majority women owned) as well as enterprises with significant involvement of women in management, in the target for women owned enterprises (DCA partners, December 2017)
48. DCA partners to continue to impress on the bank the need to improve their efforts in targeting first-time borrowers and woman-owned businesses (DCA partners, ongoing 2017).

C: DETAILED OUTPUT SCORING (1 page per output)

Output Title	<i>Financial services tailored to the needs of youths, and particularly those of young women available in the market</i>		
Output number per LF	1	Output Score	B
Risk:	Minor	Impact weighting (%):	20%
Risk revised since last AR?	Y	Impact weighting % revised since last AR?	N

Indicator(s)	Milestones (Dec. 2016)	Progress
1.1 Number of youth participating in financial literacy training tailored towards accessing and utilizing microfinance	6,000	Above target: 9,004 youth received financial literacy training as of end June 2017 (150% of target). Business Development Service (BDS) partners used curricula from Old Mutual, POSB and MBCA Bank
1.1a Cumulative utilization against the \$20m Development Credit Authority Portfolio Guarantee	40% (year 2 target)	Below target: 5% . To note the targets used are international benchmarks developed from DCA performance globally and are not specific to Zimbabwean market conditions
1.2 Percentage of young women participating in financial literacy training tailored towards accessing and utilizing microfinance (<i>To clarify, per the approved indicator definition, this is the percentage of all youth participating in financial literacy training tailored towards accessing and utilizing microfinance that are female</i>)	65%	Above target: 68% of financial literacy training participants were young women.
1.3 Percentage of youth who access formal financing	34%	Below target: 24%. 3,601 (73% female) young people had received loans as of 30 June 2017. This figure rises to 36% if repeat loans of 1,262 are included, bringing the total loans disbursed to 4,863 (surpassing target by 2%.)
1.4 Value of portfolio outstanding (disaggregated by product type and loans)	\$400,000	Above target: \$750,243 Segmented across the following industries: Agriculture 18%, Retail 57%, Manufacturing 2% and Services 23%.
1.6 Percent of formally financed youth who are current on repayment	95%	Below target: 76% Viri 92%, Zambuko 58%, Thrive 94%, Portify 68%, MoB 89% and Inclusive Financial Services 53%
1.10 Percent of ISAL participants accessing loans from microfinance institutions	15%	Below target: 11% of individual members from ISAL groups were referred to MFIs and have accessed loans.

Key Points

49. The purpose of activity under this output was to provide meaningful access to credit to young entrepreneurs who completed training under the Z:W programme. The component has delivered mixed success in an increasingly difficult business environment. The programme's two way referral system between BDS providers and MFIs dramatically improved the overall uptake of loans from MFIs during the course of 2017. However the utilisation of the DCA credit guarantee has remained low and the number of loans disbursed (including to Z:W beneficiaries) is still below target. With 3 indicators above target and 4 below this output scores a B.
50. The number of youths participating in financial literacy training is well above target. However, the percentage of young people accessing finance is below target 10% (however if repeat loans are considered, actual loans disbursed is 2% above target).
51. BDS and MFI partners regularly attended beneficiary training sessions together to get to know the youth market, which translated into increased levels of confidence in identifying strong candidates for loans. For example, Junior Achievement Zimbabwe (JAZ) took on board advice on which sectors were growing and were enrolling and referring more youth operating in these sectors to MFIs. This increased the young peoples' chances of successful loan applications.
52. Through the life of the Z:W project the retail trade sector constituted the highest portion (57%) of loan disbursements. This is a reflection of the structure of the overall economy and shows that most

young people are often involved in cross border trading, flea markets and vending activities. Retail trade is the most popular sector with low barriers to entry and ease of setting up, although this is also associated with lower margins and credible long-term sustainability.

53. Some key achievements related to activities under this output include an increasing number of youth formally opening bank accounts as well as several other private sector financiers looking to fund Z:W trained youth (including Lion Finance, CBZ, Steward Bank).
54. Utilisation of the Development Credit Authority (DCA) guarantee remains much below target (5% against a year 2 target of 40%). The participating bank has a disappointing utilisation rate, with only 8 loans to the SME sector with a value of \$2.84m (against a \$40m limit). The low utilisation rate has been driven a combination of factors related to changes in ownership affecting the bank and legacy of limited experience in lending to the SME sector. It is however worth noting that prior to the operationalisation of the DCA the bank did not have an SME unit and without the guarantee there would have been little appetite to open up to lending in this sector. The 2017 DCA review notes that this should be acknowledged as a key success.
55. As the (DCA) guarantee runs for seven years, DFID should work with USAID to develop a strategy to monitor the facility after the ZYEP programme ends. The longer term impact of the DCA would provide valuable lessons for DFID and other Donors; and will help to build the evidence base on the role of loan portfolio guarantees.

Summary of responses to issues raised in previous annual reviews (where relevant)

56. IYF made substantial efforts to improve linkages between BDS providers and MFIs. The Microfinance and Entrepreneurship Specialist developed a credible referral framework that was shared with all BDS and MFI partners to ensure efficiency in the referral system and a geographical location mapping of BDS and MFI partners was also developed and shared. Both BDS partners and MFIs started referring clients to one another and the lists of young people accessing loans and being trained were kept on file so that partners can provide feedback on applicants.
57. In response to the recommendation to support the improvement of financial products for youth and women, IYF contracted a consulting firm to undertake a review of the financial services offered by partner MFIs. Findings from this report were used to improve MFI products, contributing to the significant increase in the number of loans disbursed under this component during the last year of programming.
58. IYF encouraged BDS partners to refer candidates to different MFIs concurrently. BDS partners sent referral lists to various MFIs to enhance chances of youth accessing loans. In return, MFIs were encouraged to feedback to BDS partners and to share Z:W youth databases amongst themselves in order to minimize and avoid the risk of young clients over borrowing.
59. IYF actively encouraged both BDS and MFI partners to try and focus on non – retail loans. However the retail sector constituted the highest portion of loan disbursements as the state of the economy characterized by high levels of retail trade has seen young people venture into the retail trade. The low barriers to entry and ease of setting up invariably attracts youth to venture into retail trade.
60. IYF conducted a partner mapping exercise that looked at each sub-partners' area of operation, focus of interventions, products and services and capacity to deliver. The exercise assisted IYF in setting proposed targets for partners. Individual partners were consulted, advised on the proposed targets with adjustments made to suit partners' capacities and overall project delivery. IYF ensured there was at least BDS and MFI presence in all the Z:W geographical locations.

Output Title	<i>Business development services strengthened, expanded with particular relevance and accessibility to young women</i>		
Output number per LF	2	Output Score	A
Risk:	Minor	Impact weighting (%):	20%
Risk revised since last AR?	N	Impact weighting % revised since last AR?	N

Indicator(s)	Milestones (Dec. 2017)	Progress
2.1 Number of youth accessing business development services (disaggregated by type of entrepreneurship training and SME awards participation)	13, 500	Above target: As at end July 14,950 (111% of target)
2.2 Percent of young women accessing business development services	65%	Above target: 68%
2.4 % of young women participating in SME mentorships in occupations under represented by women.	20%	Above target: 27%
2.6 Value of incremental net profit earned by young business owners	\$22,194,000	Slightly below target: \$21,256,957
2.8 Percent of referrals that receive loans	50%	Below target: 47%

Key Points

61. Under this output the Z:W programme provided young Zimbabweans with the core skills needed to successfully run a small business. There was a strong focus on women, and targets for proportion of women participating in training and proportion of women participating in occupations underrepresented by women have exceeded expectation. The overall number of youth trained is well above target. Implementing partners JAZ, Royal Business Consult Trust (RBCT), PROWEB and others provided value for money by training more youth than contracted. This was as a result of them maximising on staff and cost cutting strategies. For example accessing cheaper venue for trainings and leveraging on other project staff utilising level of effort strategies. With 4 out of 5 indicators above target this output scores an A overall.
62. Young women accessed business development services, representing over 68% of the project's total beneficiaries, a positive reflection on BDS partner recruitment and gender mainstreaming initiatives.
63. The percentage of young women participating in SME mentorships in occupations under represented by women is above target reflecting the efforts of downstream partners to focus on gender mainstreaming.

Summary of responses to issues raised in previous annual reviews (where relevant)

64. IYF continued to encourage BDS partners to conduct mentoring and in particular provide female role models to encourage female participation in occupations typically under represented by women. Progress in this area is reflected by good results under indicator 2.4.
65. IYF strengthened BDS and MFI partnerships by encouraging development of joint Memoranda of Understanding (MoUs) and Letters of Understanding, joint participation in beneficiary recruitment and selection, collaboration on entrepreneurship and financial literacy trainings and delivery of post – care support. MFIs attended BDS partners' trainings where they advised youth on business opportunities and spelt out their loan terms and conditions. BDS and MFI partnerships were also strengthened by the backward referral processes where MFIs identified currently active youth entrepreneurs and referred them to BDS partners for training.

66. IYF developed a standardized BDS training curriculum that was adopted and used by most BDS partners during training events. The curriculum was customized to suit the requirements and expectations of the Z:W project. Adoption and use of the curriculum ensured consistency and uniformity in the delivery of entrepreneurship trainings by BDS partners. The entrepreneurship diagnostic tool was shared and adopted by both BDS and MFI partners.
67. In light of the current negative outlook of the Zimbabwean economy, IYF requested for the downward revision of the value of incremental profit and income earned targets. The targets were revised downwards.

Output Title	<i>Labour market-responsive and holistic vocational training programs expanded and strengthened, with particular relevance and accessibility to young women.</i>		
Output number per LF	3	Output Score	A+
Risk:	Minor	Impact weighting (%):	20%
Risk revised since last AR?	N	Impact weighting % revised since last AR?	N

Indicator(s)	Milestones (Dec. 2017)	Progress
3.1 # of participating youth accessing holistic vocational training (integrating technical, life skills and entrepreneurship training)	900	Above target: 1,087 (121% of target) .The target has been surpassed, as young people have shown a strong demand for vocational technical skills training.
3.2 Percent of young women accessing holistic vocational training (integrating technical, life skills and entrepreneurship training). <i>(To clarify, per the approved indicator definition, this is the percentage of all youth accessing holistic vocational training that are female).</i>	65%	Below target: 56% despite continued efforts to mainstream gender as well as encourage more young women to enrol in cross over trades (i.e., skills previously dominated by young men).
3.3 % of youth enrolled in vocational training participating in mentorships.	40%	Above target: 60% The target was surpassed; primarily due to Young Africa's use of master crafts persons as youth mentors during vocational technical training.
3.4 % of young women participating in mentorships in sectors underrepresented by women.	12%	Above target: 24%The target was surpassed; paying particular attention to potential barriers such as location and distance to mentorship sites, to encourage young women to enrol in sectors underrepresented by women and get placed in mentorships.

Key Points

68. Vocational training was core business for the Z:W programme; this output aimed to deliver good quality, market-relevant vocational training to young Zimbabweans. The total number of individuals trained has significantly exceeded target but the target for proportion of young women is below target. However the proportion of women venturing into male dominated sectors exceeded expectation, and critically, the number of youth participating in mentorships has also significantly exceeded the target. As such this output scores an A+
69. Young Africa (YA), one of the programme's key training partners, organised training by industry practitioners in a number of vocations and enhanced the impact of this training by providing business management skills and life skills in parallel. YA used female role models as trainers to encourage young women to participate and enrol in cross-over trades (trades previously underrepresented by women). Young women were also provided with incentives to participate in training, such as discounted registration fees (by up to 50%), and child care services to encourage nursing mothers to attend classes. These additional incentives resulted in increased attendance.
70. During the project YA increased outreach by providing their training programme through a mobile training unit. The unit was able to reach more remote areas and deliver training support to young people who were not able to travel to Young Africa's main campuses.
71. Key achievements under this output included:
- Remote districts such as Lupane being reached with the mobile training unit and as a result incremental revenue for youth in these areas has been recorded,
 - Community acceptance of young females crossing over into male dominated fields,
 - Young people being given an incentive to stay in Zimbabwe and earn income.

Summary of responses to issues raised in previous annual reviews (where relevant)

72. During the course of 2016 YA received an adverse external audit report (commissioned by the European Union in mid-2016). YA had failed to disclose that they were reporting Z:W as a co-financier to their EU project. Internal investigations by IYF revealed that no financial or program fraud had taken place, however YA had reported Z:W programme funds as matching to the EU programme without prior consent. This resulted in the Z:W project terminating the grant agreement with YA.
73. No further capacity building training and support was provided to YA upon the termination of their grant agreement. Training on value for money and risk management was not provided.
74. Before terminating YA's agreement, they had already exceeded end of programme training targets of reaching over 1,000 young people with holistic vocational training, surpassing year 3 targets.

Output Title	<i>Internship programs and partnerships expanded and strengthened, with particular relevance and accessibility to young women.</i>		
Output number per LF	4	Output Score	A+
Risk:	Minor	Impact weighting (%):	20%
Risk revised since last AR?	N	Impact weighting % revised since last AR?	N

Indicator(s)	Milestones (Dec. 2017)	Progress
4.1 # of youth participating in work readiness (life skills) training.	5,000	Above target: 5,218 (104% of target) youth were trained at end of June 2017
4.2 Percent of young women participating in work readiness (life skills) training under employability component.	65%	Below target: 61% (3,198) Despite gender mainstreaming strategies being implemented to encourage female participation overall results were 4% below target.
4.3 Percent of youth completing work readiness training who participate in internships.	30%	Above target: 35%. Youth placed in internships: 1,814.
4.4 Percent of young women participating in internships in occupations underrepresented by women.	30%	Above target: 47% This target has been surpassed, with young women being encouraged to actively participate in internships in sectors such as renewable energy, ICT and agriculture.
4.6 # of private sector partners participating in the internship program, disaggregated by those who contribute toward internship stipends.	380	Above target: 745. This target has been surpassed as a result of i) deliberate efforts to incorporate SMEs as part of private sector engagement for internships ii) the establishment of an Advisory Board and Human Resources Technical Working Group to assist with outreach; iii) stipend strategy to encourage host companies to contribute toward basic transport and meal expenses.

Key Points

75. This output focused on the link between prospective young employees and the formal employment market. IYF aimed to provide its young beneficiaries 'a foot in the door' with companies and then provide them with the tools to confidently allow them to demonstrate their ability to prospective employers. To do this the programme focused training on the following key topics: vision building and goal setting; work ethics and values; effective communication skills; teambuilding; CV writing skills; interview Skills; and marketing yourself. With three indicators above target and one marginally below this output scores an A+.
76. IYF actively promoted its internship programme with private sector industry leaders and recruited thirteen business leaders to form the ETWG. This initiative yielded good leads for internship placements.
77. The difficult economic environment slowed internship placements and opportunities for young people. In response IYF broadened its pool of potential intern hosts to include SMEs. The target for the project was revised to 380 companies. IYF has included over 745 companies in order to contribute to its internship targets, all of which were vetted.
78. Achievements under this output included the following:
- 44% of youth transitioning into full time employment, young women going into occupations under represented by women (such as solar installation, motor mechanics, animal husbandry which provide a better livelihood than traditional female occupations). By Q3 2017 for, Deloitte alone, 114 youth (50% female) transitioned into full time employment, and over the same period 301 JAZ interns (51% female) transitioned into full time employment.
 - People with physical impairments such as visual and hearing were included in placements and some obtained jobs. Demand by BDS providers for reaching out to disabled entrepreneurs is notably real.

- Young women and men had the opportunity to enhance their leadership skills and think creatively towards contributing towards their economic livelihoods and those of the Zimbabwean economy; otherwise they would be sitting at home idle and potentially succumbing to negative social pressures such as marriages of convenience.
- Some young women that started working through Z:W reported that it removed family pressure to get married.
- Perception towards volunteerism has improved among parents/guardians, private sector companies as well as the young people. This came through a number of focus group discussions.
- Deloitte and the SME association of Zimbabwe (SMEAZ) recognised the value in the project and have decided to commercialise the work readiness component after Z:W.

Summary of responses to issues raised in previous annual reviews (where relevant)

79. The absence of stipends or allowances for basic transportation and meals was initially a major challenge for the project. To address this, IYF developed a stipend strategy which provided some guidance for training partners and host companies to consider including i) paying for allowances (ranging from \$50 to \$250); ii) encouraging young people to volunteer to gain the work experience; and iii) involving parents, guardians and spouses in this conversation, to gain their moral/financial support.
80. IYF worked closely with the Advisory Board and Technical Working Group for leads to secure internship placements for young people. The placements were sourced from within the Advisory Group's own organisations and from their networks. The Employability Specialist also leveraged women leaders and made referrals to implementing partners to engage the women leaders in both the recruitment and mentorship processes.
81. IYF worked with training partners to increase female participation as well as decrease attrition rates. Various strategies were employed which included selection of training venues in close proximity to where the youth reside; provision of child care facilities; and adjusting training hours without compromising on the quality of training delivery.
82. IYF worked with employability trainers to integrate sexual awareness in the workplace for youth participants as well as employers and peers. In the standardised work readiness curriculum, the gender and employment module equipped participants with skills to manage diverse relationships for success. The module also equipped the participants to identify, prevent and deal with sexual harassment at the workplace.

Output Title	<i>Improved partner capacity to design and deliver products and services for youth, and young women specifically.</i>		
Output number per LF	5	Output Score	A+
Risk:	Minor	Impact weighting (%):	20%
Risk revised since last AR?	N	Impact weighting % revised since last AR?	N

Indicator(s)	Milestones (Sept. 2016)	Progress
5.1 # of partners that reach 80% of milestones in their capacity building action plans per year.	10	Above target: 14 partners have reached above 80% of milestones.
5.2 # of partners that reach 80% of gender-specific milestones in their capacity-building action plans per year.	10	Above target: 15 partners have developed gender-specific action plans, and 11 have reached 80% of their action plan milestones.
5.3 Value for Money indicator (This has been changed to take into consideration the 4Es. These are highlighted together with the indicator trackers in the table below under Section D.)		Above target: See VfM indicators to track table below.

Key Points

83. As part of the programme design Z:W provided capacity strengthening services to all training partners. The aim was to ensure that IYF leaves behind a group of sustainable training institutions, capable of delivering quality training services to young Zimbabweans into the future. As part of initiating new partnerships, IYF provided institutional strengthening on topics including monitoring & evaluation, reporting, grants compliance and gender mainstreaming. In addition to training, each partner assessed themselves using IYF's Organisational Capacity Assessment Tool (OCAT) and the process of self-reflection culminated in each sub-partner developing a capacity building action plan. With eight out of nine indicators above target, this output scores an A+.

Summary of responses to issues raised in previous annual reviews (where relevant)

84. It was recommended that IYF prepare a position paper (demand side diagnostic) covering potential options that could support the demand for youth labour in Zimbabwe. This was removed from the FY2017 work plan once it became clear that exchange rate losses were going to bring programme activities to an early close. It was however an area of keen interest amongst IYF and the Employability Technical Working Group during the remainder of the programme.

85. In response to the recommendations to improve partners' capacity to promote gender mainstreaming, IYF spent considerable time and effort to build gender sensitive approaches into all of their activities. For example, several partners have integrated gender into training through inclusion of topics such as sexual harassment at the workplace and increasingly analysed disaggregated performance by gender.

86. After induction, the gender specialist supported new partners on gender action plans and capacity building plans. Partners with gaps on gender mainstreaming were assisted through training and one on one meetings. Participatory gender audits were conducted with several sub partners including Kunzwana, Knowledge Transfer Africa and MOB Capital. Gender focal points within each organisation were then trained to deal with harassment at workplace and to conduct household and gender analysis as well as organisational gender assessments.

87. IYF reviewed all the OCA baselines for Z:W phase I partners (JAZ, Restless Development, Young Africa, Empretec, Boost and RBCT). OCA reviews have also been conducted for several Phase II partners (including Buy Zimbabwe, PROWEB, Kunzwana and knowledge Transfer Africa). Significant capacity strengthening has been reported across all partners with gender mainstreaming and improved program documentation processes being particularly notable. Fraud and anti-corruption training are some of the critical training offered to programme partners as a way of improving internal financial control systems and risk management. Provision of a standardized

entrepreneurship and business management as well as the work readiness life skills training, assisted partners in strengthening their existing curriculum.

Recommendations for future programmes

88. To consider including a youth skills component as part of existing DFID Zimbabwe programming and in due course as part of a broader private sector development programme. To be based on a clear and targeted response to a demand side diagnostic, which identifies where current and future jobs for young people are in Zimbabwe (as highlighted in DFID Zimbabwe's Inclusive Growth Diagnostic for example). The skills training would target these 'growth sectors' by ensuring that the relevant sector representatives are included at the programme design stage so that training could be tailored to the needs of the sector.
89. Proposed sectors to target include agricultural value chains, export oriented industries and companies represented on the Z:W Advisory Board, including Delta Corporation, Matanuska, Cairns Holding, Schweppes, Old Mutual, Barclays and Profecds.
90. For future programming on access to finance, there could be more focus on other groups within the 'leave no-one behind' agenda. Financial inclusion can be extended to include other marginalised groups, for example, a focus on disabled youth. Conduct a market assessment to understand the barriers to participation for different marginalised groups and review how interventions to address different groups would rank in terms of accessibility, quality and cost.
91. Support to MFIs should be continued through the DCA guarantee and the existing livelihoods programme, which provides technical assistance to banks which lend to MFIs in the agricultural sector. However, emerging risks around general macroeconomic imbalance and specifically inflation should be considered and measures to mitigate the effects of inflation put in place.

Key cost drivers and performance

92. Key cost drivers during the life of the programme were i) grant costs paid to implementing partners and ii) IYF personnel costs amounting to 38% of programme spend (\$2,638,591) and 29% (\$2,055,506) respectively.
93. Personnel costs have been critical to help strengthen core systems and processes from Z:W Phase one for Phase two implementation. Z:W staff spent a significant amount of time conducting partner due diligence and reviewing proposals to ensure alignment with the project's results framework. In total 17 BDS partners and six MFIs were identified and brought on board during this project period and the strong capacity development results reported under output 5 are testament to the value of the work conducted by the programme team.

VfM performance compared to the original VfM proposition in the business case

94. IYF developed a VfM Strategy during the course of 2016/17 and the team continued to actively discuss value for money with their sub partners during this period. The strategy assessed VfM in the context of the 4E's (economy, efficiency, effectiveness and equity). An analysis of some of the project information below shows that the programme continued to represent good value for money over the last year of the programme:
95. **From an economy perspective** the overhead fee benchmark with DFID was set at 11.5% of total budget. This was negotiated down from 20% (which is IYF's standard Negotiated Indirect Cost Rate (NICRA) with USAID). IYF and its sub partners carefully considered both the cost and quality of goods and services that were procured. For example Proweb took advantage of IYF-led training for its staff members to reduce costs. The BOOST Fellowship made use of more accessible, reasonably priced venues in communities where their young beneficiaries live to conduct training, this reduced participant costs for transportation and reduced possible attrition (both economy and efficiency).
96. **At an efficiency level** the overall cost per beneficiary trained in the final year of operation was \$348 against an original project proposal benchmark of \$480. Proweb and Junior Achievement Zimbabwe improved their registration process to include online registration and used social media tools such as Facebook and WhatsApp. This improved communication between partners and beneficiaries, saved time in the recruitment cycle and ultimately helped these partners to reach more young people. For example, Proweb had an initial target of 800 young people but reached a cumulative total of 1,122 young people as of September 2017. Junior Achievement Zimbabwe surpassed its target by 1,441 Partners such as Knowledge Transfer Africa engaged locally based trainers to deliver training in order to minimise mobility costs and to also ensure effective monitoring on the ground.
97. Utilization against the DCA is low compared to international benchmarks, currently at 5% against a target of 40%. Utilization has been impacted by the uncertainty caused by the announcement of the introduction of bond notes into the banking system as a means to ease the binding liquidity crisis. Confidence in the banking sector is low, with little prospect of improvement in the immediate future.
98. **In terms of effectiveness** an analysis of incremental income earned by young people participating in the programme provides a useful indication of how effective the programme has been. **Total incremental income across the life of the programme has been estimated at \$31.2 million (see appendix 2 for a note on the calculation of this incremental income). When compared to a total programme spend of approximately \$10.2m this yields a benefit:cost ratio of 3.1.** This is a strong positive result when considering that non-monetised benefits (such as improved personal resilience and confidence and increased control over decision making on matters such as marriage) have not been factored into this calculation.
99. The Z:W programme has a strong focus on **gender equity** and actively promoted the inclusion of young women in all programme activities. In recognition of the VfM delivered from an equity point of view, the programme has exceeded targets for a range of equity indicators including the proportion of

women accessing business development services, the proportion of women participating in SME mentorships in occupations under-represented by women and the proportion of women participating in financial literacy training (see equity metrics in the table below).

Assessment of whether the programme continues to represent value for money

100. A summary of the VfM indicators discussed in this section is presented below. Collectively they represent continued delivery of good VfM. Going forward IYF should reflect on these in each of their quarterly reports and lead a discussion on performance to date in order to maintain a live and useful account of the programme's VfM.

Zimbabwe Works programme VfM indicators

Indicator	Target 2017	Actual 2017
Overhead cost as proportion of total budget	13%	Above target(on the DFID portion of the budget): 11.5%
Overall cost per beneficiary trained	\$480	Above target: \$348
1.2 Percent of young women participating in financial literacy training tailored towards accessing and utilizing	65%	Above target: 68% of financial literacy training participants were young women.
2.6 Value of incremental net profit earned by young business owners	\$22,194,000	Slightly below target: \$21,256,957
2.2 Percent of young women accessing business development services	65%	Above target: 68%
2.4 % of young women participating in SME mentorships in occupations under represented by women.	20%	Above target: 27%

Quality of financial management

101. IYF provided two types of financial reports: (1) the quarterly financial reports which were part of the progress reports, and (2) financial reports submitted one month before a request for funds is logged. These reports provided a comprehensive financial picture of the financial status of the programme, funds received in the pool and the projections for the next reporting period. During the period under review, IYF has received \$7,486,949 (£5,812,853) in project funding from donors (\$3,414,378 [£2,315,339] from DFID) and provided ongoing analyses of related expenditures and projections to ensure the project remained on target to meet its expected outcomes and results. IYF used field monitoring visits to its partners as opportunities to strengthen their capacity by sharing similar project management tools/processes for grants management/reporting requirements under Z:W (i.e., training on financial compliance, grants liquidations, and reporting). Where possible and appropriate within the confines of the grant utilisation and management rules and where a sub grantee demonstrates capacity to achieve more results with the same budget, IYF showed flexibility by considering requests from some sub grantees to transfer funds across budget lines.

102. IYF maintained an integrated financial management system that ensured quality control across its headquarters and field offices. The Z:W project maintained three levels of quality assurance by ensuring the segregation of duties for all its financial transactions (there is a paying officer, reviewing officer, and an approving officer). Z:W project funds were regularly monitored and disbursed from IYF's USA headquarters office to the Zimbabwe country office for working capital replenishments based on forecasted projections and needs. For efficiency, implementing partner grants disbursements are made directly from IYF's US office. There have been no cash flow issues between IYF Baltimore's office and entities in Zimbabwe.

103. ZYEP donors met on a quarterly basis to discuss project progress and this included a review of programme finances. IYF provided adequate details including grants disbursed to each downstream partner and spend analysis. Downstream implementing partners were paid grants on a need basis according to agreed activity plans, and in some cases the contracts were milestone-based. There were no cases of payment in advance of need.

104. Delivery Chain Risk Mapping

IYF responded positively to DFID's new corporate requirement for programmes to develop delivery chain risk maps. The delivery chain risk mapping was useful in identifying risks at various levels along the delivery chain. The identified risks were transferred to, and managed through the risk register developed using the DFID format.

105. The table below shows project spend for the Z: W component of the ZYEP programme. The figures are based on an interim financial report submitted by USAID to DFID in October 2017. A final financial report is due within three months following the end date of the project. Grants to downstream partners were 37% of total programme expenditure. Personnel costs were a key cost driver at about 31% of total programme expenditure. The personnel costs covered in-country and headquarters staff working on the programme. The HQ support for the programme was evident. There were several management, technical and operational support visits by the IYF Chief Executive Officer, Regional Director and senior finance staff.

Description	Expenditures made against DFID's contribution			TOTAL ACTUALS PHASE II (Jan 2015 - Sept 17)
	2015 Total	2016 Total	2017 Total to Sept	
Personnel	£ 274,720	£ 320,968	£ 109,108	£ 704,796
Fringe Benefits	£ 35,702	£ 28,762	£ 10,384	£ 74,847
Travel	£ 10,784	£ 15,184	£ 1,668	£ 27,636
Equipment	£ -	£ 11,410	£ -	£ 11,410
Supplies	£ 18,259	£ 18,927	£ 934	£ 38,120
Grants	£ 271,783	£ 547,010	£ 28,064	£ 846,857
Contractual	£ 48,144	£ 56,899	£ 9,395	£ 114,438
Other Direct Costs	£ 92,621	£ 107,242	£ 11,784	£ 211,647
SUBTOTAL DIRECT COSTS	£ 752,012	£ 1,106,403	£ 171,337	£ 2,029,752
Indirect Costs	£ 97,762	£ 143,832	£ 22,273	£ 263,866
TOTAL BY CATEGORY	£ 849,774	£ 1,250,234	£ 193,610	£ 2,293,618

Analysis of exchange losses

The total exchange rate loss incurred on DFID's contributions amounted to \$284,524. The losses from SIDA's contributions amounted to \$55,693. In total, the loss on the programme was US\$340,217. USAID disbursements to IYF were made in United States dollars so no exchange rate losses were incurred off their contributions. The original exchange rate used for budgetary purposes was 1.595. This is the rate used in calculating the expected amounts in USD stated below.

Disbursements from DFID							
	Tranche I	Tranche II	Tranche III	Tranche IV	Tranche V	Tranche VI	
Disbursement	Nov-14	May-15	Nov-15	May-16	Nov-16	May-17	Total
Amount requested in GBP	£ 549,332	£ 419,611	£ 491,620	£ 403,440	£ 316,156	£ 135,181	£ 2,315,340
Expected Amount in USD	\$ 876,185	\$ 669,280	\$ 784,134	\$ 643,487	\$ 504,269	\$ 215,614	\$ 3,692,967
Amount transmitted by DFID in USD	\$ 860,078	\$ 655,641	\$ 739,612	\$ 591,604	\$ 393,330	\$ 168,179	\$ 3,408,443
Amount received in USD	\$ 860,078	\$ 655,641	\$ 739,612	\$ 591,604	\$ 393,330	\$ 168,179	\$ 3,408,444
Transaction cost	\$ (0.28)	\$ 0.37	\$ 0.15	\$ -	\$ (0.32)	\$ (0.32)	\$ (0.40)
Exchange Rate Gain/(Loss)	\$ (16,107)	\$ (13,639)	\$ (44,522)	\$ (51,883)	\$ (110,939)	\$ (47,435)	\$ (284,524)
Total transferred to IYF	\$ 860,078	\$ 655,641	\$ 739,612	\$ 591,604	\$ 393,330	\$ 168,179	\$ 3,408,444
Variance: Budget Vs Disbursed	\$ (16,106)	\$ (13,639)	\$ (44,522)	\$ (51,883)	\$ (110,939)	\$ (47,435)	\$ (284,524)

Significant exchange rate losses were incurred starting November 2016, being the period that followed Brexit. Having considered that there were no financial options to mitigate the effects of the exchange rate losses on the programme, donors agreed to recommendations from IYF for a downward review of the results and to bring forward the end date of the programme from December to September 2017. The overall reach of programme beneficiaries was reduced by 3,500 that is, from 22,000

to 18,500. All reductions in results came from entrepreneurship training. Employability results were not affected. The key lesson drawn out from all this is that the programme could have done better at discussing the exchange rate losses earlier, for example immediately after each disbursement. Corrective measures could have been explored early. It is also important to clearly distinguish the effects of exchange rate losses versus the impact of general economic decline.

Date of last narrative financial report	27/10/2017
Date of last audited annual statement	13/09/2016

E: RISK (½ page)

Quality of risk management over the life of the programme

Overall risk rating: Moderate

Overview of programme risk

106. Zimbabwe's declining economy and political uncertainty provided an increasingly difficult context and backdrop to programme delivery. Despite increased scrutiny by Government (on youth focused organisations in particular), IYF continued to work with its main government partner (Ministry of Small & Medium Enterprises and Cooperative Development), implementing partners, and youths to ensure all necessary security protocols were followed to prevent delivery challenges.
107. IYF mitigated risks within its control by establishing strong relationships with key government and partner stakeholders. IYF also conducted due diligence to verify partners' credibility and alignment with Z:W's vision to support economic opportunities for youth in Zimbabwe. The project mitigated institutional and financial risks by conducting targeted, closed bid partner selection processes.
108. Risks set out in the original ZYEP Business Case remained relevant across the programme cycle. Additional risks identified included: amendments to Zimbabwe labour law that negatively impacted young people's access to formal employment opportunities for internships; GoZ signalled that it intended to downsize the civil service (the private sector in Zimbabwe usually takes cues from the GoZ on retrenchments, which would impact youth employment and internship opportunities, and thus the Z:W project); and the declining state of the economy and the financial sector in particular. This continued decline had an impact on young people's access to business development finance from banks and microfinance institutions. To mitigate this, the programme continued to develop its effective MFI partnerships (as well as with banks under the DCA mechanism) to provide opportunity for young people with business ideas.
109. The Government's introduction of Statutory Instrument 64 (restriction of some imports) negatively impacted young cross-border traders under the programme. Some youths were able to diversify into other viable sectors, while others are struggling. This may affect incremental revenues of programme beneficiaries.
110. IYF maintained a risk register throughout the life of the programmes. The risk register was updated regularly. The register comprehensively covered risks across a range of categories (including institutional, operational, programme delivery, donor relations, and environment).

F: COMMERCIAL CONSIDERATIONS (½ page)

Delivery against planned timeframe

111. Due to currency exchange rate losses in 2016, the ZYEP end date was brought forward from December to September 2017. Project implementation activities were completed by 30 September 2017. All downstream partner agreements were closed without challenges. However, the impact evaluation will be completed by 31 December 2017. SIDA provided adequate funds to ensure smooth completion of the exercise.

Performance of partnership (s)

112. IYF's downstream partners reported on milestones specified in their grant agreements, while service providers performed per contractual agreements. IYF used the project's M&E system to track monthly results by grantee; partner quarterly reports validate figures; and the project shared this information with all donors and other key stakeholders through its own quarterly narrative and financial reporting. The Z:W donors met regularly with IYF Zimbabwe and Baltimore teams to discuss the programme. USAID was the lead donor, and consistently facilitated DFID's access to IYF on specific programme and corporate requests e.g. risk management, value for money, case studies, financial management and annual reviews. The partnerships worked well and were supported by a good communications protocol. Feedback from IYF and DFID has reinforced that there was strong complementarity and co-ordination among the three donors. IYF reported that there was no additional administrative burden despite the three way donor partnership.

Asset disposal and value obtained by DFID

113. There were no programme assets procured using DFID funds. The assets which were used in the delivery of the programme were transferred from Zim:Works phase 1 and were procured using USAID funds. Additional programme assets in phase 2 were procured using SIDA funds for example office equipment for the Bulawayo office.

114. The DCA credit guarantee has been reported on as a part of DFID Zimbabwe's 3rd Party Financial Asset return (under smart rule 11), however no asset has been created nor is DFID or any third party expecting to receive capital, interest re-flows or any other financial return from this project. Nonetheless the DCA runs until 2022 (an additional 5 years post project closure) and DFID will need to decide on how best to monitor / transfer obligation to monitor performance against the guarantee going forward.

G: CONDITIONALITY (½ page)

Partnership principles assessment

115. Not Applicable. Conditionality only applies to Financial Aid directly given to a partner government.

116. DFID does however review Zimbabwe against the UK Partnership Principles at national level, and given shortcomings against all of the principles, it is DFID policy that no UK aid should be managed by, or be under the direct control of, the Government of Zimbabwe using its own financial systems and procedures. DFID's contribution to the ZYEP was in line with this policy. It was therefore not appropriate to undertake a full programme-level assessment of the Partnership Principles as part of this project completion review.

H: MONITORING & EVALUATION (½ page)

Evidence and evaluation

117. IYF made use of findings and recommendations from the project's initial Gender study to mainstream relevant issues into project activities. Administration of partner OCATs assisted in effectively mainstreaming gender into project activities to increase economic opportunities for young people, in particular young women.
118. An Impact Evaluation is nearing completion and the final report will be shared in December 2017. The impact evaluation assesses the effects of the programme from the perspective of youth economic empowerment and income generation through the entrepreneurship, financial inclusion and employability components of the programme. Evidence from this evaluation will be used to inform donor programmes related to youth economic empowerment in the future.
119. During the life of the project IYF contracted a consultancy firm to assess partner MFIs existing financial products to ensure that they are relevant and responsive to the needs of youth (young women in particular) participating in the Z:W project. The evidence generated guided MFIs on improving their services and products for IYF's target market.

Monitoring progress throughout the programme

120. IYF conducted regular partner monitoring visits to track progress and support project implementation. IYF technical staff hosted quarterly project review meetings, by region, provided an opportunity for staff and partners to share implementation successes, challenges, and progress against logframe indicators/results. Information from these meetings was integrated into ongoing programming activities, maximising impact. IYF produced a weekly highlight note which they shared with donors. The note highlighted key programme events and in some instances case stories by programme beneficiaries.
121. As part of improving information management system IYF developed a Microsoft Access database which was used by all BDS partners for capturing beneficiary demographic and baseline information as well as subsequent project interventions received by the respective beneficiary. E.g. training conducted, access to loans and internship opportunities among others. The database provided standardization to information captured and the reports generated from the database. Partners would upload their respective databases to IYF bi-weekly. In compliance with donors' expectations, IYF conducted Data Quality Assessments to all partners. This process assisted partners in better understanding of programme indicators as well as improving documentation of program files.
122. ZYEP donors held bi-weekly meetings with IYF to discuss programme progress including risks. Donors' programme management staff held quarterly meetings with IYF staff to review quarterly reports. In addition, there were quarterly programme presentations to the heads of agencies – an exercise that ensured heads of agencies were systematically kept informed of programme results, risks and opportunities.
123. Field monitoring visits to ZYEP's downstream partners were done by DFID, USAID and SIDA programme staff individually and in some cases jointly. Field trip reports were produced and shared.
124. There were two field monitoring trips conducted as part of this Project Completion Review exercise. Sub partners and beneficiaries were visited in Harare and Mutare. There were observations, focus group discussions and in-depth interviews with various programme stakeholders including small business owners, new employees and sub-partners. The review team also held a meeting with IYF's Advisory Board and discussed sustainability of the programme post donor support. DFID also drew inputs for the PCR from the two co-donors – USAID and SIDA throughout the review process.



END OF PROJECT PERFORMANCE EVALUATION

By

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December 2017

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ACRONYMS

BDS	Business Development Service
DFID	Department for International Development
FGD	Focus Group Discussion
ICT	Information Communication Technology
IYF	International Youth Foundation
M&E	Monitoring and Evaluation
MFIs	Micro Finance Institutions
NGOs	Non-Governmental Organizations
OCAT	Organizational Capacity Assessment Tool
OCA	Organizational Capacity Assessment
PTS	Passport to Success
Sida	Swedish Development Agency
SME	Small to Medium Enterprise
TWG	Technical Working Group
USAID	United States Agency for International Development
Z:W	Zimbabwe:Works

EXECUTIVE SUMMARY

EVALUATION BACKGROUND

This report discusses key findings of the End of Project Performance Evaluation of phase II of the Zimbabwe:Works (Z:W) project implemented from January 2015 to December 2017 by the International Youth Foundation (IYF) funded by USAID, DFID and Swedish Development Agency (Sida). The evaluation was conducted by two independent consultants between July and August 2017 using key informant interviews with key program stakeholders, focus group discussions, outcome survey and most significant change stories with program participants in all project districts. A desk review of performance data collected by IYF was also conducted.

KEY FINDINGS

Project Performance

The Z:W project's performance in terms of achieving set targets was good as over 90 percent of the set activity targets were accomplished. This suggests a highly performing project which made great impact on the lives of the targeted beneficiaries. There are however a few areas such as job creation where the project could have performed better but targets were missed due to the impact of the external environment, which IYF had very limited control over.

Achievement of Results

The project made commendable contributions towards the attainment of the overall objectives. Project activities reached 20,168 against a target of 18,500 direct beneficiaries. The project has promoted access to services and assets, which are essential for promoting voice and influence at household and community levels and has also transformed certain structural factors governing youth behaviour such as lack of access to economic resources. Below is a list of some of the notable achievements of the project:

- Overall promotion of youth and women participation in the economy.
- Improvement in the general quality of life for young people through procurement of household assets and ability to sustain their livelihoods.
- Promotion of social capital among the youth which is important for business growth and general survival in times of stress and shocks.
- Youth and women friendly products, for example, the project ensured financial inclusion of the young people, particularly young women through facilitating special interest rates for them.
- Reduction of idleness which is linked to illegal behaviour and conflict in communities.
- Human capital development among the youth through imparting of knowledge and skills.
- Women's social and economic empowerment evidenced by women's participation in decision making with men and confidence and self-esteem.
- Reduction of domestic violence linked to women's lack of economic empowerment and knowledge on business management by couples in business.
- Employment creation: The Z:W project has generated employment and self-employment for young people. Young people in the project generated 1,944 jobs for others.

- Business growth: Young people reported growth in businesses in terms of number of employees, product diversification as well as revenue and profits generated. They also reported that in the past they did not have systems in place and did not do record keeping for their businesses but this has changed and is impacting positively on the performance of their businesses.
- Gender Equality and Women Empowerment: The female beneficiaries of the Z:W project constitute 68% against a target of 65%. Efforts were made to improve women participation by selecting organizations specifically representing the interest of women to participate in the Z:W project. These include AWEF, JPV, Thrive, PROWEB and Kunzwana. Young women were encouraged to cross over to male dominated trades under both entrepreneurship and vocational technical training. The project has promoted access to services and promoted procurement of assets by women.
- Capacity strengthening of implementing partners: IYF built the capacity of implementing partner organizations in five major areas in youth programming, that is, Cross-Cutting issues of Gender and ICT, Employment, Entrepreneurship, Monitoring and Evaluation processes and systems and Organizational Development. All the partners recorded an improvement of knowledge and capacity in all these areas including those that had no experience in youth programming such as JPV, Deloitte, PROWEB and Kunzwana. Special mention was made of the following areas where capacity was strengthened: financial management, monitoring and evaluation, and gender mainstreaming. With regards to gender mainstreaming, partners reported that they now have strategies, systems and tools in place in their organizations, after receiving training from IYF. These include:
 - Gender policy in place.
 - Gender focal person/gender committee in place.
 - Gender neutral venues for meetings.
 - Provision of baby minding services for women with little children when they come for meetings.
 - Timing of meetings to ensure that they do not clash with women and men's other gender roles.
 - Encouraging cross over for males and females to venture into businesses traditionally reserved for the other sex.
 - MFIs gained experience in loaning to young people, an experience they previously did not have. Their interface with the Z:W project has generated an interest in loaning to young people.

Project Relevance

Relevance of Project Aim

The project was aimed at building job skills and improving the employment and self-employment status of Zimbabweans, particularly young women to contribute towards and benefit from economic growth in Zimbabwe. The aim of the Z:W Project is highly relevant and appropriate to the needs and context of

youth. Youth in Zimbabwe have been systematically excluded from participating in the economy owing to a gerentocratic culture, unemployment and a lack of capacity of organizations in youth programming.

Relevance and Validity of Project Design

Project design was based on a sound foundational information base including a labour market assessment completed in 2014, and was therefore largely valid.

Strategic Fit with National Policies, Strategies and Plans

There is a strong strategic fit between the Z:W project and national and regional policies and frameworks for youth development such as the African Youth Charter, the Constitution of Zimbabwe Chapter 2, Section 19, and the Zimbabwe Agenda for Socio-Economic Transformation (Key Strategy 4) as the objectives are common i.e. of youth economic empowerment for them to effectively participate in national development processes.

Project Effectiveness

Design and Strategy Effectiveness

The design and strategy of the Z:W project was largely effective in facilitating achievement of project objectives. The design was flexible to accommodate more partners when the need was realized. It covered 11 urban, peri-urban and rural districts and implementation was through 17 BDS and 6 MFI partners.

Effectiveness of Management Arrangements

Management arrangements were largely effective owing to intensive capacity building initiatives targeting implementing partner organizations.

Effectiveness of Monitoring and Evaluation System

Financial monitoring of the project by IYF was very strong but programming monitoring was affected by limited budgets to support monitoring of activities particularly for partner organizations based in Harare but without office presence in the project areas.

Effectiveness of Implementation Arrangements

Implementation arrangements were generally effective. The project made use of 17 BDS and 6 MFIs who had experience in the work they were engaged to do. The support rendered to the project by the Advisory Board in Harare and the Technical Working Group in Bulawayo facilitated the achievement of internship placement targets by implementing partner organizations. There was need however to support these BDS organizations with budgets for post care support to ensure sustainability of the benefits.

Effectiveness in Managing Risks

Project managed risks that were within its control or sphere of influence well, for example, continuous training of implementing partner organizations and promoting collaboration and coordination among partner organizations. Other external risks such as an unstable political and socio-economic environment

and the donor environment were difficult to manage as IYF had little control over some of the risk factors. IYF and partners should however be commended for maintaining a non-partisanship approach in an environment characterized by political polarization.

Efficiency of Resource Use

The project efficiently managed available human and financial resources through following grant management procedures and efficient financial monitoring of partners. More project resources were committed to programming issues compared to staff salaries and benefits.

Project Sustainability

Although the project has established a strong foundation for sustainability through intensive capacity building and technical support to implementing partner organizations, limited participation and ownership of the project by relevant government stakeholders and financial instability of some of the implementing partner organizations are the major threats to overall sustainability of project activities and benefits. Without further financial support for post care support, the prospects for sustainability are slim. This is likely so, considering the dynamic nature of the target group, the youth.

KEY LESSONS LEARNED

The following were the key lessons learnt in implementing the Z:W Project

- Investing technical and financial resources in post care support is crucial for projects of this nature.
- Advisory board and Technical Working Group (TWG) played a major role in opening internship opportunities.
- Partner coordination in private sector engagement is key to developing relationships across multiple sectors.
- Involvement and participation of local stakeholders in the design and implementation of project activities is key to ensuring ownership and sustainability of project activities and benefits.
- The sustainability of youth programming work largely depends on the level of technical, human resource and financial capacity of the implementing partner organization and hence all the three key tenets need to reach sustainable levels before weaning off these organizations. Some of the partners like AWEPP were weaned too early as they were struggling financially to continue with the work. Some partners such as BPC received other contracts as a result of the capacity built under the Z:W project.
- Effective implementation of activities on the ground requires presence of the implementing partner in the program area.
- Mentorship, entrepreneurship training, group cohesion and regular monitoring are key to projects like Z:W. There is need for more focus and investment in these areas in particular due to economic instability in Zimbabwe, where most young people are informally employed or struggle to finance their businesses. As such, increasing trainings, and providing additional operational and technical support in these areas, incentivizes local implementing partners to deliver quality programming.

CONCLUSIONS

The evaluation found the project to be highly relevant as it sought to address well acknowledged gaps in the youth sector. The Z:W approach promotes sustainability of results and this yielded significant impacts at both the micro and macro levels. Although, one major threat to the sustainability of the project is the prevailing economic environment, which has affected both the employability and entrepreneurship components of the project; as well as the financial situation of the implementing partner organizations. However, it was pleasing to note the following results:

Table 1: Project Targets and Achievements

Project component	Target achieved	Comment
Target beneficiaries	109%	Project reached 20 168 beneficiaries against a target of 18 500
Loan beneficiaries	81%	Target missed by 19%
Financial literacy training	150%	Target surpassed
Entrepreneurship training	111%	Target surpassed
Work readiness training	104%	Target surpassed
Internship placement	117%	Target surpassed
Vocational and Technical Training	121%	Target surpassed
Young people with improved resilience	64%	The project missed the target by 11%. The target was 75%
Young women participating in SME mentorship in occupations underrepresented by women	43%	The project target was 20%, hence the project surpassed the target
Youth participating in SME mentorships	79%	The project target was 26% hence the project surpassed the target by 53%
Youth participating in internships placed into formal sector employment 6-month ex post	80%	The project target was 30% hence the project surpassed the target by 50%

RECOMMENDATIONS

The evaluation recommends an investment in post-care support. This support will ensure completion of outstanding work on mentorship and sustainability of benefits. Consideration should be given to supporting implementing partners which have produced good results, and for partners with a presence in the areas where project activities will be implemented. Commuting from Harare frequently to monitor activities is strenuous, cost ineffective and minimizes contact period between the beneficiaries and the

implementing partners. In order to reach out to more youth, a working model of using local grassroots structures such as those put in place by the various government departments including Agriculture Extension Officers, Ward Coordinators and Youth Officers could be developed.

The evaluation further recommends a long project gestation period, more than three years to allow more time for business incubation and placement, considering the challenging economic environment, particularly for internship placements.

Engagement with national and local stakeholders: For ownership and sustainability of the project, there is need for more engagement with relevant government sectors at both national and district levels on the part of implementing partners. This promotes buy-in by the stakeholders.

1. INTRODUCTION

1.1 Background to Evaluation

This report contains findings of an independent End of Project Performance Evaluation of the Zimbabwe:Works (Z:W) project (Phase II, January 2015-December 2017) implemented by the International Youth Foundation (IYF). The project was supported with US\$7.6 million by USAID, DFID and Sida. It focused on implementation of program activities through Zimbabwean local NGOs and selected private sector entities who scaled up proven models, innovated through ICTs and mainstreamed gender in their programming. The goal of the project was build job skills and improve the employment and self-employment status of Zimbabweans, particularly young women, to enable them to contribute towards and benefit from economic growth in Zimbabwe. The following were the objectives of the Z:W project:

- **Component 1: Partner Capacity Strengthening and Gender Mainstreaming** Gender integration into partner programming, strategic planning, resource decision-making, and monitoring and evaluation (M&E) systems and processes.
- **Component 2: Enterprise Start-up and Growth:** Improved access to relevant entrepreneurship and business training/development services, mentorship, business awards, and networking opportunities.
- **Component 3: Financial Inclusion:** Increased young women and men's access to financial services, linked to entrepreneurship and business training activities.
- **Component 4: Access to Formal Sector Employment:** Increased private sector partnerships focused on supporting youth, particularly young women, to access employment in key growth sectors through internships, mentorships, and job placement services.

1.2 Project Interventions

To achieve these objectives, the project Theory of Change espouses the following interventions to be implemented by IYF and its partners:

- Conduct Organizational Capacity Assessments (OCA) and development of capacity building work plans,
- Conduct gender audits and operationalize gender action plans,
- Provide gender mainstreaming technical support in beneficiary recruitment, selection and in gender responsive service delivery and product development,
- Establishment of private sector advisory board and technical working groups,
- Provision of post placement support to interns,
- Establish feasibility of job portal,
- Vocational technical training,
- Placements with Master craft persons,
- Integration of business and life skills training,
- Career guidance, mentoring, role modelling to young women in male dominated trades,
- Establish feasibility of business incubators,

- Scaling the delivery of Passport to Success (PTS) in Zimbabwe through training of trainers and development of master trainers,
- Training beneficiaries in PTS and partners' existing life skills curricula,
- Gender sensitive delivery of PTS and partners' life skills curricula,
- Use diagnostic tool to assess entrepreneurial aptitude,
- Business Development Service (BDS), entrepreneurship training and strengthening of curricula,
- BDS linkages with MFIs, banks and venture capitalists,
- Mentorship and business advisory targeted primarily at young women,
- Train youth in financial literacy,
- MFIs supported with loans and products to youth, particularly women,
- Provision of mobile banking services and integration of ICT in financial service provision,
- Linkages to finance for BDS entrepreneurial training beneficiaries, and
- Establish feasibility of entrepreneurship portal

1.3 Purpose and Objectives of the Evaluation

The **purpose** of the evaluation was to assist IYF and its donors USAID, DFID and Sida to determine the effectiveness of the implemented activities and assess strengths and weaknesses in program design and implementation. The evaluation captured key lessons learnt so that these can feed into the future interventions.

The specific objectives of the evaluation were to:

- Assess impact, efficiency, design and relevance, effectiveness, sustainability of the Zimbabwe:Works project.
- Focus on programmatic areas, operational as well as the organisational capacity to implement, monitor and evaluate the project.

2. EVALUATION APPROACH AND METHODOLOGY

A participatory and consultative approach was adopted for this evaluation where all key stakeholders, including direct beneficiaries, participated in the evaluation process either as key informants or focus group discussion participants. The study was coordinated and supervised by two adult and experienced evaluators, and two youthful graduate assistants who were recruited to assist in carrying out focus group discussions and face-to-face interviews with their same age-group peers. Partner organizations also assisted in administering the outcome survey structured tool.

The threats to the validity of the evaluation findings include the evaluator's prior involvement with the project as a consultant in supporting implementation of Z:W, in gender mainstreaming. The assignment involved gender audits and gender policy development for seven partners, namely, SMEAZ, AWEP, PROWEB, Restless Development, Virl, Zambuko and RBCT. Another threat to the validity of the findings was the involvement of implementing partner staff in administering the Outcome Survey tool. However, this was done in a minor enough capacity (less than 5% of program work) that it was determined they could still maintain objectivity for the EoPE.

2.1 Methods for collecting information and data

Secondary and primary data was collected for this EoPE. For secondary data, relevant project documents, including logframe document, Theory of Change document, Log frame matrix, gender audit reports, annual and progress reports and other relevant documents were reviewed by the evaluation team prior to the commencement of fieldwork and during report compilation. The evaluation also made use of FGDs with young women and men and interviews with key informants who included the IYF Director, the Internship and Private Sector Engagement Specialist, the M&E Officer, Entrepreneurship Officer and the Gender and Women Economic Empowerment Specialist; implementing partner staff and representatives of government departments to generate their views on the performance of the project.

A structured survey tool was developed by the Consultants with the assistance of IYF M & E staff. This was used to collect primary data on resilience measured using the CD-RISC¹, incremental income for entrepreneurs, employees of youth owned businesses, average number of jobs created in youth owned businesses, number of persons receiving employment or better employment, gender perceptions analysis, percent of entrepreneurs receiving SME mentorships, percent of women receiving mentorships in sectors underrepresented by women, percent of intern supervisors satisfied with intern performance, and incremental income for tertiary graduates transitioning to full-time employment among other project outcomes. Narratives were also collected from young people on the most significant changes that they have witnessed resulting from interaction with the project. The narratives entailed thick descriptions of how change occurred and the factors that were central to making it happen. The narratives are presented in this report as case studies or most significant change stories. The following table presents the gender disaggregation of the evaluation participants by data collection tool.

Table 2: Gender distribution of EoPE participants by Tool

Tool	Source of information	Distribution	
		Male	Female
Key informant interviews	5 interviews with IYF staff	2	3
	12 interviews with implementing partners	6	5
	7 interviews with representatives of government departments	4	3
	9 interviews with community leaders	4	5
FGDs	Young males and females	116	164
Outcome survey	1,509 young people	463	1,046
Narratives	13	5	8

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The following table shows the list of partners visited for FGDs and project areas that were sampled for the evaluation. In these areas, relevant stakeholders working with these partners such as government departments and MFIs were interviewed. On average, each FGD had 8 people.

Table 3: List of partners and sampled project areas for FGDs

Name of Partner	Thematic Focus	Sampled Project Areas	Number of FGDs and composition of FGD participants
AWEP	Entrepreneurship	Masvingo	1 Females only FGD
Junior Achievement Zimbabwe	Employability	Harare, Mutare, Kwekwe and Bulawayo	4 male and 4 female FGDs
	Entrepreneurship	Mutare	1 male and 1 female FGD
Thrive	Entrepreneurship	Harare	1 females only FGD
BOOST	Employability	Harare	1 male and 1 female FGD
Young Africa	Employability	Harare and Bulawayo	2 male and 2 female FGDs
RBCT	Entrepreneurship	Harare, Gweru and Mutare	3 male and 3 female FGD
	Entrepreneurship	Bulawayo	1 male and 1 female FGD
PROWEB	Entrepreneurship	Harare and Goromonzi	2 male and 2 female FGDs
Kunzwana	Entrepreneurship	Chitungwiza	1 females only FGD
Restless Development	Employability	Bulawayo	1 male and 1 female FGD
BPC	Entrepreneurship	Bulawayo	1 male and 1 female FGD
Empretec	Entrepreneurship	Umzingwane and Bubi	2 male and 2 female FGDs
KTA	Entrepreneurship	Kwekwe	1 male and 1 female FGD

The evaluation team visited project activities such as business enterprises to see first-hand how those projects were performing.

2.2 Sampling

For qualitative evaluation data, sampling was purposively done to ensure:

- coverage of implementing partners and MFIs
- coverage of all project thematic areas
- rural and urban mix
- geographical coverage of all the administrative provinces where project is being implemented

Individual Beneficiary Outcome Survey Questionnaire Sample Size Calculation

The individual beneficiary survey questionnaire sample size was calculated as the number of youth who benefitted from the project referring for those who were recruited and participated in trainings. The sample size is calculated using a confidence level of 95%, an acceptable margin of error of 5%, and a response distribution of 50%. These preconditions yield a statistically representative sample size of a minimum of 400 entrepreneurship and 360 employability beneficiaries to be interviewed (<http://www.raosoft.com/samplesize.html>). Due to the high mobility of young people as well as improving the levels of confidence in the data collected, a sample of 830 and 440 was generated for entrepreneurship and employability respectively. The sample size was allocated proportionally in line with the number of project beneficiaries reached by each partner in different districts.

Table 4: List of partners and sampled sizes for individual questionnaires

Partner	ENTREPRENEURSHIP SAMPLE		EMPLOYABILITY SAMPLE			
	Partner Sample Target	Number of Respondents/ Interviewed	Partner Sample Target	Number of Respondents/Interviewed		
JAZ	140	126	150	159		
SMEAZ	40	40	60	61		
PROWEB	50	47	40	40		
Restless Development	N/A	N/A	130	128		
BOOST	N/A	N/A	60	61		
Empretec	60	60				
RBCT	140	137				
AWEP	60	60				
Thrive	70	71				
BPC	80	80				
Jekesa Pfungwa	70	70				
KTA	70	70				
Kunzwana	50	50				
Young Africa (VTT)	260	248				
Totals	1,090	1,059			440	449

2.3 Evaluation challenges

Due to the high mobility of young people it was difficult to meet with some of the project beneficiaries who were difficult to trace as they were now scattered in different geographical areas. A lot of time was spent trying to visit the beneficiaries who seemed to be scattered in various places. Where the potential respondent was eventually not found, sample replacements were done.

Despite this challenge, through sample replacements as well as triangulation, that is, using various data collection methods to generate the same kind of information, the evaluation team is convinced that the results of the evaluation are valid and a true reflection of the performance of the project.

3. FINDINGS OF THE EVALUATION

The following sections provide the main findings of the evaluation mission in terms of key thematic areas of evaluation as required by the terms of reference covering project *relevance, impact, effectiveness, efficiency and sustainability*.

3.1 Relevance of the Program

Relevance of the program was assessed in terms of the extent to which program objectives were in alignment with the development needs, aspirations and contexts of the targeted groups, institutions and country; the extent to which the design of the program was informed by sound and valid informational base reflecting actual realities on the ground; and the extent to which the program strategically dovetailed into national, regional and international policy priorities and frameworks on youth development.

3.1.1 Relevance of Project Aims and Objectives

The overall **objective** of the program was *to build job skills and improve the employment and self-employment status of Zimbabweans, particularly young women, to enable them to contribute towards and benefit from economic growth in Zimbabwe*.

The Z:W project was implemented against the backdrop of high youth unemployment levels in Zimbabwe. ILO (2006) reported the rate of youth unemployment in Zimbabwe as over 75%. Data from the 2012 Census indicates that unemployment was higher for urban provinces or those providing formal employment. Unemployment challenges were high in urban areas because most youth migrate into the urban areas in search of job opportunities. These statistics show the high relevance of the project to the young people in the selected geographical areas that include Harare and Bulawayo.

Young people at present are faced with economic, social and political forms of exclusion that hamper their optimum growth and development into responsible adults. Deeply rooted in socio-cultural stereotypes that attach inferiority to youth views and perspectives, these forms of exclusion have resulted in young people playing peripheral roles (if any) in as far as development processes are concerned.

Zimbabwe Youth Scoping Study, DFID, 2008

Kanyenze et al (2000) attribute youth unemployment to the following factors:

- Irrelevant curriculum and lack of skills due to limited access to skills development institutions and programs.
- Decline of the formal sector
- Inadequate and obsolete equipment,
- Mismatch between technology used in institutions of learning and industry,
- Lack of experience among the youth.
- Low growth rate of the economy,
- Lack of information on opportunities available to young people
- Poor economic policies, and
- Lack of work experience by the youth

Despite the situation of youth unemployment and youth social exclusion being considered a time bomb, not only in Zimbabwe but in Africa as a whole, there has been very limited investment in the youth sector. The Z:W project thus became one of the flagship programs in the youth sector in Zimbabwe.

A detailed discussion about how the project was relevant is provided below. Here we discuss beneficiaries perceptions. Beneficiary youth interviewed during the evaluation all concurred that the objectives of the project were highly relevant to their needs. Making reference to how the project addressed challenges of unemployment linked to lack of relevant experience, 100% of respondents in an FGD concurred with one female beneficiary who remarked,

Box1: *Covering the Gap of Lack of Relevant Experience and Mismatch between University Curriculum and Needs of the Labour Market*

We were motivated to be part of this program by the fact that we lacked relevant experience. It is good that the program combined training with placement. The program was very relevant because it taught us on areas that University curriculum did not cover. These areas include: business ethics, corporate governance, time management, how to write a curriculum vitae, dressing, presentation skills, and interview skills. This training, coupled with placement helped us to gain the necessary experience that most employers require for full time employment. Owing to the closure of most big corporates, placement was in small to medium enterprises where we were expected to multi-task. This gave us vast experience in so many areas, not just the ones we trained in. This experience has led some of us to transition to full time employment.

Youth participating in JAZ projects in Mutare, Manicaland Province

With regards to the relevance of the entrepreneurship and vocational technical training components of the project, beneficiaries reported that due to closure of companies, the shrinking job market and the associated expansion of the informal sector, entrepreneurship, and vocational skills have become the only livelihoods avenues for young people. Stakeholders indicated that young people lack the entrepreneurship knowledge, skills and financial support to boost their enterprises. From this perspective, entrepreneurship training, vocational technical training, mentorship and financial support have been relevant interventions for the youth sector in Zimbabwe.

Youth in Zimbabwe and other parts of the world have lacked access to loans because of lack of collateral, which is linked to ownership of assets (ZIMSTAT 2015). It is a fact that ownership of assets guarantees access to certain services and enhances youth empowerment and participation. Young people are particularly disadvantaged with respect to asset entitlements. This is so because of three major reasons, namely:

- a) they have not had the time to accumulate such entitlements;
- b) social and cultural norms are such that asset and exchange entitlements are formally transferred to youth as they grow older; and
- c) youth are generally expected to be engaged in acquiring the social and economic skills to enhance their future participation in society and in the economy, hence they are not normally expected to have such entitlements.

A consideration of ownership of land or houses in Zimbabwe shows that the percent of men who own land or a house either alone or jointly increases with age (ZDHS 2010/11). This implies that a smaller percent of young men than older ones own land in their own right. For both women and men, ownership of either asset increases with age, with younger women and men much less likely to own house or land, either alone or jointly compared to older women and men (ZDHS, 2010/11). Thus, the need to impart asset and exchange entitlements as well as social and human capital, to young people is relevant and key. The Government of Zimbabwe even identified the gap in access to finance by young people and in 2006, established a Youth Development Fund, a revolving micro-loan facility to support youth entrepreneurship development (Zimbabwe Youth Development Report, 2015). This was not successful owing to implementation gaps. Establishing a revolving fund, administered by micro finance institutions and embracing a holistic approach to youth funding was therefore very relevant.

With regards to young women, the relevance of the financial inclusion component to entrepreneurship was justified and very relevant because of the fact that they face double exclusion related to both age and gender. A key stakeholder from the Ministry of Women Affairs, Gender and Community Development remarked,

Women have traditionally lacked collateral because of lack of control over resources and have therefore not been able to access loans as men. Owing to this, the Ministry has established a specific fund to support women's enterprises, the Women Development Fund. Furthermore, there are plans to open a Women's Micro Finance Bank to assist women with access to funds. The work that IYF has done in promoting financial inclusion for young women is very relevant and commendable, because it is addressing a gap which government itself has identified and is working towards addressing.

Providing a special interest rate for women was relevant to addressing the challenges of financial exclusion that women, particularly young women face. Interviews with representatives of Inclusive Financial Services revealed that the interest rate was 5 percent per month for men while for women it was 4 percent per month. Under normal circumstances, the interest rate is 9.5 percent /month. The loan amount given ranged between \$100 and \$500 (however for the project the amount ranged from \$60 to \$800) and the repayment period was three to six months with payments done monthly or bi-monthly depending on the type of enterprise and cash flows. Although the young women interviewed were concerned about the loan amounts which they thought were low for their project types, they viewed the program as relevant.

Vocational Technical Training was also noted to be relevant particularly considering lack of vocational skills among the young people owing to low regard for vocational skills at community levels. Vocational training provided an opportunity to those that missed an opportunity for such training, and from this angle it was relevant.

Owing to the fact that the program worked with organizations, some of which had never worked in youth programming e.g. JPV, Kunzwana , the organisational capacity building components in areas such as youth programming and gender mainstreaming were relevant. One participating organisation remarked.

As an organisation, we had no experience at all in youth programming, despite the fact that we were working with women of various age groups. The capacity building components of IYF work have helped to cover the gap in youth programming in our organisation. They were very relevant. (PROWEB)

The objectives of the program in terms of supporting youth empowerment through work readiness training, placements, entrepreneurship training, mentorship and access to finance were perceived to be highly relevant by both stakeholders and the youth beneficiaries themselves.

3.1.2 Relevance and Validity of Project Design

The evaluation team assessed the relevance and validity of the Z:W project design to determine the extent to which its design would facilitate achievement of project goal and objectives. The evaluation also assessed the validity of the foundational information base that informed project design as well as level of participation of stakeholders (including beneficiaries) in project design.

The design of phase II of the Z:W project was informed by the first phase where IYF implemented similar programming with the six of the same partners. The results of the evaluation of phase 1, the Labor Market Assessment and the Gender Scoping Study informed the design of phase II. Implementing partners from phase I interviewed during the evaluation reported that they were adequately consulted in the design process of the project.

In some districts, key stakeholder ministries, for example Ministry of Youth Development, Indigenisation and Empowerment under which the youth portfolio falls, however reported that they were not very familiar with the Z:W project as implementing partners seemed to be closely working with the Ministry of Small to Medium Enterprises and Cooperative Development. In fact, IYF itself only had a standing Memorandum of Agreement with the Ministry of Small to Medium Enterprises and Cooperative Development. In the majority of districts visited, Z:W project implementing partners were not effectively collaborating with sector ministries and consequently the project did not benefit much from stakeholder input at both design and implementation stages. Lack of stakeholder ownership of the project creates fault lines in validity of project design and threatens overall sustainability of the project.

3.1.3 Strategic Fit with National Policies, Strategies and Plans

The evaluation noted that the objectives and thrust of the Z:W project dovetailed strategically into national and regional policies and frameworks supporting the youth sector. The following are some of the policy frameworks that resonate strongly with the Z:W aim and objectives:

Table 5: Policy Framework governing Youth Sector and Link with Z:W Project

Policy Framework	Policy Statement or Objective
African Youth Charter	<ul style="list-style-type: none"> • <i>Every young person shall have the right to participate in all spheres of society.</i>
The Constitution of Zimbabwe (Chapter 2, Section 19)	<ul style="list-style-type: none"> • <i>Youth have access to appropriate education and training; have opportunities to associate and to be represented and participate in political, social, economic and other spheres of life</i>
National Youth Policy (August 2011)	<ul style="list-style-type: none"> • <i>To ‘empower the youth by creating an enabling environment and marshalling the resources necessary for undertaking programs and projects to fully develop the youths’ mental, moral, social, economic, political, cultural, spiritual and physical potential in order to improve their quality of life’</i> • <i>To provide opportunities for sustainable livelihoods and productive employment for all young men and women</i> • <i>To assist young men and women in attaining the knowledge, skills and experiences required to enable them to effectively participate in national development</i> • <i>To involve young men and women at the planning, decision-making and implementation levels of all youth development projects</i>
Zimbabwe Medium-Term Plan (2011-2015)	<ul style="list-style-type: none"> • <i>To promote youth participation in policy issues and development</i> • <i>To provide opportunities for youth employment and initiatives; and promote the value and development of vocational and skills training, among others</i>
Zimbabwe Agenda for Socio-Economic Transformation (Key Strategy 4)	<ul style="list-style-type: none"> • <i>Availing and increasing economic opportunities for women, youth and the physically challenged in communities in conformity with the indigenization, empowerment and employment creation thrust</i>
Beijing Declaration and Platform for Action (1995)	<ul style="list-style-type: none"> • <i>Seeks to address inequalities between men and women in the sharing of power and decision making at all levels. The declaration adopted Gender Mainstreaming as a strategy for achieving gender equality and attaining women empowerment</i>

3.1.4 Project Alignment with IYF Vision and Mission

IYF is committed to empowering youth to be healthy, productive and engaged citizens. There is a strong alignment between the Z:W project objectives and the vision and mission of IYF. The Z:W project sought to economically empower 22,500 Zimbabweans, particularly young women to enable them to contribute towards and benefit from economic growth in Zimbabwe. This target was reduced to 18,500 in light of

the foreign currency exchange losses affecting program funding. Work Readiness training, placements, financial literacy, mentorship, financial inclusion as well as gender mainstreaming efforts of the project were all in aid of IYF's mission and vision.

3.2 Project Effectiveness

The evaluation team assessed the effectiveness of the project in terms of its design and strategy, management arrangements, implementation arrangements, monitoring and evaluation and management of risk. These components were assessed to determine the extent to which they facilitated the achievement of project objectives.

3.2.1 Design and Strategy Effectiveness

The Z:W project was based on a model where IYF played a pivotal role in supporting NGOs and the private sector organizations dotted across the country with particular focus on employability and entrepreneurship support for employment and self-employment. Project objectives were achieved through work readiness training, vocational technical training, placements, entrepreneurship training, mentorship, access to finance and gender mainstreaming. The implementing partners worked with local level stakeholders and this promoted buy-in of project activities by the communities and other stakeholders such as community leaders. For example, in Goromonzi, the local councillor, village heads, Agriculture Extension Officers and Youth Officer reported that they were involved in beneficiary selection, support to enterprises, as well as follow up on loans repayment. From their perspective, this has resulted in a good loan repayment record among the youth who received loans in their area. They believed that follow up by people known to the loan beneficiary yields better results than by total strangers. It is however important to point out that even in areas where local level stakeholders did not play a part in loan follow up, repayment rates were high. This shows the effectiveness of the IYF model which combined training, access to finance and mentorship. Overall, the Z:W project registered 82% loan repayment success, while under the government of Zimbabwe's Youth Development Fund, repayment rate was 8% (ZYC, 2015)². With reference to the success rate in loan repayment, a number of factors were cited as follows:

- Training in financial literacy
- Due diligence before the loan is given to the applicant, including assessment of the business and its viability by experts
- Loans not given to pursue a business idea but to support an already existing business
- Post disbursement visits
- Regular reminders on loan repayment dates. Respondents at Inclusive Financial Services reported that they call the loan beneficiaries every fortnight to remind them about loan repayment.
- Stakeholders involvement in following up on loan repayment

The other critical factor was the linkages between the BDS and MFIs.

² <http://www.myiee.gov.zw/index.php/archived-news/46-report-on-the-performance-of-youth-empowerment-facilities-and-youth-development-fund-for-the-period-2009-2013>

Supporting the youth sector through NGOs and the private sector with track record in the areas they were supporting was an effective way of addressing the real concerns of the youth. The establishment of the Advisory Board in Harare from business executives from large corporates such as Barclays Bank, Delta Beverages, Transerve and Profeeds, among others and a Technical Working Group in Bulawayo comprised mainly of Human Resource Managers reviewing curriculum was strategic and helped in ensuring the effectiveness of the project. This approach enabled the effectiveness of the delivery of the services IYF meant to deliver to the young people.

Challenges to design and strategy effectiveness

In some areas like Mutare and Masvingo 70% of the beneficiaries underwent a three-day training while in others the training lasted for a week or even more complimented by assigning of a mentor to young people as individuals and as groups. Considering the importance of mentorship to young people, notwithstanding the fact that the project had a 20% target for mentorship, results of the outcome survey revealed that 80% of the beneficiaries interviewed were not assigned to a business mentor and of these 72.5% were female, while 27.5% were male. Results of the survey further show that 76% of those who received mentorship argued that it was very useful, 23% reported that it was fairly useful while only 1% reported that it was not useful at all. A number of reasons were cited for the positive assessment of the mentorship as summarised by one respondent in an FGD in Harare,

Mentorship was very good because we were being mentored by successful business people who could link us to service providers. We kept in touch with the mentors. We acquired practical skills from our mentors and our businesses have grown as a result. (FGD with female beneficiaries for PROWEB)

There was no standard measure on the part of all implementing partners on who a mentor should be and from which fields. Lack of uniformity affected project delivery effectiveness. Considering that some of the implementing partners such as PROWEB lacked experience in youth programming, they needed a model to guide them. The approach could be made more effective through massive capacity building hand-holding in the initial stages and continuous support until the organizations reached certain levels of sustainability.

The Z:W project supported young people trained in entrepreneurship with access to finance. The finance was provided by selected micro finance institutions that include Thrive, Zambuko Trust, VIRL, MOB Capital, Inclusive Financial Services and Portify. Two models of lending were used, the group and individual models. Group lending was proposed to address the challenge of collateral that most young people, particularly young women face with regards to access to finance. Availability of two lending options was effective because it allowed the applicants the flexibility to choose the options best suited to their circumstances. While some had a positive perception of group loans citing the reason that they ensure group accountability and collective monitoring of each other's projects, others viewed it negatively arguing that innocent individuals can suffer if a group member defaulted.

A major challenge cited with regards access to finance was that some MFIs were not willing to be flexible on some of the loan conditions and requirements. For example, MFIs such as Viril did not consider the

cash flows and gestation period of some of the businesses that young people were involved and this affected the number of young people willing to apply for loans as they felt it would be difficult for them to repay the loans. Furthermore, young people were concerned about the short loan tenure, which was between 3 and 6 months and this affected access to finance. Others indicated that they were just afraid of taking loans.

The time-line of project implementation was considered short by some partners particularly those focusing on youth entrepreneurship that included PROWEB, AWEP, RBCT, and JAZ, Entrepreneurship needs more time to be nurtured and the time line of the project was considered inadequate by stakeholders. In some cases, beneficiaries were recruited during the second half of 2016 and had not had sufficient follow up support from the project. The effectiveness of the project could therefore be improved through an increase in the project time frame considering the time taken for businesses to grow and begin to contribute meaningfully to individual livelihoods.

3.2.2 Effectiveness of Management Arrangements

The director of IYF was the overseer of the project responsible for reporting to donors, expenditure approval and monitoring and evaluation. The project was also supported by specialists for specific components of the project, for example, those in charge of entrepreneurship and employability as well as M&E specialist and a gender expert. These experts worked closely with related program officers at implementing partner level. The responsibilities and obligations of the parties in the project were clear.

Other factors influencing the effectiveness of IYF were its experience in working with the youth and in bringing them together; clear roles and responsibilities of the various organizations, both NGOs and the private sector and IYF staff members; limited staff turnover within IYF as well as open communication with partner organizations. IYF became a mentor to the organizations and this enhanced its effectiveness. Furthermore, IYF regularly brought together the partners, for example, BDS-MFI linkages and networking meetings, giving them a learning platform and this enhanced project effectiveness.

IYF coordinated its activities with the donors quite well. Review meetings were held and reports were made on certain components that were not supported by all donors.

The effectiveness of IYF was enhanced by taking on board the recommendations of phase 1 of the project such as bringing on board a variety of MFIs. For example, the recommendations of the Gender Scoping Study which was conducted in an effort to understand gender related barriers that compromise young women and men's full participation in the Z:W project were implemented. In light of the recommendations, Gender Audits were conducted for 13 BDS partners (Boost, JAZ, YA, RD, RBCT, Empretec, SMEAZ, BZ, AWEP, KTA, JPV, BPC & Kunzwana) and 3 MFIs (Zambuko, Viri and MoB) Z:W partners, gender training, development of gender policies and gender action plans as steps towards strengthening the gender mainstreaming capacities of implementing partners. Organisational capacity assessments were conducted and the capacity gaps were addressed through training. For example,

financial management training was conducted for implementing partners, including Business Development Service (BDS) partners and Micro Finance Institutions (MFIs).

Overall, management arrangements for the Z:W project were effective.

3.2.3 Effectiveness of Monitoring and Evaluation System

The following methods were employed by IYF to monitor and evaluate implementing partners to ensure that the Z:W resources were used according to the grant agreements:

- a. Organisational Capacity Assessments and development of action plans which would then be monitored for implementation.
- b. Attending implementing partner activities to assess the outcomes of the project interventions and identify gaps which led to IYF offering technical assistance on project implementation.
- c. Financial monitoring visits to assess adequacy of systems to manage the grants and provide technical assistance to improve record keeping as well as improve the implementation of projects.

IYF supported partners to develop their M&E systems, through capacity strengthening in M&E and data base management. Most of the partners did not have a systematic way of collecting information and proper data bases. Through support in M&E, all BDS partners had an Ms Access database for capturing beneficiary demographic information as well activities received under the program. The data base also assisted in generation of program related report, with just a click of a button.

The evaluation noted that the M&E strategies such as capacity strengthening and provision of tools used by IYF, were particularly effective in monitoring grant management practices and compliance of partners. Implementing partners reported during the evaluation that this was one of IYF's strengths as partners vastly improved their M&E and financial management systems. The M&E system also enabled partners to disaggregate data by sex in their monthly reports to give a clear picture of the gender composition in the project.

The evaluation also revealed that some facilitators of the various modules were not involved in monitoring the performance of the young people they trained, yet M&E by these could help in the review and improvement of the modules. The evaluation noted that IYF's M&E visits were balanced between those linked to financial or grant monitoring and those related to activity implementation on the ground.

Some of the implementing partners were headquartered in Harare and they did not have field officers on the ground in the areas they were implementing project activities. This provided a challenge for these organizations to adequately monitor activities on the ground as they had to make frequent visits to the project sites from Harare. Stakeholders interviewed attributed the lack of sustainability of some of the enterprises supported by the project to inadequate monitoring by both the implementing partners and IYF.

3.2.4 Effectiveness of Implementation Arrangements

Implementation of project activities was done by the NGOs, BDS partners, and MFIs in their different operational areas with support from IYF. The evaluation noted that a lot of activities were taking place on the ground with youth participants interviewed reporting that they had participated in a whole range of activities. 20,168 direct beneficiaries were reached by the project. The project reach reflects a good measure of effectiveness of implementation arrangements.

A number of challenges that affected implementation of activities were however noted by the evaluation. Firstly, some of the implementing partners such as AWEP and PROWEB are headquartered in Harare and they do not have field offices or officers in the areas that they operate in. Given this scenario, it became a challenge for these organizations to frequently visit their project areas and youth interviewed expressed reservations about the long absence from the field by some of the organizations. This tended to dampen the enthusiasm and zeal of the youth participating in project activities.

The lack of collaboration between some implementing partner organizations such as AWEP and local stakeholders that include the Ministry of SME in Masvingo, weakened collaboration between these local stakeholders and the implementing partner organizations. In such instances, challenges for project sustainability were created.

3.2.5 Effectiveness in Managing Risks

The evaluation assessed the extent to which the project was able to manage the identified risks. The following table summarises the evaluation's assessment of how the project effectively managed each of the identified risks.

Table 6: Risk and Risk Mitigation Strategies

RISKS	MITIGATION	Evaluation Assessment
Unstable socio-political environment which may affect operations of civil society	Involvement of Ministry of Small to Medium Enterprise Development	IYF made use of its standing Memorandum of Understanding with the Ministry of Small to Medium Enterprises and Cooperative Development in Harare and encouraged implementing partners to get police clearance as well as engage fully the Ministry of Small to Medium Enterprise Development. In some districts, there was limited collaboration between the implementing partners and this key government department.
Access to finance for youth projects after termination of grant being limited	Linkages with MFIs	IYF is seeking loan disposition which would allow the 6 MFIs to keep about \$750,000 for the sole purpose of continuing youth lending

Lack of placement opportunities due to companies closure and the general economic environment prevailing in the country	Partnership with the private sector	Placements have mostly been in small organizations which exposed them to different roles. Partnerships with Human Resource Managers also helped to secure placements for interns.
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The outcome survey results confirm the observation that young people were mostly placed in SMEs as the following table shows.

Table 7: Types of Organizations hosting young people for internship

Type of Organisation	% placed
SME	56%
Large corporates	15%
NGOs	27%
Government	2%

Some of the organizations where young people were placed did not give stipends to the interns. 87 percent of those placed reported that they received stipends. This presented a risk of the intern sitting at home because of lack of funds to support internship.

3.3 Efficiency of Resource Use

The evaluation made an analysis of how resources in the project were utilized to determine efficiency of use.

3.3.1 Human Resources

The evaluation noted that all the project staff are well qualified and managed to implement the project through teamwork and commitment.

There was need for implementing partners such as AWEF, RBCT and PROWEB to have field officers on the ground to increase contact period between the organizations and the project beneficiaries. Commuting from headquarters in Harare to implement activities in the project areas proved difficult and expensive for the resource limited organizations.

3.3.2 Financial Resources

An analysis of the project budget shows effective use of resources where the largest proportion went to support activities that directly benefit targeted beneficiaries as opposed to a situation where the biggest proportion goes to staff salaries and benefits. The grant management system of the project was very strong ensuring that resources were utilized for the purpose they were budgeted for. Implementing partners could not receive funding before acquittals for the previous grants accompanied by a report on activities accomplished. Organizations that failed to comply with the reporting conditions would not

receive further support. Financial monitoring visits to implementing partner organizations coupled with capacity building training ensured effective management and utilization of financial resources.

One challenge though which affected finances was currency exchange. There were project budget reductions due to currency exchange losses (estimated at US\$340,000) and time cuts which affected the six last contracted partners out of the 23. As stated earlier, as a way of addressing this challenge, IYF adjusted project targets.

A further challenge noted related to the economic environment was about some local banks refusing to receive international funds. One implementing partner organization reported that when its bank stopped receiving international funds, the organisation approached IYF which resolved to receive the funds through its bank and transfer it to the partner’s bank. This flexibility in handling finance issues helped in ensuring smooth flow of the project.

Sida supported IYF with an additional \$100 000 to complete the impact evaluation according to the original plan by keeping the office open with a skeleton staff for three months from October to December 2017.

Overall, the evaluation team concluded that there was efficient use of financial resources.

3.4 Project Performance

In reviewing performance of the Z:W Project, the evaluation assessed the level of achievement of set targets for each specific indicator by comparing what was actually achieved (outputs) vis-a-vis what was planned. The evaluation critically looked at factors that were central to the achievement or non-achievement of the set targets. In the following Matrix, we look at the achievement of targets under each of the indicators of the Z:W Project.

Table 8: Zimbabwe:Works Logframe Results Summaries

Zimbabwe:Works Logframe Results Summaries					
Z:W INDICATORS		Original Program Targets	Revised Overall Target	Cumulative Achieved by 30 September 2017	% of Revised Target Achieved
Broad empowerment of youth, and particularly young women, to contribute towards and benefit from economic	Impact indicator				
	22,000 young women and men are economically empowered through their improved employment and self-employment status.	22,000	18,500	20,168	109%
	Female	14,300	12,025	13,311	
	Male	7,700	6,475	6,857	
	Outcome Indicator 1				

Zimbabwe:Works Logframe Results Summaries					
Z:W INDICATORS		Original Program Targets	Revised Overall Target	Cumulative Achieved by 30 September 2017	% of Revised Target Achieved
growth in Zimbabwe.	Percent of young women and men with improved measures of resiliency	75%	75%	64%	86%
	Percent of females	75%	75%	65%	
	Percent of males	75%	75%	63%	
	Outcome Indicator 2				
	Value of incremental income -- including in-kind income attributable to the Z:W project -- earned by beneficiaries (entrepreneurship and employability tracks)(Summation of indicator 2.5, 2.6 and 4.6) (Incremental income calculation is based on a 12 months projection)	\$65,799,216	\$40,338,000	\$31,171,482	78%
	Outcome Indicator 3				
	Percent of youth participating in internships placed into formal sector employment 6-months ex-post	40%	30%	80%	267%
	Outcome Indicator 4				
	Percent of participating young women and men starting their own enterprises 6-months ex-post	40%	15%	18%	120%
	Outcome Indicator 5				
	Average # of new jobs created in youth-owned businesses (disaggregated by start-ups and existing SMEs)	3	1	0.13	13%
	Outcome Indicator 6				
Proportion of female participants in USG-assisted projects designed to increase access to productive economic resources (e.g., credit, income or employment).	65%	65%	66%	102%	
USAID Standard Indicator 1					

Zimbabwe:Works Logframe Results Summaries					
Z:W INDICATORS		Original Program Targets	Revised Overall Target	Cumulative Achieved by 30 September 2017	% of Revised Target Achieved
Standard USAID Indicators	Number of persons receiving employment or better employment as a result of participation in USG-funded workforce development projects	12,150	12,150	14,401	119%
	Female		7,898	9,572	
	Male		4,252	4,829	
	USAID Standard Indicator 2				
	Proportion of target population reporting increased agreement with the concept that males and females should have equal access to social, economic and political opportunities.	70%	60%	50%	84%
	USAID Standard Indicator 3				
	Number of clients at USG-assisted microfinance institutions (This refers to clients who receive loans from MFIs).	3,000	4,590	3,685	81%
	Females			2,699	
	Males			986	
Output 1	Output Indicator 1.1				
Financial services tailored to the needs of youth, and particularly those of young women, available in the market	# of youth participating in financial literacy training tailored towards accessing and utilizing microfinance	6,000	6,000	9,029	150%
	Female	3,900	3,900	6,181	
	Male	2,100	2,100	2,848	
	Output Indicator 1.2				
	Percent of young women participating in financial literacy training tailored toward accessing and utilising microfinance	65%	65%	68%	105%
	Output Indicator 1.3				
	Percent of youth who access formal financing	50%	34%	24%	74%
	Females			26%	
Male			20%		

Zimbabwe:Works Logframe Results Summaries					
Z:W INDICATORS		Original Program Targets	Revised Overall Target	Cumulative Achieved by 30 September 2017	% of Revised Target Achieved
	Output Indicator 1.4				
	Value of portfolio outstanding (disaggregated by product type and loans made by individual investors) (US\$)	\$250,000	\$400,000	\$484,821	121%
	Output Indicator 1.6				
	Percent of formally financed youth who are current on repayment	98%	95%	81%	85%
	Female			82%	
	Male			70%	
	Output Indicator 1.7				
	# of young people participating in ISALs	2,000	1,000	599	60%
	Female	1,300	650	373	
	Male	700	350	226	
	Output Indicator 1.8				
	Average amount of savings mobilized per ISAL	\$350	\$350	\$335	96%
	Total savings from ISALs			24,762	
	Total # of ISAL groups			74	
	Output Indicator 1.9				
	Average amount lent per ISAL	\$350	\$350	\$225	65%
	Total amount lent			16,620	
	Total number of ISAL groups			74	
	Output Indicator 1.10				
	Percent of ISAL participants accessing loans from microfinance institutions	20%	15%	11%	74%
	Female			11%	
	Male			11%	
OUTPUT 2	Output Indicator 2.1				
Business development services strengthened,	Number of youth accessing business development services (disaggregated by type of	17,000	13,500	14,950	111%

Zimbabwe:Works Logframe Results Summaries					
Z:W INDICATORS		Original Program Targets	Revised Overall Target	Cumulative Achieved by 30 September 2017	% of Revised Target Achieved
expanded, with particular relevance and accessibility to young women	entrepreneurship training and SME awards participation)				
	Female	11,050	8,775	10,114	
	Male	5,950	4,725	4836	
	Output Indicator 2.2				
	Percent of young women accessing BDS services	65%	65%	68%	105%
	Output Indicator 2.3				
	Percent of youth participating in SME mentorships	20%	26%	21%	81%
	Females			19%	
	Males			22%	
	Output Indicator 2.4				
	Percent of young women participating in SME Mentorships in occupations underrepresented by women	12%	20%	27%	135%
	Output Indicator 2.5				
	Number of youth accessing BDS services who were referred by microfinance institutions	640	700	1,282	183%
	Female	416	455		
	Male	224	245		
	Output Indicator 2.6				
	Value of incremental net profit earned by young business owners	\$11,180,016	\$22,194,000	\$ 21,256,957	96%
Output Indicator 2.7					
Value of incremental income earned by employees of youth-owned businesses	\$51,163,200	\$16,200,000	\$ 2,899,851	18%	
Output Indicator 2.8					
Percent of referrals that receive loans	50%	50%	47%	94%	
OUTPUT 3	Output Indicator 3.1				

Zimbabwe:Works Logframe Results Summaries					
Z:W INDICATORS		Original Program Targets	Revised Overall Target	Cumulative Achieved by 30 September 2017	% of Revised Target Achieved
Labor market-responsive and holistic vocational training programs expanded and strengthened, with particular relevance and accessibility to young women	# of participating youth accessing holistic vocational training (integrating technical, life skills and entrepreneurship training)	900	900	1,087	121%
	Female	585	585	608	
	Male	315	315	479	
	Output Indicator 3.2				
	Percent of young women accessing holistic vocational training (integrating technical, life skills and entrepreneurship)	65%	65%	56%	86%
	Output Indicator 3.3				
	Percent of youth enrolled in vocational training participating in SME mentorships	40%	40%	79%	198%
	Female			75%	
	Male			84%	
	Output Indicator 3.4				
Percent of young women participating in SME mentorships in sectors underrepresented by women	12%	12%	24%	200%	
OUTPUT 4	Output Indicator 4.1				
Internship projects and partnerships expanded and strengthened, with particular relevance and accessibility to young women.	Number of participating youth participating in work readiness (life skills) training (Under employability track)	5,000	5,000	5,218	104%
	Female	3,250	3,250	3,198	
	Male	1,750	1,750	2,020	
	Output Indicator 4.2				
	Percent of young women participating in work readiness training who participate in internships	65%	65%	61%	94%
	Output Indicator 4.3				
	Percent of youth completing work readiness training who participate in internships	40%	30%	35%	117%
Female					

Zimbabwe:Works Logframe Results Summaries					
Z:W INDICATORS		Original Program Targets	Revised Overall Target	Cumulative Achieved by 30 September 2017	% of Revised Target Achieved
	Male				
	Output indicator 4.4				
	Percent young women participating in internships in occupations underrepresented by women	12%	30%	47%	157%
	Output Indicator 4.5				
	Percent of intern supervisors satisfied with intern performance	100%	100%	96%	96%
	Output Indicator 4.6				
	Number of private sector partners participating in the internship project, disaggregated by those who contribute toward internship stipends	80	380	745	196%
	Number of private sector partners in internship project contributing to stipends			595	
	Number of private sector partners in internship project not contributing stipend			150	
	Output Indicator 4.7				
	Value of incremental income earned by interns who successfully access full-time employment	\$3,456,000	\$1,944,000	\$7,014,674	361%
OUTPUT 5	Output indicator 5. 1				
Improved partner capacity to design and deliver products and services for youth, young women specifically	Number of partners that reach 80% of milestones in their capacity building actions plans per year	10	10	11	110%
	Output indicator 5.2				
	Number of partners that reach 80% of gender-specific milestones in their capacity building action plans per year	10	10	11	110%

The targets for over 90 percent of the indicators were surpassed. This is evidence of a highly performing project which made great impact on the lives of the targeted beneficiaries. Below we give a critical appraisal of the indicators that were not achieved. However, it is important to highlight that the project

had set very high targets, some of which had to be revised downwards owing to the prevailing economic climate.

Table 9: Analysis of Missed Targets

Indicator	Comment
Outcome Indicator 1: Percent of young women and men with improved measures of resilience.	The attainment of this indicator was heavily affected by using a mix of both PTS and partner customized life skills curricular. PTS which produces better results requires 3-6 weeks of implementation, yet partner customized life skills was covered in maximum of 3 days. Also in future, there is need to relook at the use of CD-RISK tool for measuring resiliency.
Outcome Indicator 2: Value of incremental income -- including in-kind income attributable to the Z:W project -- earned by beneficiaries (entrepreneurship and employability tracks) (Summation of indicator 2.5, 6.6 and 4.6)	This is projected monthly incremental income annualized. Indicator 2.6 on job creation did not perform as expected. The target was 1 additional job per enterprise, achieved was only 0.13jobs per entrepreneur. The economic climate affected business operations of young people which resulted in less number of enterprises creating new employment for their peers.
Outcome Indicator 5: Average number of new jobs created in youth owned businesses.	The evaluation revealed that the economic climate affected business operations of young people which resulted in less number of enterprises creating new employment for their peers.
USAID Indicator 3: Number of clients at USG assisted MFIs	This was affected by poor economy. The high amount of loan sizes offered to young people, compared to what previous was envisaged. Also a high proposition of repeated loans implied same young people were receiving loans. About 1,448 loans were repeated loans giving a total cumulative loan disbursed of 5,388.
Output Indicator 1.3: Percent of youth who access formal financing	This was affected by high amount of loan sizes offered to young people, compared to what previous was envisaged. Also, a high proposition of repeated loans implied same young people were receiving loans. About 1,448 loans were repeated loans yet the indicator measured unique beneficiaries who received loans. In addition the target of 40% was set against 13,500 young people trained. The project instead managed to train 14,950.

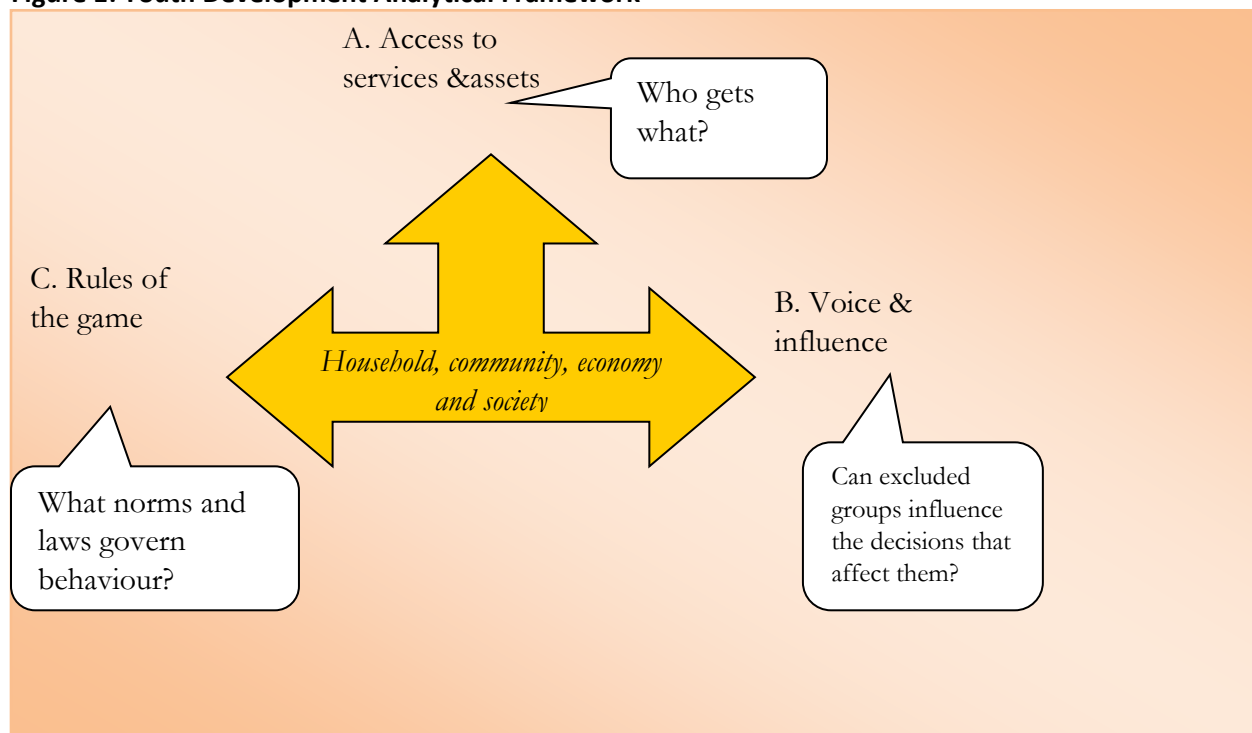
Output Indicator 1.6: Percent of formally financed youth who are current on repayment	Although the target of 95% was missed, 82% is high achievement considering a loan repayment rate of 8% under the government of Zimbabwe's Youth Development Fund. Factors contributing to this high repayment rate include: skilling the youth first; size of loan disbursed; regular follow up by the financier, amongst others.
Output Indicator 1.7: Number of young people participating in ISALs	ISAL are more prevalent in rural areas than urban areas hence the low uptake of ISALs in urban areas. Project shifted focus on ISALs and concentrated more of formal financing from MFIs
Output Indicator 1.10: Percent of ISAL participants accessing loans from MFIs	See above comment
Output Indicator 2.3: Percent of youth participating in SME mentorship	For some implementing partners, this was affected by reduced implementation periods and grant cuts.
Output Indicator 2.8: Percent of referrals to receive loans	This was mainly due to BDS and MFI grants coming to an end almost at the same time. When BDS contracts expired, they stopped referring clients to MFIs. However significant progress was made with an achievement of 47% against 50% target.
Output Indicator 3.2: Percent of young women accessing holistic vocational training	This was largely due to mentorship with master craft person which in some cases like Lupane, could be away from the young people's homes, hence young women were then put at a disadvantage
Output Indicator 4.2 Percent of young women participating in work readiness training who participate in internships (under employability component)	The reason is more on young men taking up the training and responding more to the adverts placed due to the media used to advertise.
Output Indicator 4.5 Percent of intern supervisors satisfied with intern performance	The satisfaction levels are very high, at 95%

3.5 Project Impact

The evaluation team assessed the impact of the project. The IFAD Impact Evaluation Guidelines define impact as the attainment of development goals of the project or program or rather the contributions to their attainment. In the section below, we analyse how the project impacted on the youth sector in Zimbabwe. We use the conceptual framework below to explain the impact of the project on youth development. The framework looks at youth development through three basic lenses namely '*access to services and assets*', a lens which essentially seeks to understand the extent to which the youth have access to publicly or privately provided socio-economic resources in the country; '*voice and influence*',

which investigates whether the youth as an excluded group can in fact influence decisions that had a bearing on their lives, that is youth participation issues; and *'rules of the game'*, that is socio-cultural norms, legislative and policy frameworks that have a direct bearing on youth exclusion.

Figure 1: Youth Development Analytical Framework



Source: DFID, 2007

The project has had various impacts on youth sector in Zimbabwe. It has promoted access to services and assets, which are essential for promoting voice and influence at household and community levels and has also transformed certain structural factors governing youth behaviour such as lack of access to economic resources. To this end the project has had the following impacts:

- Promotion of youth participation in the economy, for example owing to the project a number of youth, as stated under the Project performance section, are participating in the economy through formal employment, informal employment and entrepreneurship.
- Improvement in the general quality of life for young people through procurement of household assets and ability to sustain their livelihoods,
- Promotion of social capital which is important for business growth and general survival in times of stress and shocks. Young people in all areas reported that they have created whatsapp groups where they share experiences and ask each other ideas about business.
- Financial inclusion: The project ensured financial inclusion of the young people, particularly young women through facilitating special interest rates for them. Young people who received loans and

have repaid them indicated that they now have a loan record which will help them to access loans in future. They have also established good working relationships with the financiers which will help them in their businesses. Experiences of repeat loans were reported.

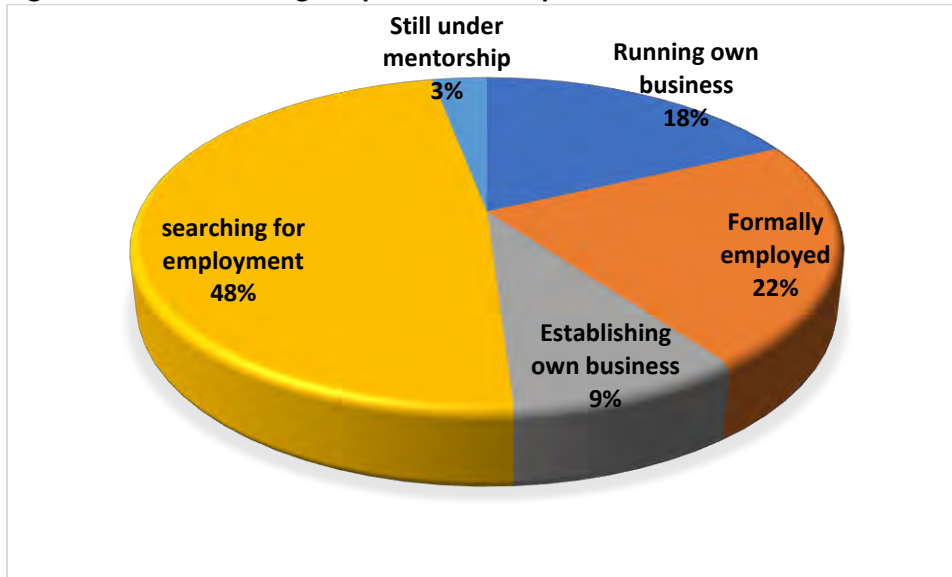
- Reduction of idleness which is linked to illegal behaviour and conflict in communities. Youth idleness is linked to risky sexual behaviours such as having multiple sex partners in exchange for money and having inter-generational sexual partners (that is young girls and teenagers having sex with men 10 years or more older than them) as a source of livelihood. This presents the risk of contracting HIV and sexually transmitted infections (STIs). This partly explains the HIV prevalence for women aged 15-19 and 20-24 of 4,2% and 10, 6 % respectively while for men these figures are 3.4 and 3.8 % respectively (ZDHS, 2012). Drug abuse becomes an avenue for countering boredom in the pretext of temporarily forgetting their troubles. Drug abuse is closely linked to high crime rates.
- Women and men in all project areas reported the reduction of idleness and active participation in the economy particularly among young women. In Mutare, young women in an FGD reported that they would meet at their meeting place which they had named, 'chill spot' as early as 8am to gossip until around mid-day. They concurred with a young woman who remarked.

We would meet at 'chill spot as early as 8am to gossip. We would be there until around mid-day. Chill spot gossip brewed conflicts amongst women in the community, but since we joined Z:W project, we no longer have time for gossip. We are always busy.

- Human capital development among the youth through imparting of knowledge and skills which have contributed to livelihoods development
- Women's social and economic empowerment through promotion of power with and power within models, that is participation in decision making with men and confidence and self-esteem respectively,
- Reduction of domestic violence linked to lack of knowledge on business management by couples. Women in Mutare and Masvingo reported that they would always suspect that their husbands were abusing business funds because there was no record keeping of business transactions. This in most cases resulted in domestic violence. Related to that is, because women are now contributing meaningfully to household income, they are now being involved in household decision making. This has brought transparency and reduction in conflict which would ordinarily lead to domestic violence.
- **Employment creation:** The Z:W project has generated employment and self-employment for young people. Young people reported that they have generated employment for others. Overall, 88.7% of the beneficiaries rated their self-employment status as better than what it was before they joined the Z:W project, 6.3% rated it as the same while 5% rated it as worse due to the harsh economic environment prevailing in the country. For those under employability track, 80% of the young people on internship managed to transition to full time employment.

An analysis of the employment status of young people who participated in the VTT programme revealed that 18% were already running their businesses, while 22% were formally employed, while 9% were in the process of establishing their own businesses as Figure 2 shows.

Figure 2: Status of Young People that Participated in Vocational and Technical Training



It was noted that 43% of those who established businesses were into buying and selling, 14% in dress making, 14% hairdressing and 8% in catering. 85% of those that underwent vocational training sought employment after training. The fact that most of the young people trained in vocational technical training were into buying and selling and some even searching for employment is a reflection of the prevailing economic environment.

Young people reported growth in businesses in terms of product diversification, as well as profits generated. They also reported that in the past they did not have systems in place and did not do record keeping for their businesses but this has changed and is impacting positively on the performance of their businesses. Some of the young people indicated that they have opened business email addresses, have business cards, and have registered their companies. Owing to pitching platforms promoted by Z:W partners, some young people have had the confidence to participate in youth expos and trade fairs. In Mutare, it was revealed that one of the beneficiaries of the Z:W project won at the Manicaland Youth Expo. Summarising the impacts of Z:W project on her life, a young woman from Harare trained by PROWEB remarked,

I am a woman who offers cleaning services. I started with a contract to clean two branches but now I have 12 branches that I am cleaning. My company is now cleaning in branches that are located in Harare, Bulawayo, Bindura, Gokwe. I started interfacing with PROWEB under the Z:W project in 2016. I received entrepreneurship training. Since that time I have responded to over 50

tender requests. I was using Nemchem chemicals for cleaning but I am now producing my own detergents, under the brand, Cleanvest. I produce pine gel, thick bleach, dish washing liquid and floor polish. I am now selling these in the supermarkets that my company cleans. I started with 6 people, but now I have 52 employees. My monthly profit from cleaning business, excluding the sale of detergents is \$3,090.

Another young man remarked,

After receiving training on entrepreneurship, I started to run my business professionally. I now have an office and I employed an accountant and an intern. I submitted a bid to the Ministry of Health and Child Care and won it. The tender was worth \$96,000. To tell you the truth, I have been in construction business but I had never received a loan, but through the Z:W project I managed to secure a loan of \$35,000 from Lion Finance. The lessons I received from my mentor about how to handle a loan helped me. I am now a mentor in my own right. Because of my loan payment record, I have been contracted by Lion Finance to renovate a training centre in Ruwa.

Gender Equality and Women empowerment: The Z:W project sought to mainstream gender into its activities. In implementing project activities, IYF and its partners were conscious of the need to achieve gender parity and ensure women empowerment. The overall female beneficiaries of the Z:W project constitute 68 percent. Project reports also disaggregated data by sex there by providing a reflective overview of the gender dynamics in the project. Efforts were made to improve women participation by selecting organizations specifically representing the interest of women to participate in the Z:W project. These include AWEF, PROWEB, JPV and Kunzwana. Young women were encouraged to cross over to male dominated trades under both entrepreneurship and vocational technical training. However, the evaluation shows that although there is an appreciation of crossing over to non-traditional areas, more still needs to be done. It seems both males and females feel comfortable in their traditional trades. For example, with regards to vocational training, the following figures obtain.

Table 10: Participation of Females in Male Dominated Trades in VTT

Course	# Females Trained	# Males Trained	Total
Car Servicing	52	159	211
Welding	18	48	66
Building	0	47	47
Carpentry	4	0	4
Motor Vehicle Mechanics	3	60	63
Spray Painting/Panel Beating	20	0	20
Plumbing	2	3	5
Total	99	317	416

It was revealed that encouraging cross over to male dominated that have crossed over owing to stereotyping and negative perceptions of the services offered by the woman who has crossed over to a male dominated field.

The project has promoted access to services and promoted procurement of assets by some women. In Mutare, women reported that they had procured residential stands from the proceeds from their businesses. Such assets are important as they can act as collateral, for women, who previously were constrained from accessing finance by lack of collateral.

Capacity strengthening of implementing partners: IYF built the capacity of implementing partner organizations, in light of the results of Organisational Capacity Assessments (OCAT) conducted. The OCAT session is intended to provide users with a clear conceptual framework, tools, and materials to take a “snapshot” of technical and organizational capacity in various areas. Snapshots are taken at baseline and the review is conducted after 12 months. Through the OCAT process, relative strengths and challenges so that IYF and its partners may prioritize appropriate interventions to address them. Because capacity development is one of the core outcomes of the Z:W program, a rigorous analytical approach was developed..

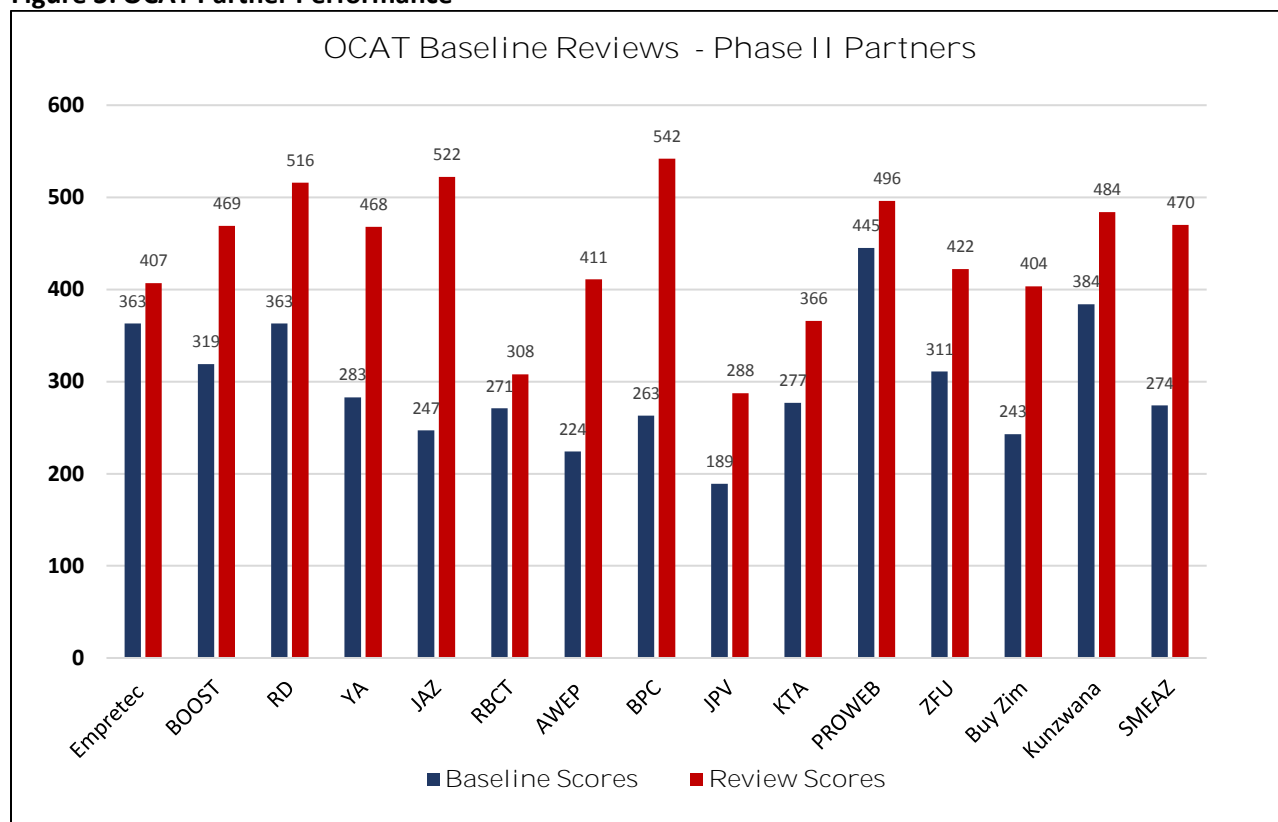
The OCAT focuses on five Components:

1. Cross-Cutting;
2. Employment;
3. Entrepreneurship;
4. Monitoring and Evaluation; and
5. Organizational Development.

Each component encompasses various Technical Elements that are critical to successful youth programming.

The OCAT reviews were a continuous process done after 12 months from baseline. The last reviews were conducted in June 2017. The results show an improvement for all the partners in all components.

Figure 3: OCAT Partner Performance



A representative from PROWEB remarked,

Our organisation did not perform well on the area of gender mainstreaming so we received capacity strengthening in this area. We were invited to a number of training workshops by IYF including those on gender mainstreaming. Gender audits were conducted and as an organisation with support from IYF we have responded to the gaps identified by the audit. We now have a gender policy and a gender focal person. We also received capacity strengthening in other areas that include M&E and financial management. We received a number of tools to use in M&E including the Indicator Tracking Table, a monthly data collection tool, and a recruitment form as well as a survey tool. We were also taught on how to input data into the database and how to use the database. We had no experience in working with young people and through working with IYF we are now experts in this area.

With regards to gender mainstreaming, partners reported that they used a number of gender mainstreaming strategies in their organizations, after receiving training from IYF. These include:

- Gender policy in place
- Gender focal person/gender committee in place
- Gender neutral venues for meetings
- Provision of baby minding services for women with little children when they come for meetings,
- Timing of meetings to ensure that they do not clash with women and men’s other gender roles,

- Encouraging cross over for males and females to venture into businesses traditionally reserved for the other sex

Female respondents in all the areas visited reported that they were free to attend Z:W meetings because children would be looked after during the meetings. They had no challenges of trying to find someone to remain with children while they went to attend meetings.

However, owing to the fact that at the time of crafting program budgets, implementing partners had not been trained in gender responsive budgeting, they did not budget for gender mainstreaming activities. This affected some of their gender work.

Apart from capacity strengthening, participating organizations also reported that they benefitted from networking with organizations that were involved in Z:W project. This social capital helped even in future programs.

3.6 Project Sustainability

The ingredients for project sustainability include consultation and participation of stakeholders in the project cycle, a strong sense of project ownership by key stakeholders, capacity enhancement of local stakeholders and project beneficiaries, and the ability to enhance the financial capacity of the project. The evaluation took all these factors into consideration in evaluating potential for continuity of project benefits and activities.

Phase 2 of the Z:W project sought to entrench a sustainable foundation for the project by signing MOUs and encouraging stakeholder involvement, and stepping-up capacity building initiatives. The evaluation established that capacity building activities for both IYF and implementing partners under the Z:W project were quite extensive, which resulted in improved performance and attainment of targets and financial reporting.

Stakeholder involvement in the project, particularly with regard to government ministries at both national and district levels has been weak. This threatens the sustainability of the project particularly after the official ending of project support.

On the part of IYF, the exit and sustainability plan was laid out. For example, with regards to the fund given to MFIs to disburse as loans to young people, the arrangement is that at the end of the project, USAID will use its loan disposition powers to give the funds to some MFIs, after a satisfactory evaluation of the MFIs concerned. However, there will not be special interest rates for young people because the assumption is that young people's businesses should grow and cannot continue to rely on special interest rates.

Some of the implementing partners that include AWEP and RBCT had no sustainability plans that were operational at the time of the evaluation. The main reason being lack of financial resources to implement the sustainability and exit plans. Those without alternative sources of funding were virtually stopping activities and some were about to close down their offices and project staff were already leaving to seek for alternative employment.

The knowledge and skills generated through the Z:W project is going to continue being useful and utilised and shared outside the program framework.

4. KEY CONCLUSIONS OF THE EVALUATION

The evaluation found the project to be highly relevant as it sought to address a well acknowledged gap in the youth sector. The approach taken by the project promotes sustainability of results and this yielded significant impacts at both the micro and macro levels. Although, one major threat to the sustainability of the project is the prevailing economic environment which has affected both the employability and entrepreneurship components of the project as well as the financial situation of the implementing partner organizations, it was pleasing to note the following results:

Table 11: Project Targets and Achievements

Project component	Target achieved	Comment
Target beneficiaries	109%	Project reached 20 168 beneficiaries against a target of 18 500
Loan beneficiaries	81%	Target missed by 19%
Financial literacy training	150%	Target surpassed
Entrepreneurship training	111%	Target surpassed
Work readiness training	104%	Target surpassed
Internship placement	117%	Target surpassed
Vocational and Technical Training	121%	Target surpassed
Young people with improved resilience	64%	The project missed the target by 11%. The target was 75%
Young women participating in SME mentorship in occupations underrepresented by women	43%	The project target was 20%, hence the project surpassed the target
Youth participating in SME mentorships	79%	The project target was 26% hence the project surpassed the target by 53%
Youth participating in internships placed into formal sector employment 6-month ex post	80%	The project target was 30% hence the project surpassed the target by 50%

4.1 Project Relevance

Relevance of Project Goal, Purpose and Objectives

The purpose and objectives of the Z:W Project are highly relevant and appropriate to the needs and context of youth. Youth in Zimbabwe have been systematically excluded from participating in the economy owing to a gerentocratic culture, unemployment and a lack of capacity of organizations in youth programming.

4.1.2 Relevance and Validity of Project Design

Project design was based on a sound foundational information base and the active involvement of the Ministry of Small to Medium Enterprise Development. It was as therefore largely valid.

4.1.3 Strategic Fit with National Policies, Strategies and Plans

There is a strong strategic fit between the Z:W Project and national and regional policies and frameworks for youth development such as the African Youth Charter, the Constitution of Zimbabwe Chapter 2, Section 19, and the Zimbabwe Agenda for Socio-Economic Transformation (Key Strategy 4 as the objectives are common i.e. of youth economic empowerment for them to effectively participate in national development processes. The gender mainstreaming elements of the project are also in line with the National Gender Policy.

4.2 Project Effectiveness

4.2.1 Design and Strategy Effectiveness

The design and strategy of the Z:W project was largely effective in facilitating achievement of project objectives. The design was flexible to accommodate more partners when the need was realised. It covered 11 urban, peri-urban and rural districts and implementation was through 17 BDS and 6 MFI partners.

4.2.2 Effectiveness of Management Arrangements

Management arrangements were largely effective owing to intensive capacity building initiatives targeting implementing partner organizations.

4.2.3 Effectiveness of Monitoring and Evaluation System

Financial monitoring of the project by IYF was very strong but programming monitoring was affected by limited budgets to support monitoring of activities particularly for partner organizations based in Harare but without office presence in the project areas.

4.2.4 Effectiveness of Implementation Arrangements

Implementation arrangements were generally effective. The project made use of 17 BDS and 6 MFIs who had experience in the work they were engaged to do. The support rendered to the project by the Advisory Board in Harare and the Technical Working Group in Bulawayo facilitated the achievement of targets by implementing partner organizations. There was need however to support these organizations with budgets for post care support to ensure sustainability of the benefits.

4.2.5 Effectiveness in Managing Risks

Project managed risks that were within its control or sphere of influence well, for example, continuous training of implementing partner organizations and promoting collaboration and coordination among partner organizations. Other external risks such as an unstable political and socio-economic environment and the donor environment were difficult to manage as IYF had little control over some of the risk factors. IYF and partners should however be commended for maintaining a non-partisanship approach in an environment characterized by political polarization.

4.3 Efficiency of Resource Use

The project efficiently managed available human and financial resources through following grant management procedures and efficient financial monitoring of partners. More project resources were committed to programming issues compared to staff salaries and benefits.

4.4 Project Performance

The Z:W project's performance in terms of achieving set targets was good as most of the set activity targets were accomplished. There are however a few areas where the project could have performed better as targets were missed. The evaluation took note of the impact of the external environment, which IYF had very limited control over, that affected performance of some project components

4.5 Achievement of Results/Outcomes and Impact

The project made commendable contributions towards the attainment of the overall objectives. As reported elsewhere in this report, project activities reached 20,168 direct beneficiaries and this is a significant contribution in youth empowerment. Intensive capacity building initiatives have also improved the capacity of both the youth and the implementing partner organizations in various aspects.

4.6 Project Sustainability

Although the project has established a strong foundation for sustainability through intensive capacity building and technical support to implementing partner organizations, limited participation and ownership of the project by relevant government stakeholders and financial instability of some of the implementing partner organizations are the major threats to overall sustainability of project activities and benefits. Without further financial support for post care support, the prospects for sustainability are slim.

5. KEY LESSONS LEARNED

An review of the documents as well as interviews with Z:W project staff revealed the following lessons learned during project implementation:

- Investing resources in post care support is crucial for projects of this nature
- Advisory board and Technical Working Group played a major role in opening internship opportunities and this model should be replicated in future interventions.
- Partner coordination is key in private sector engagement.
- Involvement and participation of local stakeholders in the design and implementation of project activities is key to ensuring ownership and sustainability of project activities and benefits.
- The sustainability of youth programming work largely depends on the level of technical, human resource and financial capacity of the implementing partner organization and hence all the three key tenets need to reach sustainable levels before weaning off these organizations. Some of the partners like AWEP were weaned too early as they were struggling financially to continue with the work.
- Effective implementation of activities on the ground requires presence of the implementing partner in the program area.
- Mentorship, entrepreneurship training, group cohesion and regular monitoring are key to projects like the Z:W and there is need for more focus and investment in these areas.

6. RECOMMENDATIONS

- The evaluation recommends an investment in post care support. This support will ensure completion of outstanding work on mentorship and sustainability of benefits. Consideration should be given to supporting organizations that have already recruited beneficiaries, have run successful mentorship programs, have produced good results in this phase and have a presence in the areas where the project activities will be implemented. In order to reach out to more youth, a working model of using local grassroots structures for project support, such as Agriculture Extension officers and Ward Development Officers could be developed.
- The evaluation further recommends a long project gestation period, of 5 years, considering the challenging economic environment, particularly for internship placements.
- Engagement with national and local stakeholders: For ownership and sustainability of the project, there is need for more engagement with relevant government sectors at both national and district levels on the part of implementing partners. This promotes buy-in by the stakeholders.
- Encouraging cross over to male dominated trades without general community awareness on gender issues affect the businesses of people that have crossed over owing to stereotyping and negative perceptions of the services offered by the woman who has crossed over to a male dominated field. To this end, a recommendation is proffered that community gender awareness be considered as central to the program.

Annexure

Annexure 1: Data Collection Tools

End of Project Performance Evaluation of the Z:W Program

FGD Guide for Program Participants

Thank you for taking time to participate in this Group Discussion. We are independent consultants engaged to conduct a final evaluation of the Zimbabwe: Works Programme. The purpose of the end-term/performance evaluation will be to assist IYF and its donors USAID, DFID and Sida to determine the effectiveness of the implemented activities and assess strengths and weaknesses in program design and implementation. The evaluation will capture key lessons learnt so that these can feed into the future interventions. The information you provide will be combined with information from other people and relevant documents to understand this programme and the role of your institution and other key actors. Your participation in this programme evaluation consists of a Group Discussion that will last about one and half hours. We would like to audio-record our conversation. To protect your confidentiality, the recording will not contain information that could be used to identify you and will be stored on a password-protected device, which will be in the custody of ONLY the evaluation team members or in a locked place until the recording is transcribed. After we transcribe it, the recording will be deleted. All your responses will remain confidential and your name will not be linked to your interview.

Participation is entirely voluntary, and you can change your mind and decide not to take part at any time before or during the interview. Choosing to withdraw from any part of the interview will not have any consequences for you whatsoever.

If you have any questions or concerns pertaining to your participation in this programme evaluation, please contact the evaluation team leader: George Zimbizi on 0772 166 705 or email gzimbizi@yahoo.com or Elizabeth Chigwidi of International Youth Foundation on 0782703047 or email: e.chigwidi@iyfnet.org.

Name of youth organization implementing programme: _____
Name of Programme: _____
Project Geographical Location (District/Province): _____
Ward/Site _____
Name of FGD Facilitator: _____
Name of Notetaker: _____
Confirm the length interviewees have participated in programme (give a range) _____
Number of Participants: _____ Females: _____ Males: _____
Date of Focus Group Discussion : _____ (dd/mm/yyyy)
Starting Time _____ Ending Time _____ Total Time Taken _____

-
1. How and when did you start participating in the programme?
 2. What were the main reasons that made you join the programme?
 3. What activities have you participated in?
 4. What motivated you to participate in these activities?
 5. To what extent are the programme activities addressing the needs and aspirations of the youths?
 - In what way?
 - What specific needs is the programme addressing?
 - What other needs did the programme not adequately address?
 6. To what extent did the programme benefit the following groups?
 - Youth in general
 - males and females- married and singles
 - youth living with disability
 - youth living with HIV and AIDS
 - the environment
 7. To what extent did the programme meet the needs of young women and men (gender sensitivity) at the following stages:
 - Identification and recruitment of beneficiaries
 - Training
 - Internship placement
 - Work placement
 - Monitoring
 8. To what extent did the programme promote, amongst you the participants, the following:
 - Control and management of resources
 - Decision making on key issues concerning our lives, including utilisation of benefits from the organisation
 9. How efficiently were programme activities and outputs delivered by the organization?
 - timeliness of delivery
 - capacity of the youth organization to deliver
 - responsiveness to your needs and challenges you faced during participation in the programme by the youth organization?
 10. What specific impacts did the programme activities have on the lives of participating young men and women?

- positive impacts
- negative impacts
- intended impacts
- unintended impacts

11. Are non-participating young men and women any different from those participating in the programme?
 - If yes in what way?
12. What is the likelihood that programme benefits and activities will continue after external support from IYF?
13. Z:W incorporated series to help females overcome barrier to accessing and completing training and worked to support women in male-dominated occupations, did you benefit from any of these services? If so, what and were the services successful? What else could have been provided/done?
14. What were they key lessons learnt from participating in this programme?
15. What could have been done differently to enable the programme activities to have a more positive impacts on the youths?
16. Any other comments?

Final Evaluation Outcome Survey Tool June 2017

Guidance Notes to the Enumerator:

My name is, I work for, an organization that is implementing Zimbabwe:Works(Z:W) project.

As you might be aware, the funding support to the Zimbabwe:Works(Z:W) project is/has come to an end. A final evaluation has been commissioned to assess the extent to which the project improved the lives of the project participants/beneficiaries, their families and respective communities. You have been randomly selected for this survey because you were trained under the Z:W project. The information that you give will be confidential and no reference to your name will be used. The information will be generalized to all project beneficiaries and will be used to prepare the evaluation report. There will be no way to identify that you gave this information. Could you please spare about 20-30 minutes to respond to the questions?

Date of Interview:
Date / Month / Year

Section A: Demographics (To be Completed by All)

<i>Instructions: Circle the appropriate Code or Complete in white blank spaces</i>			
A1: Partner		A2: District	
1) BOOST	6) Young Africa	1) Harare	7) Bubi
2) Empretec	7) AWEF	2) Chitungwiza	8) Gweru Urban
3) JAZ	8) PROWEB	3) Goromonzi	9) Masvingo Urban
4) RBCT	9) SMEAZ	4) Mutare Urban	10) Kwekwe Urban
5) Restless Development	10) KTA	5) Bulawayo	11) Lupane
	11) BPC	6) Umzingwane	
	12) Thrive MFI		
	13)JPV		
	14) Kunzwana		
A3: Name of Beneficiary			
A4: Sex	1 = Male 2 = Female	A5: Mobile No.	
A6: Age			
A7: Beneficiary National ID number			
A8: Intervention (at recruitment on Z:W program)	1 = Entrepreneurship – Start-Up (Have been operating for 6 to 11 months) 2 = Entrepreneurship – Existing (Have been operating for 12 or more months)		

	3 = Employability
A9: When were you recruited under the Z:W project?YearMonth

Section B: Entrepreneurship Beneficiaries Only

B1: Type of Business (multiple responses)	1 = Buying and Selling 2 = Agriculture, poultry, forestry and fishing 3 = Accommodation and food activities 4 = Manufacturing 5 = Energy and construction 6 = Mining and Quarrying 7 = Cosmetology 8 = Art, Entertainment culture education and sport 9 = Transport and Storage 10 = Finance, Insurance and Real Estate 11 = ICTs and Web Development 12 = Artisan 13 = Services 14. Other (Specify).....	
B2: Number of YEARS and MONTHS business has been operating (select the longest if in more than 2 businesses)Years months	
(B3-B8 refers to the past 6 MONTHS)	BEFORE Recruitment Under Z:W	CURRENTLY
B3: Monthly net profit (monthly turnover minus monthly expenses including salaries) in US\$ (NB: Entrepreneur's salary is not part of the expenses)	\$.....	\$.....
B4: For how many months have you been getting this net profit months	
B5: Number of FEMALE Employees	=	=
B6: Number of MALE Employees	=	=
B7: Monthly turnover (Total Sales/ Total Revenue for a month) in US\$	\$.....	\$.....
B8: MONTHLY Salary/Wage Bill for FEMALEs employed in your business (US\$) (EXCLUDING OWNER)	\$.....	\$.....

B9: Monthly salary/Wage Bill for MALES employed in your business (US\$)(EXCLUDING OWNER)	\$.....	\$.....
B10: How do you rate your self-employment status – comparing before joining Z:W and after	1= Better 2 = Same 3= Worse	
B11: Explain reason for your response	
B12: What do you consider to be the Most Significant Change in your life (either positive or negative) that has resulted from your participation in this programme?	
B13: Why do you consider this to be the Most Significant Change	
B14: Does your business fall under the male dominated enterprise?	1 = Yes 2 = No	
B15: If your business falls under the male dominated enterprise, specify the sector/ business type	Sector/ Type of Business 99 = Not Applicable	
B16: Were you assigned to a specific business mentor(S) to mentor you on specific business issues?	1 = Yes 2 = No 3 = Not Applicable (Skip to B18)	

B17: How would you describe the mentorship that you received?	1=it was really very useful for my personal development 2=It was fairly useful 3 = it was not useful at all
B18: Which type of life skills training did you receive	1= Partner Life Skills Curricular 2=PTS Curricular 3 = Both 4 = None
B19: Which types of intervention did you receive under Z:W? (Circle all that apply)	1= Entrepreneurship Training 2=Financial literacy Training 3 = Access to loans (Specify loan amounts received below) First loan Amount \$..... Second Loan Amount \$..... Third Loan Amount \$.....

Section C: Employability Beneficiaries Only

C1: What educational qualifications do you hold?	1= O level/ A level 2 = Certificate/Diploma 3= Degree
C2: Which type of life skills training did you receive?	1= Partner Life Skills Curricular 2=PTS Curricular 3 = Both 4 = None
C3: How many MONTHS ago did you complete work readiness training? months
C4: Have you been placed on internship	1= Yes 2 = No (Skip to C13)
C5: For how many months did you await Internship placement following completion of work readiness training? months 99 = Not Applicable

3 = I am on internship	
4 = I completed my 6 months internship and it has been extended	
5 = I completed my internship and I am currently looking for employment	
6 = I secured fulltime employment on completion of work readiness training	
7 = I secured fulltime employment whilst on internship	
8 = I transitioned to full-time employment following completion of my internship	
9 = Other (specify).....	
C14: If you have transitioned to fulltime employment, what is your current net monthly income?	US\$..... 99 = Not Applicable

Section D: Resiliency/ Personal Outlook³ (To be completed by all)

Please mark the box below that best indicates how much the young person agrees with the following statements as they apply to them over the last month. If a particular situation has not occurred recently, they should answer according to how they think they would have felt.

#	Question	Not true at	Rarely true	Sometimes	Often true	True nearly
		0	1	2	3	4
D1	I am able to adapt when changes occur.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D2	I have at least one close and secure relationship that helps me when I am stressed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D3	When there are no clear solutions to my problems, sometimes fate or God can help.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D4	I can deal with whatever comes my way.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D5	Past successes give me confidence in dealing with new challenges and difficulties.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D6	I try to see the humorous side of things when I am faced with problems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D7	Having to cope with stress can make me stronger.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D8	I tend to bounce back after illness, injury, or other hardships.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D9	Good or bad, I believe that most things happen for a reason.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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#	Question	Not true at	Rarely true	Someti mes	Often true	True nearly
		0	1	2	3	4
D10	I give my best effort no matter what the outcome may be.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D11	I believe I can achieve my goals, even if there are obstacles.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D12	Even when things look hopeless, I don't give up.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D13	During times of stress/crisis, I know where to turn for help.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D14	Under pressure, I stay focused and think clearly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D15	I prefer to take the lead in solving problems rather than letting others make all the decisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D16	I am not easily discouraged by failure.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D17	I think of myself as a strong person when dealing with life's challenges and difficulties.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D18	I can make unpopular or difficult decisions that affect other people, if it is necessary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D19	I am able to handle unpleasant or painful feelings like sadness, fear, and anger.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D20	In dealing with life's problems, sometimes you have to act on a hunch without knowing why.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D21	I have a strong sense of purpose in life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D22	I feel in control of my life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D23	I like challenges.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D24	I work to attain my goals no matter what roadblocks I encounter along the way.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D25	I take pride in my achievements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION E: GENDER PERCEPTION (TO BE COMPLETED BY ALL)

For each question given below, circle the number that best describes your opinion on the issue highlighted.						
To what extent do you agree or disagree with the following statements? Use the key provided below.						
#	QUESTION	1	2	3	4	5
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
E1	Women should have equal rights with men and receive the same treatment as men do?					
E2	On the whole, men make better political leaders than women and					

	should be elected rather than women?					
E3	When jobs are scarce, men should have more right to a job than women?					
E4	There are jobs or professions that must be strictly for men (that women cannot do) and others strictly for women (that men cannot do)?					

Thank you for your time and your willingness to answer our questions. All responses will remain confidential.

End of Project Performance Evaluation of the Z:W Program

Key Informant Question Guide for Implementing Partners

Thank you for taking time to speak with us today. We are independent consultants engaged to conduct a final evaluation of the Zimbabwe: Works Programme. The purpose of the end-term/ performance evaluation will be to assist IYF and its donors USAID, DFID and Sida to determine the effectiveness of the implemented activities and assess strengths and weaknesses in program design and implementation. The evaluation will capture key lessons learnt so that these can feed into the future interventions. The information you provide will be combined with information from other people and relevant documents to understand this programme and the role of your institution and other key actors.

Your participation in this programme evaluation consists of an interview that will last about an hour. We would like to audio-record our conversation. To protect your confidentiality, the recording will not contain information that could be used to identify you and will be stored on a password-protected device, which will be in the custody of ONLY the evaluation team members or in a locked place until the recording is transcribed. After we transcribe it, the recording will be deleted. All your responses will remain confidential and your name will not be linked to your interview.

Participation is entirely voluntary, and you can change your mind and decide not to take part at any time before or during the interview. Choosing to withdraw from any part of the interview will not have any consequences for you whatsoever.

If you have any questions or concerns pertaining to your participation in this programme evaluation, please contact the evaluation team leader: George Zimbizi on 0772 166 705 or email gzimbizi@yahoo.com or Elizabeth Chigwidi of International Youth Foundation on 0782703047 or email: e.chigwidi@iyfnet.org.

Name of Respondent _____
Position in the organization: _____
Length of stay in the position _____
Venue of Interview: _____
Date of Interview : _____ (dd/mm/yyyy)
Starting Time _____ Ending Time _____ Total Time Taken _____

Section A: Background

1. Can you please give a brief background of your organization
 - How was it formed?
 - When was it formed
 - What are the organisation’s objectives
 - How relevant are your organisation’s objectives to the needs of the youth in the country and to what extent are the organisation’s objectives in alignment with the country’s policy thrust on youths?
 - Current membership, structure and recruitment process

2. Explain briefly the background/processes that led to your engagement with IYF and specifically, the support you received under the Z:W programme.

Section B: Capacity Strengthening

3. What Specific capacity strengthening activities did IYF support during the lifespan of this phase of the programme?

Type of Capacity Strengthening	Specific Activities
Technical Capacity	
Institutional Capacity	
Operational Capacity	
Human Resource Capacity	
Gender Mainstreaming	

4. How **relevant** and **appropriate** were the capacity strengthening activities to the different capacity needs of your organization?

5. How **effective** were the capacity strengthening activities in enhancing your organizational capacity?

6. What **impact** (intended & unintended, negative & positive) did the capacity strengthening activities have on your organization?

Capacity Element	Situation before CS	Situation now
Technical Capacity		

Institutional Capacity		
Operational Capacity		
Human resource capacity		
Gender Mainstreaming		

7. How **efficiently** were the capacity strengthening activities/initiatives implemented in terms of:
 - timeliness of activities
 - Cost effectiveness within budget estimates
 - Cost vis-à-vis benefits
 - Models of delivering the CS activities (could the same results been achieved through a different methodology/model but using less resources?)
8. To what extent are the CS activities and benefits **sustainable** in the long-term without external support from IYF?
9. What key lessons did your organization learn from the CS activities supported by IYF.
10. What key recommendations do you propose for similar support in future to make it more effective in meeting the needs of the youth organizations and their members.

Section C: Specific Youth Interventions/Project

11. What specific projects or interventions has your organization been implementing/implemented under the Z:W programme?
12. How many youths have you reached out to under this programme and how?
 - Membership by gender (how many female, how many male?)
 - Geographical coverage
 - Age groups
 - Youth living with disability and HIV and AIDS
13. Do you think as an organization you had enough capacity to effectively reach out to your members?
14. How **relevant** were the interventions to the needs of the youth in this country and to what extent are the interventions in alignment with national, regional and international policies and protocols on youths?
15. How **effective** were the methods/models used in implementing these interventions?

16. **Achievements: Logical Framework Analysis**

(Progress to date to be obtained from ITTs from IYF)

- What progress did the project make towards meeting its purpose and stated objectives?
 - What progress did the project make towards achievement of programme goal?
 - How effective was the project's M&E system
17. How effective was IYF/the programme in promoting interaction among implementing partner organizations for learning and knowledge sharing?
18. How do you rate IYF's capacity to effectively support youth organizations?
19. How responsive was IYF to the needs and aspirations of your organization and your membership?
20. What key challenges did you meet in implementing the Z:W programme?
21. What were the key strengths and weaknesses of the Z:W programme?
22. To what extent and in what ways did you mainstream gender, other marginalised groups, and the environment into your programme activities and with what impact?
23. What were the specific **impacts** (intended and unintended, positive & negative) of the programme interventions on the targeted youths and their respective communities?
- How do youth participating in this programme compare to non-participating youths?
24. How **efficiently** were the programme activities implemented in terms of:
- Timeliness of support from IYF (financial, technical, logistical etc)
 - Timeliness of activities
 - Cost effectiveness within budget estimates
 - Cost vis-à-vis benefits
 - Models of delivering the programme activities (could the same results been achieved through a different methodology/model but using less resources?)
 - What could have been done differently?
25. To what extent are the project activities and benefits **sustainable** in the long-term without external support from IYF?
26. What **key lessons** did your organization learn from implementing programme activities supported by IYF.

27. What **key recommendations** do you propose for similar support in future to make the interventions more effective in meeting the needs and aspirations of the youth organizations and their members?

28. Any other comments?

IMPACT EVALUATION REPORT

January 2018



by **NEDICO**



ZIMBABWE:WORKS



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LIST OF ABBREVIATIONS AND ACRONYMS

CD-RISC	Connor–Davidson Resilience Scale
DFID	Department for International Development
FGD	focus group discussion
HH	household
IT	information technology
IYF	International Youth Foundation
JAZ	Junior Achievement Zimbabwe
KII	key informant interview
MP	Member of Parliament
NEDICO	New Dimension Consulting
OLS	ordinary least squares
PROWEB	Professional Women, Women Executives and Business
PTS	passport to success
RBCT	Royal Business Consult Trust
RD	Restless Development
Sida	Swedish International Development Cooperation Agency
TV	television
USAID	United States Agency for International Development
USD	United States dollar
YA	Young Africa
Z:W	Zimbabwe:Works Project Phase II

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EXECUTIVE SUMMARY

This report provides an overview of the impact evaluation findings of the Zimbabwe:Works Project Phase II (Z:W). The study sought to evaluate the project from the perspective of youth economic empowerment and income generation through entrepreneurship, financial inclusion and employability.

Operating environment

Zimbabwe experienced marked declines in socio-economic conditions between 2014, when the Z:W programme started, and 2016 when the impact evaluation was conducted. Deindustrialisation resulted in deepening economic informalisation. Structural economic degeneration catalysed a collapse in savings and investments rates. The programme was implemented in the context of declining macro-economic conditions. The evaluation was conducted in the context of an accelerated decline in the macro-economic and political environment. Progressive socio-economic degeneration between 2015 and 2017 resulted in the introduction of the bond notes, severe cash shortages and continued company closures. The Government also introduced Statutory Instrument 64 (SI64), which restricted the importation of specific goods. This affected the programme as some young people were running retail-related enterprises. Developments within the macro context affected programme implementation and were likely to exacerbate stress and negatively influence on risk taking, especially for youths intending to access loans.

Design

The impact evaluation uses a randomised controlled trial to assess the effectiveness of the project. All individuals who were recruited and eligible to participate in a given modality were randomly assigned to a treatment or control group. Random assignment guarantees that participants in the project are, in statistical expectation, similar to non-participants.

Sample size and data collection

The impact evaluation targeted 2400 young people in both the treatment and the control groups. The impact evaluation comprised of baseline and endline surveys. The baseline survey was conducted from October to December 2016 reaching 2,032 young people (1,147 the treatment and 885 the control groups). The endline survey was from September to October 2017, reaching 1,564 young people (869 the treatment and 695 the control groups). The overall baseline and endline response rates were 85% and 77% respectively, which are adequate to produce statistically significant results.

Data analysis, report writing and presentation

Impact evaluation data were analysed using the statistical programming software R. To assess the effectiveness of the modalities at the endline, the study team computed entrepreneurship and employability indices showing the overall effect of entrepreneurship and employability modalities on entrepreneurship and employment success respectively.

Measurement of effect

In order to be able to compare all the effects across the modalities, as well as the baseline and endline samples, this report converts all measures into standard scores. A standard score depicts the number of standard deviations by which a given estimate diverges from the mean. A positive standard score means a modality or treatment arm was higher than the mean in the whole sample. A positive score signifies that the value of an observation (in this case, in the treatment group) is above the mean value. In addition, we also report percentages and outcomes on scales (e.g. a scale ranging from 1 to 5).

FINDINGS

ENTREPRENEURSHIP

Overview of entrepreneurship

Findings were computed into an entrepreneurship index computed from questions on income from the business, access to financing, availability of business savings and business investments. Assignment to treatment is associated with an average increase in monthly revenue of 125 USD. Relative to the control group, attending treatment (training only) was associated with an average increase of 99 USD in monthly revenue and 42 USD in monthly profits, while attending training and receiving a loan is associated with an average increase of 362 USD in revenue and 117 USD in profits. Assignment to treatment was associated with an increase in 13 USD in monthly business investment. The programme, combining modality 1a¹ and 1b² worked slightly better for women than for men. The evaluation estimated a 0.18 standard deviation increase as a result of the intervention. This estimate was substantively large and statistically significant. Modality 1a performed better than modality 1b. Specifically, modality 1a raised the income index by 0.18 standard deviations (a statistically significant result), compared to 0.04 within modality 1b.

Household assets

A standardised household asset index was computed from questions regarding the ownership status for dwelling, type of roofing material, household assets owned and type of toilet used. Assignment to the treatment group was associated with approximately 0.05 of a standard deviation increase in household assets. This increase was not statistically significant, except among the subgroup that received a microfinance loan (about f of the treatment participants), which was significant at the $p=0.1$ level. Access to loans provided young people with the financial potential to acquire household assets. Comparing modalities, modality 1a yields a higher treatment effect (0.08 standard deviations), compared to 0.04 standard deviations for modality 1b.

Income

A standardised income index was computed from questions regarding individuals' personal income, household income and the number of times individuals had gone without food, water, medicine or money in the past year. Personal monthly income increased by approximately 113 USD in the treatment group, while it remained constant in the control group. The programme increased the income index by 0.1 standard deviations. While this effect size was substantially meaningful, it was not statistically significant. Modality 1a performed better than modality 1b. Specifically, modality 1a raised the income index by 0.18 standard deviations (a statistically significant result), compared to 0.04 for modality 1b. The effect of the programme on incomes was particularly promising for women as the evaluation estimated a 0.18 standard deviation increase as a result of the intervention. The programme had the strongest treatment effect on incomes in Harare (an increase by 0.23 standard deviations). By contrast, in Bulawayo and Goromonzi the treatment effect was small and insignificant. In Goromonzi, the effect was even slightly negative (but small and insignificant).

Time allocation

The time allocation index was computed from questions regarding individuals' self-reported free time in hours, individuals' perceptions about their lives being too busy, and individuals' likelihood to spend free time with leisure activities such as watching television, consuming alcohol or meeting up with friends. The programme had a negative effect on individuals' free time as individuals assigned to the programme were 0.04 standard deviations less likely to have free time (broadly measured). The negative effect of the programme on free time was more pronounced for modality 1a. The reduction in free time was less pronounced and positive among women than among men. The effect (0.08 standard deviations), however, was not statistically significant. Regarding geographic differences, treatment effects were broadly similar across Harare (-0.07), Bulawayo (-0.02) and Goromonzi (-0.05).

¹ Modality 1a provided business development support and financial inclusion for aspiring young entrepreneurs, at least 6 months but less than 12 months in operation

² Analogous to 1a but targeting existing young entrepreneurs with at least 12 months in operation

Risk tolerance

The programme had a positive treatment effect on individuals' willingness to take risks. The effect was more pronounced among those individuals that only attended the training, while it was slightly lower (and statistically insignificant) among those that also received funding. This may be owing to the fact that taking on credit makes individuals less likely to take risks than if they did not take on credit. Willingness to take risks was higher for modality 1b. Specifically, individuals in this modality scored 0.18 standard deviations higher on the risk tolerance index compared to their control group. In modality 1a, the increase was 0.08 standard deviations and not statistically significant. Overall, women also increased their risk tolerance, though the increase was slightly lower (0.12 standard deviations), compared to 0.14 standard deviations among men. The increase in risk tolerance due to the programme was largest in Goromonzi (0.21 standard deviations) and lowest in Bulawayo, where there was a negative, but insignificant effect.

Self-confidence

Self-confidence was raised by 0.02 standard deviations in modality 1a and reduced by 0.1 standard deviations in modality 1b. Both effects, however, were not statistically significant. The negligible effect on self-confidence was also confirmed among women. Regarding the geographic split, there was a significant reduction in self-confidence in Bulawayo (-0.86 standard deviations). In Harare, there was a positive effect on self-confidence, which, again, was not statistically significant. Taken together, then, the programme had a negligible effect on self-confidence.

Self-efficacy

The programme had a negative effect on self-efficacy. The reduction among individuals assigned to be treated was 0.17 standard deviations. The effect was particularly pronounced among individuals who received funding (-0.34 standard deviations). It was insignificant and smaller among individuals who did not access funding (-0.08 standard deviations), than among individuals who did receive funding. Reductions in self-efficacy were particularly pronounced within modality 1a. The reduction was statistically significant (-0.21 standard deviations). Women experienced substantially lower self-efficacy rates, but it was statistically insignificant (-0.06 standard deviations). Reductions in self-efficacy were particularly pronounced in Bulawayo and Goromonzi.

Relationships

The programme reduced participants' ability to maintain and develop social relationships. The reduction was particularly stark among the subset of beneficiaries that received funding (-0.47 standard deviations). It was not detectable among the subset of individuals that did not receive funding. This could be explained by qualitative accounts where young people within the treatment group reported investing more time in expanding or diversifying their ventures, which inevitably limited time for maintaining social relationships. Comparing modalities 1a and 1b, findings showed that the effect was largely comparable across the two with the treatment effect slightly more negative within modality 1b (-0.21) as compared to modality 1a (-0.18). However, these differences were not themselves statistically significant. With regard to gender, women showed a slightly lower negative treatment effect (-0.19), compared to men. Moreover, the treatment effect was not detectable in Harare, where it was even slightly positive. By contrast, the programme was associated with a statistically significant decrease in relationships in Bulawayo (-0.89) and Goromonzi (-0.32).

Economic empowerment

A standardised "Economic Empowerment" index was computed and it included all questions that measure individuals' self-reported economic empowerment. The programme had a small and statistically significant negative effect on the economic empowerment index. The observed reduction in economic empowerment was roughly similar and statistically significant across modalities 1a (-0.18 standard deviations) and modality 1b (-0.14 standard deviations), as well as for women (column 5, -0.17 standard deviations). The reduction was particularly pronounced and statistically significant in Bulawayo (-0.51), followed by Goromonzi (-0.21), while the effect was close to 0 in Harare.

Resilience

A standardised "Resilience" index was computed and it included all questions regarding individuals' self-reported resilience. Resilience was slightly lower among treated youths, compared to those in the control group (-0.09 standard

deviations). The effect was statistically significant. The reduction was predominantly driven by individuals who received funding (-0.29 standard deviations, which was statistically significant). The effect was insubstantial and insignificant among beneficiaries who did not receive funding. The reduction was slightly larger among modality 1b (-0.12 standard deviations), compared to modality 1a (-0.05 standard deviations). Women showed slightly larger and statistically significant reductions in resilience (-0.17 standard deviations), compared to men. The effect was most negative and statistically significant within the Bulawayo sample. Respondents from Harare and Goromonzi did not witness a significant reduction in resilience.

EMPLOYABILITY³

Overview of employability

Findings were computed into an employability index based on questions on whether individuals had done an internship, whether they were paid during the internship, the length of the internship, as well as their current employment status. The programme had a positive effect as treated youths scored 0.11 standard deviations higher on the index compared to youths in the control group. Among young people who were exposed to Passport to Success (PTS), the programme increased the employability index by 0.22 standard deviations. This was statistically significant. This effect was large and reflected the success of the programme, particularly when coupled with training on PTS, a Life Skills training package used by IYF. The effect of the programme regarding incomes looked particularly promising for women with a statistically significant 0.24 standard deviation increase as a result of the intervention.

Household assets

The programme had a negligible effect on household assets. The effect, -0.02 standard deviations, was very small and not statistically significant. In relation to gender, there were no discernible differences compared to the overall sample or to men. Women who participated in the programme were equally unlikely to see their household assets improve as a result of the programme. Geographical analysis showed that both Harare and Bulawayo yielded similar, inconclusive effects regarding assets, which were not statistically significant. However, most of the respondents stayed with their parents or guardians and they may not have focused on purchasing household assets.

Income

The programme increased the income index by 0.13 standard deviations. This was statistically significant. Treated participants saw personal monthly incomes rise from 68 USD per month on average to 150 USD. Among the control group, monthly incomes rose from 88 USD to 144 USD on average. The difference in the effect sizes was substantially meaningful and statistically significant. The effect of the programme regarding incomes looked particularly promising for women with a 0.24 standard deviation increase as a result of the intervention. This estimate was substantively sizable and statistically significant. Geographic analysis showed that the programme had very similar effects in Harare and Bulawayo of around 0.12 standard deviations (not statistically significant).

Time allocation

The programme had a negative effect on individuals' free time. The effect size, however, was small and insignificant. Young people who were in the treatment group were 0.08 standard deviations less likely to have free time (broadly measured). The reduction in free time was roughly similar among men and women, though the effect for women (-0.09 standard deviations) however, was not statistically significant. Geographic analysis showed that the programme had stronger effects on time allocation in Bulawayo (-0.36), compared to Harare (0.07).

3 Modality 3=Work Readiness Training for New Job Entrants

Risk taking

The programme had positive and statistically insignificant treatment effects on individuals' willingness to take risks. Overall, the effect was slightly lower among women (0.02 standard deviations). Finally, geographic analysis showed that the statistically insignificant increase in risk taking was more pronounced in Bulawayo (0.11), compared to Harare (0.02), though both estimates were insignificant.

Self-confidence

The programme had a strong, positive and statistically significant effect on self-confidence. Average scores among the treatment group on self-confidence measures rose from approximately 4.4 to 4.8 on a 1–5 scale. The positive effect on self-confidence was also confirmed among women. There was a strong and statistically significant increase in self-confidence in Harare (0.29 standard deviations), with in Bulawayo, the effect being 0. Insights from qualitative discussions showed that participating in the programme, (even without getting internship positions) enhanced young people's confidence, especially in their own abilities and in their potential to secure employment.

Self-efficacy

The programme had a strongly positive and statistically significant effect on self-efficacy and the increase was pronounced among young people in the treatment group. The effect was particularly pronounced and statistically significant among individuals who did not participate in PTS (0.33 standard deviations). Women had highly similar estimates and thus an increase in self-efficacy compared to men. The increase was 0.30 standard deviations and statistically significant. Geographical analysis showed that the increase was particularly strong and statistically significant in Harare (0.47 standard deviations) while the effect was small and insignificant in Bulawayo.

Relationships

The programme increased participants' ability to maintain and develop social relationships (statistically significant). The increase was particularly stark among PTS participants (0.61 standard deviations). The ability to maintain relationships was slightly lower among the subset of individuals that did not participate (0.23). Regarding gender, women showed a slightly lower treatment effect (0.24), compared to men. However, the effect was still strong, positive and significant. The treatment effect was also particularly strong in Harare (0.38 standard deviations), while it was not detectable in Bulawayo.

Economic empowerment

Empirical models showed that the programme had a statistically significant effect on economic empowerment. Individuals in the treatment group scored 0.25 standard deviations higher compared to those in the control group. Analysis of effects among actual beneficiaries (column 2) showed that the effect was particularly large and statistically significant among young people who participated in the PTS (0.38 standard deviations). The positive effect translated to women (0.23 standard deviations) and was particularly pronounced in the Harare. The effect was negligible and not statistically significant in Bulawayo.

Resilience

Resilience strongly increased with statistical significance as a result of the programme. Young people within the treatment group scored statistically significant 0.28 standard deviations higher on the resilience index. The increase was driven by individuals that participated in PTS (0.41 standard deviations) (statistically significant) although there were also effects observed among beneficiaries that did not participate in PTS. Women showed a slightly larger and statistically significant increase in resilience (0.31 standard deviations), compared to men. Finally, and in line with prior evidence, the effect was most pronounced and statistically significant in Harare (0.35 standard deviations).

RECOMMENDATIONS

- i. Future similar programmes should build on the evidence of multi-pronged entrepreneurship support anchored in needs analysis, needs driven capacity building, access to finance and mentorship.
- ii. Future similar interventions should continue with an affirmative action approach to gender transformation, with a specific focus on deliberately targeting and supporting more females.
- iii. Future similar projects should prioritise market linkages, as well as access to lucrative markets to ensure young entrepreneurs get the highest possible returns from their activities.
- iv. There is need for further enquiry to explore reasons why entrepreneurial support, specifically access to microfinance loans, may potentially result in negative psychological outcomes.
- v. Future similar projects should build on lessons learnt from the project with specific focus on supporting work readiness, facilitating access to internships as well as support towards accessing employment opportunities.
- vi. Explore possibilities of scaling up the PTS programme towards more young people as a way of preparing them for employment.
- vii. Future similar projects should focus on affirmative action for empowering young women, as well as basing employability interventions on robust labour market analyses.
- viii. Future similar projects should focus on addressing the psychosocial needs of young people beyond supporting entrepreneurship and employability.

I INTRODUCTION

The International Youth Foundation (IYF) invests in the extraordinary potential of young people. Founded in 1990, IYF builds and maintains a worldwide community of businesses, governments, and civil society organisations committed to empowering youth to be healthy, productive, and engaged citizens. IYF programmes are catalysts of change that help young people obtain a quality education, gain employability skills, make healthy choices, and improve their communities. IYF is currently implementing the second phase of the Zimbabwe:Works (Z:W) project, which is a USAID, DFID and Sida-funded 66-month (June 2012–December 2017) initiative of the IYF. The second phase of the project, which commenced in January 2015, sought to empower 22,000 Zimbabweans, particularly young women, economically and enable them to contribute towards and benefit from economic growth in Zimbabwe.

Context

Zimbabwe experienced marked declines in socio-economic conditions between 2014 when the Z:W programme started and 2017 when the impact evaluation was conducted. After a 52% decline in the gross domestic product (GDP) between 1999 and 2008, the economy experienced anaemic growth which averaged 2.9% from 2009 to 2016. Significant structural degeneration was characterised by an increased dependence on primary commodities, deindustrialisation and informalisation of the economy. Negative saving, depressed investment levels, weakening public institutions, fiscal and debt mismanagement and corruption contributed towards infrastructure and public service degeneration (Kanyenze et al., 2016).

Deindustrialisation resulted in deepening economic informalisation. This was followed by reduced formal sector employment, the collapse of social protection systems and rising poverty levels. Studies have estimated that the share of manufacturing in the country's GDP fell from 26.9% in 1992 to 11.7% in 2014. Declining capacity utilisation and reductions in the number of formal sector firms contributed towards downward trends. The share of informal employment in total employment increased from 80.0% in 2004 to 94.5% in 2014 (Kanyenze et al., 2016).

Structural degeneration of the economy resulted in a collapse of savings and investment rates, with savings estimated to have been negative since 2000 and, by 2015, were negative 11.0% of GDP. The economy was also affected by weakening public institutions characterised by fiscal and debt mismanagement, corruption accompanied by infrastructure and public service degeneration. Deepening fiscal deficits resulting from uncontrolled spending on government salaries and benefits contributed towards debt. Arrears in international debt further constrained the country's ability to access external financing, and the low and falling levels of tax collection contributed towards the depleted tax base.

The programme was implemented in the context of declining macro-economic conditions. Specifically, the evaluation took place at the height of the economic crisis as there was a marked difference between end of 2014 when the project design was agreed upon and 2017. The accelerated decline in the macro-economic and political environments, progressively between 2015 and 2017, resulted in the introduction of the bond notes, severe cash shortages and continued company closures. These developments affected programme implementation and were likely to exacerbate stress and negatively influenced risk taking, especially for youths intending to access loans. The Government also introduced Statutory Instrument 64 (SI64), which restricted importation of specific goods. This affected the programme as some young people were running retail related enterprises.

Entrepreneurship modality (1a and 1b): Design and goals

The entrepreneurship modality consisted of a two-part intervention: first, 3–5 days of training, followed by a referral to a microloan organisation approximately a month after training. The targeted groups were young people aged 20 to 35, including out-of-school youth, recent secondary school and university graduates, and university students, with businesses running for at least six months. The training focused heavily on developing business plans, advocating for a canvas model in which the entrepreneurs were asked to articulate their value proposition, cost structure, customer segments, and distribution channels. The entrepreneurs were also trained in financial literacy and encouraged to formalise both record keeping and business accounts. Other training modules focused on marketing, social media, customer relationships, and ethics.

The primary goals of the programme were as follows:

- to improve the economic well-being of young entrepreneurs, with specific goals of improving income, wealth, business revenues and profits, and business savings and investment;
- to promote the economic empowerment of participants; and
- to focus specifically on the empowerment and self-confidence of female entrepreneurs.

Employability modality (3): Design and goals

The employability modality was implemented in two different versions: one group received the basic partner customised work readiness training, while a second group received an additional component, the IYF flagship PTS programme. The standard training consisted of 3–5 days of training on work readiness, with a focus on workplace interpersonal skills, communication, and teamwork. Participants were also trained in self-promotion, including CV preparation and interview practice. The PTS programme lasted for three to six weeks and included sustained focus on life skills, with sessions on self-development, healthy behaviours, interpersonal skills, and workplace habits.

The primary goals of the programme were as follows:

- To improve the economic well-being of young people through employment, with the specific goal of securing internships that would lead to long-term gainful employment;
- To promote the economic empowerment of participants;
- To focus specifically on the employment access, empowerment and self-confidence of young women.
-

I.1 IMPACT EVALUATION OVERVIEW

I.1.1 Evaluation purpose and objectives

The impact statement of Z:W is: The broad empowerment of youth, particularly young women, to contribute towards and benefit from economic growth in Zimbabwe.

The objective of this study was to conduct a comprehensive impact evaluation of the Z:W Project Phase II. Specifically, the study sought to evaluate the project from the perspective of youth economic empowerment and income generation through entrepreneurship, financial inclusion and employability.

I.1.2 Evaluation questions

The evaluation objective was achieved through answering the following questions.

- Does the project improve the economic well-being of young women and men who participate? In particular, what is the impact on employment, business start-up and expansion, incomes, investment, savings, borrowing and lending?
- Does the project promote the economic empowerment of participants, as measured by proxies such as physical mobility, aspirations for the future, control (or capacity to make decisions) over household resources (assets) or income and ability to organise with others? If so, which elements of the programme contributed to this?
- Does the intervention build young women's self-confidence? If so, which elements of the programme contribute to building young women's self-confidence: the employment/entrepreneurship training or the life-skills training? Or is it a combination of both elements?
- To what extent was the modality implemented in a gender-sensitive manner?
- Is there a higher rate of enterprise start-up and growth rates, particularly amongst young women, for project participants than for non-participants?

- What are the business start-up and growth rates for young entrepreneurs who received loans, in comparison to those who did not receive loans?
- Have participants (or non-participants), particularly young women, who have accessed wage employment retained their jobs for at least three months?
- Which percentage of participants (or non-participants) who secured a job, retained the same job for three months?
- Which percentage of participants (or non-participants), who secured a job, changed jobs (but were continuously working) for three months?
- What were the outcomes of other participants (or non-participants) who secured a job, but did not continue to work and why?
- What is the influence of the integration of PTS life skills training in young women and men's economic empowerment programming?
- Does PTS enhance impacts related to income, control over income, access to jobs, and personal resilience, particularly for young women?
- Does PTS trigger more transformative changes in participants, particularly young women, than other standard training-/capacity-building components of the project?
- Does the PTS curriculum improve young women's and young men's relationships with each other and with their families?

In addition to the evaluation questions above, the evaluation assesses the impact on the key empowerment dimensions of *Power within*, *Power to*, *Power with*, and *Power over*.

2 EVALUATION METHODOLOGY

This section provides an overview of the methodology for conducting the impact evaluation. The study was conducted using a randomised controlled trial. The section outlines the population, sample size selection as well as data collection and analysis processes.

Population

The target population for the intervention varied by modality. Modality 1a (*Business Development Support and Financial Inclusion for Aspiring Young Entrepreneurs*) targeted out-of-school youth, with business running for at least six, but less than 12 months. Modality 1b (*analogous to 1a but targeting existing young entrepreneurs*) targeted out of school youth with businesses running for 12 months and more. Modality 2 (*Holistic vocational/technical training*) targeted disadvantaged youth and those who have not completed secondary education. This modality was excluded from the study as the implementing partner, Young Africa, was no longer part of Z:W at the time of the evaluation. Modality 3 (*Work Readiness Training for New Job Entrants*) targeted unemployed youth with tertiary qualifications or new job entrants. The evaluation included participants in Harare, Goromonzi, and Bulawayo.

Design

The impact evaluation used a randomised controlled trial to assess the effectiveness of the three modalities, 1a, 1b, and 3. All individuals who were recruited and eligible to participate in a given modality were randomly assigned to either participate in the modality (treatment) or not (control). Random assignment guaranteed that participants were, in statistical expectation, similar to non-participants. The effect of the programme can, hence, be straightforwardly measured by comparing participants assigned to the control group with those assigned to a given treatment modality. The impact evaluation had two data collection phases, namely a baseline survey conducted in October to December 2016 and the endline survey conducted in September to October 2017.

Overview of impact evaluation survey sample size and data collection

The impact evaluation initially targeted 2,600 young people; however, the figure was reduced to 2,400 young people in both intervention and control groups after Young Africa dropped out of the study.⁴ Table 1 below shows the impact evaluation sample size and the number of participants reached during the baseline and endline phases of data collection.

Table 1: Impact evaluation survey sample size and data collection summary

Modality		Targeted sample Size	Participants reached during baseline survey	Participants reached during endline survey
1a	Beneficiary (Intervention) – No PTS	400	406	223
	Control	400	291	196
	Total	800	697	419
1b	Beneficiary (Intervention) – No PTS	400	381	322
	Control	400	213	210
	Total	800	594	532
3	Beneficiary (Intervention) – No PTS	250	246	183
	Beneficiary (Intervention) – PTS Integration	150	150	141
	Control	400	341	289
	Total	800	737	613
All three modalities	Beneficiary (Intervention)	1,050	1,033	728
	Beneficiary (Intervention) – PTS Integration	150	150	141
	Control	1,200	845	695
	Total	2,400	2,028	1,564

⁴ Young Africa was dropped due to governance and financial management challenges, which the organisation was facing at the time of evaluation.

The overall baseline and endline response rates were 85% and 77% respectively, which were adequate to produce statistically significant results.

Qualitative data collection

The impact evaluation successfully conducted 10 focus group discussions (FGD) with young people, 11 key informant interviews (KII) with key stakeholders and four case stories with treatment group participants.

Data analysis, report writing and presentation

To assess the effectiveness of the modalities, NEDICO computed entrepreneurship and employability indices showing the overall effect of entrepreneurship and employability modalities on entrepreneurship and employment success respectively. A draft impact evaluation report was developed and shared with IYF and the donors. Feedback from the IYF and the donors was incorporated into the final impact evaluation report.

Content and thematic analysis was used for qualitative data from FGDs and KIIs. The evaluation used Braun and Clarke's⁵ six phases of conducting thematic analysis where we:

- familiarised ourselves with the notes;
- generated initial codes;
- searched for themes;
- reviewed themes;
- defined and named themes; and
- produced the qualitative analysis results for each group.

Impact evaluation strengths and limitations

This section presents the strengths and limitations of the impact evaluation.

Strengths

- the data exhibited almost no missingness;
- the measures were reliable and produced pronounced variation (i.e. standard deviation of variables);
- all measures scaled well, which was a result of careful measurement strategy;
- the data set was in a very polished shape, which aided the final report write up;
- all measures balanced very well across treatment and control groups.

Limitations, while few, were as follows:

- Cash shortages for respondents' incentives.

Mitigation: NEDICO got the required cash at inflated rates.

- Low response rates at central meeting places despite adequate prior notice of the data collection dates.

Mitigation:

Below are the measures taken to address the response rate: -

- pre-mobilisation meeting between IYF Harare, Z:W partners and NEDICO to discuss the participants list and mobilisation strategies;
- NEDICO supported partners with community mobilisation support in terms of airtime and allowances for community mobilisers;
- NEDICO provided incentives of 2.00 USD to all participants (both treatment and control) to encourage participation in the endline;
- door-to-door visits of participants who could not come to mobilisation centres; and
- if the above all failed, in consultation with IYF Harare and partners, NEDICO conducted phone interviews

5 Braun, V. and Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3: 77–101.

3 RESEARCH FINDINGS

This section presents research findings under each research question.

3.1 Research question 1: Does the project improve the economic well-being of young women and men who participate? In particular, what is the impact on employment, business start-up and expansion, incomes, investment, savings, borrowing and lending?

3.1.1 Incomes

The programme improved the economic well-being of young women and men who participated. Table 2 shows the overall effect of the programme on incomes using descriptive statistics. Comparisons between baseline and endline data show that the treatment group, across all modalities experienced income increases. This was particularly noteworthy given that income increases in the control group were less pronounced. The treatment group in modality 1a saw personal incomes increase from 160 to 307 USD (Figure 1). Meanwhile, the control group only saw incomes increase from 136 to 180 USD. The same trend was observed in relation to outcomes such as “has gone without food” or “has gone without water”. The items, which were scored on a scale, improved across most treatment conditions. This also held for modality three. The PTS component saw stronger increases, compared to the non-PTS components. This held across most outcomes, besides the very last.

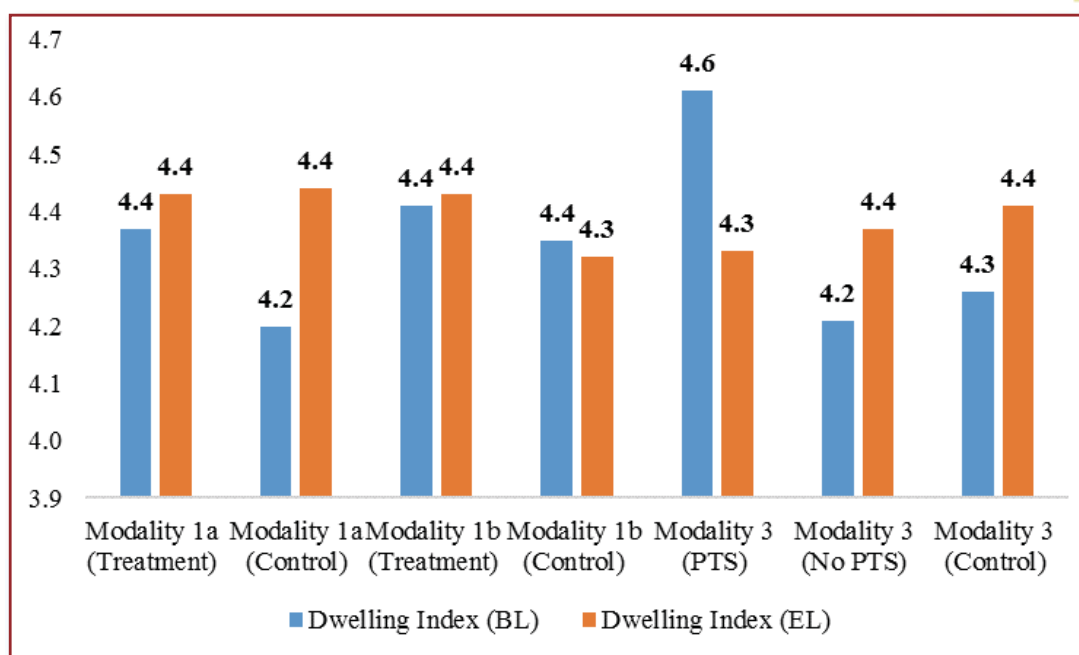


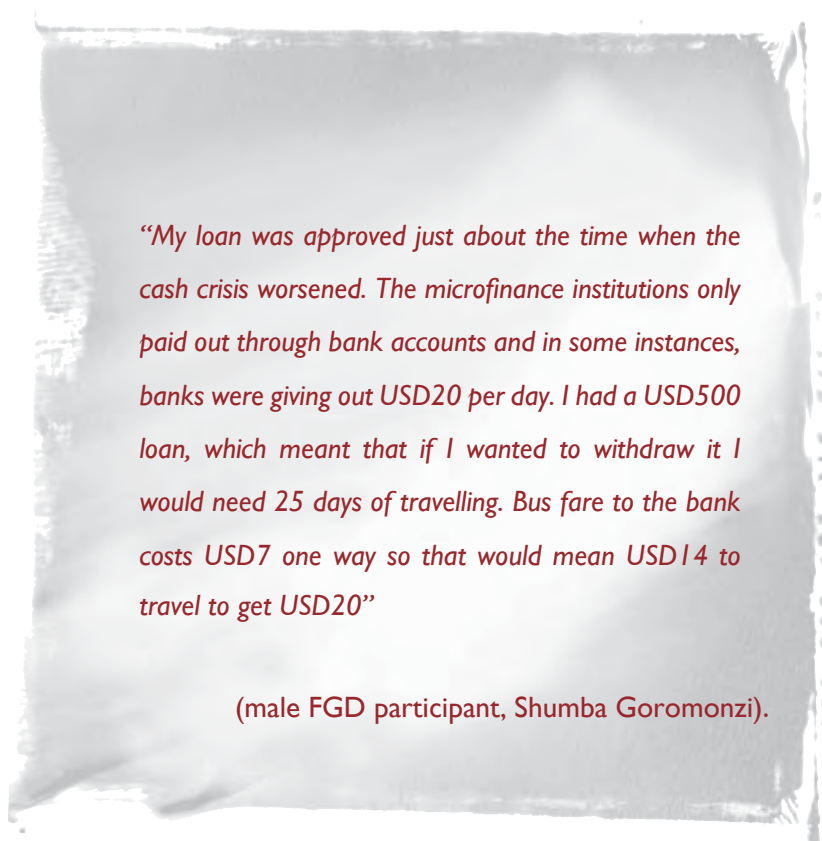
Figure 1: Personal incomes

Table 2: Incomes⁶

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Personal income (BL)	159.88	135.56	303.6	210.64	45.49	89.49	84.24
Personal income (EL)	307.61	180.4	396.56	164.84	135.95	162.34	143.18
Household income (BL)	610.37	427.51	601.46	448.57	668.03	917.74	803.54
Household income (EL)	675.15	423.69	753.58	375.76	667.94	837.25	787.76
Gone without food (BL)	4.62	4.56	4.69	4.68	4.78	4.82	4.86
Gone without food (EL)	4.83	4.73	4.84	4.77	4.94	4.89	4.94
Gone without water (BL)	4.61	4.69	4.63	4.66	4.52	4.78	4.8
Gone without water (EL)	4.85	4.89	4.84	4.84	4.98	4.93	4.95
Gone without medicine (BL)	4.77	4.65	4.79	4.75	4.65	4.7	4.77
Gone without medicine (EL)	4.81	4.78	4.81	4.72	4.98	4.93	4.96
Gone without income (BL)	4.37	4.31	4.48	4.49	4.55	4.55	4.64
Gone without income (EL)	4.56	4.58	4.65	4.61	4.8	4.85	4.8

Effect of the entrepreneurship modalities on the income index

The standardised income index which was computed using questions that measured an individuals’ personal income, their household income and the number of times individuals have gone without food, water, medicine or cash in the past year. The programme increased the income index by 0.1 standard deviations. While this effect size was substantially meaningful, it was not statistically significant. Inputs from key informants showed that the extent to which the programme could influence income was constrained by the socio-economic conditions, which rapidly declined during the time when the evaluation was being conducted. Overall, the extent to which the young people succeeded or not, was influenced more by deteriorating macro-level socio-economic conditions.



(male FGD participant, Shumba Goromonzi).

Access to funding contributed towards increases in income, which were shown more strongly for individuals that accessed funding. Among these individuals, the effect was 0.14 standard deviations, compared to 0.06 standard deviations among individuals that did not receive funding. These effect sizes were not statistically significant. Columns 3 and 4 in Table 3 below, compares the programme’s effectiveness across modalities 1a and 1b. Modality 1a performed better than modality 1b. Specifically, modality 1a raised the income index by 0.18 standard deviations (a statistically significant result), compared to 0.04 within modality 1b. Again, however, unobserved variables may explain this difference that has nothing to do with the two programmes.

The effect of the programme regarding incomes was particularly promising for women (see column 5). The evaluation estimated a 0.18 standard deviation increase as a result of the intervention. This estimate was substantively sizable and

6 BL=Baseline & EL=Endline

statistically significant. Females who were part of focus group discussions highlighted that prior to the programme their businesses were mostly not well planned but as a result of the programme they were starting to plan better, track their incomes and expenditure while focusing on growth. Finally, the programme, had the strongest treatment effect on incomes in Harare (an increase by 0.23 standard deviations). By contrast, in Bulawayo and Goromonzi, the treatment effect was small and insignificant. In Goromonzi, the effect was even slightly negative (but small and insignificant).

Table 3: Effect of the entrepreneurship modalities on the income index

	<i>Dependent variable</i>							
	<i>Dependent variable</i>							
	Difference in Standardized Income Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	0.10 (0.06)		0.18** (0.09)	0.04 (0.09)	0.18** (0.09)	0.23** (0.10)	0.05 (0.17)	-0.04 (0.09)
Treated: Training Only		0.06 (0.06)						
Treated: Training + Funding		0.14 (0.11)						
Female	0.003 (0.06)	0.01 (0.06)	-0.04 (0.09)	0.05 (0.08)		-0.09 (0.10)	0.22 (0.15)	0.07 (0.09)
Age	-0.02*** (0.01)	-0.02*** (0.01)	-0.01 (0.01)	-0.03*** (0.01)	-0.02* (0.01)	-0.01 (0.01)	-0.02 (0.02)	-0.03*** (0.01)
Years of Ed.	0.001 (0.02)	0.001 (0.02)	0.001 (0.02)	0.01 (0.02)	-0.01 (0.02)	0.004 (0.03)	0.02 (0.04)	-0.004 (0.02)
Constant	0.39 (0.28)	0.40 (0.28)	0.15 (0.39)	0.61 (0.40)	0.41 (0.40)	0.10 (0.47)	-0.11 (0.75)	0.79** (0.35)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	851	851	371	480	444	401	99	351
R ²	0.01	0.01	0.02	0.02	0.02	0.02	0.03	0.03

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the employability modality on incomes

Table 4 reports the overall effect of the employability programme on incomes. Column 1 reports the effect of being randomly assigned to the treatment (“Assigned to treat”) on a standardised income index. The index includes all questions that measure an individual’s income. Specifically, it includes individuals’ personal income, their household income and the number of times individuals have gone without food, water, medicine or cash in the past year. As before, the evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Income Index”.

Column 1 shows the average treatment effect of the programme on the income index. The evaluation found that the programme increased the income index by 0.13 standard deviations. This effect on size was substantially meaningful and statistically significant. When scrutinising the treatment effect among those individuals that attended the programme, comparing them to those that did not, the evaluation found that the income index, again, increased more strongly for individuals that participated in PTS. Among these individuals, the effect was 0.22 standard deviations, compared to 0.08 standard deviations among individuals that did not participate. The effect of the programme regarding incomes looked particularly promising for women (see column 3). Here, the evaluation estimated a 0.24 standard deviation increase as a result of the intervention. This estimate is substantively sizable and statistically significant. Finally, the programme had very similar effects in Harare and Bulawayo of around 0.12 standard deviations.

Table 4: Effect of the employability modality on incomes

	<i>Dependent variable</i>				
	Difference in Standardized Income Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.13*		0.24**	0.13	0.11
	(0.07)		(0.10)	(0.09)	(0.10)
Treated: No PTS		0.08			
		(0.09)			
Treated: PTS		0.22**			
		(0.10)			
Female	0.08	0.08		0.16*	-0.07
	(0.07)	(0.07)		(0.09)	(0.10)
Age	-0.004	-0.003	-0.02	-0.02	0.01
	(0.01)	(0.01)	(0.02)	(0.02)	(0.02)
Years of Ed.	0.01	0.01	-0.05	-0.02	0.05
	(0.05)	(0.05)	(0.08)	(0.07)	(0.06)
Constant	-0.11	-0.05	1.20	0.69	-1.06
	(0.83)	(0.83)	(1.35)	(1.19)	(1.04)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	544	544	310	346	198
R ²	0.01	0.02	0.03	0.02	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

3.1.2 Household assets

Table 3 shows the overall effect of the programme on household assets using descriptive statistics. The table shows that most asset measurements are higher in the treatment group. The dwelling index (ranging from 1–5), for instance, is 4.43 points in the treatment group 1a and 1b in the endline, compared to 4.37 and 4.41 points in the baseline, respectively (see Figure 2).

A similar trend is detectable for most items. Specifically, focusing on the treatment group in modality 1a and comparing the endline data to the baseline, the roof index increases from 2.35 to 2.39. The proportion of individuals owning a radio increased from 0.69 to 0.76. The proportion of individuals owning a TV increased from 0.70 to 0.76.

The evaluation documented a decrease in ownership of livestock from 0.47 to 0.42 in the rural area of Goromonzi. Overall, the same trend was detectable when scrutinising the treatment group in modality 1b. By contrast, outcomes did not increase within modality 3⁷ where there were reductions between the end- and baseline. Findings from modality 3 could be attributed to the broader macro-economic challenges and the resulting high levels of unemployment which meant young people could not get employment which would have allowed them to transform their household asset holdings positively. Decreases in the overall household assets index could be attributed to retrenchments and unemployment, and could be attributed especially to these factors as evidence has shown that the selling of household assets is one of the coping mechanisms adopted by households in times of hardship.

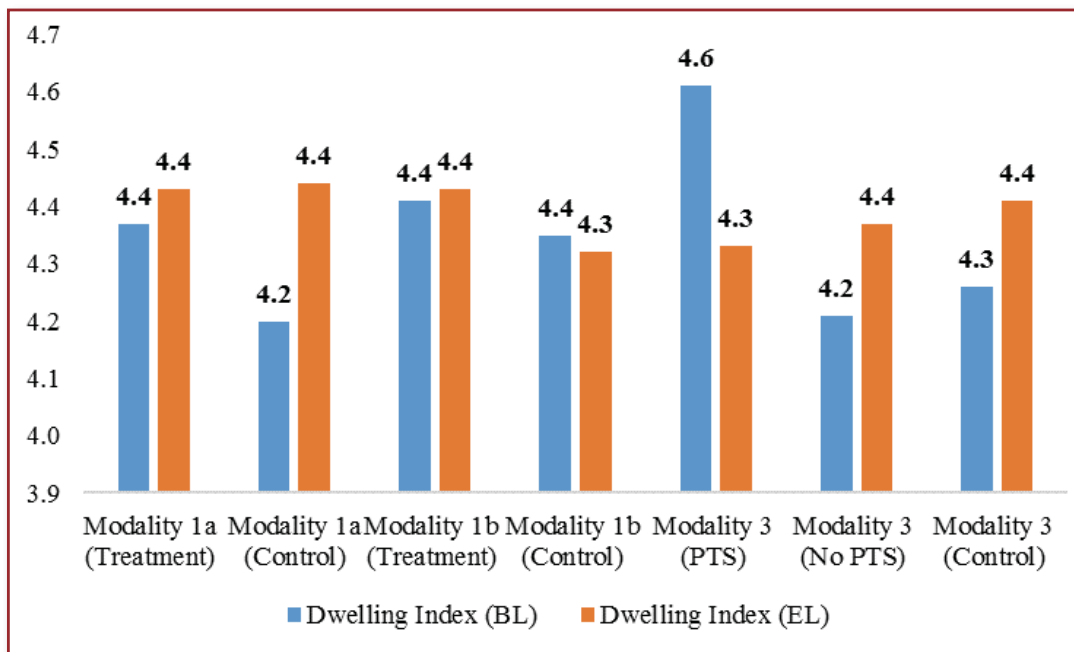


Figure 2: Dwelling Index

Table 5: Household assets

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Dwelling index (BL)	4.37	4.2	4.41	4.35	4.61	4.21	4.26
Dwelling index (EL)	4.43	4.44	4.43	4.32	4.33	4.37	4.41
Roof index (BL)	2.35	2.34	2.36	2.35	2.29	2.28	2.4
Roof index (EL)	2.39	2.3	2.28	2.25	2.25	2.25	2.26
Radio (BL)	0.69	0.65	0.74	0.75	0.8	0.67	0.75
Radio (EL)	0.76	0.75	0.73	0.76	0.79	0.72	0.77
TV (BL)	0.7	0.65	0.76	0.78	0.91	0.86	0.89
TV (EL)	0.76	0.65	0.78	0.79	0.98	0.95	0.97
Vehicle (BL)	0.26	0.16	0.25	0.2	0.54	0.56	0.5
Vehicle (EL)	0.26	0.15	0.26	0.16	0.34	0.41	0.38
Motorcycle (BL)	0.02	0.02	0.06	0.06	0.06	0.15	0.14
Motorcycle (EL)	0.09	0.03	0.04	0.02	0.03	0.07	0.05
Phone (BL)	0.96	0.93	0.97	0.99	1	0.93	0.94
Phone (EL)	0.98	0.99	0.98	0.99	1	0.99	1
Computer (BL)	0.34	0.26	0.37	0.35	0.82	0.88	0.81
Computer (EL)	0.39	0.27	0.39	0.29	0.72	0.76	0.72
Bicycle (BL)	0.25	0.34	0.28	0.32	0.21	0.18	0.23
Bycycle (EL)	0.35	0.37	0.34	0.32	0.13	0.31	0.16
Livestock (BL)	0.47	0.45	0.38	0.36	0.35	0.31	0.28
Livestock (EL)	0.42	0.45	0.34	0.29	0.02	0.07	0.07
Toilet (BL)	4.26	3.94	4.1	4.09	4.96	4.95	4.91
Toilet (EL)	4.32	4.1	4.48	4.35	5.01	4.98	5

Effect of the entrepreneurship modalities on the assets

Table 6 shows the overall effect of the entrepreneurship programme on household assets. Column I reports the effect of being randomly assigned to the treatment (“Assigned to treat”) on the standardised household asset index. The index includes all questions that measure the quality of an individual’s household assets. Specifically, it includes whether individuals’ ownership status of their dwelling (e.g. rent or ownership), the material their roof is made of (e.g. metal vs. tiles), the household assets they own (e.g. radio or television), and the kind of toilet they use (e.g. flush toilet or pit latrine). Again, the evaluation standardised these variables and averaged across them in order to build a comprehensive “Household Asset Index”.



As can be seen in column 1, the programme (combining modality 1a and 1b) had a weakly positive effect on household assets. The effect, 0.05 standard deviations, however, was small and not statistically significant. This could be attributed to the fact that the timeframe between baseline and endline was inadequate for young people to have transformed their incomes and positively change their household assets.

“Since I got training and received funding I managed to increase the number of chickens I keep. Right now, I am focusing on repaying my loan and making sure my business grows so there are not many changes in what I own or the life I live”

(male FGD Participant, Goromonzi).

It could also show that young people were focusing on reinvesting to grow their businesses before focusing on improving their household assets.

Column 2 focuses on those individuals that attended the programme, comparing them to those that did not attend. The evaluation estimated the same small effect of 0.05 standard deviations. Again, however, the effect was more positive and statistically significant for those individuals that also obtained funding from the microfinance institutions in the programme. These individuals scored 0.12 standard deviations higher on the household asset index. Access to funding was a critical success factor as outlined by participants in qualitative discussions who raised two key themes in relation to it. The first was that access to funding enabled them to increase production in whatever business they were involved in. Respondents focusing on market gardening for example highlighted that big, well-paying clients often prefer to buy from suppliers who can guarantee constant supply. The second theme related to limited resources for branding and marketing which increased product appeal as well as facilitating access to more lucrative markets.

Columns 3 and 4 compare effect sizes across modalities 1a and 1b. Again, evidence shows that modality 1a yields a higher treatment effect (0.08 standard deviations), compared to 0.04 standard deviations for modality 1b. Both effects, however, are not statistically significant and are small. Comparisons between the two groups were also problematic, given that individuals were not randomly assigned to 1a or 1b. Rather, unobserved variables may explain these differences (although the evaluation controlled for salient variables, as discussed above).

Column 5 shows the effect sizes for women. The evaluation found no differences between the overall sample and men. Women who were part of the programme were equally likely to see their household assets improve. However, the effect is small and statistically insignificant. Finally, columns 6, 7 and 8 show the geographical analysis where Harare and Goromonzi were highly comparable. Here, the programme increased the asset index by 0.04 standard deviations. The effect was much higher in Bulawayo (0.17 standard deviations), though it was not statistically significant due to the low number of individuals (99).

Table 6: Effect of the entrepreneurship modalities on the assets

	<i>Dependent variable</i>							
	Difference in Standardized Asset Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	0.05 (0.04)		0.08 (0.06)	0.04 (0.05)	0.05 (0.05)	0.04 (0.05)	0.17 (0.13)	0.04 (0.06)
Treated: Training Only		0.05 (0.04)						
Treated: Training + Funding		0.12* (0.06)						
Female	0.04 (0.04)	0.04 (0.04)	0.02 (0.06)	0.07 (0.05)		0.06 (0.05)	0.29** (0.12)	-0.05 (0.06)
Age	-0.004 (0.004)	-0.004 (0.004)	0.001 (0.01)	-0.01* (0.01)	-0.004 (0.01)	-0.01 (0.01)	0.001 (0.02)	-0.001 (0.01)
Years of Ed.	-0.01 (0.01)	-0.01 (0.01)	-0.004 (0.01)	-0.02 (0.01)	-0.002 (0.01)	-0.01 (0.01)	-0.03 (0.03)	0.0002 (0.01)
Constant	0.19 (0.16)	0.19 (0.16)	-0.07 (0.24)	0.44* (0.23)	0.12 (0.23)	0.18 (0.23)	0.05 (0.59)	0.06 (0.23)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	851	851	371	480	444	401	99	351
R ²	0.02	0.02	0.03	0.02	0.01	0.01	0.10	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the employment modality on assets

Table 7 shows the overall effect of the employment programme on household assets. Column 1 shows the effect of being randomly assigned to the treatment (“Assigned to treat”) on the standardised household asset index. The index includes all questions that measure the quality of an individual’s household assets. Specifically, it includes individuals’ ownership status of their dwelling (e.g. rent or ownership), the material their roof is made of (e.g. metal vs. tiles), the household assets they own (e.g. radio or television), and the kind of toilet they use (e.g. flush toilet or pit latrine). Again, the evaluation standardised these variables and averaged across them in order to build a comprehensive “Household Asset Index”.

Column 1 shows that the programme had a negligible effect on household assets. The effect, -0.02 standard deviations, was very small and not statistically significant. Column 2 focuses on those individuals that actually attended the programme, comparing them to those that did not attend. Here, the evaluation estimated that there is similarly small effect of -0.05 standard deviations. The effect is similar across those individuals that participated in the PTS and those that did not.

Column 5 shows the effect sizes for women. Here, there were no discernible differences compared to the overall sample or men. Treated women were equally unlikely to see their household assets improve as a result of the programme. Finally, columns 4 and 5 repeated the aforementioned geographical analysis. Harare and Bulawayo yielded similar, inconclusive effects regarding assets, which were not statistically significant.

Table 7: Effect of the employment modality on assets

	<i>Dependent variable</i>				
	Difference in Standardized Asset Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	-0.02 (0.04)		-0.04 (0.05)	-0.04 (0.05)	0.02 (0.07)
Treated: No PTS		-0.05 (0.06)			
Treated: PTS		-0.06 (0.06)			
Female	-0.02 (0.04)	-0.02 (0.04)		-0.05 (0.06)	-0.002 (0.07)
Age	0.003 (0.01)	0.003 (0.01)	0.01 (0.01)	-0.01 (0.01)	0.01 (0.01)
Years of Ed.	0.01 (0.03)	0.01 (0.03)	0.01 (0.04)	-0.01 (0.04)	0.06 (0.04)
Constant	-0.29 (0.52)	-0.29 (0.52)	-0.32 (0.67)	0.32 (0.71)	-1.45** (0.71)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	544	544	310	346	198
R ²	0.01	0.02	0.02	0.01	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

3.1.3 Entrepreneurship revenue, profits, savings and investments

Table 8 shows the overall effect of the programme on entrepreneurship using descriptive statistics. These outcomes only pertain to modality I. Most outcomes in this category were positively affected by the programme. Specifically, when comparing the end- to the baseline in treatment group modality Ia, the evaluation found a 14-percentage point increase in individuals who accessed funding (see Figure 3).

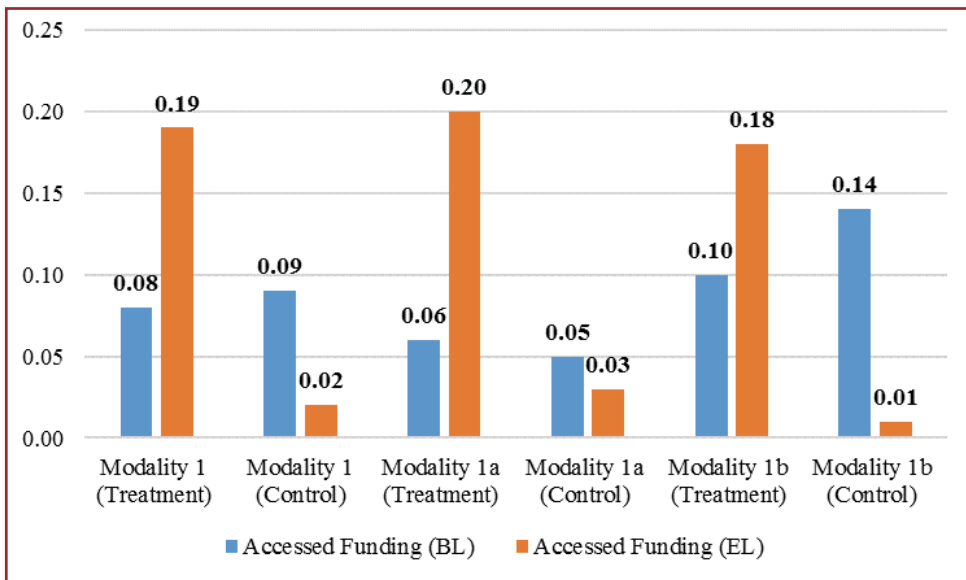


Figure 3: Access to Funding

Figure 4 shows that monthly revenues increased from 432 USD at baseline to 637 USD at endline. This is in contrast to those in the control group which experienced a reduction from 386 USD to 301 USD. The trend was also visible within modality 1b.

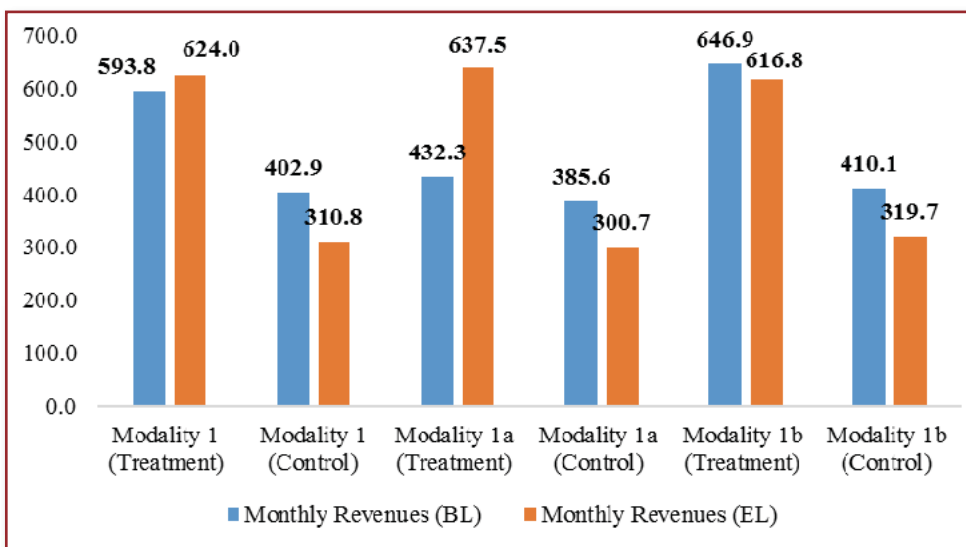


Figure 4: Monthly revenues

In general, though, most outcomes, including savings per month, investments and overall savings, increased as a result of the programme. At the baseline, 19% of the control group and 21% of the treatment group had business savings. At the endline, 30% of the control group and 52% of the treatment group had savings. Assignment to treatment was also associated with an increase in 13 USD in monthly business investment.

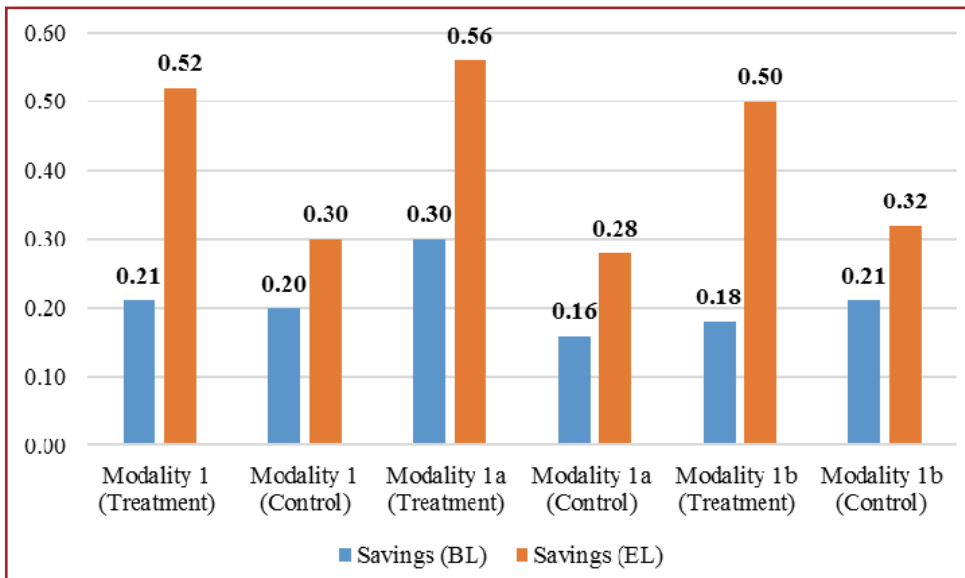


Figure 5: Savings

Differences between receiving the training only and also receiving a microloan cannot be interpreted with the same causal certainty, as assignment to the loan was not random within the treatment group. However, relative to the control group, attending treatment (training only) was associated with an average increase of 99 USD in monthly revenue and 42 USD in monthly profits, while attending training and receiving a loan was associated with an average increase of 362 USD in revenue and 117 USD in profits.

Table 8: Entrepreneurship revenue, profits, savings and investments

	Modality 1 (Treatment)	Modality 1 (Control)	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)
Accessed funding (BL)	0.08	0.09	0.06	0.05	0.1	0.14
Accessed funding (EL)	0.19	0.02	0.2	0.03	0.18	0.01
Employees (BL)	0.72	0.35	0.62	0.29	0.75	0.38
Employees (EL)	0.43	0.2	0.36	0.21	0.47	0.19
Monthly revenues (BL)	593.78	402.87	432.29	385.64	646.94	410.14
Monthly revenues (EL)	623.95	310.83	637.45	300.7	616.83	319.73
Monthly profit (BL)	250.01	164.83	157.19	140.47	280.57	175.12
Monthly profit (EL)	231.74	135.71	263.49	136.97	215	134.61
Savings (BL)	0.21	0.2	0.3	0.16	0.18	0.21
Savings (EL)	0.52	0.3	0.56	0.28	0.5	0.32
Savings per month (BL)	20.1	13.02	18.29	13.88	20.7	12.66
Savings per month (EL)	34.64	15.58	41.73	15.19	30.89	15.92
Investments (BL)	0.07	0.13	0.07	0.08	0.08	0.14
Investments (EL)	0.12	0.05	0.12	0.04	0.13	0.06
Investments per month (BL)	12.01	11.89	6.26	11.77	13.91	11.94
Investments per month (EL)	12.02	3.08	12.92	1.38	11.55	4.58

Effect of the entrepreneurship modalities on the entrepreneurship index

Table 9, shows the overall effect of the entrepreneurship programme on entrepreneurial success. The entrepreneurship index presented was computed based on questions that measured the quality of an individual's enterprise. Specifically, this included whether individuals obtained an income through their business, whether they have accessed funding, whether they have business savings and whether they had business investments. The evaluation standardised these four



variables and averaged across them in order to build a comprehensive “Entrepreneurship Index”.

The Z:W programme across modality 1a and 1b significantly increased the entrepreneurship index. Specifically, young people who were part of the treatment group scored 0.2 standard deviations higher on the index compared to individuals assigned to the control group. This marked a sizable and precisely measured improvement. Given that the treatment was randomly assigned, the effect can be interpreted as causal. The evaluation confirmed a strongly positive effect of the programme. This holds particularly true when scrutinising the subset of individuals that accessed funding. Here, the programme increased the entrepreneurship index by 0.8 standard deviations. This effect was large and speaks to the success of the programme, particularly when coupled with access to funding.

Columns 2 and 3 compare the effect of the programme on the entrepreneurship index across modality 1a and 1b. Both modalities significantly improved the entrepreneurship index. Interestingly, however, the evaluation found that modality 1a had a more positive effect than modality 1b. In particular,

modality 1a improved the index by 0.3 standard deviations as compared to 0.2 standard deviations in modality 1b. This difference, however, needs to be interpreted with caution as individuals were not randomly assigned to the modalities.

Column 4 focuses on the effect of the programme among women compared to men. Results showed that the programme – combining modality 1a and 1b – worked slightly better for women. Women, in particular, saw the entrepreneurship index improve by 0.26 standard deviations, compared to 0.23 in the overall sample and 0.20 among men. The finding thus speaks to the success of the programme in raising the economic prospects of female entrepreneurs. The difference, however, was small and in itself not statistically significant.

Table 9: Effect of the entrepreneurship modalities on the entrepreneurship index

	Modality 1 (Treatment)	Modality 1 (Control)	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)
Accessed funding (BL)	0.08	0.09	0.06	0.05	0.1	0.14
Accessed funding (EL)	0.19	0.02	0.2	0.03	0.18	0.01
Employees (BL)	0.72	0.35	0.62	0.29	0.75	0.38
Employees (EL)	0.43	0.2	0.36	0.21	0.47	0.19
Monthly revenues (BL)	593.78	402.87	432.29	385.64	646.94	410.14
Monthly revenues (EL)	623.95	310.83	637.45	300.7	616.83	319.73
Monthly profit (BL)	250.01	164.83	157.19	140.47	280.57	175.12
Monthly profit (EL)	231.74	135.71	263.49	136.97	215	134.61
Savings (BL)	0.21	0.2	0.3	0.16	0.18	0.21
Savings (EL)	0.52	0.3	0.56	0.28	0.5	0.32
Savings per month (BL)	20.1	13.02	18.29	13.88	20.7	12.66
Savings per month (EL)	34.64	15.58	41.73	15.19	30.89	15.92
Investments (BL)	0.07	0.13	0.07	0.08	0.08	0.14
Investments (EL)	0.12	0.05	0.12	0.04	0.13	0.06
Investments per month (BL)	12.01	11.89	6.26	11.77	13.91	11.94
Investments per month (EL)	12.02	3.08	12.92	1.38	11.55	4.58

Table 10: Employment

	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Employed (EL)	0.15	0.08	0.08
Gross salary (EL)	349.47	428.93	341.57
Net salary (EL)	314.29	391.07	303.86
Done internship (EL)	0.01	0.02	0.01

Finally, columns 6, 7 and 8 compare the effectiveness of the programme across the three implementation areas, Harare, Bulawayo and Goromonzi. The programme improved the entrepreneurship index across all three areas. The strongest effects were found in Harare and Goromonzi, where, the programme raised the entrepreneurship index by 0.25 standard deviations. The success of the programme was positive, but slightly less pronounced, in Bulawayo (0.13 standard deviations). There, thus, does not seem to be a clearly interpretable urban/rural gap.

3.1.4 Employment

Table 10 shows the effect of the programme on employment-related outcomes using descriptive statistics. The table shows a treatment effect on employment of approximately 15 percentage points for the PTS module, and of 8 percentage points for the no-PTS modality. However, the control group also witnessed 8 percentage points, which showcases a rather mild effect of the overall intervention. Gross and net salaries, similarly rose as a result of the programme. The effect was most noticeable for the no-PTS component (429 USD for gross and 391 USD for net).

Effect of the employability programme on employment

Table 11, shows the overall effect of the employability modality on employment success. Column 1 reports the effect of being randomly assigned to the treatment (“Assigned to treat”) on the standardised employability index. The index includes all questions that relate to an individual’s employment track records. Specifically, it includes information on whether individuals have done an internship, whether they were paid during the internship, the length of the internship, as well as current employment. The evaluation standardised all variables and averaged across them in order to build a comprehensive “Employability Index”.

As can be seen in column 1, Z:W had a statistically insignificant effect on the employability index. Specifically, the individuals randomly assigned to participate scored 0.11 standard deviations higher on the index compared to individuals randomly assigned to the control group (statistically insignificant). However, given that the treatment was randomly assigned, the effect can be interpreted as causal. Still, all results henceforth presented control for the implementing partner (using fixed effects) and the area under study (using fixed effects), as well as individual-level pre-treatment covariates such as gender, age and education.



Table 11: Effect of the programme on the employability index

	<i>Dependent variable</i>				
	Difference in Standardized Employability Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.11 (0.09)		0.08 (0.12)	0.20** (0.10)	-0.09 (0.18)
Treated: No PTS		0.14 (0.12)			
Treated: PTS		0.22 (0.14)			
Female	-0.02 (0.09)	-0.02 (0.09)		-0.03 (0.10)	-0.04 (0.18)
Age	0.03* (0.02)	0.03* (0.02)	0.03 (0.02)	0.02 (0.02)	0.04 (0.03)
Years of Ed.	-0.01 (0.06)	-0.01 (0.06)	-0.14 (0.09)	-0.09 (0.07)	0.13 (0.12)
Constant	-0.81 (1.12)	-0.78 (1.12)	1.43 (1.51)	0.86 (1.28)	-2.97 (1.96)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	544	544	310	346	198
R ²	0.01	0.01	0.02	0.03	0.02
<i>Note:</i>	*p<0.1; **p<0.05; ***p<0.01				

The Z:W programme did not result in differences in access to internships for young people. Key information outlined that macro-economic challenges, deindustrialisation, as well as high levels of unemployment contributed towards challenges in facilitating access to internships for young people.

Column 2 shows the effect of the programme on those that attended the programme. The analysis compared individuals that attended to those that did not attend. Given that attendance may be plagued by self-selection, this estimate is to be interpreted with caution. Still, the analysis confirmed a positive effect of the programme. This held particularly true when scrutinising the subset of individuals that took part in the PTS component. Here, the programme increased the employability index by 0.22 standard deviations. This effect was large and speaks to the success of the programme, particularly when coupled with access the proprietary IYF PTS tool.

Column 3 focuses on the effect of the programme on women compared to men. Women scored 0.08 standard deviations higher, though the effect was not statistically significant. Finally, columns 4 and 5 show comparisons of the programme's effectiveness across the two implementation areas, Harare and Bulawayo. The programme improved the employability index across both areas. The strongest effect was found in Harare: here, the programme raised the

employability index by 0.20 standard deviations. The success of the programme was not positive, but not statistically significant, in Bulawayo (-0.09 standard deviations).

3.2 Research question 2: Does the project promote the economic empowerment of participants, as measured by proxies such as physical mobility, aspirations for the future, control (or capacity to make decisions) over household resources (assets) or income and ability to organise with others? If so which elements of the programme contributed to this?

Table 12 shows the overall effect of the programme on economic empowerment using descriptive statistics. The first item is given in percentages, while the remaining items are scored on a five-point scale from “strongly disagree” to “strongly agree.” While the evaluation could not confirm a positive effect on the first outcome (“finds moving easy”), most other items were positively affected across the modalities. Being a good mediator increased from 4.12 to 4.43 in the treatment group 1a from the base- to the endline (Figure 6). Similar increases were detectable across the other treatment groups and outcomes. However, the control group also experienced these increases. Regarding modality 3, the evaluation documented stronger increases within PTS when comparing treated individuals between the base- and the endline. For example, the mediator outcome increased from 4.11 to 4.65 within PTS, while the increase is slightly smaller from 4.19 to 4.6 in the no-PTS treatment group.

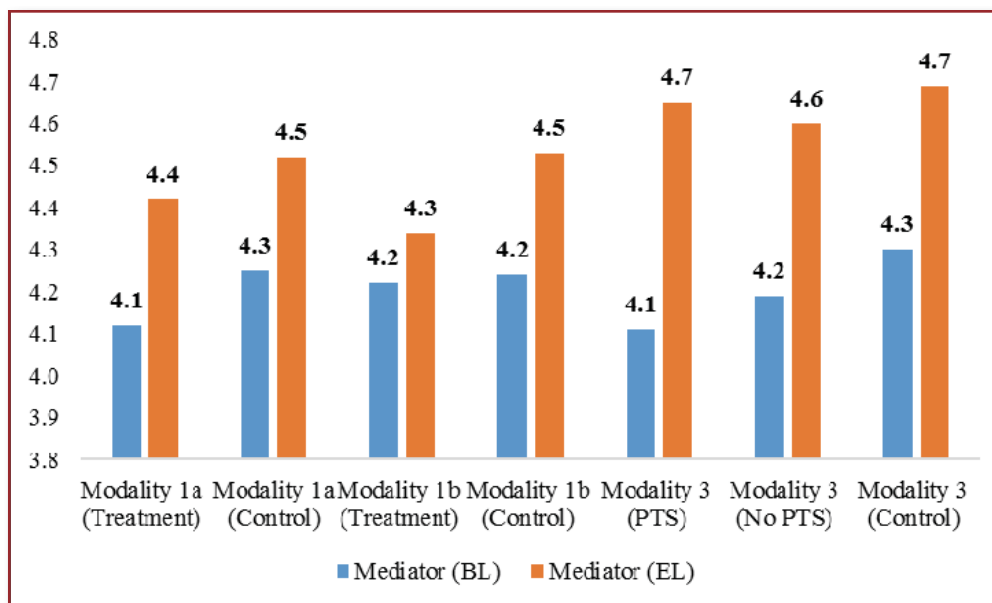


Figure 6: Economic Empowerment (Mediator)

Table 12: Economic empowerment

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Moving easy (BL)	0.59	0.45	0.59	0.57	0.71	0.69	0.73
Moving easy (EL)	0.53	0.55	0.53	0.57	0.7	0.67	0.73
Mediator (BL)	4.12	4.25	4.22	4.24	4.11	4.19	4.3
Mediator (EL)	4.42	4.52	4.34	4.53	4.65	4.6	4.69
Communicator (BL)	4.15	4.28	4.27	4.23	4.24	4.34	4.36
Communicator (EL)	4.39	4.49	4.32	4.5	4.84	4.76	4.72
Problem solver (BL)	4.35	4.45	4.39	4.36	4.35	4.37	4.49
Problem solver (EL)	4.58	4.66	4.53	4.72	4.9	4.83	4.8
Factual (BL)	4.32	4.39	4.37	4.38	4.27	4.29	4.39
Factual (EL)	4.51	4.61	4.48	4.69	4.93	4.82	4.79
Team worker (BL)	4.33	4.43	4.39	4.43	4.25	4.33	4.46
Team worker (EL)	4.56	4.67	4.57	4.7	4.84	4.85	4.76
Money manager (BL)	4.17	4.34	4.31	4.27	4.19	4.31	4.35
Money manager (EL)	4.49	4.69	4.52	4.7	4.89	4.85	4.76

Effect of the entrepreneurship modalities on economic empowerment

Table 13 shows the overall effect of the entrepreneurship programme on individuals' empowerment. It provides a holistic econometric approach, which controls for background variables and differences across the treatment and control groups. Column 1 shows the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Economic Empowerment Index". The index includes questions regarding individuals' self-reported economic empowerment. It includes questions such as "I can resolve conflicts between people while working in a group" or "I can work effectively with others in a team". The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Economic Empowerment Index".

In line with the findings on self-efficacy and self-confidence, column 1 demonstrates that the programme had a small and statistically significant effect on the economic empowerment index. Individuals assigned to be treated scored 0.15 standard deviations lower on the index compared to individuals randomly assigned to the control group. The effect was slightly lower among individuals that attended the programme (treated: training only) and was not statistically significant. Once again, however, the evaluation found that individuals who received funding scored significantly lower on the index (-0.33 standard deviations).

The observed reduction in economic empowerment was roughly similar across modalities 1a (-0.18 standard deviations) and modality 1b (-0.14 standard deviations), as well as for women (column 5, -0.17 standard deviations). As before, the reduction was particularly pronounced in Bulawayo (-0.51) followed by Goromonzi (-0.21), while the effect was close to 0 in Harare.

Table 13: Effect of the entrepreneurship modalities on economic empowerment

	<i>Dependent variable</i>							
	Difference in Standardized Economic Empowerment Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	-0.15*** (0.06)		-0.18** (0.08)	-0.14* (0.08)	-0.17** (0.08)	-0.03 (0.08)	-0.51*** (0.14)	-0.21** (0.09)
Treated: Training Only		-0.08 (0.06)						
Treated: Training + Funding		-0.33*** (0.10)						
Female	0.06 (0.06)	0.05 (0.06)	-0.04 (0.08)	0.14* (0.08)		0.13 (0.08)	-0.12 (0.13)	0.03 (0.09)
Age	-0.01 (0.01)	-0.01 (0.01)	-0.01 (0.01)	-0.01 (0.01)	-0.01 (0.01)	-0.01 (0.01)	0.03 (0.02)	-0.01 (0.01)
Years of Ed.	0.01 (0.01)	0.02 (0.01)	0.04** (0.02)	-0.02 (0.02)	-0.002 (0.02)	0.02 (0.02)	0.03 (0.03)	0.01 (0.02)
Constant	0.17 (0.26)	0.14 (0.26)	-0.13 (0.36)	0.61 (0.37)	0.39 (0.37)	0.13 (0.40)	-1.33** (0.65)	0.29 (0.37)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	850	850	370	480	443	400	99	351
R ²	0.07	0.08	0.09	0.08	0.10	0.01	0.14	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the employability modality on economic empowerment

Table 14 shows the overall effect of the employability programme on individuals' empowerment. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Economic Empowerment"-Index. The index included questions on individuals' self-reported economic empowerment. It included questions such as "I can resolve conflicts between people while working in a group" or "I can work effectively with others in a team." The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Economic Empowerment Index."

The programme had a strongly significant effect on economic empowerment. Individuals randomly assigned to be treated scored 0.25 standard deviations higher compared to those assigned to the control group. When scrutinising the effect among actual beneficiaries (see column 2), evidence showed that the effect was particularly large among individuals that participated in the PTS (0.38 standard deviations). The positive effect translated to women (0.23 standard deviations) and was particularly pronounced in the Harare sub-sample. The effect was negligible and not statistically significant in Bulawayo.

Table 14: Effect of the employability modality on economic empowerment

	<i>Dependent variable</i>							
	Difference in Standardized Economic Empowerment Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Assigned to treatment	-0.15*** (0.06)		-0.18** (0.08)	-0.14* (0.08)	-0.17** (0.08)	-0.03 (0.08)	-0.51*** (0.14)	-0.21** (0.09)
Treated: Training Only		-0.08 (0.06)						
Treated: Training + Funding		-0.33*** (0.10)						
Female	0.06 (0.06)	0.05 (0.06)	-0.04 (0.08)	0.14* (0.08)		0.13 (0.08)	-0.12 (0.13)	0.03 (0.09)
Age	-0.01 (0.01)	-0.01 (0.01)	-0.01 (0.01)	-0.01 (0.01)	-0.01 (0.01)	-0.01 (0.01)	0.03 (0.02)	-0.01 (0.01)
Years of Ed.	0.01 (0.01)	0.02 (0.01)	0.04** (0.02)	-0.02 (0.02)	-0.002 (0.02)	0.02 (0.02)	0.03 (0.03)	0.01 (0.02)
Constant	0.17 (0.26)	0.14 (0.26)	-0.13 (0.36)	0.61 (0.37)	0.39 (0.37)	0.13 (0.40)	-1.33** (0.65)	0.29 (0.37)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	850	850	370	480	443	400	99	351
R ²	0.07	0.08	0.09	0.08	0.10	0.01	0.14	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

3.3 Research question 3: Does the intervention build young women's self-confidence? If so, which elements of the programme contribute to building young women's self-confidence: the employment/entrepreneurship training or the life-skills training? Or is it a combination of both elements?

Tables 15 and 16 show the overall effect of the programme on self-confidence and self-efficacy using descriptive statistics. All reported items were scored on the same five-point scale, which ranges from "strongly disagree" to

“strongly agree.” Here, too, the evaluation confirmed positive increases from the base- to the endline in the treatment groups. All outcomes increased by roughly 0.2 to 0.5 points. For example, Figure 15 shows that individuals in the baseline in treatment group 1a score a 4.1 on “I am able to express my opinions.” This number increases to 4.33 on the endline. Similarly, individuals scored 4.28 for the item “I stand up for things” during the baseline, which increases to 4.54 during the endline. Again, however, the control group, too, saw increases. These were not as pronounced, pointing to the positive effect of the programme. Once more, the tables 15 and 16 show that the PTS treatment group saw stronger increases compared to the no-PTS group.

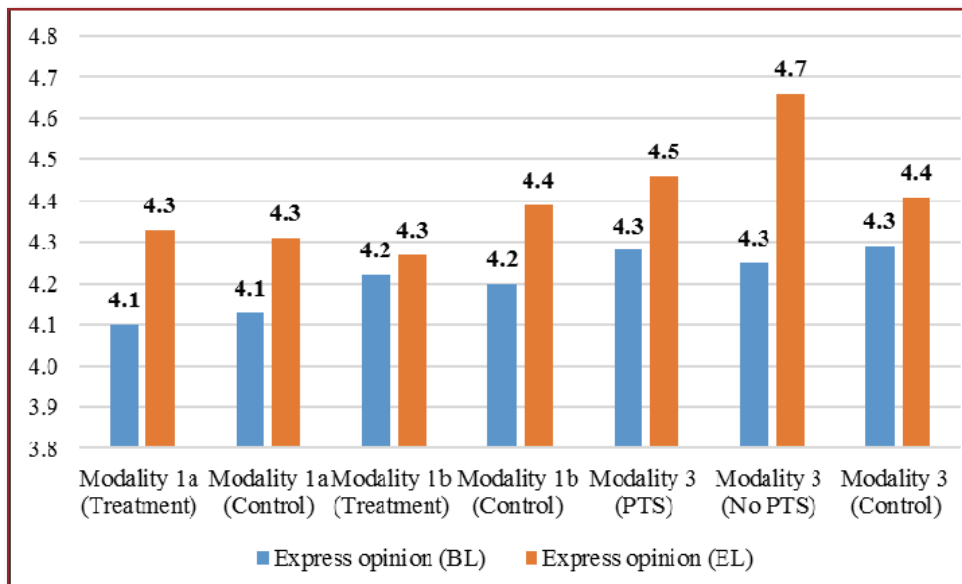


Figure 7: Self-efficacy (express opinion)

The problem-solver outcome, for example, increase from 4.21 to 4.90 in the PTS treatment group, while the increase is slightly smaller for the no-PTS group (4.32 to 4.84).

Table 15: Self-confidence

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Problem solver (BL)	4.23	4.36	4.3	4.37	4.21	4.32	4.45
Problem solver (EL)	4.47	4.63	4.45	4.64	4.9	4.84	4.77
Stomach opposition (BL)	4.04	4.06	4.25	4.21	4.14	4.09	4.14
Stomach opposition (EL)	4.23	4.51	4.28	4.47	4.79	4.76	4.64
Accomplish goals (BL)	4.35	4.42	4.49	4.44	4.35	4.48	4.49
Accomplish goals (EL)	4.59	4.65	4.56	4.61	4.71	4.77	4.72
Deal with unexpected (BL)	4.29	4.15	4.32	4.27	4.3	4.24	4.35
Deal with unexpected (EL)	4.37	4.45	4.31	4.34	4.63	4.62	4.48

Table 16: Self-efficacy

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Express opinion (BL)	4.1	4.13	4.22	4.2	4.28	4.25	4.29
Express opinion (EL)	4.33	4.31	4.27	4.39	4.46	4.66	4.41
Stand up for things (BL)	4.28	4.46	4.39	4.47	4.41	4.43	4.5
Stand up for things (EL)	4.54	4.67	4.44	4.65	4.86	4.82	4.8
Confident in future (BL)	4.39	4.45	4.45	4.47	4.53	4.44	4.53
Confident in future (EL)	4.61	4.64	4.56	4.65	4.83	4.85	4.81
Confident job interview (BL)	4.42	4.45	4.42	4.51	4.48	4.49	4.51
Confident job interview (EL)	4.43	4.47	4.41	4.51	4.93	4.88	4.86

Effect of the entrepreneurship modalities on self-confidence

Table 17 shows the overall effect of the entrepreneurship programme on individuals' self-confidence. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Self-Confidence Index". The index included all questions that measure an individual's self-assessed self-confidence. Specifically, it included questions such as "I am able to express my opinion and discuss sensitive issues" and "I am confident in my future." The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Self-Confidence Index".

Column 1 of Table 17, demonstrates that the programme had a negligible effect on self-confidence. If anything, the programme slightly decreased self-confidence. However, the finding was not statistically significant and the standard errors were large. The same held for individuals without training. Across modality 1a and 1b, the evaluation found similarly inconclusive evidence. Self-confidence was modestly raised by 0.02 standard deviations in modality 1a and reduced by 0.1 standard deviations in modality 1b. Both effects, however, were not statistically significant.

Column 5 demonstrates that the negligible effect on self-confidence was also confirmed among women. Regarding the geographic split, the evaluation found that there was a significant reduction in self-confidence in Bulawayo (-0.86 standard deviations). This sample, however, was rather small. In Harare, there was a positive effect on self-confidence, which, again, was not statistically significant. Taken together, then, the programme had a negligible effect on self-confidence.

Table 17: Effect of the entrepreneurship modalities on self-confidence

	<i>Dependent variable</i>							
	Full Sample	Difference in Standardized Self Confidence Index						
		TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Assigned to treatment	-0.07 (0.07)		0.02 (0.11)	-0.10 (0.10)	0.01 (0.10)	0.16 (0.11)	-0.86*** (0.19)	-0.17 (0.11)
Treated: Training Only		0.08 (0.08)						
Treated: Training + Funding		-0.16 (0.12)						
Female	0.001 (0.07)	-0.004 (0.07)	-0.06 (0.11)	0.05 (0.10)		0.02 (0.11)	-0.31* (0.17)	0.07 (0.11)
Age	-0.01* (0.01)	-0.01* (0.01)	-0.01 (0.01)	-0.02 (0.01)	-0.01 (0.01)	-0.02 (0.01)	0.01 (0.02)	-0.02 (0.01)
Years of Ed.	0.03* (0.02)	0.03* (0.02)	0.07*** (0.02)	-0.01 (0.03)	0.01 (0.03)	0.02 (0.03)	0.04 (0.04)	0.05* (0.03)
Constant	0.04 (0.32)	0.01 (0.32)	-0.58 (0.46)	0.57 (0.46)	0.24 (0.47)	0.12 (0.51)	-0.65 (0.85)	-0.09 (0.46)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	851	851	371	480	444	401	99	351
R ²	0.06	0.06	0.09	0.05	0.08	0.01	0.22	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the entrepreneurship modalities on self-efficacy

Table 18 shows the overall effect of the entrepreneurship programme on individuals' self-efficacy. Column 1 shows the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Self-Efficacy Index". The index included all questions that measure an individual's self-assessed self-efficacy. Specifically, it included questions such as "I can always manage to solve difficult problems if I try hard enough" and "I am certain that I can accomplish my goals." The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Self-Efficacy Index".

Column 1 shows that the programme had a negative effect on self-efficacy. The reduction among individuals assigned to be treated was 0.17 standard deviations. As column 2 shows, the effect was particularly pronounced among those individuals that also received funding (-0.34 standard deviations). Among those individuals that did not access funding, however, the effect was insignificant and smaller (-0.08 standard deviations). Young people outlined during focus group discussions that loan repayment modalities were unrealistic and put pressure on them. This was exacerbated by the fact that some had used their livestock and assets as collateral, and therefore were at risk of losing the assets if they failed to honour the repayment arrangements. Previous literature documents that microfinance may have adverse mental health effects (Fernald et al. 2008).

Comparing across modalities 1a and 1b, the evaluation found that the reduction in self-efficacy was particularly pronounced within modality 1a. Here, the reduction was both sizable and statistically significant (-0.21 standard deviations). In modality 1b, the reduction was 0.09 standard deviations, a small and insignificant effect. Women, as column 4 showcases, showed a substantially lower reduction in self-efficacy compared to men. The reduction, -0.06 standard deviations, was also not statistically significant.

Table 18: Effect of the entrepreneurship modalities on self-efficacy

	<i>Dependent variable</i>							
	Difference in Standardized Self Efficacy Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	-0.17** (0.07)		-0.21* (0.11)	-0.09 (0.10)	-0.06 (0.10)	0.01 (0.11)	-0.52*** (0.18)	-0.30*** (0.11)
Treated: Training Only		-0.08 (0.07)						
Treated: Training + Funding		-0.34*** (0.12)						
Female	-0.02 (0.07)	-0.02 (0.07)	-0.04 (0.11)	-0.01 (0.09)		-0.001 (0.11)	-0.33** (0.16)	0.07 (0.11)
Age	-0.02** (0.01)	-0.02** (0.01)	-0.02** (0.01)	-0.01 (0.01)	-0.02* (0.01)	-0.02 (0.01)	-0.003 (0.02)	-0.03** (0.01)
Years of Ed.	0.03* (0.02)	0.03* (0.02)	0.06*** (0.02)	-0.001 (0.03)	0.01 (0.03)	0.03 (0.03)	0.04 (0.04)	0.03 (0.03)
Constant	0.26 (0.32)	0.23 (0.32)	0.03 (0.46)	0.46 (0.45)	0.40 (0.47)	0.18 (0.50)	-0.85 (0.80)	0.53 (0.45)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	851	851	371	480	444	401	99	351
R ²	0.09	0.09	0.10	0.09	0.11	0.01	0.14	0.04

Note: *p<0.1; **p<0.05; ***p<0.01

In a final step, the evaluation assessed geographic effect heterogeneity. As columns 6, 7 and 8 demonstrate, the reduction in self-efficacy was particularly pronounced in Bulawayo and Goromonzi. The reduction was substantively meaningful and statistically significant. The effect was not present in the Harare sample.

Effect of the employability modality on self-confidence

Table 19 shows the overall effect of the entrepreneurship programme on individuals' self-confidence. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Self-Confidence Index". The index included all questions that measure an individual's self-assessed self-confidence. Specifically, it included questions such as "I am able to express my opinion and discuss sensitive issues" and "I am confident in my future." The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Self-Confidence Index".

Column 1 of Table 19, demonstrates that the programme had a strong, positive effect on self-confidence. The effect was 0.18 standard deviations and was detectable among individuals that attended as well. Here, it was particularly strong among those that did not participate in the PTS (0.24 standard deviations.)

Column 3 demonstrates a positive effect on self-confidence as also confirmed among women. Regarding the geographic split, the evaluation found that there was a strong and significant increase in self-confidence in Harare (0.29 standard deviations). In Bulawayo, the effect was essentially 0.

Table 19: Effect of the employability modality on self-confidence

	<i>Dependent variable</i>				
	Difference in Standardized Self Confidence Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.18** (0.08)		0.12 (0.11)	0.29*** (0.10)	-0.02 (0.13)
Treated: No PTS		0.24** (0.11)			
Treated: PTS		0.18 (0.12)			
Female	0.08 (0.08)	0.09 (0.08)		0.13 (0.10)	-0.02 (0.13)
Age	-0.02 (0.02)	-0.02 (0.02)	-0.07*** (0.02)	-0.04* (0.02)	-0.004 (0.02)
Years of Ed.	-0.06 (0.06)	-0.07 (0.06)	-0.06 (0.08)	-0.14* (0.08)	0.06 (0.08)
Constant	1.85* (0.97)	1.87* (0.97)	3.17** (1.42)	3.44*** (1.30)	-0.83 (1.38)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	542	542	308	344	198
R ²	0.06	0.07	0.09	0.05	0.003

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the employability modality on self-efficacy

Table 20 shows the overall effect of the employability programme on individuals' self-efficacy. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Self-Efficacy Index". The index included all questions that measure an individual's self-assessed self-efficacy. Specifically, it included questions such as "I can always manage to solve difficult problems if I try hard enough" and "I am certain that I can accomplish my goals". The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Self-Efficacy Index".

Column 1 found that the programme had a strongly positive effect on self-efficacy. The increase among individuals assigned to be treated was 0.30 standard deviations. As Column 2 shows, the effect was particularly pronounced among those individuals that did not participate in the PTS (0.33 standard deviations). Women, as column 3 showcases, yielded a highly similar estimate and thus increase in self-efficacy compared to men. The increase was 0.30 standard deviations and statistically significant. In a final step, we assessed geographic effect heterogeneity. In columns 4 and 5, the results show that the increase was particularly strong in Harare (0.47 standard deviations), while the effect was small and insignificant in Bulawayo.

Table 20: Effect of the employability modality on self-efficacy

	<i>Dependent variable</i>				
	Difference in Standardized Self Efficacy Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.30*** (0.08)		0.30*** (0.11)	0.47*** (0.10)	-0.05 (0.14)
Treated: No PTS		0.33*** (0.11)			
Treated: PTS		0.26** (0.13)			
Female	0.05 (0.09)	0.06 (0.09)		0.08 (0.11)	-0.004 (0.14)
Age	-0.002 (0.02)	-0.003 (0.02)	-0.04 (0.02)	-0.005 (0.02)	-0.01 (0.03)
Years of Ed.	0.01 (0.06)	0.005 (0.06)	-0.001 (0.08)	-0.11 (0.08)	0.18** (0.09)
Constant	-0.01 (1.03)	0.06 (1.03)	1.01 (1.42)	1.92 (1.35)	-2.45 (1.51)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	542	542	308	344	198
R ²	0.03	0.03	0.05	0.07	0.02
<i>Note:</i>	*p<0.1; **p<0.05; ***p<0.01				

3.4 Research question 4: To what extent was the modality implemented in a gender-sensitive manner?

The best evidence for how well the programmes were implemented in a gender-sensitive manner comes from the focus group discussions. Although the preponderance of the focus groups was implemented among the entrepreneurship participants, the one employment modality focus group indicated that the partner organisation, Restless Development (RD), made a substantive effort to recruit and focus on women participants. The entrepreneurship focus group discussions also concurred that all of the partner organisations worked hard to recruit female candidates. There was less discussion in the focus group discussions of the implementation of the training and the extent to which it was directed in a gender-sensitive manner, but female participants across the board described satisfaction in the way the programme appeared to be directed toward their needs.

3.5 Research question 5: Is there a higher rate of enterprise start-up and growth rates – particularly amongst young women – from project participants than non-participants?

All participants in the entrepreneurship modality had enterprises at the start of the evaluation. However, participants in the programme saw substantial growth relative to the control group. As already presented in 3.1.3 and Table 8 above, all treatment participants saw growth from 594 USD to 624 USD (5%) in monthly revenues relative to the control group (declined from 402 USD to 311 USD). Modality 1a saw monthly revenues increasing by 48% (432 USD to 367 USD) relative to the control group (decline by 22% from 386 USD to 301 USD) and monthly profits increased by 68% (157 USD to 264 USD) compared to the control group (declined by 3% from 141 USD to 137 USD).

3.6 Research question 6: What are the business start-up and growth rates for young entrepreneurs who received loans, in comparison to those who did not receive loans?

Table 21 shows that the subset of participants who received loans saw even more enterprise growth than the participants who did not receive loans. The loan recipients had an average growth of 84% in monthly revenues and 55% in monthly profits, relative to the control group.

Table 21: Business growth rates for young entrepreneurs who received loans

	Treated (training and loan)	Control
Change in monthly revenue (USD)	384.15	-67.49
Change in monthly profits (USD)	85.72	-19.85

3.7 Research question 7: Have participants (or non-participants) – particularly young women – who have accessed wage employment retained their jobs for at least 3 months?

Participants in the employability component did not access wage employment at very high rates (11% of treated participants were employed, relative to approximately 8% of the control group). There was limited time available for young people to transition to full time employment after internship. Of those participants who were employed, 28% had been employed for more than three months. The length of employment was affected by the project time limitations and the timing of the impact evaluation.

Table 22: Wage employment job retention for at least 3 months

	Treated	Control
Percentage employed	11.1%	8.5%
Average length of employment in months (if currently employed)	2.23	2.5

3.8 Research question 8: What were the outcomes of other participants (or non-participants) that secured a job, but did not continue to work and why?

Approximately 3% of participants secured an internship following the training. Of these, none were engaged in formal employment at the time of the endline survey (the 11% of participants employed at the endline were not placed in internships). There are no treated or control participants who got full time jobs and dropped out between baseline and endline. This was affected by the project time limitations and the timing of the impact evaluation.

3.9 Research question 9: What is the impact of the integration of Passport to Success (PTS) life skills training on young women and men’s economic empowerment programming?

As already presented in 3.2 and Table 12 above, participants in the PTS programme saw greater gains in economic empowerment relative to participants who received only the standard training programme. PTS participants saw a growth of 0.38 standard deviations in economic empowerment, relative to a gain of 0.12 standard deviations for standard training programmes.

3.10 Research question 10: Does PTS enhance impacts related to income, control over income, access to jobs, and personal resiliency, particularly for young women?

PTS appeared to have an enhancing effect for both male and female participants in economic empowerment, income, and resilience. In the case of resilience and income, the enhancing effect of PTS was greater for women than for men. Female PTS participants saw an increase of 0.31 standard deviations in the income index, relative to a growth of only 0.04 standard deviations for male PTS participants. In the case of economic empowerment, PTS appeared to have conveyed greater benefits to men (0.40 standard deviations of growth) than women (0.27 standard deviations of growth). It is not clear why this discrepancy in gender patterns between different measures of impact was observed.

Resilience

Table 23 shows the effect of the programme on our resilience scale using descriptive statistics. All outcomes, of which there are many, were scored on a 0-4-point scale. When comparing the end- to the baseline, we confirmed increases across most variables and treatment groups. For example, respondents in the treatment group in modality 1a scored 3.10 regarding “Adapt to changes” during the baseline (Figure 8). The score increased to 3.32 at the endline. Regarding PTS, we confirmed more pronounced increases when compared to the no-PTS group. Again, however, there is the caveat that the control group, too, saw these outcomes increase (see Table 24) for a comprehensive overview.

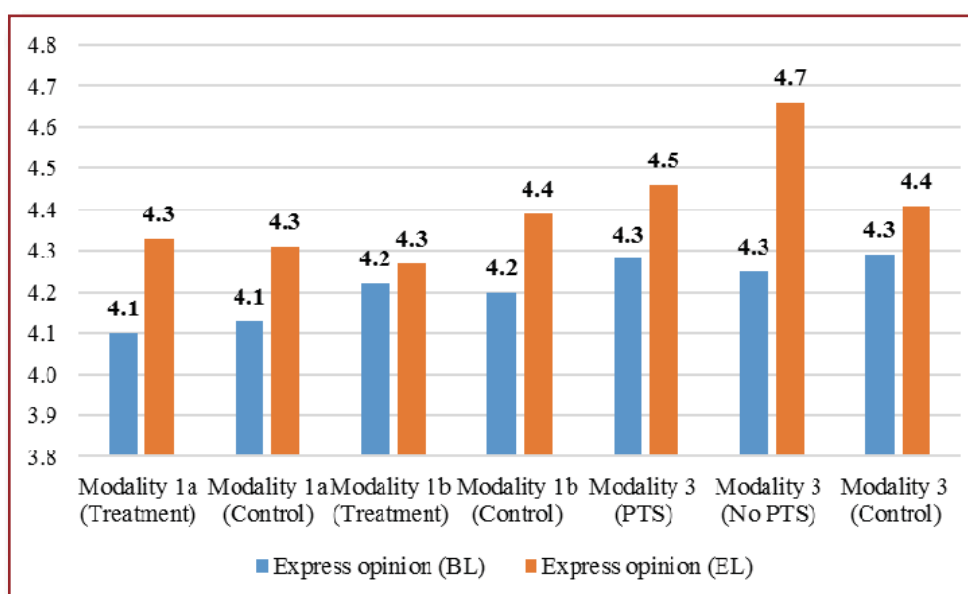


Figure 8: Resilience (adapt to changes)

Table 23: Resilience

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
<i>Adapts to changes (BL)</i>	3.1	3.23	3.27	3.16	3.2	3.17	3.26
<i>Adapts to changes (EL)</i>	3.32	3.47	3.26	3.5	3.67	3.76	3.62
<i>Secure relationships (BL)</i>	3.3	3.37	3.34	3.25	3.35	3.32	3.35
<i>Secure relationships (EL)</i>	3.37	3.39	3.34	3.46	3.79	3.62	3.65
<i>Optimistic (BL)</i>	3.41	3.5	3.54	3.44	3.46	3.43	3.52
<i>Optimistic (eL)</i>	3.63	3.68	3.64	3.65	3.9	3.88	3.84
<i>Deal with anything (BL)</i>	3.23	3.25	3.26	3.13	3.07	3.12	3.27
<i>Deal with anything (EL)</i>	3.29	3.35	3.3	3.35	3.63	3.58	3.55
<i>Confidence (BL)</i>	3.33	3.46	3.37	3.42	3.17	3.17	3.31
<i>Confidence (EL)</i>	3.47	3.54	3.44	3.55	3.83	3.82	3.74
<i>Humorous (BL)</i>	2.99	3.04	3.12	3.09	2.73	3.01	3.08
<i>Humorous (EL)</i>	3.15	3.31	3.09	3.23	3.63	3.51	3.49
<i>Stronger through stress (BL)</i>	2.84	3.18	3.14	3.09	2.91	3.04	3.16
<i>Stronger through stress (EL)</i>	3.14	2.99	3.16	3.28	3.55	3.52	3.48
<i>Bounces back (BL)</i>	2.88	3.13	3.17	3.13	3	2.95	3.22
<i>Bounces back (EL)</i>	3.22	3.54	3.3	3.42	3.8	3.74	3.68
<i>Things happen for a reason (BL)</i>	3.44	3.45	3.46	3.4	3.35	3.29	3.37
<i>Things happen for a reason (EL)</i>	3.61	3.65	3.52	3.69	3.86	3.83	3.76
<i>Effort (BL)</i>	3.37	3.61	3.51	3.53	3.36	3.5	3.43
<i>Effort (EL)</i>	3.61	3.69	3.57	3.71	3.92	3.92	3.8
<i>Overcomes obstacles (BL)</i>	3.42	3.58	3.46	3.46	3.33	3.48	3.48
<i>Overcomes obstacles (EL)</i>	3.59	3.63	3.58	3.66	3.71	3.83	3.76
<i>Does not give up (BL)</i>	3.41	3.41	3.41	3.42	3.2	3.29	3.47
<i>Does not give up (EL)</i>	3.51	3.45	3.42	3.47	3.6	3.59	3.52
<i>Seeks help (BL)</i>	3.26	3.41	3.34	3.44	3.27	3.24	3.31
<i>Seeks help (EL)</i>	3.5	3.38	3.41	3.4	3.75	3.65	3.68
<i>Stays focussed (BL)</i>	3.12	3.22	3.26	3.2	2.98	3.13	3.22
<i>Stays focus (EL)</i>	3.07	3.2	3.1	3.21	3.58	3.49	3.37
<i>Leadership (BL)</i>	3.05	3.33	3.15	3.12	2.83	2.92	3.13
<i>Leadership (EL)</i>	3.28	3.46	3.22	3.47	3.8	3.74	3.67
<i>Not discourages (BL)</i>	3.26	3.41	3.25	3.27	3.09	3.31	3.32
<i>Not discouraged (EL)</i>	3.52	3.65	3.52	3.66	3.85	3.88	3.76
<i>Strength (BL)</i>	3.33	3.47	3.38	3.32	3.24	3.34	3.37
<i>Strength (EL)</i>	3.54	3.65	3.53	3.71	3.87	3.84	3.74
<i>Makes unpopular decisions (BL)</i>	2.78	2.82	2.94	2.71	2.61	2.73	2.87
<i>Makes unpopular decisions (EL)</i>	3.01	3.01	2.91	3.01	3.54	3.4	3.26
<i>Handles bad feelings (BL)</i>	3.06	3.1	3.2	3.03	2.9	2.97	3.15
<i>Handles bad feelings (EL)</i>	3.37	3.57	3.29	3.55	3.71	3.71	3.59
<i>Intuition (BL)</i>	2.87	2.91	3.1	2.97	2.74	2.64	2.8
<i>Intuition (EL)</i>	2.78	3.01	2.9	3.14	3.38	3.26	3.15
<i>Purpose (BL)</i>	3.31	3.48	3.45	3.5	3.29	3.37	3.41
<i>Purpose (EL)</i>	3.66	3.74	3.59	3.78	3.87	3.89	3.84
<i>Control over life (BL)</i>	3.13	3.32	3.33	3.41	3.2	3.24	3.29
<i>Control over life (EL)</i>	3.51	3.62	3.54	3.66	3.87	3.89	3.77
<i>Likes challenges (BL)</i>	2.8	2.79	3.03	2.86	2.92	3.27	3.21
<i>Likes challenges (EL)</i>	2.79	2.78	2.77	2.96	3.59	3.57	3.47
<i>Works to get goal (BL)</i>	3.41	3.53	3.49	3.45	3.2	3.4	3.46
<i>Works to get goal (EL)</i>	3.63	3.71	3.58	3.75	3.93	3.89	3.78
<i>Prides achievement (BL)</i>	3.41	3.54	3.43	3.43	3.35	3.34	3.34
<i>Pride achievement (EL)</i>	3.79	3.75	3.63	3.76	3.94	3.88	3.8



Effect of the entrepreneurship modalities on resilience

Table 24 shows the overall effect of the entrepreneurship programme on individuals' resilience. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Resilience Index". The index includes questions on individuals' self-reported resilience including statements such as "I am able to adapt when changes occur", "Past successes give me confidence in dealing with new challenges and difficulties" and "I feel in control of my life". The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Resilience-Index".

Column 1 shows that resilience, like the aforementioned psychological outcomes, was slightly lower among randomly assigned individuals compared to those relegated to the control group (-0.09 standard deviations). The effect was marginally significant. When examining the effect among participants (column 2), the evaluation found the reduction to be predominantly driven by individuals that received funding (-0.29 standard deviations). The effect was insubstantial and insignificant among beneficiaries that did not receive funding.

When comparing effects across the modalities, the evaluation found the reduction to be slightly larger among modality 1b (-0.12 standard deviations), compared to modality 1a (-0.05 standard deviations). Women showed a slightly larger reduction in resilience (-0.17 standard deviations), compared to men. Finally, and in line with prior evidence, the effect was most negative within the Bulawayo sample. The Harare and Goromonzi samples did not witness a significant reduction in resilience.

Table 24: Effect of the entrepreneurship modalities on resilience

	<i>Dependent variable</i>							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	-0.09*		-0.05	-0.12	-0.17**	-0.03	-0.66***	-0.05
	(0.06)		(0.08)	(0.08)	(0.08)	(0.08)	(0.18)	(0.09)
Treated: Training Only		-0.04						
		(0.06)						
Treated: Training + Funding		-0.29***						
		(0.09)						
Female	-0.0005	-0.0002	-0.06	0.06		-0.04	-0.29*	0.12
	(0.05)	(0.05)	(0.08)	(0.07)		(0.08)	(0.16)	(0.09)
Age	-0.02***	-0.02***	-0.01*	-0.02**	-0.02**	-0.01	-0.03	-0.02**
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.02)	(0.01)
Years of Ed.	0.01	0.01	0.04**	-0.03	0.02	-0.005	-0.004	0.02
	(0.01)	(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.04)	(0.02)
Constant	0.37	0.34	-0.14	0.96***	0.27	0.38	0.99	0.18
	(0.25)	(0.25)	(0.35)	(0.36)	(0.36)	(0.38)	(0.80)	(0.35)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	850	850	370	480	443	400	99	351
R ²	0.06	0.07	0.04	0.10	0.10	0.01	0.20	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the employability modality on resilience

Table 25, shows the overall effect of the employability programme on individuals’ resilience. Column 1 reports the effect of being randomly assigned to the treatment (“Assigned to treat”) on a standardised “Resilience Index”. The index included questions on individuals’ self-reported resilience including statements such as “I am able to adapt when changes occur”, “Past successes give me confidence in dealing with new challenges and difficulties” and “I feel in control of my life”. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Resilience-Index”.

Column 1 shows that resilience, like the aforementioned psychological outcomes, strongly increased as a result of the programme. Randomly assigned individuals, compared to those relegated to the control group, scored 0.28 standard deviations higher on the resilience index. When scrutinising the effect among participants (column 2), evidence shows the increase to be driven by individuals that participated in PTS (0.41 standard deviations). The effect was also detectable among beneficiaries that did not participate in PTS.

Women showed a slightly larger increase in resilience (0.31 standard deviations), compared to men. Finally, and in line with prior evidence, the effect was most pronounced in Harare (0.35 standard deviations).

“Just participating in the programme helped me to be more optimistic about my future. I graduated in 2013 and since then I had never been invited for an interview. After I received training on CV writing and also PTS I have been invited to three interviews. Although I did not manage to get the posts, I am confident that soon I will get my opportunity”

(female FGD participant. Bulawayo).



Table 25: Effect of the employability modality on resilience

	<i>Dependent variable</i>				
	Difference in Standardized Resilience Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.28*** (0.06)		0.31*** (0.09)	0.35*** (0.09)	0.13 (0.09)
Treated: No PTS		0.14 (0.09)			
Treated: PTS		0.41*** (0.10)			
Female	0.06 (0.07)	0.06 (0.07)		0.08 (0.09)	0.01 (0.09)
Age	-0.01 (0.01)	-0.01 (0.01)	-0.02 (0.02)	-0.02 (0.02)	-0.01 (0.02)
Years of Ed.	0.04 (0.05)	0.03 (0.05)	-0.10 (0.07)	-0.01 (0.07)	0.11* (0.06)
Constant	-0.15 (0.79)	0.003 (0.79)	2.28* (1.16)	0.81 (1.14)	-1.48 (0.98)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	541	541	308	343	198
R ²	0.07	0.07	0.09	0.05	0.03

Note: *p<0.1; **p<0.05; ***p<0.01

3.1.1 Research question 11: Does PTS trigger more transformative changes on participants – particularly young women – than other standard training / capacity building components of the project?

PTS appears to create more transformative changes than the standard programme in the subjective measures of well-being, particularly on resilience, economic empowerment, risk attitudes, time allocation, and collective action. Participants who received PTS also had greater gains in income versus those who received only the standard curriculum, but this pattern was not reflected in asset or employment outcomes.

Risk attitudes

Table 26 reports the programme’s effect on risk attitudes using descriptive statistics. Here, however, the evidence was mixed. While respondents report greater optimism (see the first two rows), their investment in a risk game, by and large, decreases. For example, while 66% invested during the baseline in the treatment group for modality 1a, this number was reduced to 52% during the endline. Similar decreases were found in the other treatment groups.

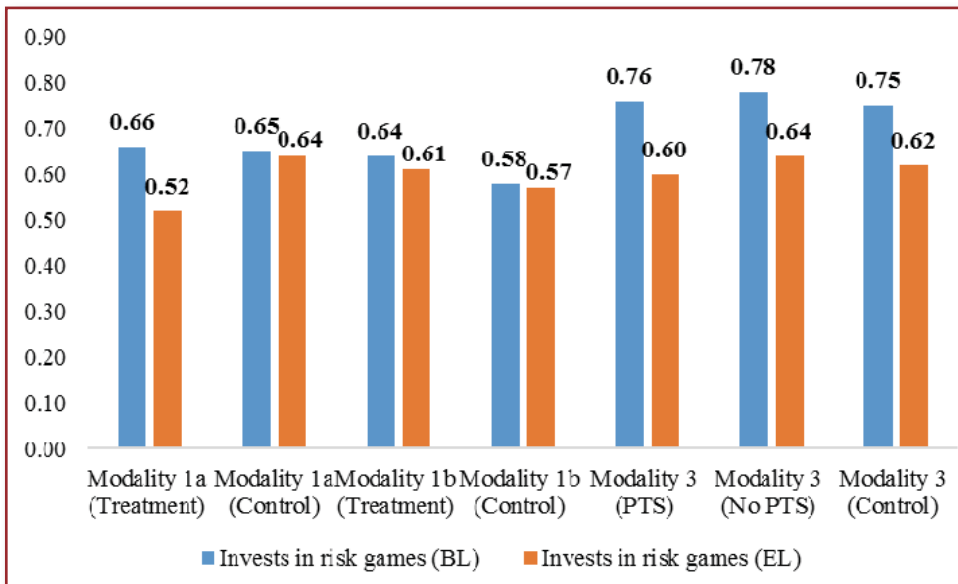


Figure 9: Investment in risk games

Risk attitudes – scored on an eleven-point scale – painted an unclear picture as well. Individuals were more likely to have a taste for risk in investing and careers, but reduced risk behaviour when it came to driving or sport. These findings, then, confirmed a healthy re-alignment of risks toward employment and entrepreneurship-related outcomes.

Within the employability modality, there was no significant difference between PTS and non-PTS participants in terms of the effect of the programme on risk tolerance attitudes.

Table 26: Risk attitudes

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Optimistic (BL)	4.4	4.19	4.33	4.32	4.48	4.56	4.48
Optimistic (EL)	4.46	4.37	4.51	4.42	4.36	4.43	4.41
Invests in risk game (BL)	0.66	0.65	0.64	0.58	0.76	0.78	0.75
Invests in risk game (EL)	0.52	0.64	0.61	0.57	0.6	0.64	0.62
Risk attitudes (BL)	6.42	6.52	6.67	6.77	7.34	7.5	7.24
Risk attitudes (EL)	6.35	6.4	6.64	6.28	7.17	7.32	6.92
Risky driver (BL)	3.2	3.57	3.66	3.25	3.73	3.01	3.53
Risky driver (EL)	2.76	2.05	2.8	2.03	1.28	2.29	1.48
Risky investor (BL)	6.32	6.73	6.51	6.73	7	7.03	6.68
Risky investor (EL)	6.8	6.72	6.92	6.61	7.39	7.58	7.15
Risky sports (BL)	4.47	5.48	5.03	5.36	5.5	5.15	4.95
Risky sports (EL)	4.35	4.39	4.59	4.35	5.64	5.15	4.94
Risky career (BL)	6.59	6.91	7.04	7.5	7.99	7.57	7.65
Risky career (EL)	6.65	6.32	7.34	6.37	8.06	8.37	7.79

Time allocation

In Table 27, we report the effect of the programme on time allocation using descriptive statistics. Results here, in essence, were negligible. Moreover, there were only two outcomes. When taken at face-value, free time in hours mostly decreased in the treatment group (except modality 1b). But, decreases were also detectable within the control group. Evidence regarding a statement “life is too busy”, too, was mixed. The effect on time allocation was thus unclear. Again, however, we caution that a more realistic and comprehensive analysis was found under econometric techniques below. Within the employability modality, there were some slight differences to be observed between PTS and non-PTS participants. PTS participants reported having slightly more free time than non-PTS participants, although they were also more likely to agree with the statement “life is too busy”.

Table 27: Time allocation

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Free time hours (BL)	3.93	4.07	3.4	3.34	6.33	6.53	6.49
Free time hours (EL)	3.37	3.85	3.66	3.45	5.31	5.09	4.81
Life is too busy (BL)	2.31	2.53	2.13	2.15	3.53	3.04	3.06
Life is too busy (EL)	2.24	2.59	2.18	2.26	3.17	3.05	3.26

Collective action

Table 28 reports the effect of the programme on collective action-related outcomes using descriptive statistics. The findings here, comparing the end- to the baseline, were somewhat mixed. Individuals, by and large, were less likely to contact councillors, MPs or agencies. Qualitative discussions showed that there was a general apathy among young people towards actions deemed to be political. By contrast, they were more likely to participate in community affairs. Differences (both negative and positive) were more pronounced when comparing PTS to no-PTS, attesting to the pronounced effects of PTS, which were also confirmed above.

“It’s always difficult to talk to politicians or even the city council or other agencies which serve the public. The main reason is that speaking to them will not change anything and in the case of politicians you can become a target of violence”

(female FGD participant, Harare).

Table 28: Collective action

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Contacts councillor (BL)	0.17	0.21	0.22	0.18	0.24	0.21	0.23
Contacts councillor (EL)	0.21	0.13	0.24	0.2	0.06	0.08	0.07
Contacts MP (BL)	0.12	0.1	0.15	0.13	0.16	0.15	0.18
Contacts MP (EL)	0.08	0.07	0.12	0.06	0.06	0.05	0.04
Contacts agency (BL)	0.11	0.15	0.11	0.13	0.18	0.13	0.19
Contacts agency (EL)	0.1	0.07	0.24	0.06	0.06	0.06	0.08
Contacts leader (BL)	0.06	0.21	0.07	0.11	0.13	0.12	0.12
Contacts leader (EL)	0.67	0.55	1.11	0.36	0.17	0.18	0.14
Contacts priest (BL)	1.84	1.96	1.72	1.75	2.3	2.1	2.24
Contacts priest (EL)	1.82	1.61	1.94	1.6	1.37	1.4	1.47
Participates in affairs (BL)	4.17	4.28	4.1	4.27	4.28	4.33	4.31
Participates in affairs (EL)	4.46	4.56	4.34	4.56	4.69	4.7	4.67
Attends meeting (BL)	3.53	3.54	3.51	3.5	3.69	3.66	3.51
Attends meeting (EL)	3.34	3.4	3.42	3.38	3.31	2.99	3.33

Effect of the entrepreneurship modalities on risk attitudes

Table 29 shows the overall effect of the entrepreneurship programme on individuals’ willingness to take risks. Column 1 reports the effect of being randomly assigned to the treatment (“Assigned to treat”) on a standardised “Risk Tolerance Index”. The index included all questions that measure an individual’s propensity to take risks. Specifically, it included individuals’ self-reported optimism about the future, their willingness to invest money in a hypothetical risky mental game, their generalised self-reported risk willingness, and their willingness to take risks in specific situations such as driving a car, investing money and playing sports. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Risk Tolerance Index”.

Column 1, found that the programme had a positive treatment effect on individuals’ willingness to take risks. The model compared individuals randomly assigned to the programme to those that were not randomly assigned. The difference of 0.13 standard deviations – which is significant and substantively meaningful – was thus the causal effect of Z:W. The estimate was robust to the inclusion of control variables and fixed effects. Column 2 shows that the

effect was more pronounced among those individuals that only attended the training, while it was slightly lower (and statistically insignificant) among those that also received funding. This may be owing to the fact that taking on a credit makes individuals less likely to take risks.

Columns 3 and 4 show the sample split into modality 1a and 1b and evidence shows that the willingness to take risks was higher within modality 1b. Specifically, individuals in this modality scored 0.18 standard deviations higher on the risk tolerance index compared to their control group. In modality 1a, the increase was 0.08 standard deviations and not statistically significant. Overall, women (column 5) also increased their risk willingness, though the increase was slightly lower (0.12 standard deviations), compared to 0.14 standard deviations among men. Columns 6, 7 and 8 show geographic differences where an increase in risk tolerance due to the programme were largest in Goromonzi (0.21 standard deviations) and lowest in Bulawayo, where the evaluation estimated a negative, but insignificant effect.

Table 29: Effect of the entrepreneurship modalities on risk attitudes

	<i>Dependent variable</i>							
	Difference in Standardized Risk Tolerance Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	0.13** (0.06)		0.08 (0.10)	0.18** (0.08)	0.12 (0.09)	0.12 (0.08)	-0.10 (0.16)	0.21** (0.10)
Treated: Training Only		0.13** (0.06)						
Treated: Training + Funding		0.05 (0.10)						
Female	-0.15** (0.06)	-0.14** (0.06)	-0.17* (0.09)	-0.14* (0.08)		-0.25*** (0.08)	-0.33** (0.14)	0.003 (0.10)
Age	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.005 (0.01)	0.001 (0.01)	0.01 (0.02)	0.02 (0.01)
Years of Ed.	0.02* (0.01)	0.03* (0.01)	0.04** (0.02)	0.005 (0.02)	0.02 (0.02)	0.03 (0.02)	0.05 (0.04)	0.01 (0.02)
Constant	-0.59** (0.27)	-0.61** (0.27)	-0.66 (0.41)	-0.53 (0.37)	-0.65* (0.39)	-0.35 (0.40)	-0.56 (0.73)	-0.58 (0.41)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	851	851	371	480	444	401	99	351
R ²	0.02	0.02	0.03	0.02	0.03	0.03	0.09	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the entrepreneurship modalities on time allocation

Table 30, shows the overall effect of the entrepreneurship programme on individuals' time allocation. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Free time index". The index included all questions that measured an individual's free time. Specifically, it included individuals' self-reported free time in hours, individuals' perceptions about their lives being too busy, and individuals' likelihood to spend free time with leisure activities such as watching television, consuming alcohol or meeting up with friends. As before, the evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Free Time Index".

"After training we realised that there is a lot more we can do with our time. Instead of spending time drinking beer or talking to friends, we now spend more time working and trying to engage in activities which bring in some money"

(male FGD participant, Harare).

As was to be expected, column 1 estimated that the programme had a negative effect on individuals' free time. The effect on size, however, was small and insignificant. Individuals assigned to the programme were 0.04 standard deviations less likely to have free time (broadly measured). This effect translated into the sample of attendees (column 2). Here, however, the evaluation found that individuals that accessed funding, were more likely to have free time.

Columns 3 and 4 show that the negative treatment effect was more pronounced within modality 1a. This effect was to be expected as there were more pronounced treatment effects across modalities 1a and 1b in Table 30. Specifically, modality 1a reduced free time by 0.18 standard deviations (a significant reduction) compared to 0.6 standard deviations in modality 1b.

Column 5 shows that the reduction in free time was less pronounced and, indeed, positive among women. The effect (0.08 standard deviations), however, was not statistically significant. Regarding geographic differences, the evaluation found in columns 6, 7 and 8 that the treatment effects were broadly similar across Harare (-0.07), Bulawayo (-0.02) and Goromonzi (-0.05). None of these effects, however, were statistically significant.

Table 30: Effect of the entrepreneurship modalities on time allocation

	<i>Dependent variable</i>							
	Difference in Standardized Free Time Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	-0.04 (0.07)		-0.18* (0.10)	0.06 (0.09)	0.08 (0.10)	-0.07 (0.10)	-0.02 (0.17)	-0.05 (0.11)
Treated: Training Only		-0.08 (0.07)						
Treated: Training + Funding		0.12 (0.12)						
Female	-0.02 (0.07)	-0.02 (0.07)	0.002 (0.10)	-0.03 (0.09)		0.01 (0.10)	0.04 (0.15)	-0.05 (0.11)
Age	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.004 (0.01)	0.004 (0.01)	0.02* (0.01)	-0.02 (0.02)	0.001 (0.01)
Years of Ed.	0.02 (0.02)	0.01 (0.02)	-0.01 (0.02)	0.04 (0.02)	0.0005 (0.02)	-0.01 (0.03)	0.02 (0.04)	0.06** (0.03)
Constant	-0.31 (0.31)	-0.28 (0.31)	-0.02 (0.43)	-0.51 (0.44)	-0.13 (0.44)	-0.29 (0.49)	0.47 (0.76)	-0.47 (0.43)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	851	851	371	480	444	401	99	351
R ²	0.02	0.02	0.03	0.02	0.02	0.03	0.02	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the employability modality on risk attitude

Table 31 shows the overall effect of the employability modality on individuals' willingness to take risks. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Risk Tolerance Index". The index included all questions that measured an individual's propensity to take risks. Specifically, it included individuals' self-reported optimism about the future, their willingness to invest money in a hypothetical risky mental game, their generalised self-reported risk willingness, and their willingness to take risks in specific situations such as

driving a car, investing money and playing sport. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Risk Tolerance Index”.

Column 1 shows that the programme had a positive treatment effect on individuals’ willingness to take risks. The model compared individuals randomly assigned to the programme or treatment and to the control. The difference of 0.04 standard deviations, however, was small, though it did represent the causal effect of Z:W. Interestingly, in column 2 the evaluation found that the effect was less pronounced among those individuals that only attended the training, while it was slightly lower (and statistically insignificant) among those that also took part in PTS. Overall, the effect was slightly lower among women (column 5: 0.02 standard deviations). Finally, the evaluation found that the increase was more pronounced in Bulawayo (0.11), compared to Harare (0.02), though both estimates were insignificant.

Table 31: Effect of the employability modality on risk attitude

	<i>Dependent variable</i>				
	Difference in Standardized Risk Tolerance Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.04 (0.06)		0.02 (0.08)	0.02 (0.08)	0.11 (0.09)
Treated: No PTS		0.01 (0.08)			
Treated: PTS		0.02 (0.09)			
Female	-0.08 (0.06)	-0.08 (0.06)		-0.06 (0.08)	-0.16* (0.09)
Age	0.03** (0.01)	0.03** (0.01)	0.03* (0.02)	0.003 (0.02)	0.06*** (0.02)
Years of Ed.	0.02 (0.04)	0.02 (0.04)	0.06 (0.06)	0.05 (0.06)	0.005 (0.06)
Constant	-1.00 (0.74)	-0.97 (0.74)	-1.78* (1.07)	-0.88 (1.02)	-1.83* (0.99)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	542	542	308	344	198
R ²	0.03	0.03	0.03	0.01	0.09

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the employability modality on time allocation

Table 32 shows the overall effect of the employability programme on individuals’ time allocation. Column 1 shows the effect of being randomly assigned to the treatment (“Assigned to treat”) on a standardised “Free time index”. The index included all questions that measured an individual’s free time. Specifically, it included individuals’ self-reported free time in hours, individuals’ perceptions about their lives being too busy, and individuals’ likelihood to spend free time with leisure activities such as watching television, consuming alcohol or meeting up with friends. As before, the evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Free Time Index”.

As was to be expected, column 1 estimates that the programme had a negative effect on individuals' free time. The effect size, however, was small and insignificant. Individuals assigned to the programme were 0.08 standard deviations less likely to have free time (broadly measured). This effect translated into the sample of attendees (column 2). Here, however, the evaluation found that individuals that participated in PTS were significantly less likely to have free time (-0.15 standard deviations).

Column 5 demonstrates that the reduction in free time was roughly similar among men and women. The effect for women (-0.09 standard deviations), however, was not statistically significant. Regarding geographic differences, the evaluation found in columns 4 and 5 that the treatment effects were particularly pronounced in Bulawayo (-0.36), compared to Harare (0.07), where the effect was positive.

Table 32: Effect of the employability modality on time allocation

	<i>Dependent variable</i>				
	Difference in Standardized Free Time Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	-0.08 (0.10)		-0.09 (0.13)	0.07 (0.12)	-0.36** (0.17)
Treated: No PTS		0.08 (0.13)			
Treated: PTS		-0.15 (0.15)			
Female	0.01 (0.10)	0.01 (0.10)		-0.02 (0.13)	0.06 (0.16)
Age	0.04* (0.02)	0.03* (0.02)	0.03 (0.03)	0.03 (0.03)	0.04 (0.03)
Years of Ed.	-0.09 (0.07)	-0.09 (0.07)	-0.12 (0.10)	-0.08 (0.09)	-0.10 (0.10)
Constant	0.50 (1.21)	0.39 (1.21)	1.06 (1.69)	0.46 (1.60)	0.52 (1.77)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	542	542	308	344	198
R ²	0.01	0.01	0.01	0.01	0.04

Note: *p<0.1; **p<0.05; ***p<0.01

3.12 Research question 12: Does the Passport to Success curriculum improve the relationships of young women and young men with each other and with their families?

Table 33 shows the overall effect of the programme on relationships using descriptive statistics. These items, again, were scored on a five-point scale. Like in the preceding section, we confirmed a positive increase between the base- and the endline across most treatment groups. Respondents scored 4.33 points in the treatment group 1a regarding compassion during the baseline and 4.61 in the endline (see Figure 10). Similar increases were found across all other variables, as well as treatment groups. PTS, once more, outperformed no-PTS. Again, however, the control group, too, saw increases.

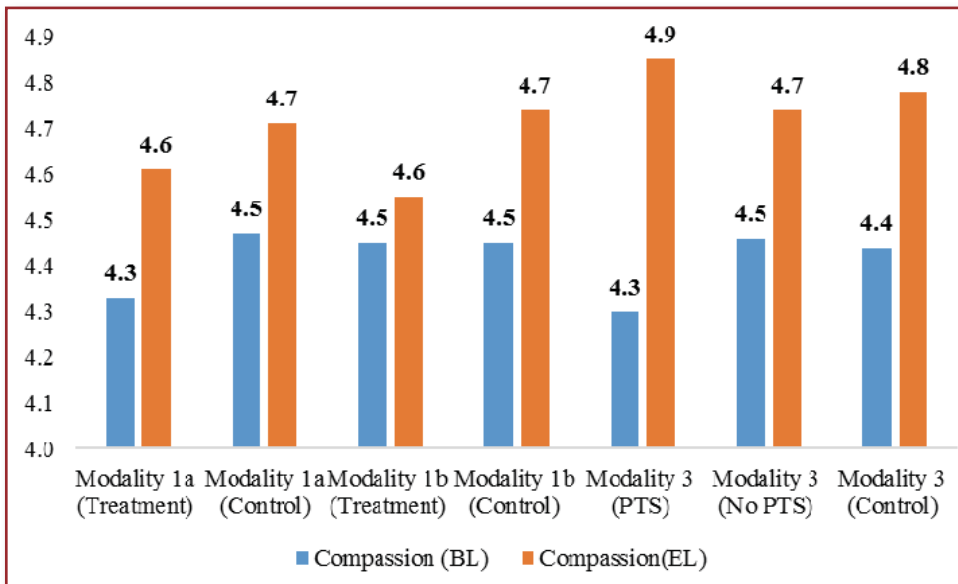


Figure 10: Compassion (relationships)

Table 33: Relationships

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Compassion (BL)	4.33	4.47	4.45	4.45	4.3	4.46	4.44
Compassion (EL)	4.61	4.71	4.55	4.74	4.85	4.74	4.78
Gets along (BL)	4.38	4.44	4.45	4.46	4.27	4.36	4.46
Gets along (EL)	4.58	4.71	4.57	4.71	4.86	4.82	4.82
Reflector (BL)	4.27	4.36	4.41	4.42	4.16	4.35	4.39
Reflector (EL)	4.47	4.61	4.45	4.61	4.7	4.71	4.6
Obedience (BL)	4.42	4.33	4.37	4.43	4.31	4.3	4.46
Obedience (EL)	4.57	4.64	4.45	4.7	4.83	4.8	4.78

Effect of the entrepreneurship modalities on relationships

Table 34 shows the overall effect of the entrepreneurship programme on individuals' success at maintaining social relationships. Column I reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Relationship Index". The index included questions on individuals' self-reported compassion for others, their ability to get along with others, their reaction to criticism, and their relation to authorities. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Relationship Index".

Findings confirm that the programme reduced participants' ability to maintain and develop social relationships. Column I shows estimates that being randomly assigned to the programme reduced the index by 0.2 standard deviations, which was a sizable and statistically significant reduction. The reduction was particularly stark among the subset of beneficiaries that received funding (-0.47 standard deviations). It was not detectable among the subset of individuals that did not receive funding. Qualitative interviews showed that as young people received support from the programme, they focused more on growing their businesses, as well as worrying about repaying loans. This meant they were less likely to have time to nurture social relationships. In addition, previous literature also documents that microfinance may have adverse mental health effects (Fernald et al. 2008).

Comparing modalities 1a and 1b, the evaluation found that the effect was largely comparable across the two. If anything, the treatment effect was slightly more negative within modality 1b (-0.21) as compared to modality 1a (-0.18). But, these differences were not themselves statistically significant. In relation to gender, the evaluation showed that women showed a slightly lower negative treatment effect (-0.19), compared to men. Moreover, the treatment effect was not detectable in Harare, where it was even slightly positive. By contrast, as columns 7 and 8 show, the programme was associated with a strong decrease in relationships in Bulawayo (-0.89) and Goromonzi (-0.32).

Table 34: Effect of the entrepreneurship modalities on relationships

	<i>Dependent variable: Difference in standardized relationships index</i>							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	-0.20** (0.08)		-0.18 (0.12)	-0.21* (0.11)	-0.19 (0.12)	0.04 (0.12)	-0.89*** (0.21)	-0.32** (0.13)
Treated: Training Only		-0.06 (0.08)						
Treated: Training + Funding		-0.47*** (0.14)						
Female	0.06 (0.08)	0.06 (0.08)	-0.11 (0.12)	0.20* (0.11)		0.10 (0.12)	0.01 (0.19)	0.03 (0.13)
Age	-0.02** (0.01)	-0.02** (0.01)	-0.01 (0.01)	-0.02* (0.01)	-0.02 (0.01)	-0.02 (0.01)	-0.003 (0.02)	-0.02 (0.01)
Years of Ed.	0.01 (0.02)	0.01 (0.02)	0.03 (0.03)	-0.01 (0.03)	-0.03 (0.03)	0.01 (0.03)	-0.01 (0.05)	0.03 (0.03)
Constant	0.54 (0.37)	0.49 (0.37)	0.25 (0.53)	0.90* (0.51)	1.03* (0.54)	0.53 (0.58)	-0.12 (0.97)	0.10 (0.51)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	850	850	370	480	443	400	99	351
R ²	0.08	0.08	0.05	0.11	0.08	0.01	0.17	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

Effect of the employability modality on relationships

Table 35 shows the overall effect of the employability programme on individuals’ success at maintaining social relationships. Column 1 reports the effect of being randomly assigned to the treatment (“Assigned to treat”) on a standardised “Relationship Index”. The index included questions regarding individuals’ self-reported compassion for others, their ability to get along with others, their reaction to criticism, and their relation to authorities. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Relationship Index”.

The evaluation found that the programme increased participants’ ability to maintain and develop social relationships. In column 1, the evaluation estimated that being randomly assigned to the programme increased the index by 0.29 standard deviations, which was a sizable and statistically significant effect. The increase was particularly stark among the subset of beneficiaries that took part in the PTS (0.61 standard deviations). It was slightly lower among the subset of individuals that did not participate (0.23).

Regarding gender, the evaluation noted that women showed a slightly lower treatment effect (0.24), compared to men. But, the effect was still strong, positive and significant. The treatment effect was also particularly strong in Harare (0.38 standard deviations), while it was not detectable in Bulawayo.

Table 35: Effect of the employability modality on relationships

	<i>Dependent variable</i>				
	Difference in Standardized Relationships Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.29*** (0.09)		0.24* (0.12)	0.38*** (0.12)	0.07 (0.15)
Treated: No PTS		0.23* (0.12)			
Treated: PTS		0.61*** (0.14)			
Female	0.10 (0.09)	0.09 (0.09)		0.18 (0.12)	-0.02 (0.15)
Age	0.01 (0.02)	0.01 (0.02)	-0.02 (0.02)	0.04* (0.03)	-0.03 (0.03)
Years of Ed.	-0.01 (0.07)	-0.03 (0.06)	-0.11 (0.09)	-0.13 (0.09)	0.13 (0.10)
Constant	0.05 (1.13)	0.19 (1.12)	2.53 (1.60)	1.05 (1.49)	-1.13 (1.65)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	541	541	308	343	198
R ²	0.05	0.07	0.07	0.05	0.02

Note: *p<0.1; **p<0.05; ***p<0.01

4 CONCLUSIONS AND RECOMMENDATIONS

DOMAIN	CONCLUSION	RECOMMENDATION
Entrepreneurship	i. The programme resulted in individuals enhancing their income through their business, facilitated access to funding, catalysed business savings and resulted in business investments.	i. Future similar programmes should build on the evidence of multi-pronged entrepreneurship support anchored on needs analysis, needs driven capacity building, access to finance and mentorship.
	ii. The programme combining modality Ia and Ib worked slightly better for women, and hence has strong prospects. The evaluation documents the success of the programme in raising the economic prospects of female entrepreneurs.	ii. Future similar interventions should continue with an affirmative action approach ¹ to gender transformation ² with specific focus on deliberately targeting and supporting more females.
	iii. Increases in income as a result of the programme were highest in Harare, showing that the city has potential to have the highest paying entrepreneurial opportunities.	iii. Future similar projects should prioritise market linkages as well as access to lucrative markets to ensure young entrepreneurs get the highest possible returns from their activities.
	iv. The programme had negative effects on individuals' free time, a negative effect on self-efficacy, negligible effects on self-confidence or slightly decreased self-confidence. It further resulted in reduced participants' ability to maintain and develop social relationships while having marginally negative effects on resilience.	iv. There is a need for further enquiry to explore reasons why entrepreneurial support may potentially result in negative psychological outcomes.
Employability	v. The programme had positive effects on young people's access to longer, paid internship as well as employment.	v. Future similar projects should build on lessons learnt from the project with specific focus on supporting work readiness, facilitating access to internships as well as support towards accessing employment opportunities.
	vi. The PTS programme increases young people's employability.	vi. Explore possibilities of scaling up the PTS programme towards more young people as a way of preparing them for employment.
	vii. The Z:W project had strong positive effects on the employability of young women and employability opportunities are much higher in Harare, compared to Bulawayo.	vii. Future similar interventions should continue with an affirmative action approach to gender transformation with specific focus on deliberately targeting and supporting more females.
	viii. The project had negative effects on individuals' free time, increased young people's willingness to take risks, increased young people's self-confidence (especially women), had positive effects on self-efficacy, increased participants' ability to maintain and develop social relationships while increasing young people's resilience.	viii. Future similar projects should focus on addressing the psychosocial needs of young people beyond supporting employability.

5 ANNEXES

Annex I: Case stories

Tichaona's story (RBCT: Goromonzi)

My name is Tichaona Rusike (male). I am a 27-year-old man who resides in Goromonzi. I have always been into market gardening and mostly focused on tomatoes, beans, leafy vegetables and cucumber. Because I am a farmer, I did not have business skills to enable me to get the most value from produce and to also ensure that I increase production and earn more. A friend of mine from my village introduced me to the Z:W programme and encouraged me to register for their trainings as he felt they would assist me with the work I was doing. I was initially reluctant to join but later on I decided to try it and see what they were offering. I have never regretted that decision to register and join up. Once I signed up, I was initially asked questions about business. We were invited for training and the training focused on how to run a business legally, business ethics, financial literacy, record keeping and how to construct a business plan. We were also referred to people who provide loans.

After training, I applied for a loan of 1000 USD. The microfinance institution came and assessed me and my business. Unfortunately, they approved USD500 USD based on their assessments. With the money I received I bought seed and fertilisers to put up irrigation pipes within my garden. Access to water has always been a challenge and it made my work more labour intensive. With my water engine and irrigation system functioning, I expanded the area planted for cucumber and strawberry. Instead of spending more time watering the garden, I have more time to focus on marketing. I have also started the process of registering for tax because whenever I supply my produce to big supermarkets like Pick n Pay, they withhold money for tax.

I have managed to repay three quarters of the money I borrowed and I am on course to complete repaying. I am hoping that with expanded production and access to lucrative markets in Harare, I will be able to further increase the production scale and even move to a bigger plot. Although I am still focusing on repaying my loan and expanding production, I am optimistic that my involvement with the programme will change my life. I now know of branding and packaging which I am investing in. I also think that I am doing well. My peers and others in the community respect me and my opinions more.

While I am very grateful for all the support that was provided, I think there is need to ensure that the conditions for getting loans should be relaxed a bit especially the need for collateral and also that there should be technical support for specific business. I am in the market gardening business and I think market gardening technical support will be more welcome to compliment business management training.

Ottilia's story (PROWEB: Goromonzi)

My name is Ottilia Chinake (female). I am a 30-year-old mother of two who resides in Goromonzi. I am divorced and I have a tuckshop which sells groceries as well as stationeries. I have always known Z:W but did not have in-depth information regarding what they do in supporting young people. When I heard by our youth chairperson that they were offering training for young people with businesses, I decided to join.

Although my business was doing fairly well by my own standards, I was not keeping proper records and not calculating profits or losses. Sometimes I also mixed business money with my personal funds which made it difficult to measure the business' performance. After registering for training PROWEB trained us on record keeping, marketing and expanding my business. These are all skills that were very necessary for my business. After training, we were referred to a microfinance institution, which provides loans.

I applied for a loan of 400 USD and it was approved. In order to ensure that the money for the loan would work in a way I could track, I started keeping records for my business. I also started giving myself a salary as opposed to when I never used to. At the end of each month, I now do reconciliations and I can now see the products that bring more income and also business performance.

I am repaying the money that I received and my business is growing. As a woman, it is important that I can be able to provide for my children and also contribute towards household subsistence. Already there is some stigma in being a single mother, but that is worse if you do not earn a living. I think that I have earned some respect at home and within the community. The programme was very helpful and gave me skills to be better in doing the things I enjoy doing. I think it will be important if the programme tries to involve more women, not only during trainings, but in ensuring they receive loans to enhance their activities.

Fisiwe's story (RBCT: Bulawayo)

My name is Fisiwe Juba (female). I am a 26-year-old lady from Luveve (Bulawayo). I am into buying and selling. I usually sell clothes, kitchenware, groceries and other products from South Africa and from Botswana. I usually have big orders and did not struggle to sell my stuff. However, I always had challenges with people paying since I sometimes sold my stuff on credit. Sometimes I did not record the number of people who owed me money nor the amounts they would owe. A friend of mine told me about the Z:W programme and I decided to attend especially as she said they would be linking us to microfinance institutions after training.

I registered for the training and attended all the sessions. I had been running my business for seven years and thought I knew everything. During the training I discovered that I knew very little about running a business successfully. I did not keep records and there were times I had to put my personal money into the business. There were also other very important aspects of the training especially marketing. I usually focused on my personal networks and people from Church. However, after training I realised that there was a lot of potential especially with social media. Another important thing relates to linkages with microfinance institutions. Previously I did not know where to access loans and neither did I know the prerequisites for accessing a loan.

I did not apply for a loan as my business was not structured in ways that would make me eligible for a loan. However, I now know what's required for me to get a loan and have set out to try and do so. I am now keeping records and know people who owe me. This has made it easy for me to make follow ups and remind people to pay. I am no longer struggling to raise funds to buy stuff to resell and prospects of business growth are good. I also got a stall at Unity Village and I now have a permanent physical space where I sell my products.

The prospects for enhancing my business are good. However, I struggled a bit when the Government banned importation of groceries including cooking oil. These are always fast moving and the ban resulted in challenges within the business. It was unfair from the Government and sometimes it may be helpful for the Government to engage us before making these decisions. It is frustrating that after being trained and having the motivation to work hard, you are then restricted by Government policy.

Freddy's story (PROWEB, Harare)

My name is Freddy Chigodora (male). I am a 30-year-old male based in Harare. I am a carpenter by trade and am into furniture manufacturing. Business has been good, but it has also had some challenges which means there is a lot of room for things to be better. As I am a carpenter by trade, my strengths have always been around manufacturing, but I also realised that there is a lot more to a successful business. I have always worked alone to try to do the manufacturing, buying of raw materials, marketing and following up on debtors. The people from Z:W came here to our complex because they had a programme for entrepreneurs. What they said convinced me because the training they were offering was very necessary for my business.

I attended the training and what I remember very well was the guidance on how to structure your business in terms of what paperwork should be in place, what you should do if you want to recruit employees, how to keep financial records, how to market your products and how to follow up on people who owe you money without straining relations.

These things were very important because, as I said, I am a carpenter and my skill is in making furniture. However, instead of getting people to assist me, I tried to do everything by myself and this affected my business. Getting raw materials would take me an average of two days per week and that meant I had limited time to actually manufacture furniture. I also did not do any marketing besides selling to people who come here because they know this is where furniture is found.

After the training I set out to ensure my business had some structure. I now engage some people who assist me on short term basis. I have also started discussing with Teecherz Furnitures with a view to supply them with furniture. I also now have business cards and flyers which I have engaged a flyer distribution company to assist in distributing. I now have a bank account so it's very easy to keep records of my finances.

I did not apply for a loan because I felt what my business needed was organisation not more finances. Maybe with time I will realise that I need more capital and when that time comes I now know the prerequisites for accessing it.

The training was very important, but there are also other things that Z:W can try to assist with. Here our biggest challenge is workspace. Council does not want to engage us and there are other informal groups that harass and extort money from us. It will be helpful if we can get support in terms of ensuring we feel secure in our workspaces.

Annex 2: Scope of work

Annex 3: Baseline questionnaire

Annex 4: Endline questionnaire

(Footnotes)

- 1 Making deliberate efforts to ensure that more women participate and benefit;
- 2 Explicitly seeks to redefine and transform gender norms and relationships to redress existing inequalities. Approaches will include engaging men, households and communities.



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ANNEX 8: Z:W FY15 Q1 Report

ZIMBABWE:WORKS

Zimbabwe: Works

Cooperative Agreement N° AID-613-LA-12-00001

Quarterly Performance Report

1 October to 31 December 2014

Date of Submission

31 January 2015

International Youth Foundation

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Abbreviations & Acronyms

BDS	Business Development Support
BOOST Fellowship	Building Opportunities on Student Talent Fellowship
CCF	Complex Crisis Fund
CD-RISC	Connor-Davidson Resilience Scale
DQA	Data Quality Assessment
EMA	Environmental Management Agency
EMMP	Environmental Mitigation Management Plan
FOG	Fixed Obligation Grant
GEW	Global Entrepreneurship Week (GEW)
ILO	International Labor Organization
IR	Intermediary Result
ISAL	Internal Savings and Lending
IYF	International Youth Foundation
JA Zimbabwe	Junior Achievement Zimbabwe
Ministry of SMECD	Ministry of Small and Medium Enterprise and Cooperative Development
MOU	Memorandum of Understanding
NSSA	National Social Security Authority
OR	Operations Research
PMP	Performance Monitoring Plan
PTS	Passport to Success® (life skills curriculum)
RA	Rapid Appraisal
RBCT	Royal Business Consult Trust
RF	Results Framework
SIYB	Start and Improve Your Business
SME	Small and Medium-sized Enterprise
TOT	Training of Trainers
USAID	United States Agency for International Development
YA	Young Africa
Z:W	Zimbabwe:Works
ZNCC	Zimbabwe National Chamber of Commerce
ZOIC	Zimbabwe Opportunities Industrialization Centers

I. PROGRAM HIGHLIGHTS

1. IYF/Z:W worked with five implementing partners across five of the ten target districts during the reporting period. As of December 2014, IYF/Z:W has reached 8634 beneficiaries through entrepreneurship, life skills, internship and vocational training activities. The program surpassed the original project target of 6113 beneficiaries and revised target of 7613.
2. IYF/Z:W concluded an external program performance evaluation. The results proved that the program had positive impact and effective models for supporting young people for self-employment and formal employment. Improvements for phase II include increased beneficiary follow-up and mentoring by training providers for greater impact and the need for a longer program implementation period.
3. Additional grants were issued to support five partners (Empretec, JA Zimbabwe, MicroKing, RBCT and Young Africa) to conclude the Z:W phase I program activities by the end of December 2014.
4. IYF/Z:W continued providing capacity building activities to partners around beneficiary follow-up, mentoring, job placement services, and referrals for finance. All five partners focused on supporting beneficiaries trained throughout the duration of the program (2013-2014).
5. USAID commissioned a Labor Market Assessment on behalf of the IYF/Z:W program. This was successfully conducted and concluded in the reporting period. The key focus was on labor market dynamics, private sector development and opportunities for formal and self-employment of youth in growth sectors.
6. USAID approved a Cost Extension of the Z:W program from December 2014 to December 2017. The cost extension allows for scaling of proven models, innovations and strategic program shifts in the areas of organizational capacity building, gender mainstreaming, entrepreneurship, financial inclusion and private sector employment. USAID further concluded an MOU agreement with DFID to fund the second phase of Z:W.
7. Continued engagements with the Ministry of SMECD indicate a positive perception of the Z:W program and program impact. Signature of the MOU is anticipated in early 2015.

II. INTRODUCTION

Zimbabwe:Works (Z:W) is a USAID-funded, 30 month (June 2012 – December 2014) initiative of the International Youth Foundation (IYF), aimed at building job skills and improving the employment and self-employment status of Zimbabweans who are seeking to enter the labor market. Working with NGO and private sector implementing partners, Z:W will:

- 1) Provide job-related training and support entry into gainful employment in the formal and informal economies;
- 2) Support self-employment and entrepreneurship development, including through increased access to relevant mentorship, training and business development services (including finance);
- 3) Deliver effective life-skills training to build employment/self-employment-seeking and performance skills, social capital and personal self-esteem; and
- 4) Promote and facilitate civic engagement through which unemployed Zimbabweans may acquire valuable leadership, organization and job-related skills and experience whilst serving their local communities.

IYF will implement Z:W in two phases: 1) a design and planning phase, in which local research organizations will conduct operations research to identify specific job-related opportunities and local resources to inform the design of sustainable program models; and 2) an implementation phase, in which Zimbabwean civil society organizations and select private sector entities will demonstrate and test the efficacy of the various models aimed at helping Zimbabweans find and create work.

III. SUMMARY OF ACTIVITIES / PROGRESS: Z: W ADMINISTRATION & TECHNICAL SUPPORT

Ministry of SMECD and IYF MOU

Quarterly meetings were held with the Ministry of SMECD. At the end of 2014, the Ministry was informed that the IYF/Z:W program will continue to implement its programs into 2017 with increased donor funding to expand and include other innovative approaches. The Ministry advised that with the changes on the political landscape in the last quarter of 2014, there would be delays around cabinet structures convening on MOUs until early 2015. The Chair of the cabinet committee has ascended to the Vice Presidency of the Republic of Zimbabwe and still holds the portfolio for the Ministry of Justice. The Ministry commended the Z:W program for being an exemplary partner in sharing frequent updates and showing results in SME development as well as a source of learning.

Sub-award Obligations, Disbursements and Burn Rates

IYF disbursed a total of \$106,752 to partners in the quarter, closing out sub-grant agreements with Empretec, JA Zimbabwe, RBCT, and YA. Also, within the reporting time period, MicroKing disbursed a total loan value of US\$98,168 (with IYF/Z:W's contribution representing \$54,084 of the total loan disbursement value).

Partner Technical Assistance, Capacity Building & Monitoring

IYF/Z:W provided the following capacity building to partners during the reporting period:

- **M&E:** sub-awards issued during the previous reporting phase were structured as Fixed Obligation Grants (FOGs). Through performance based monitoring, IYF/Z:W assisted partners with producing quality data and supporting evidence based tracking.
- **Entrepreneurship and Employability:** IYF/Z:W supported partners in providing beneficiaries with follow-up services, mentoring for increased business start-ups and expansions, referrals for entrepreneurs to access finance, and increasing fulltime job placements for interns.

IV. SUMMARY OF ACTIVITIES / PROGRESS: Z:W PROGRAM IMPLEMENTATION

The following section is organized according to the Z:W Performance Monitoring Plan (PMP), with progress reported against key performance indicators for:

- The Z:W overall goal; and
- Assistance Objectives, and their associated Intermediate Results (IR's) and Outputs

A. Z:W Goal: Improved employment, employability and productive engagement of young Zimbabweans (ages 16-35)

Implementing partners: Empretec; JA Zimbabwe; MicroKing; RBCT; Young Africa;

Performance indicators – quarterly progress:

- # of youth productively engaged through the Z: W initiative – 144

During the reporting period, partners concentrated on following up with youth beneficiaries to deepen the impact of the Z:W program interventions. A total of 144 young people were engaged during this reporting period. Over the life of the Z:W program, IYF has reached 8634 young people.

Table 1: Number of youth productively engaged through the Z:W initiative, per partner

Partner	# of youth engaged during this quarter	# of youth engaged to date	Partner Life of Project Target	% Life of Project target achieved to date
BOOST	0	385	310	124%
Empretec	10	2,229	2360	94%
Hlekweni	0	117	120	98%
JA Zimbabwe	38	1,882	1,425	132%
MicroKing	96	252*	200*	126%
RBCT	0	961	765	126%
Restless Dev't	0	1,623	1320	123%
Young Africa	0	983	900	109%
ZNCC	0	43	43	100%
ZOIC	0	411	370	111%
Total	144	8634	7613	113%

*** During the period under review, MicroKing reached 96 new beneficiaries from the open market.

As illustrated in Table 2, Z:W activities were present in five of the ten target districts.

Table 2: Number of youth productively engaged through the Z: W initiative, per target district

District/City	# of youth engaged during	# of youth engaged to date	Total district Life of project target	% Life of Project Achieved Dec 2013
Harare	91	3,788	3,377	112%

Chitungwiza	19	854	670	127%
Goromonzi	0	281	250	112%
Bulawayo	13	1,587	1,427	111%
Bubi	0	200	210	95%
Umzingwane	0	226	210	108%
Mutare urban	6	854	777	110%
Gweru urban	15	409	302	135%
Massing urban	0	276	260	106%
Bikita	0	159	130	122%
Total	144	8634	7613	113%

Objective 1: Increased number of youth initiating small and medium-sized enterprises

IR 1.1: Improved entrepreneurship and business planning/management skills amongst new and existing youth entrepreneurs

Output 1.1.1: BDS provision for new and existing youth entrepreneurs strengthened and expanded

Implementing partners: Empretec; JA Zimbabwe; RBCT; and Young Africa.

Key performance indicators – quarterly progress:

- % completing BDS training activities – 100%
- % of youth provided BDS who continue to use/apply BDS – **67%**
- # of youth trained in entrepreneurship and business planning/management - **10**
- # of contact days participating youth are engaged in entrepreneurship and business planning management training – **30**
- # of new businesses started –105

During the reporting period, BDS providers focused on beneficiary follow-ups in Harare, Bulawayo, Mutare, and Chitungwiza. Results from the BDS activities indicate that youth owned businesses were able to create new jobs and increase income levels. A number of young people started, expanded, and resuscitated dormant businesses. The average number of jobs created through youth-owned businesses was two jobs per business.

Specific partner progress under this output included:

- Empretec trained 10 new young entrepreneurs utilizing IYF's Build Your Business (BYB) entrepreneurship curriculum. Empretec conducted follow-up and counselling for 1028 young people and 25 groups in Bulawayo, Harare, and Mutare using social media tools such as Whatsapp and Facebook. Telephone calls and bulk short messaging services (SMS) were used to inform beneficiaries of meetings and workshops. Additional site visits were conducted to assess business progress. Empretec followed-up and mentored 458 young people in Bulawayo, Harare, and Mutare. These young people were reached through six mentorship sessions in Bulawayo (3), Harare (2) and Mutare (1). The key topics discussed were how to finance a business,

entrepreneurship, career options, branding and presentation skills. Empretec established that of those followed up 50% have started a business and 25% are formally employed (in the NGO, corporate and MSME sectors). Further, 10% have not started a business and 15% are unemployed. Knowledge and understanding of the personal entrepreneurial competences made a difference in the entrepreneurs' lives, boosting their confidence to start and manage a business properly. Empretec noted an improvement in business planning and record keeping, including areas such as systematic and organized business operations for existing businesses.

- JA Zimbabwe conducted business mentorship follow-up with 575 young people through their network of SMEs and private sector partners.
- RBCT conducted Improve Your Business (IYB) follow-up and mentoring sessions for 113 young entrepreneurs. Additional training on business management systems and marketing was offered. RBCT further conducted business planning refresher training for 97 young entrepreneurs in Harare and Mutare. RBCT noted that most of the beneficiaries were using the skills acquired during the initial training resulting in improved business opportunities.

Entrepreneurship Success Story: Cosmetology knows no borders



Bridget hard at work.

Bridget Mujikijira (31) grew up in Highfield suburb of Harare, with both her parents. After failing her Ordinary Level examinations, she engaged in cross border trading.

Bridget enrolled in the Hairdressing and Beauty therapy course with Young Africa (YA) in January 2013 for a period of six months. She graduated in June 2013. In this course, she went through 16 hours of practical learning and 4 hours of theory per week. After graduating she started off with renting a chair in a salon at Makoni shopping center where she would provide beauty services such as manicure, pedicure, and facials. At the end of the month, she would pay the agreed rent to the owner of the salon. Currently she not only rents a chair in Chitungwiza, but has also expanded her business to Cape Town South Africa where she works for three weeks per month.

Bridget said *“My financial independence came back after 11 years of dissatisfaction. I thank Young Africa for enrolling me and taking me through the steps of*

hairdressing and beauty therapy. I am making some money to meet the needs of my family since graduating. I could not have been where I am, if it was not because of the training I received from Young Africa. I am getting at least \$250 per month from beauty therapy alone (manicure, pedicure, and facials). I am also buying weaves for resale in Cape Town getting R6000 profit every month. I can now contribute towards my children’s school fees. Helping my husband and we are a happy family. I have not employed

anyone so far but by January next year [2015] I plan to employ two people who will take care of my business while I go to Cape town."

IR 1.2: Improved entrepreneurship and business planning/management skills amongst new and existing youth entrepreneurship

Output 1.2.1: Existing SME internship and mentorship systems strengthened and expanded

Implementing partners: Empretec; Hlekweni; and Young Africa

Key performance indicators – quarterly progress:

- % completing SME internships/mentorships – **N/A**
- % reporting satisfaction with internship/mentorship – **N/A**
- # of youth participating in SME mentorships – **N/A**
- # of youth participating in SME internships – **NA**
- # of contact days participating youth are engaged in SME mentorships – **N/A**
- # of contact days participating youth are engaged in SME internships – **NA**

This output was concluded in 2013 by Empretec, Hlekweni, and YA.

IR 1.3: Increased access to finance amongst youth to support existing and planned enterprises

Output 1.3.1: Loan mechanisms established and operational, both for new and existing youth entrepreneurs

Implementing partners: BOOST; Empretec; JA Zimbabwe; MicroKing; RBCT; and YA.

Key performance indicators – quarterly progress:

- # of referrals to microfinance – **42**
- # of youth accessing microfinance – **85**
- # of youth participating in savings and loans groups – **42**

The access to finance component was critical as it linked with the entrepreneurship component. Youth that received follow-up, mentoring and counselling through BDS providers were referred to MicroKing for financing either start up or existing businesses. During the reporting period, MicroKing confirmed receiving 42 referrals from the BDS providers.

Specific partner's progress under this output is detailed below:

- Empretec had a low number of referrals. Some of their trainees were finding it difficult to access a loan from MicroKing. Empretec trainees had become highly mobile in some towns and some lacked viable business ideas. Further, some of the ISALs developed under Empretec stopped saving due to challenges in group cohesion, dynamics and weak constitutions. One key lesson learnt is ongoing follow-up is required for ISALs after initial training.
- Empretec, RBCT and YA, helped young people who were not ready for microfinance through the development of ISALs. In addition, RBCT held joint sessions with MicroKing in Harare and Mutare to provide young people with the requisite information on how to apply for a loan. Further, MicroKing conducted joint site visits with RBCT to understand the various businesses young people were creating and increase knowledge of RBCT programs.

- In total, 112 beneficiaries received loans from MicroKing with 6 referred from BDS partners and 96 from the open market. 60% of loan recipients during the period under review were female. This data shows an inclination towards approval of microfinance loans for women. MicroKing cumulatively reached out to 252 beneficiaries (60% female) since the inception of the program.

Table 3: Access to finance referrals, approvals & rejections

Branch	# Referrals received	# receiving fin. literacy training	# Apps. received	# Apps. rejected	# Apps. approved	Approved MK recipients
Karigamombe (Harare)	1	0	8	5	0	18
Machipisa (Harare)	1	9	10	9	0	25
Chitungwiza	0	2	0	0	0	19
Mutare	30	11	56	41	6	6
Bulawayo	10	2	0	0	0	13
Gweru						15
Total	42	24	74	55	6	96
% Female	45%	51%	58%	45%	51%	60%

Objective 2: Increased number of youth with the relevant skills for employment

IR 2.1: Increased number of youth with market-driven technical/vocational skills

Output 2.1.1: Market-responsive technical and vocational training programs strengthened and expanded

Implementing partners: Young Africa

Key performance indicators – quarterly progress:

- % of youth completing employability training – *N/A*
- # of youth receiving technical/vocational training through Z:W partners in target districts – *N/A*
- # of contact days participating youth are engaged in vocational training programs through Z:W partners in target districts – *N/A*

During the reporting period, there were no new trainings conducted. Young Africa continued follow-up with program beneficiaries.

Specific partner progress under this output included:

- Young Africa engaged technical experts to design new and revamp existing curricula to respond to the needs of the students, their parents and the private sector. Consultants were engaged to review courses in motor vehicle mechanics, hairdressing, and catering. Key consultations were done with industry experts, Master craftsman (MC), vocational technical trainers and the students to guide in the review of the curricular. Some key conclusions and recommendations were:

- The mobile training curriculum duration was too short and too theoretical. It was recommended that the course be shortened to 16 days of theoretical training and 40 days of topic based practical exposure.
- The period of attachment with the MC requires more days than the trainer. Young Africa should ensure that young people spend two days a week with the trainer and the remaining five days with the MC until the end of the training course.
- The mobile training should be increased to 60 days instead of the previous eight days.
- Attachment to an MC should be initiated at the start of the training so that the theoretical training will be interspaced with a practicum.

IR 2.2: Increased youth access to and successful participation in corporate/civil society sector internships and mentorships

Output 2.2.1: Expanded corporate and civil society youth internship/attachment and mentorship programs

Implementing partners: BOOST; JA Zimbabwe; Restless Development; ZNCC

Key performance indicators – quarterly progress:

- % of youth completing internships/mentorships – *N/A*
- % reporting satisfaction with internship/mentorship – *N/A*
- # of youth participating in corporate/civil society internship programs – *N/A*
- # of youth participating in corporate/civil society mentorship programs – *N/A*
- # of days participating youth are engaged in corporate/civil society internship programs – *N/A*
- # of days participating youth are engaged in corporate/civil society mentorship programs – *N/A*

During the reporting period, activities were focused on private sector engagement, support and follow-up with young people who completed internships or transitioned into full-time jobs in Harare, Bulawayo and Mutare.

Specific partner progress under this output included:

- JA Zimbabwe increased its private sector engagements with companies in the banking, insurance, security services and the hospitality sectors. Banks such as Barclays, Merchant Bank of Central Africa and AfrAsia were engaged during the reporting period. A number of activities with the private sector were completed such as career fairs, talk shows and mentoring sessions aimed at developing the employability skills of the young people. JA Zimbabwe continued to engage Deloitte and secured interviews for some interns in December 2014. Also, JA Zimbabwe set up an employment blog (<http://www.jazemploymentblog.org.zw>) providing youth a single platform to look for job vacancies and tips on how to find a job. This has proven to be effective and interactive for young people.



Zimbabwe:Works Life skills training and internship pays off

After graduating in 2012 with an Accounting degree, Roseline Magaya (23) found it difficult to secure a job. She enrolled in the Zimbabwe:Works life skills program to further her skills and become employable. She said *“The life skills training helped me to value myself, be confident, be a decision maker, and pursue my goals and vision.”* With her experience, she feels she is now better able to enter the workforce. Roseline was placed as an intern at Magical Zimbabwe in the Accounting and Administration Department for a period of two months. After the internship, she successfully applied for a job as an assistant accountant at KLM Accountants on a six month contract. After the expiry of her contract, she secured a full-time position with an international NGO as a finance assistant.

D. Objective 3: Improved attitudes amongst youth toward the future and their role as engaged, empowered citizens

IR 3.1: Improved skills amongst youth that supports them to lead healthy, productive lives

Output 3.1.1: Life skills training programs strengthened and expanded

Implementing partners: BOOST; Hlekweni; JA Zimbabwe; Restless Development; Young Africa; and ZOIC

Key performance indicators – quarterly progress:

- % of youth with improved measures of resiliency – *N/A*
- % completing life skills training – **100%**
- # of youth participating in life skills training – **38**
- # of youth receiving PTS life skills curriculum training – *N/A*
- # of contact days participating youth are actively engaged in life skills training – **60**

During the reporting period, partners focused on mentoring interns to transition into fulltime jobs. An additional 38 new beneficiaries were trained in life skills.

Specific partner progress under this output included:

- JA Zimbabwe life skills trainings have improved young people’s soft skills and CV writing which has helped them in seeking employment opportunities.
- PTS life skills curriculum has been integrated by JA Zimbabwe and YA in their programming. PTS has enhanced the communication skills, social interaction, confidence levels, work readiness and sense of belonging of the participants as evidenced by the increased leadership roles that PTS-trained youth assumed at their respective schools. In Kambuzuma in Harare, where JA Zimbabwe had a PTS group, 40% of the students in the prefecture board were PTS alumni, demonstrating the veracity of the program in enhancing the leadership, communication and confidence levels of the young people. YA has also reported increased social interaction and reduced incidences of bullying and sexual harassment of girls as a result of the increased number of outreach activities done through PTS programming such as campaigns against

gender and sexual abuse. YA has made significant strides in integrating PTS and entrepreneurship training. YA wants to ensure that all vocational technical students at their Chitungwiza campus will receive PTS training. In 2014, YA included PTS as the life skills program of choice in their proposals to the European Union and government of New Zealand.

- PTS training has helped young people to improve their communication skills, confidence levels and their work-readiness.

Output 3.1.2: Community service and volunteerism programs strengthened and expanded

Implementing partners: BOOST; JA Zimbabwe; Restless Development; and Young Africa

Key performance indicators – quarterly update:

- # of youth participating in civic engagement programs– **NA**
- # of contact days participating youth are actively engaged in community service activities – **N/A**

This component was concluded in the first half of 2014.

V. GENDER

The Z:W program reached an average of 52% male and 48% female beneficiaries. The entrepreneurship, access to finance and vocational skills training partners had female reach ranging from 46-56% and the employability partner range 40-47%. Overall gender parity has been attained by the program partners.

Figure 1. Gender reach per partner

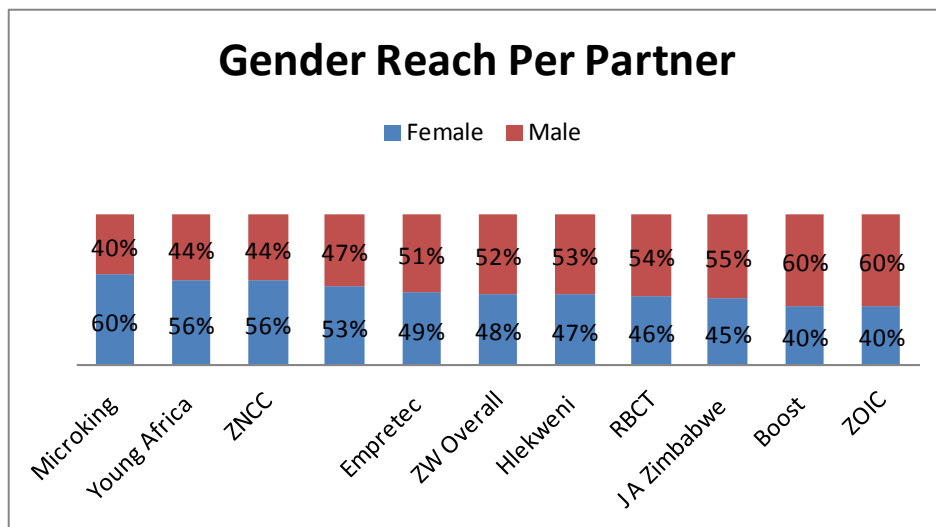
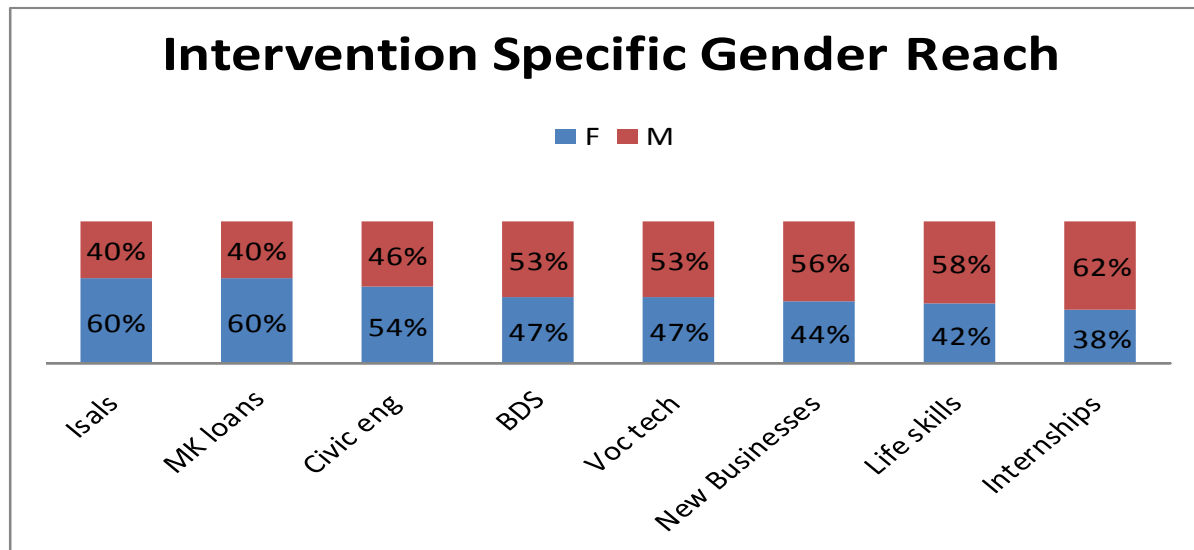


Figure 2 demonstrates that amongst the program interventions, female participation was higher in the ISALs (60%), microfinance (60%) and community engagement activities (54%). Life skills training and internships reached fewer females compared to males.

Figure 2. Intervention specific gender reach



VI. ENVIRONMENT

MicroKing continued to use the EMMP vetting tools developed by the Z:W program in conjunction with their credit and risk management tools for processing loan applications. During the reporting period none of the projects financed were declined funding because of negative environmental effects.

VII. CHALLENGES

Program partners have found following up with youth beneficiaries challenging due to various factors. Partners cite the following as key challenges:

- Young people were finding it difficult to attend some of the follow-up sessions citing lack of bus fare and other commitments.
- Youth mobility and high propensity to change their mobile numbers has affected the rate at which the Z:W partners executed follow-up, counselling and mentoring support.
- The slow and low referrals to MicroKing by Z:W partners were affected by low response of young entrepreneurs as some perceive that it is difficult to access business loans and some lack supportive guarantors.

VIII. NEXT QUARTER PLANS

The Z:W program was provided a 3-year cost extension and will continue implementation through December 2017. The next quarter will focus on both strategic and operational planning of the following activities for phase II:

1. Planning the Z:W phase II program expansion, innovations and programmatic shifts.
2. Conducting co-design workshop and meetings with donors, partners and critical stakeholders.
3. Preparing for phase II program launch event.

4. Developing the annual program work plan.
5. Updating and refining program tools to be congruent with Z:W phase II program components including the logframe, M&E plan, organizational capacity assessment tool, and gender mainstreaming tools.
6. Preparing the request for proposal (RFPs) and sub-granting processes for program kick off and implementation.
7. Completing staff recruitment and office expansion.

Z:W Performance Monitoring Plan (PMP)												
Assistance Objectives (AOs); Intermediary Results (IRs); and Outputs	Indicators	Life of Project Target	Q1	Q2 Achieved	Q3 Achieved	Q1 Achieved (Oct to Dec)	Q2 Achieved to March	Q3 Achieved to June 2014	Q4 Achieved to September 2014	Q1 October to December 2014	Total Achieved to December 2014	Life of Project % achieved
		Goal: Improved employment, employability and productive engagement of young Zimbabweans (ages 16-35)										
# youth productively engaged through the Z:W initiative		761 3	61 3	277 8	278 7	292 0	82 4	68	36 2	38	863 4	11 3%
IR 1.1: Improved entrepreneurship and business planning/management skills amongst new and existing youth entrepreneurs												
Output 1.1.1: BDS provision for new and existing youth entrepreneurs strengthened and expanded	% completing BDS training activities	75 %	0	98 %	94%	96 %	92 %	10 0%	94 %	100 %	98%	
	% of youth provided BDS who continue to use/apply BDS	70 %				60 %	67 %	67 %	67 %	67 %	67%	N/ A
	# of youth trained in entrepreneurship and business planning/management	555 8	23 4	168 7	184 9	111 6	24 9	42	11 3	10	538 9	96 %

	# of contact days, participating youth are engaged in entrepreneurship and business planning/management training	221 92	1,0 06	725 4	759 1	4,5 84	1,1 91	23 4	53 5	30	22,3 68	10 0%
	# of new businesses started	159	0	53	87	48	2	4		105	299	18 8%
IR 1.2: Improved youth understanding and awareness of successful SME business practices.												
Output 1.2.1: Existing SME internship and mentorship systems	% completing SME internships/mentorships	70 %	0	0	100 %	98 %		10 0%	10 0%		100 %	N/ A

	% reporting satisfaction with internship/mentorship	90 %	0	0	100 %	100 %		10 0%	10 0%		100 %	N/A
	# of youth participating in SME mentorships	168	0	32	277	276					298	17 7%
	# of youth participating in SME internships	175	1	8	120	120		73	10 0		302	17 2%
	# of contact days on average, participating youth are engaged in SME mentorships	110 88	0	256	182 82	182 16		15 33			167 45	15 1%
	# of contact days, participating youth are engaged in SME internships	133 00	21	22	792 0	792 0		43 80	21 00		131 13	99 %
IR 1.3: Increased access to finance amongst youth to support existing and planned enterprises												
Output 1.3.1:	# of referrals to microfinance	300	0		267	275	73	14 8	57 3	42	102 6	
Loan mechanisms established and												

# of youth accessing microfinance	200	0	0	0	8	18	82	62	112	255	127%
# of youth participating in savings and loan groups	726	0	126	529	84	281		165	42	1101	152%

Objective 2: Increased number of youth with the relevant skills for employment

IR 2.1: Increased number of youth with market-driven technical/vocational skills

Output 2.1.1: Market-responsive technical and vocational training programs strengthened and expanded	% completing employability training	70%	0	0	94%	94%		100%	100%		94%	N/A
	# of youth receiving technical/vocational training through Z:W partners in target districts	1020	152	301	472	485	73	73	83		1017	107%
	# of contact days, participating youth are engaged in vocational training programs through Z:W partners in target districts	97643	3344	19866	31152	20758	4380	4380	1743		50906	52%

IR 2.2: Increased youth access to and successful participation in corporate/civil society sector internships & mentorships programs

Output 2.2.1: Expanded corporate and civil society youth internship/attachment and mentorship programs	% young people completing internships/mentorships	70 %	0	0	0	96 %					96%	
	# of contact days, on average, participating youth are engaged in corporate/civil society internship programs	62	0	22	66	508 2					66	
	# of contact days, on average, participating youth are engaged in corporate/civil society sector mentorship programs	650	0	34	299	318					649	10 0%

	% reporting satisfaction with internship/mentorship	90 %	0%	100 %	100 %	100 %					100 %	
	# of youth participating in corporate/civil society internships/attachments	270	0	59	143	143	287				287	105%
	# of youth participating in corporate/civil society sector mentorships	450	0	34	299	55					477	106%
Objective 3: Improved attitudes amongst youth toward the future and their role as engaged, empowered participants												
IR 3.1: Improved skills amongst youth that supports them to lead healthy, productive lives												
Output 3.1.1: Life skills training programs strengthened and expanded	% of youth with improved measures of resiliency	60 %	0	0	67.08%	71 %	68 %	64 %			64%	N/A

	% completing life skills training	75 %	0	73 %	73%	72 %	96 %	10 0%	98 %	100 %	73%	N/A
	# of youth participating in life skills training	454 8	29 0	184 6	184 4	150 2	39 7	47	15 5	38	470 3	10 3%
	# of youth receiving the Passport to Success life skills curriculum	287	0	54	102	0	18 6		19 9	60	486	16 9%
	# of contact days , participating youth are actively engaged in life skills training	108 72	0	240	453	0	19 32	24 6	99 5		123 06	11 3%
Output 3.1.2: Community service and volunteerism programs strengthened and expanded	# of youth participating in civic engagement programs facilitated through Z:W partners in target districts	231 0	16 2	527	117 9	881	23 1				274 8	11 8%
USAID Cross-Cutting Indicators												

Women with increased access to productive economic resources	Proportion of female participants in USG-assisted programs designed to increase access to productive economic resources (e.g., credit, income or employment).	40 %	45 %	47 %	47%	47 %	48 %	48 %	48 %	48 %	48%	
Increased perception that males and females should have equal access to social, economic, and political opportunities	Proportion of target population reporting increased agreement with the concept that males and females should have equal access to social, economic, and political opportunities	10 %	0		32%	44 %					44%	

ANNEX 9: 2014 Z:W Phase I Final Evaluation Report

ZIMBABWE:WORKS

FINAL PERFORMANCE EVALUATION FOR THE ZIMBABWE: WORKSPROGRAMME

FINAL REPORT

OCTOBER 2014

**CONDUCTED BY
NEW DIMENSION CONSULTING
OCTOBER 2014**



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LIST OF ACRONYMS

AO	Assistance Objective
BDS	Business Development Support
DFID	United Kingdom Department for International Development
FGD	Focus Group Discussion
IR	Intermediate Result
ISAL	Internal Savings and Lending
JAZ	Junior Achievement Zimbabwe
LFCLS	Labor Force and Child Labor Survey
M&E	Monitoring and Evaluation
MSC	Most Significant Change
NGO	Non-Governmental Organisation
PICES	Poverty, Income Consumption and Expenditure Surveys
PTS	Passport To Success
RBCT	Royal Business Consult Trust
RD	Restless Development
SiDA	Swedish International Development Agency
SME	Small and Medium Enterprise
TCPL	Total Consumption Poverty Line
USG	United States Government
VSLA	Village Savings and Loan Association
YA	Young Africa
Z: W	Zimbabwe Work
ZIMDEF	Zimbabwe Manpower Development Fund
ZIMSTAT	Zimbabwe Statistics Agency
ZNCC	Zimbabwe National Chamber of Commerce
ZOIC	Zimbabwe Opportunities Industrialization Centre

EXECUTIVE SUMMARY

This report provides findings, conclusions and recommendations from a performance evaluation of the Zimbabwe: Works Project. The performance evaluation sought to identify and describe major results of the Z: W programme, lessons learned along with potential innovations to scale up for the youth target market.

Performance Evaluation Objectives

The key objectives of this evaluation were to:

1. To make an overall, independent assessment of the extent to which the project met its planned objectives, outcomes and outputs based on I project design, workplan and M&E documents;
2. To assess the results and key lessons of the programme models and interventions implemented through the selected partners;
3. To establish the opportunities for innovative approaches and suitable partnerships; and
4. To provide the key conclusions for ZW phase 1 and major recommendations for proposed ZW phase 2.

Performance Evaluation Questions

The key evaluation questions are:-

1. To what extent has the project achieved its planned results?
2. The ZW phase 1 programme design comprised of integrated entrepreneurship, access to finance, employability and vocational skills training models and interventions. To what extent did the Z: W phase 1 models and components achieve the intended outcomes?
3. How did the project measure and achieve results around capacity building of sub-partners?
4. What are the lessons learned and proven models for programme up scaling?
5. Recommendations on what innovative approaches the ZW phase 2 programme design could include in the Zimbabwe youth context?

Methods

The Performance Evaluation used participatory qualitative and quantitative methods for data collection. Data collection tools included Key Informant Interview (KII) Guides, Focus Group Discussion (FGD) Guides, Individual Youth Questionnaire along with a Most Significant Change (MSC) Guide. Data collection involved 43 Key Informant Interviews, 289 Individual Youth Questionnaires, 8 Focus Group Discussions and 1 Most Significant Change Story.

Findings

To what extent has the project achieved its planned results and Phase 1 models and components that contributed to achievement of the intended outcomes?

Entrepreneurship models	Work Readiness Models
Model 1.1 Opportunity Identification, Business planning, referral, START ups	Model 2.1 Life skills, Vocational Technical Training, Private Sector (Internships Mentorships Apprenticeships), Employment Career Options
Model 1.2 SME Business Management and expansion, Access	Model 2.2 Life skills, Community Service, Private Sector internships/mentorships

Entrepreneurship models	Work Readiness Models
to finance, SME Expansion	
Model 1.3 Vocational Technical Training, Integrate entrepreneurship training, Access to finance and start up	Model 2.3 Life Skills, Private sector internships

The project improved employment, employability and productive engagement of young Zimbabweans (16-35 years). The project reached 1666 beneficiaries with employability interventions while 3347 beneficiaries were reached with entrepreneurship interventions. A total of 3573 beneficiaries received both employability and entrepreneurship interventions.

Access to mentorship, training and business development services including access to finance further contributed towards achievement of the project goal. A total of 8586 young people were reached against a target of 7613. Females and males respectively constituted 48.3% and 51.7% of beneficiaries reached.

Assistance Objective 1: Increased number of youth initiating and operating small and medium-sized enterprises

The project facilitated initiation and operation of small and medium-sized enterprises with over 1 in 3 (34.3%) trainees starting up businesses. Nearly 9 in 10 (89.9%) business start-ups survived with an average of 3.08¹ jobs being created. The average monthly salary bill was US\$526.15; monthly turnover was US\$1606.87 while monthly net profit was US\$684.20.

Model 1.3 has the least number of jobs created (2.28), monthly salary of US\$132.3, monthly turnover of US\$1298.7 and net profit of US\$251. All the three models have around 90% of business start-ups still running. SME business management and expansion (56.3%) was the most utilised under model 1.2 while the project surpassed the target on percentage of youths completing SMEs internship/mentorship by 30%. The project facilitated access to microfinance to 167 young people with 40 referred by Z: W project partners.

Assistance Objective 2: Increased number of youth with the relevant skills for employment

The concluded that life skills was the most applied skills after training across the three models (73% model 2.2, 66.7% model 2.3 and 54% model 2.1). A total of 1017 young people completed work readiness training whilst there was 124% achievement on the youths who completed work readiness training. Two hundred and eighty seven (287) youth participated in corporate/civil society internships/attachments and 477 youth participated in corporate/civil society sector mentorships, which lasted for an average of three (3) months.

¹ Harare (3.81), Bulawayo (2.32) and Goromonzi (2.11)

Assistance Objective 3: Improved attitudes amongst youth toward the future and their role as engaged, empowered participants

Training in passport to success (PTS) life skills curriculum was cited as critical and reportedly led to improved abilities and relationships at school, in communities and at workplaces. The CD-Risk assessment commissioned by Z: W (2013) showed that the largest number of beneficiaries were trained by; Restless Development, Empretec and Junior Achievement Zimbabwe [JAZ]. However, the most effective training organization measured by the proportion of youth that increased their resiliency after training is; Junior Achievement Zimbabwe [78%], followed by Young Africa [73%], then by Restless Development [66%], Then by ZNCC [63%], then by Empretec, RBCT and ZOIC all at 57%, and finally by Hlekwinini and BOOST at 45% and 44% respectively.

How did the project measure and achieve results around capacity building of sub partners?

The project invested in capacity building where plans were developed to strengthen partner capacity to deliver their contractual obligations. The project had a comprehensive capacity-building plan with specific capacity needs for all partners implementing entrepreneurship and employability interventions. The project initially identified partner capacity needs, which informed partner specific capacity building plans. Capacity building plans were developed on a quarterly basis, which provided opportunities to review the previous quarter and incorporate experiences and lessons learned into the following quarter plans. The plans were further aligned to programme management tools used as well as with annual programme workplans. Partners reported strengthened capacity in programming (entrepreneurship and employability), reporting writing skills, documentation, M and E and financial management systems.

Lessons Learned

- i. Implementing BDS and access to finance interventions in an integrated approach has higher potential to facilitate business start up, survival and expansion.
- ii. Young people are willing to participate in processes aimed at preparing them for the future and strengthening their competencies.
- iii. Outcomes from entrepreneurship and work readiness programmes are long term and require adequate implementation timelines.
- iv. Life skills training is a critical entry point for empowering young people in both entrepreneurship and work readiness.
- v. Demonstration of value for money and articulation a business case for private sector involvement is critical for getting buy-in and support.
- vi. Market driven approaches to entrepreneurship and employability interventions are key to the success of interventions.
- vii. Monitoring and Evaluation (M&E) expectations should be articulated at design and inception to create a common understanding especially in the context of a multiple partner project.

Recommendations

- i. Invest in a successor project that builds on the successes, competencies and networks developed and nurtured by the project. The project should have a longer timeframe (3-5 years) in order to further scale and deepen impacts.
- ii. Future similar projects should prioritize strengthening linkages between BDS interventions and access to finance interventions especially as evidence is showing links between training and potential for business survival.
- iii. Consider increasing the number of finance providers (microfinance institutions) to bring diversity, competition and product innovation. While young people should demonstrate creditworthiness, microfinance providers should develop innovative but non-exclusionary ways of facilitating access to finance for young people.
- iv. Strengthen engagement of the private sector at project inception in terms of their needs to inform the design of the employability intervention
- v. Leverage on existing structures and resources such as ZIMDEF for vocational skills training for youths
- vi. Incorporate follow up of young people reached as part of project M and E;
- vii. Explore possibilities of utilising social media and ICT platforms for key project components like M&E, data verification along with decentralised trainings. Potential approaches include the use of SMS to collect data from trainees.
- viii. Consider supporting young people based on a competition, which rewards the most innovative ideas with potential for success.
- ix. Develop a comprehensive partner's capacity assessment tool to be administered on intervals to be agreed with partners.
- x. Explore possibilities of adapting the ISAL approach so that it provides financing to start-ups that often faced challenges around access to finance.

Innovations

- i. Explore possibilities for using ICTs and mobile technology share market information, pricing information, best entrepreneurial practices, job market developments and related tips.
- ii. Consider development of e-platforms for young people to share experiences, and lessons learned on specific entrepreneurial and employment sectors. Technical support to youth beneficiaries can also be provided through ICTs. Access to finance components can integrate ICTs such as mobile money services in loan disbursement, payment and client relationship management.

SECTION 1: INTRODUCTION

Background

Young people (15-34 years) constitute 36% of Zimbabwe's total national population and 56% of the economically active population (Zimbabwe Statistics Agency-ZimStat, 2012). The 2012 Population Census data shows that youth aged 15-34 years constitute 84% of the unemployed population. The Zimbabwe 2011 Labor Force and Child Labor Survey (LFCLS) estimated that while the overall unemployment rate for youth aged 14-34 years was 15%, the majority, (87%) of the employed youth aged 15-34 years were considered to be in informal employment; 9% in formal employment and 4% in unclassifiable employment. The challenges have been attributed to macroeconomic challenges where industry capacity has slumped to 39% (CZI, 2012; ZEPARU/LEDRIZ 2013). The financial sector is under banked and 41% are financially excluded in the rural and urban areas (Finscope, 2011; Finscope 2012; FBC, 2013).

The International Youth Foundation introduced the Zimbabwe: Works (Z: W) project is a 30-month, US\$4.6 million USAID-funded programme launched in June 2012 to build job skills and improve the employment and self-employment status of more than 7000 youth in Zimbabwe. The IYF/Z: W initiative was implemented in 10 urban and rural locations throughout Zimbabwe². The project was implemented in partnership with ten³ (10) local NGOs and private sector firms with youth development experience.

Operating Environment

Political

The Zimbabwean government is constrained by the process through which it was elected. Development partners raised concerns on the credibility of electoral processes and this is likely to affect their overall participation in the country's economic recovery process. Some development partners have expressed preconditions for meaningful re-engagement with Zimbabwe, and these include concrete evidence of credible and tangible progress on political and democratic reforms. Citizen confidence in the Government's ability to solve the main problems confronting society is low. The lack of confidence is exemplified by the continued informalisation of economic activity where 84% of the people within the employable age are estimated to be in the informal sector.

There are no country specific governance data for Zimbabwe and key metrics used include the Mo Ibrahim Index which ranked Zimbabwe 47 out of 52 countries and only better than Chad, CAR, Eritrea, Congo DR and Somalia. There are also United Nations Rule of Law indicators but these are not systematically collected due to the challenges of collecting information related to rule of law in Zimbabwe. Civil Society Organisations have also come up with key barometers especially the Bribery Index populated by Transparency International Zimbabwe (TIZ) which details levels of corruption within different sectors.

² Bikita, Bubi, Bulawayo, Chitungwiza, Goromonzi, Gweru urban, Harare, Masvingo urban, Mutare and Umzingwane.

³ BOOST, Empretec, Hlekweni, Junior Achievement Zimbabwe (JAZ), MicroKing, Restless Development, Royal Business Consult Trust (RBCT), Young Africa, Zimbabwe National Chamber of Commerce (ZNCC) and Zimbabwe Opportunities Industrialization Centre (ZOIC)

Economic

Since 2009, Zimbabwe's economy has started to recover from the 1999-2008 crisis that saw economic output cumulatively declining by more than 45% (World Bank, 2014). Supported by a strong recovery of domestic demand and government consumption, real gross domestic product (GDP) grew by 20.1% in 2009-2011. Despite the strong 2009-2011 economic rebound, GDP growth has moderated to 4.4% in 2012 and slowed to an estimated 1.8% in 2013, dampened by the slow performance of the key sectors of the economy (World Bank, 2014). Zimbabwe's ranking in the World Economic Forum's Global Competitiveness Index report 2012/13 is 132 out of 144. Protection of property rights continues to receive a weak assessment (ranked 137) and reduces the incentive for businesses to invest. The country's poor credit rating (ranked 142) limits the capacity of the country to access offshore lines of credit. There is also need to upgrade overall infrastructure; the country ranked 123 in this area (AfDB, 2013).

The 2011-2012 Poverty, Income Consumption and Expenditure Surveys (PICES) estimated that 72.3% of Zimbabweans were poor, with poverty being most prevalent in rural areas, where 84.3% of people were deemed poor (Zimbabwe Statistics Agency-ZimStat, 2013). 62.6% of households were deemed poor, whilst 16.2% of them were in extreme poverty. Growth in total credit to the private sector leveled off as it reached \$3.9 billion in December 2013. Vulnerabilities in the banking sector are rising amidst rising levels of non-performing loans (15.9% by December 2013), low liquidity levels (27.8% by December 2013) and rising credit risks especially in smaller banks.

Evidence from the Zimbabwe Vulnerability Assessment (ZimVac 2013); shows that 12% of children of school going age (5-17 years) were not in school. The results illustrated the critical interplay between poverty and access constraints as the majority (55%) of children who were not in school cited financial constraints as the key reason. The ZimVac (2013) further concluded that national average household income for April 2013 was US\$95; which is low compared Zimbabwe's food basket pegged at \$562,52 (CCZ, 2013).

Socio-Cultural

The socio-economic challenges that have faced Zimbabwe for the past 15 years have resulted in significant challenges around access to necessities. Access to housing has largely been facilitated with the Multiple Indicator Cluster Survey (2014) showing that 84.6% of households lived in a house with finished walls with an average of 2.3 persons per room for sleeping. However, over one in three (35.4%) of respondents are either moderately or severely stunted. Access to appropriate water and sanitation services is still a key gap with the country having been affected by water borne diseases like Cholera, typhoid and rotavirus.

Access to food is still a key challenge with an estimated 2% of rural households reported to be food secure from only the cereal stocks they had as of April 2013. During the first quarter of the 2013/14 consumption year, 241,348 people already had insufficient incomes to access adequate food while 89.2% of households were projected to be unable to meet their annual food requirements for the 2013/14 consumption year (ZimVac; 2013).

Women constitute 86% of those whose livelihoods depend on agriculture but ownership and control of agricultural land, inputs and outputs is largely skewed in favour of men (Gender Links, 2011). In addition, the Zimbabwe Demographic and Health Survey (ZDHS 2010-11) concluded that for every two (2) males living with HIV, there are (3) women also living with HIV (ZDHS, 2010-11). The material disempowerment of women is summed by the Multiple Indicator Monitoring Survey (MIMS, 2014) which concludes that “social isolation, combined with little education and poor vocational training reinforce the engendered nature of poverty” (2009: p115).

With 84% of the employable population estimated to be in the informal sector, women have been pushed further to the margins and their potential for resilience has largely been affected. A study on the SMEs in 2012 concluded that 40% of those in the informal sector earn less than USD200 per month while 11% of them reported not having a monthly income. There are key gaps in promoting child development with 21.6% of children aged 36-59 months having attended and early childhood education.

Technological

Internet access in Zimbabwe has increased in the past five (5) years with an estimated 1.4 million people connected to the internet (Internet World Stats, 2014). Although internet access statistics put Zimbabwe among countries with the highest access in Africa, it is still considered highly expensive. The internet has provided access to diverse opinions as well as an unrestricted space for engagement. However, only 11% of the population have access and this limits the extent to which it can be an effective platform for mass mobilisation.

Overview of Zim: Works Project

The Z: W project goal was:

Improved employment and self-employment status of young Zimbabwean men and women (age 16-35). The specific assistance objectives were:

- i. Assistance Objective 1: Increased number of young women and men initiating and operating small and medium-sized enterprises;
- ii. Assistance Objective 2: Increased number of young women and men with the relevant skills for formal sector employment; and
- iii. Assistance Objective 3: Improved young women's and men's attitudes toward the future and their role as engaged, empowered participants.

The project aimed to:

- Provide job-related training and support entry into gainful employment in the formal and informal economies;
- Support self-employment and entrepreneurship development, including through increased access to relevant mentorship, training, and business development services including access to finance;
- Deliver effective life-skills training to build employment and self-employment skills, social capital, and personal self-esteem; and
- Promote and facilitate civic engagement through which unemployed Zimbabweans may acquire valuable leadership, organization and job-related skills, and experience whilst serving their local communities.

The Z:W project was implemented through the entrepreneurship and work readiness models below, which were tailored to the needs of specific target districts, as well as the availability of existing quality youth services in these districts that IYF/Z:W could support to rapidly scale during the project timeframe.

Table 1: Project Models

Entrepreneurship models	Work Readiness Models
Model 1.1 Opportunity Identification, Business planning, referral, START ups	Model 2.1 Life skills, Vocational Technical Training, Private Sector (Internships Mentorships Apprenticeships), Employment Career Options
Model 1.2 SME Business Management and expansion, Access to finance, SME Expansion	Model 2.2 Life skills, Community Service, Private Sector internships/mentorships
Model 1.3 Vocational Technical Training, Integrate entrepreneurship training, Access to finance and start up	Model 2.3 Life Skills, Private sector internships

The table below shows the project results framework.

Table 2: Project Results Framework

Goal (ultimate outcome)						
<i>Improved employment, employability and productive engagement of young Zimbabweans (age 16-35)</i>						
Assistance Objective 1: Increased number of youth initiating and operating small and medium-sized enterprises			Assistance Objective 2: Increased number of youth with the relevant skills for employment	Assistance Objective 3: Improved attitudes amongst youth toward the future and their role as engaged, empowered participants		
IR 1.1 Improved entrepreneurship and business planning/ management skills amongst new and existing youth entrepreneurs	IR 1.2 Improved youth understanding and awareness of successful SME business practices.	IR 1.3 Increased access to finance amongst youth to support existing and planned enterprises	IR 2.1 Increased number of youth with market-driven employment skills	IR 2.2 Increased youth access to and participation in internships & mentorships programs with private sector companies	IR 3.1 Improved skills amongst youth that supports them to lead healthy, productive lives	
Output 1.1.1 BDS provision for new and existing youth entrepreneurs strengthened and expanded	Output 1.2.1 Existing SME mentorship systems strengthened	Output 1.3.1 Loan mechanisms established and operational, both for existing and new youth entrepreneurs	Output 2.1.1 Market-responsive technical and vocational training programs strengthened and expanded	Output 2.2.1 Private sector internship systems strengthened and/or established	Output 3.1.1 Life skills training programs strengthened and expanded	
					Output 3.1.2 Community service and volunteerism systems strengthened and expanded	

Performance Evaluation Purpose

This evaluation sought to identify and describe major results of the Z: W programme, lessons on what worked and what could be scaled up for the youth target market. The evaluation assessed opportunities and the feasibility of possible innovations to the foundation design of Z: W phase 1 and inform a potential Z: W phase 2.

Performance Evaluation Objectives

The key objectives of this evaluation were:

1. To make an overall, independent assessment of the extent to which the project met its planned objectives, outcomes and outputs based on the project design, workplan and M&E documents;
2. To assess results and key lessons of the programme models and interventions implemented through selected partners;
3. To establish opportunities for innovative approaches and suitable partnerships; and
4. To provide key conclusions for Z: W phase 1 and major recommendations for proposed ZW phase 2.

Performance Evaluation Questions

The key evaluation questions were:-

1. To what extent did the project achieve its planned results?
2. The Z: W phase 1 programme design comprised of integrated entrepreneurship, access to finance, employability and vocational skills training models and interventions. To what extent did the Z: W phase 1 models and components achieve the intended outcomes?
3. How did the project measure and achieve results around capacity building of sub-partners?
4. What were the lessons learned and proven models for programme up scaling?
5. Recommendations on what innovative approaches the ZW phase 2 programme design could include in the Zimbabwe youth context?

Performance Evaluation Methodology

This Performance Evaluation used participatory qualitative and quantitative methods for data collection with a focus on achievements to date. A goal-based evaluation model was adopted using the project goal and objectives as the standards for the Evaluation.

The figure below provides an overview of the performance evaluation methodology.

Figure 1: Performance Evaluation Methodology

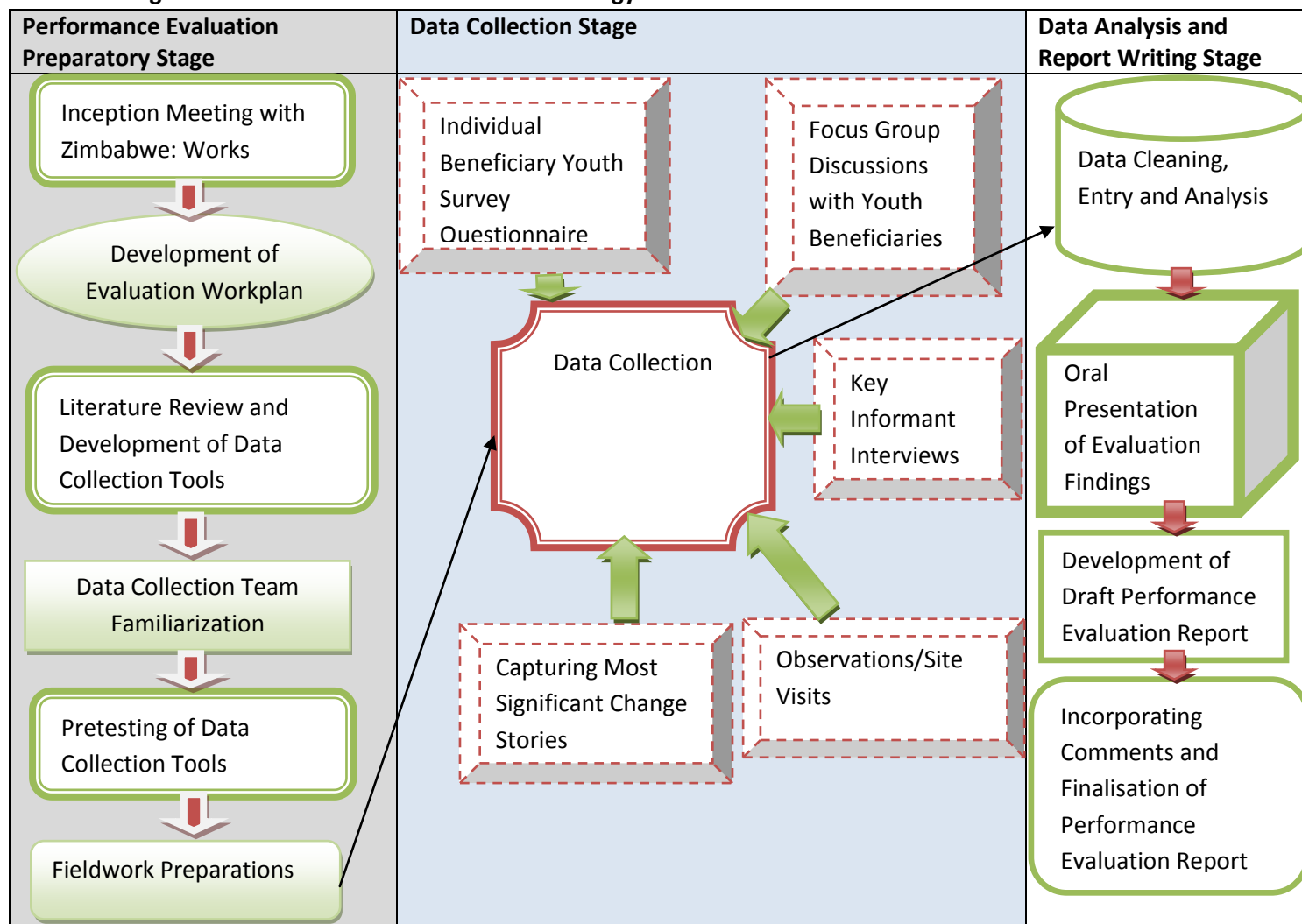


Table below shows the evaluation questions by type of key informant.

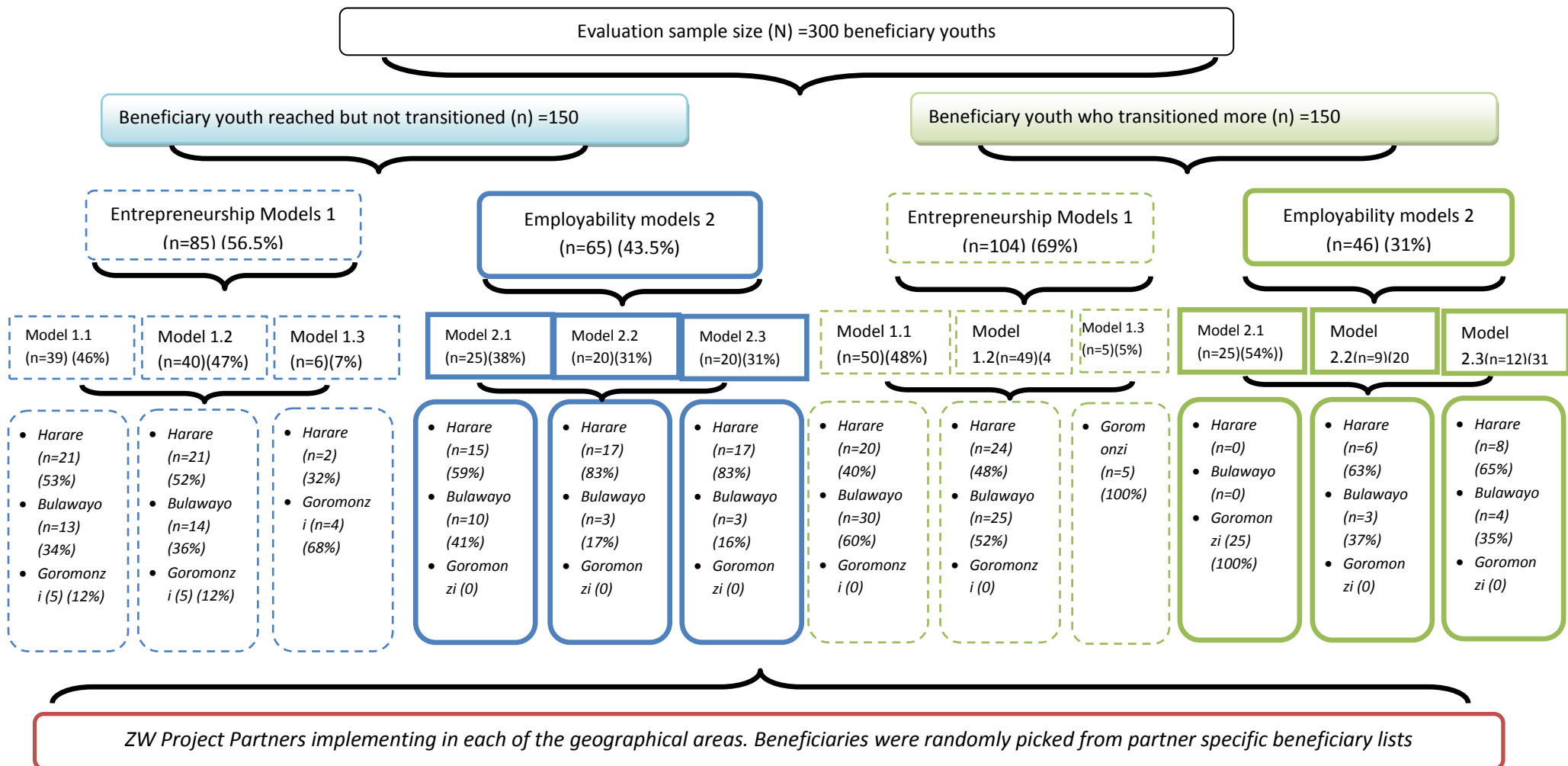
Table 3: Evaluation questions by type of key informant

Evaluation Question	Type of Key Informant					
	USAID	Other Donors	ZW Staff	Partner Staff	Private Sector/NGO	Stakeholders
Project models and activities implemented	X		X	X		
Extent of achieving planned results	X		X	X		
Key barriers/challenges to achievement intended	X		X	X	X	
Project results						
Organizational critical capacities built			X	X		
Innovative approaches	X		X	X		
Opportunities to mainstreaming economic empowerment programming for women and girls	X		X	X		
Project relevance in the Zimbabwean context	X	X	X	X	X	X
Provision of support for youths on		X				X

Evaluation Question	Type of Key Informant					
	USAID	Other Donors	ZW Staff	Partner Staff	Private Sector/NGO	Stakeholders
entrepreneurship and or employability						
Type of interventions and innovations for future support in terms of entrepreneurship and employability		X				
Barriers, constraints and opportunities for women and girls	X	X	X	X	X	X
Role of the private sector, corporate, small and medium enterprises or NGOs play in internships programmes to secure full time jobs for youth					X	
Experience working with youths referred by ZW Project partners					X	
Willingness of the private sector to invest in life skills training and co-financing the internship before paying in full for a secured job					X	
Lessons learned	X		X	X		
Recommendations for future similar project	X		X	X	X	X

Individual Beneficiary Youth Survey Questionnaire Sample Size Calculation

The individual beneficiary youth survey questionnaire sample size was calculated using 7,000 as the number of youth who benefitted from the project. The sample size is calculated using a confidence level of 95%, an acceptable margin of error of 6%, and a response distribution of 50%. These preconditions yield a statistically representative minimum sample size of 258 beneficiary youths (<http://www.raosoft.com/samplesize.html>). A contingency of 10% was added to the minimum sample size to cover for non responses and incomplete response to give a sample size of 284. The figure was rounded upwards to 300 for easy divisibility among the project models, and the three evaluation areas. This sample size is allocated proportionally inline with the number of project beneficiaries in each of the selected implementation areas as shown below.



ZW Project Partners implementing in each of the geographical areas. Beneficiaries were randomly picked from partner specific beneficiary lists

Figure 2: Evaluation Sampling Approach

Minimising Bias

To minimise bias, the evaluation team used a multi-stage stratified sampling strategy. The first stratum consisted of beneficiary youth reached (not transitioned) and beneficiary youth who transitioned. The second stratum consisted of beneficiaries in entrepreneurship and life skills models. The third stratum consisted of three models under each group of models. Stratum 4 consisted of beneficiaries from three of the 10 target areas—Harare, Bulawayo and Goromonzi—which include urban, peri-urban and rural locations. The evaluation team randomly selected respondents at implementation area using random number generation.

The table below provides an overview of data collection methods and respective figures reached by the Evaluation team.

Table 4: Evaluation respondent profile

Data Collection Method	Level	Names of Organizations Interviewed and Number	Number of Respondents	Gender	
				Male	Female
Key Informant Interviews	Project Management and Support Team	Zimbabwe Works	5		
	Project Partners	Eight Partners (RBCT, Microking, Young Africa, Boost Fellowship, Junior Achievement Zimbabwe, Restless Development, Empretec and ZNCC)	22		
	Government	Ministry of Small and Medium Enterprises and Cooperative Development	2		
	Project Donor	USAID	3		
	Other Donors	Three other donors (DFID, SiDA, and EU)	3		
	International NGOs	Two INGOs (Mercy Corp, and Care International)	2		
	Multi-laterals	Two multilaterals (ILO, and World Bank)	2		
	SME Associations	Two (SME Association of Zimbabwe and Chamber of SMEs)	2		
	Private Sector/NGOs	Eight private sector (Telecel, CZI, Thompson and Stevenson Legal Practitioners, Econet Wireless, Gutu Carpenters, ZimPlats, Jackie's Palour, Sewing Business) & Two NGOs (ProAfrica and The Loving Hand)	10		
Individual Youth Questionnaire	Community		289	180	109
Focus Group Discussions	Community		8	38	27
Most Significant Change Stories	Community		1	1	

2.2.13 Data Analysis & Report Writing

Quantitative Data Analysis was done using the Statistical Package for Social Sciences (SPSS). This involved calculating descriptive statistics frequencies, percentages, chi-square (test of association between models and project outcomes and impact) and averages. Qualitative data analysis was done using content analysis of FGD, and Key Informant transcripts as well as quasi statistics.

A debrief Power Point presentation summarising preliminary findings, lessons learned, conclusions and recommendations was developed after data collection. Feedback from the debrief was incorporated into the final Evaluation report.

Performance Evaluation Limitations

1. Lack of beneficiary data quality audit to verify beneficiaries reached by the project. The evaluation team repeatedly consulted the project database to randomly sample additional beneficiaries when they could not reach initially sampled respondents.

SECTION 2: KEY FINDINGS

This section presents findings by evaluation question, based on the Scope of Work (SOW) provided as Annex 1.

To what extent has the project achieved its planned results and phase 1 models and components that contributed to achievement of the intended outcomes?

Planned results are discussed in line with the Zimbabwe: Works (ZW) Project Results Framework.

Project Goal: *Improved employment, employability and productive engagement of young Zimbabweans (age 16-35).*

The project improved employment, work readiness and productive engagement of young Zimbabweans (16-35 years). A total of 1666 beneficiaries were reached with work readiness interventions while 3347 were reached with entrepreneurship interventions (Z: W Performance Monitoring Plan (PMP), September 2014). More beneficiaries (3573) beneficiaries received both work readiness and entrepreneurship interventions (Z: W PMP, September 2014). The project invested in access to mentorship, training and business development services including access to finance through Microking⁴, which contributed to achievement of project goal.

The project over achieved by 13% the goal level indicator on the number youth productively engaged through the Z: W initiative. A total of 8586 young people were reached and productively engaged through against a target of 7613 (Z: W PMP, September 2014). Young women constituted 48.3% of project beneficiaries against a target of 40% whilst young men constituted 51.7% of beneficiaries against a target of 60%.

The project also exceeded by 8%, targets for cross-cutting issues as measured by the proportion of female participants in USG-assisted programs designed to increase access to productive economic resources (e.g., credit, income or employment) (Z: W PMP, September 2014). Furthermore, the project increased the proportion of the target population reporting positive attitudes towards gender equality. The project over achieved this target by more than four times from a set target of 10% to 44% achievement (Z: W PMP, September 2014).

⁴Microking is a microfinance institution which already provides support to Small and Medium Enterprises.

Assistance Objective 1: Increased number of youth initiating and operating small and medium-sized enterprises

Table 5: Project Models

Entrepreneurship models
Model 1.1 Opportunity Identification, Business planning, referral, START ups
Model 1.2 SME Business Management and expansion, Access to finance, SME Expansion
Model 1.3 Vocational Technical Training, Integrate entrepreneurship training, Access to finance and start up

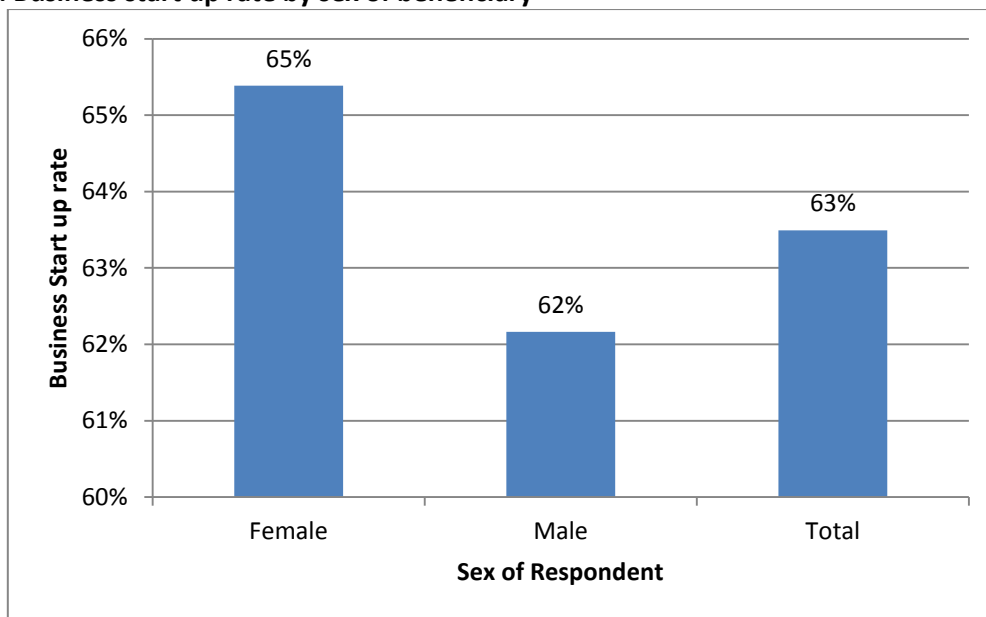
Successes

The project facilitated initiation and operation of small and medium-sized enterprises with 63% new

Goal setting has helped us to set targets and achieve them. Those targets worked as yard sticks to measure our successes and failures **(FGD Participants, Bulawayo)**

business start-ups after training or support (Performance Evaluation Data, October 2014). The figure below shows that females (65%, N=52) had a higher start up rate compared to males (62%, N=74).

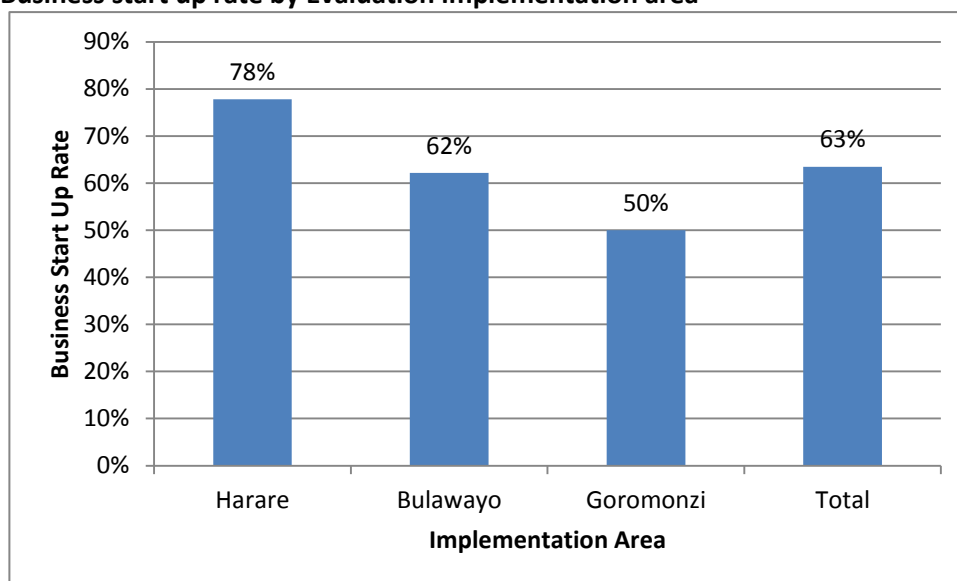
Figure 3: Business start up rate by sex of beneficiary



Source: Performance Evaluation Data, October (2014)

Harare had the highest business start up rates (78%, N=45) followed by Bulawayo (62%, N=37) and then Goromonzi (50%, N=44). Start-ups had high survival rates as nearly 9 in 10 (89.9%) of them were still operating at the time of evaluation (Performance Evaluation Data, October 2014). Business survival rates were higher in female youth (93.9%, N=33) compared male youths (87%, N=46) (Performance Evaluation Data, October 2014). Trainees appreciated the approach used as it included both theoretical and practical components as reported in 6 out of 8 FGDs.

Figure 4: Business start up rate by Evaluation implementation area



Source: Performance Evaluation Data, October (2014)

Model 1.1: Opportunity Identification, Business planning, referral and start ups had between 34% and 45% business start ups and few trained beneficiaries (between 2% and 15%) who failed to start a business after training. Each business created an average of 3.08⁵ after training while the monthly salary bill was US\$526.15⁶ with monthly turnover of US\$1606.87⁷ and monthly net profit of US\$684.20⁸.

The table below shows significant differences between sex of respondent and entrepreneurship outcomes.

Table 6: Entrepreneurship outcome areas by sex of beneficiary respondent

Sex of Respondent	Outcome Area	N	Average
Female	Number of people currently employed after training	43	1.93
	Monthly salary bill after training (US\$)	40	US\$167.475
	Monthly turnover after training (US\$)	39	US\$813.33
	Monthly net profit after training (US\$)	37	US\$219.30
Male	Number of people currently employed after training	84	3.67
	Monthly salary bill after training (US\$)	77	US\$712.47
	Monthly turnover after training (US\$)	80	US\$1993.73
	Monthly net profit after training (US\$)	77	US\$907.60

Source: Performance Evaluation Data, October (2014)

⁵ Harare (3.81), Bulawayo (2.32) and Goromonzi (2.11)

⁶ Harare (US\$866.03), Bulawayo (US\$105.53) and Goromonzi (US\$119.74)

⁷ Harare (US\$2622.95), Bulawayo (US\$336.18) and Goromonzi (US\$584.21)

⁸ Harare (US\$1161.08), Bulawayo (US\$136.11) and Goromonzi (US\$186.93)

Model 1.1 has the highest outcomes in terms of average number of jobs created (3.75), monthly salary bill of US\$817.28, monthly turnover of US\$2267.6 and net profit of US\$994.73. On the other hand, model 1.3: Vocational technical training, integrated entrepreneurship training, access to finance and start up had the highest percentages of trained beneficiaries who failed to start up businesses (between 29% and 36%). In addition, model 1.3 has the least outcomes in terms of average number of jobs created (2.28), monthly salary of US\$132.3, monthly turnover of US\$1298.7 and net profit of US\$251. Qualitative insights from the evaluation show that youths participating in vocational trainings were coming from disadvantaged backgrounds which could have contributed towards low start-up rates. All the three models have around 90% of business start-ups still running.

IR1.1: Improved entrepreneurship and business planning/management skills amongst new and existing youth entrepreneurs

The table below shows that the project has achieved performance indicator targets. BDS training activities, entrepreneurship and business planning/management training resulted in improved entrepreneurship and business planning/management skills amongst new and existing youth entrepreneurs. The table below shows indicator performance for Intermediate Result 1.1.

Our overall approach to business has changed, we have embraced the 'I CAN DO IT' attitude shifting from the belief that only educated people can run a successful business **(Young male FGD participant, Bulawayo)**

Table 7: Intermediate Result 1.1 Indicator Performance

Indicator	Life of Project Target	Total Achieved to September 2014	Life of Project % achieved
% completing BDS training activities	75%	98%	98%
% of youth provided BDS who continue to use/apply BDS	70%	67%	67%
# of youth trained in entrepreneurship and business planning/management	5558	5389	97%
# of contact days, participating youth are engaged in entrepreneurship and business planning/management training	22192	22368	101%
# of new businesses started	159	194	122%

Source: Z: W PMP, September (2014)

Performance evaluation analysis concluded that entrepreneurship related training was mainly done over five days with vocational skills training conducted in over 3 to 12 months. The skills being applied the most after training are opportunity identification (55.6%) and business planning (56.5%) under Model 1.1⁹, SME business management and expansion (56.3%) under model 1.2¹⁰. Model 1.3¹¹ has the least proportion of beneficiaries applying skills they were trained on for example vocational technical skills (32%) and integrated entrepreneurship skills (36%). The trends were attributed to the disadvantaged background of most of the beneficiaries who had limited access to capital.

⁹Opportunity Identification, Business planning, referral and start ups

¹⁰ SME Business Management and expansion, Access to finance, SME Expansion

¹¹ Vocational Technical Training, Integrate entrepreneurship training, Access to finance and start up

IR1.2: Improved youth understanding and awareness of successful SME business practices

The Project surpassed the set targets (by 30%) on percentage of youths completing SMEs internship/mentorship (Source: Z: W PMP, September 2014). Young people reported improved understanding and awareness of successful SME business practices. All (100%) reported satisfaction with internship/mentorship. Increased knowledge was highlighted in three out of the eight FGDs as illustrated by the quotations below.

We now have increased knowledge on how to write proposals, financial management and goal setting **(FGD Participant, Goromonzi)**

After the training, I was able to change my internet café service provider which resulted in better quality internet service. There has been a 100% growth in turn over as a result **(Female FGD participant, Bulawayo)**

My branding business has grown with more machinery acquired after training which enabled me to reduce the cost of outsourcing services **(Male FGD participant, Bulawayo)**

Table 8: Intermediate Result 1.2 Indicator Performance

Indicator	Life of Project Target	Total Achieved to September 2014	Life of Project % achieved
% completing SME internships/mentorships	70%	100%	100%
% reporting satisfaction with internship/mentorship	90%	100%	100%
# of youth participating in SME mentorships	168	298	177%
# of youth participating in SME internships	175	302	173%
# of contact days on average, participating youth are engaged in SME mentorships	11088	16745	151%
# of contact days, participating youth are engaged in SME internships	13300	13113	99%

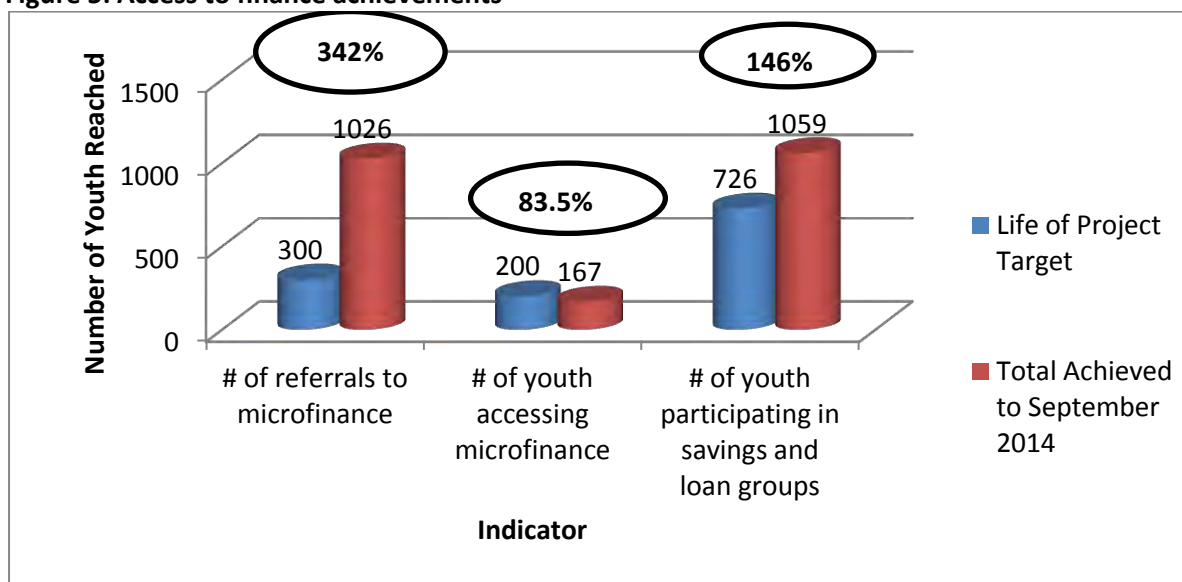
Source: Z: W PMP, September (2014)

IR1.3: Increased access to finance amongst youth to support existing and planned enterprises

The project-facilitated access to microfinance to 167 young people with 40 referred by Z: W project partners whilst 127 were from open market. To date the project achieved 83.5% of the set target and is on course to meeting the set target by December 2014. Microfinance only funded new businesses that had operated for a period between three (3) and 12 months. The microfinance partner did not fund completely new start-ups as a risk reduction approach. The delinquency rate was low, 1% (below the international benchmark of 5%) due to careful selection of young beneficiaries by MicroKing both from Z: W partners and the open market. A referral mechanism was established for the 5 BDS partners to work with 7 Microking branches in Harare, Mutare, Bulawayo, Gweru and Chitungwiza.

The Z: W programme invested in facilitating monthly round tables between BDS partners and Microking, town and branch specific workshops for financial literacy, description of the loan products for youth trained in entrepreneurship, youth loan beneficiaries, successful local business people as role models as well as local councils for business registration and ZIMRA for business tax sessions.

Figure 5: Access to finance achievements



(Source: Z: W PMP, September 2014)

Savings and loan groups reportedly bridged the gap in access to funding for young people. The figure above shows that the project facilitated formation of and participation in savings and loan groups for 1059 young people. Over 1 in 4 (28%) of evaluation participants reported being part of savings and loan groups. The table below shows the number of ISALs formed under Z: W, the groups that are still active along with amounts they have saved.

Table 9: Number of ISAL groups formed, still active and amounts saved

Location	No. of Groups formed after training	Groups that never took-off the ground	No. Of Active Groups as of Aug 2014	Amounts saved by Active Groups as at Dec 2013/Aug 2014 (US\$)
Bubi	23	4	4	\$2 181 (as at Dec 2013)
Bulawayo	32	-	-	No information available
Goromonzi	7	2	4	\$3 100 (as at Aug 2014)
Harare	4	4	0	\$0.00
Mutare	7	3	0	\$70 (as at Dec 2013)
Umzingwane	18	3	4	\$1 228 (as at Dec 2013)

Assistance Objective 1 Challenges

Short project timeframe

Partners reported that the 21 months¹² timeframe for implementing the BDS component was short and inadequate especially for achieving sustainable outcome level results on entrepreneurship. Key informants outlined that business start-ups, follow up and related support/mentorship require more time than was allocated by the project. Young people outlined that the average of 5 days for theoretical training and 3 months attachment were short and incompatible with objectives of facilitating business start-ups or facilitating work readiness among young people.

3 months is short to master steel fabrication. They cannot be able to start own businesses. There are half baked (Master craftsman, Goromonzi)

The short project time frame made access to finance difficult as it meant short repayment period for young people. The initial loan tenure was between 1 and 3 months (July to November 2013) and was later extended to a maximum of 12 months. Some beneficiaries who accessed funding said:

Most loans are short term and they do not allow businesses to establish themselves and begin to repay the loans (**Access to Finance Beneficiary, Bulawayo**)

Short loans demand repayment to commence the very month end someone gets the loan. Some businesses take time to make profits for example Poultry (**Access to Finance Beneficiary, Bulawayo**)

Limited understanding of the access to finance product and conditions by BDS partners

There was limited understanding of the access to finance component of the project. However, loan conditions for July to November 2013 and February to November 2014 were clear for example on start up business loan criteria:

- At least 30% of the total loan fund value will be provided to recipients referred by an existing Z: W implementing partner
- Loan recipients must be aged 18-35 years
- New business must have been in operation for between 3 to 12 months
- Collateral requirements were household or business assets, guarantor and co-guarantee arrangement for groups.

Evidence from the evaluation validates the conclusion that BDS partners had limited understanding of the access to finance conditions and product. An example is that BDS partners were supposed to refer 300 young people for access to funding but they referred more than three times (1026).

Partners went overboard to sell their training by saying there is access to funding after training. They wanted to meet their training targets at the expense of quality (MicroKing)

BDS partners had this to say:

¹² The overall project timeframe was 30 months

The biggest challenge was related to accessing funding. Access to funding was a key incentive and young people's hope were raised only for them to be eventually frustrated when they failed to access funding **(BDS Partner)**.

Lack of diversity in provision of access to finance

Microking was the sole provider of access to finance for young people. Some key informants outlined that more microfinance players could have brought more partners, innovation, diversity and ultimately improved access to finance for young people. Young people reported lack of collateral (42.6%), lack of guarantor who is employed (17.6%), negative perception by funders about young people (17%) and financial institutions not funding start ups as major challenges they faced trying to access funding.

Studies have demonstrated that Internal Savings and Lending (ISAL) can potentially diversify sources of income for young people (Rieneke, 2010; Filmer, Deone and Louise Fox, 2013; Ondoro, 2012; World Bank, 2013). However, all the studies focused on ISALs in the context of livelihoods and there has been limited enquiry on the extent to which they can be extended towards micro-enterprise development. Within the context of livelihoods strengthening, analysis has demonstrated that ISALs perform better when supported by reliable sources of income to finance the regular contributions by members.

The approach can be applied to micro enterprises as it provides localised access to capital for start-ups, which can be used to access additional financing from mainstream micro-finance institutions. Most critically, ISALs facilitate creation of a "saving culture" and can potentially address perceptions that microfinance accessed with support from development institutions equates to free money. Addressing perceptions of "free" money is important as a review of the Kurera/Ukondla Youth Fund administered by the Central Africa Building Society (CABS) concluded that "the perception of funds as free money impacted on repayments hence a very high non-performance rate" (Mubaiwa; 2014: p46).

Limited operational level linkages between BDS partners and access to finance service provider

BDS partners focused on training young people to meet their own targets with limited linkages with the access to finance provider. On the other hand, the access to finance provider focused on providing access to finance with limited integration with BDS partners. This resulted in a low success rate (4%) for young people who sought capital.

Limited follow up of project beneficiaries

The project did not have as part of Monitoring and Evaluation (M and E) a mechanism to systematically follow up trained young people to check on progress in terms of outcomes such business start up, survival rates and provision of continuous support/ mentorship.

Skills training not always matched with the opportunities in the context

Skills training not always matched with opportunities in the context or market driven as partners at times developed over subscribed skills such as welding and carpentry skills in Chitungwiza. The type of vocational skills required in an urban set up and rural set up are different even within the same trade such welding. In urban area one welds household related goods such as window frames, doorframes, gates whilst in rural areas agricultural related products such as scotch carts, ploughs are more relevant.

Lost opportunities around leveraging on existing structures and resources

The project lost opportunities to leverage on existing resources such as the Zimbabwe Manpower Development Fund (ZIMDEF) especially on vocational skills training. ZIMDEF pays US\$100 for every student on attachment/apprenticeship in technical skills (production related) from polytechnics and vocational training centres. Companies that host students on attachments receive rebates of US\$50 per month. However, ZIMDEF does not collect statistics on the number of companies paying levies and those not benefitting from ZIMDEF paid interns.

Assistance Objective 2: Increased number of youth with the relevant skills for employment Successes

The project increased the number of youth with relevant skills for employment through Life skills, Vocational Technical Training, Private Sector (Internships, Mentorships and Apprenticeships), Employment Career Options, and Community Service. Below are the three models implemented under Assistance Objective 2:-

- *Model 2.1:* Life skills, Vocational Technical Training, Private Sector (Internships Mentorships Apprenticeships), Employment Career Options
- *Model 2.2:* Life skills , Community Service , Private Sector internships/mentorships
- *Model 2.3:* Life Skills , Private sector internships

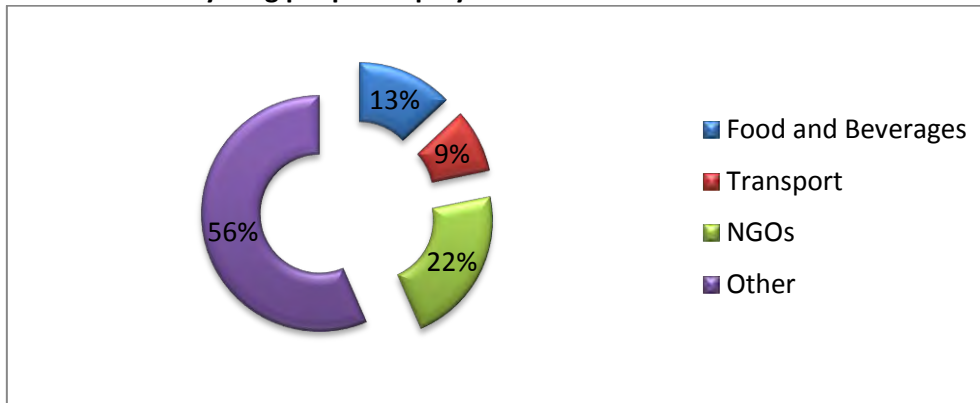
The project reached 1666 young people with work readiness only interventions while 3573 beneficiaries received both entrepreneurship and work readiness interventions. Life skills was the most applied skills after training across the three models (73% model 2.2, 66.7% model 2.3 and 54% model 2.1). The project contributed to the employment of 15.5%¹³ (N=103) of young people who benefitted from employability interventions (Performance Evaluation Data, October 2014). Three quarters (75%) (N=16) of those employed after project training support were male with females constituting the remaining 25% (N=16).

I believe being fresh from college, I did not have the working experience. The employability and life skills training helped me to relate and fit well in the work place. Without training and internship, it would have been difficult for me to get employed and meet the demanding work requirements. **(Youth beneficiary, Harare)**

¹³ Harare (56.3%, N=16), Bulawayo (12.5%, N=16) and Goromonzi (31.2%, N=16)

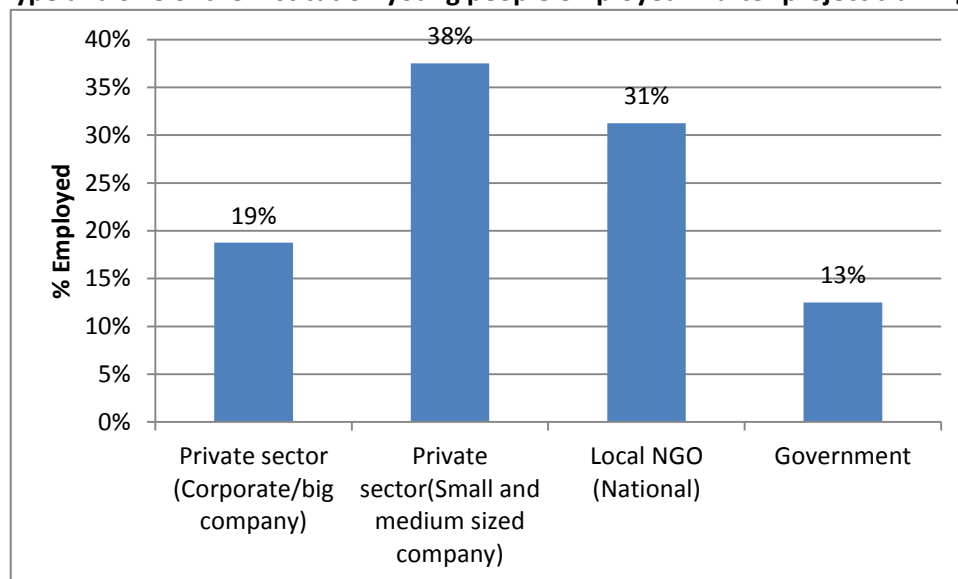
Model 2.3 Life skills was more effective in facilitating work readiness as two in three life skills training beneficiaries were employed whilst all internships beneficiaries had jobs. Model 2.1 had the least proportion of beneficiaries employed, life skills (16%) and private sector internships (16%). The figure below shows that NGOs (22%) and Other SMEs (56%) employ most young people. NGOs (22%) and SMEs (48%) employ most young people.

Figure 6: Business sector young people employed in



Source: Performance Evaluation Data, (October 2014)

Figure 7: Type and Size of the Institution young people employed in after project training



Source: Performance Evaluation Data, (October 2014)

Young people cited communication (54%), business ethics (50%) and confidence building (42%) as the key skills that helped and led to employment (Performance Evaluation Data, October 2014).

IR 2.1: Increased number of youth with market-driven technical/vocational skills

The project surpassed targets for increasing the number of youth with technical/vocational skills. Twenty-four percent more completed employability training whilst 1017 youth received technical/vocational training through project partners. However, there is limited evidence on the extent to which the technical skills were market driven.

Table 10: IR 2.1 Indicator Performance

Indicator	Life of Project Target	Total Achieved to September 2014	Life of Project % achieved
% completing employability training	70%	94%	94%
# of youth receiving technical/vocational training through Z:W partners in target districts	1020	1017	99.7%
# of contact days , participating youth are engaged in vocational training programs through Z:W partners in target districts	97643	50906	52%

(Source: Z: W PMP, September 2014)

Below is a success story (abridged) on vocational training for young women.

I did not do very well in my ordinary level secondary education, but I said to myself-this is not the end of the world, says 28-year-old Nontokozi Nyoni a building trainee from Bubi district, Matebeleland Province of Zimbabwe. With support from Z:W project I received training from Hlekweni in building, I now have more promising options for future employment. I am the only female building trainee in my class and would like to encourage more female youth out there not to be discouraged by community opposition but to have a vision about their lives and achieve their dream. Two months into training, Nontokozi boasts of different building skills that she acquired. She excitedly says her life is changing and improving since she received the training scholarship and that after the course she sees no challenges in being able to provide financially for herself and her family. I see vocational training as a tool for empowering young people and giving them opportunities to positively change her life.

(Female Vocational Technical Skills Trainee)

IR 2.2: Increased youth access to and successful participation in corporate/civil society sector internships & mentorships programs

Two hundred and eighty seven (287) youth participated in corporate/civil society internships/attachments and 477 youth participated in corporate/civil society sector mentorships. All beneficiaries reported satisfaction with internship/mentorship. The evaluation noted that 71% of employability beneficiaries did internship for three months and 30% of these were paid.

Table 11: Paid during internship and implementation area

Implementation Area	Paid during internship		Total
	Yes	No	
Harare	9	3	12
	75%	25%	100%
Bulawayo	7	2	9
	78%	22%	100%
Goromonzi	7	49	56
	13%	88%	100%

(Source: Performance Evaluation Data, October 2014)

Table 12: Targets and achievements for % of young people completing internships/mentorships

Indicator	Life of Project Target	Total Achieved to September 2014	Life of Project % achieved
% young people completing internships/mentorships	70%	96%	96%
# of contact days, on average, participating youth are engaged in corporate/civil society internship programs	62	66	106%
# of contact days, on average, participating youth are engaged in corporate/civil society sector mentorship programs	650	649	99.8%
% reporting satisfaction with internship/mentorship	90%	100%	100%
# of youth participating in corporate/civil society internships/attachments	270	287	106%
# of youth participating in corporate/civil society sector mentorships	450	477	106%

(Source: Z: W PMP, September 2014)

Sixty percent of employed youth had jobs in the profession for which they had professional training. All Model 2.2 youth beneficiaries were employed in areas they were professionally trained followed by model 2.3. Model 2.1¹⁴ had the least (26.6%) beneficiaries employed in areas they were professionally trained. The average monthly salary for employed youth was US\$265.65 (Performance Evaluation Data, October 2014).

The figure is nearly half the total consumption poverty line (TCPL) for an average household consisting of five persons \$503.52 (Zimbabwe Statistics Agency, August 2014). Table below shows that Model 2.3 has the highest average salary per employed beneficiary of US\$334.59 followed by Model 2.2 with a salary of US\$282.97 while model 2.1 has the least salary of US\$149.49.

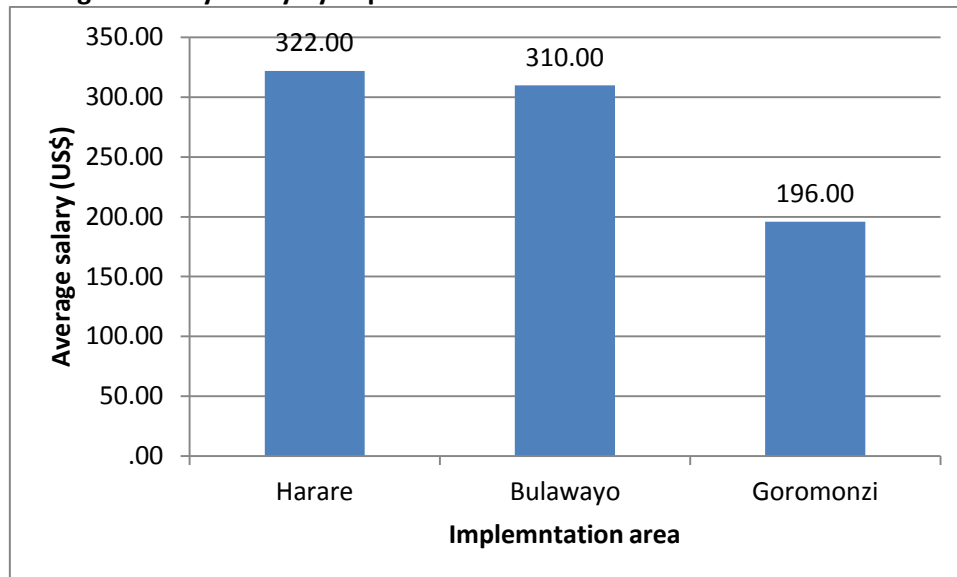
Table 13: Monthly Salary by Model

Model	Model components	Average monthly salary (US\$)
Model 2.1	Life skills	162.22
	Vocational Technical Training	135
	Private Sector(internships Mentorships Apprenticeships)	151.25
Model Average		149.49
Model 2.2	Life skills	297.5
	Community Service	275.71
	Private sector internships/mentorships	275.71
Model Average		282.97
Model 2.3	Life skills	292.5
	Private sector internships	376.67
Model Average		334.59

(Source: Performance Evaluation Data, October 2014)

¹⁴Life skills, Vocational Technical Training, Private Sector (Internships Mentorships Apprenticeships), Employment Career Options

Table 14: Average monthly salary by implementation area



(Source: Performance Evaluation Data, October 2014)

Assistance Objective 2 Challenges

Short project timeframe

The project timeframe of 18 months was reportedly short to achieve sustainable outcome level results on work readiness. There was limited time to prepare for the project in terms of mapping skills and company

needs. The internship period of between 3 to 6 months was short to achieve sustainable employability results.

The project timeframe was too short for example internship for 3 months is too short. There was inadequate time to match skills with private sector requirements. We ended up attaching most graduates/young people to NGOs and small enterprises instead of the big corporates, as this requires more time for approval. By the time we got approval it was time to end the project **(ZW Project Partner)**

The majority of interns

were placed in local Non Governmental Organizations (NGOs) and SMEs rather than big corporates due to short project implementation timeframe.

Unfavourable macroeconomic environment

Unfavourable macroeconomic conditions in Zimbabwe have resulted in at least 10 firms closing down every month since the beginning of the year (National Social Security Authority, NSSA, June 2014). The work readiness intervention faced challenges given the contracting industry and job market.

Limited use of labour market data to define project design and curricula

The project had limited market data on knowledge and skills youth needed to acquire or strengthen in order to be work ready. The current work readiness interventions reportedly provided a weak commercial case or limited value for the

We are looking for mining engineers, if you bring us industrial psychologists we will not accept them. It is our responsibility to develop relevant human capital but only if there is systematic engagement of the private sector at project inception (**Private Sector Human Resources Manager**)

private sector. Some private sector respondents outlined that trained young people did not match skills required by the private sector. There were gaps around having a project-wide dual customer approach in engaging the private sector. Some partners undertook regular, active engagement with businesses as part of their program model, while others lacked capacity and expertise in this area.

Limited coordination among partners around engaging the private sector for internships

Project partners competed to meet respective targets and ended up attempting to secure internships from the same companies. Private sector respondents outlined that a coordinated approach would have assisted as partners were contributing towards the same objective.

Assistance Objective 3: Improved attitudes amongst youth toward the future and their role as engaged, empowered participants

The project improved attitudes amongst youth toward the future and their role as engaged, empowered participants through training on the passport to success (PTS) life skills curriculum. PTS reportedly led to improved abilities and relationships at school, communities and workplaces. Young people were also involved in civic engagement activities on women’s economic empowerment such as “Go Green” where trainees taught disadvantaged youth to make and sell bags out of recycled plastics. This provided avenues for young women to earn income though there is still limited information on the levels of income earned. The other one is “Tripple R”, PTS trainees focused on Reduce, Recycle and Reuse plastics, instilling in the minds of local communities the importance of environmental responsibility.

The project convened district meetings in Harare and Bulawayo where young people engaged community leaders from government, local authorities, councillors, other NGOs and stakeholders on issues affecting them and their communities. Youth advocated for access to comprehensive sexual reproductive health care, access to health, education for orphans and other vulnerable children, greater participation of young people in decision making, improved service quality by local authorities, and increased employment creation and livelihood opportunities for youth.

Civic engagements also included clean up campaigns, visiting and volunteering old people’s homes and people living with HIV and AIDS. The performance evaluation found that all six evaluation respondents (100%) who engaged in civic engagement activities were employed after receiving training from the project.

The CD-Risk assessment commissioned by Z: W (2013) showed that the largest number of beneficiaries were trained by; Restless Development, Empretec and Junior Achievement Zimbabwe [JAZ]. However, the most effective training organization measured by the proportion of youth that increased their resiliency after training is; Junior Achievement Zimbabwe [78%], followed by Young Africa [73%], then by Restless Development [66%], Then by ZNCC [63%], then by Empretec, RBCT and ZOIC all at 57%, and finally by Hlekwiini and BOOST at 45% and 44% respectively.

The table above shows that the project has achieved the indicator performance targets for assistance objective 3.

IR 3.1: Improved skills amongst youth that supports them to lead healthy, productive lives

Table 15: Project performance against targets for assistance objective 3

Indicator	Life of Project Target	Total Achieved to September 2014	Life of Project % achieved
% of youth with improved measures of resiliency	60%	64%	64%
% completing life skills training	75%	73%	73%
# of youth participating in life skills training	4548	4703	103%
# of youth receiving the Passport to Success life skills curriculum	287	486	169%
# of contact days , participating youth are actively engaged in life skills training	10872	12306	113%
# of youth participating in civic engagement programs facilitated through Z:W partners in target districts	2310	2748	119%

(Source: Z: W PMP, September 2014)

Young people reported improved confidence and independence after the training as below:

“Some of us had challenges in communicating with different people but after the programme we feel that we can hold our own in any situation” **(Male FGD Participant, Bulawayo)**

Below is a success story from a young person who completed Z: W project supported life skills training.

*For the past year and half, as a BOOST Fellow, I have been exposed to a number of soft skills training which include PTS, Possibility Oriented Living, Entrepreneurship and Mentorship. Through these trainings, I have gained a lot of leadership skills, teamwork especially through doing our annual projects as well as general life skills that other students who are not Fellows do not possess. The project concept has taught me that the world is full of competition and only those with a winner mentality will excel. It is with great pleasure that I am associated with this exceptional life changing program **(Mellisa Mandazah, 3rd Year Student)***

How did the project measure and achieve results around capacity building of sub partners?

The project invested in capacity building where plans were developed to strengthen partner capacity to deliver their contractual obligations. The capacity building plans used had specific capacity needs for all partners implementing entrepreneurship and employability interventions. The project initially identified partner capacity needs, which informed partner specific capacity building plans. The major strength of the capacity building approach was the focus on providing tailor made capacity building solutions. The main areas of capacity building included loan fund access guidelines, compliance issues in relation to USG contract conditions, M and E tools and reporting, environmental compliance, finance systems and management, grants management and PTS implementation.

The project approach to monitoring capacity building included periodic partner visits on a regular basis to share updates on activities as well as to provide support based on observations and identified needs. Capacity building plans were developed on a quarterly basis, which provided opportunities to review progress from the preceding quarter and incorporate experiences and lessons learned into the following quarter plans. Partners reported strengthened capacity in programming (entrepreneurship and employability), reporting writing skills, documentation, M and E and financial management systems.

Although there were investments towards capacity building, there were gaps in tracking capacity building. While both Z:W and partners confirmed capacity improvements, the absence of objective tools and measurement criteria posed challenges in determining progress made by partners. Key improvements noted by partners included utilisation of accounting software (Pastel) as well as improvements in approaches to Monitoring and Evaluation. Gaps in tracking capacity building could have been addressed since the project was informed by initial capacity assessments, which required periodic assessments.

Potential approaches for tracking capacity building includes the Organisational Development (OD) road map and the Comprehensive Institutional Strengthening Plan (CISP) developed by Pact which outline capacity needs, activities required to move the next level with responsibilities, benchmarks of the next level, priorities along with when activities will be conducted. The approaches will ascertain benchmarks and track organisational progress against components that include planning, human resources management, networking, governance, organisational sustainability, organisational management, grants and compliance as well as other components as may be agreed with partners.

In addition, partners reported limited understanding of the loan access guidelines besides receiving capacity building on this. This could be attributed either to the approach used to train partners or to the fact partners wanted to meet their own training targets so they used access to finance to market their trainings. The project selected partners based on their competencies but some partners reported that there were expectations for them to move beyond their core competencies. There was scope for ensuring livelihoods partners solely focused on livelihoods while entrepreneurship partners similarly focused on entrepreneurship. This approach would have been aided by referral strengthening and tracking mechanisms across the different partners.

Barriers and Constraints for women and girls

Although the Z:W programme design had specific gender proportions (60% males and 40% females), the evaluation documented key constraints that affected girls participation in programmes as well as their potential to succeed. Despite the proportions which meant more males than females were part of the programme, females (65%, N=52) had a higher start up rate compared to males (62%, N=74). In addition, business survival rates were reportedly higher in female youth (93.9%, N=33) compared male youths (87%, N=46). Key informants outlined that there are environmental, technical and cultural barriers that constrain the full participation of girl in economic empowerment activities. Some key informants outlined that the macro-economic environment is constraining economic empowerment and women are highly affected as they have traditionally been acutely affected by challenges that include access to finance and markets. Technical challenges were noted in relation to the skills required by industry as well as the traditional stereotypes that women cannot take up physically demanding work. This is evidenced by the fact that only one woman took up building. The other technical skills like sewing and hairdressing were reportedly oversubscribed and had low potential to economically empower girls. Cultural barriers were cited by three key informants who noted that the responsibility to fend for families traditionally fell with men and this reportedly constrained women's interest and participation in economic empowerment activities.

Opportunities for urban, peri-urban and rural areas

The evaluation documented different opportunities and constraints for urban, peri-urban and rural areas. Harare and Bulawayo provided the urban context while Domboshawa and Goromonzi provided the peri-urban and rural context respectively. Young people based in urban contexts are most likely to start businesses as Harare had the highest business start up rates (78%, N=45) followed by Bulawayo (62%, N=37) and Goromonzi (50%, N=44). Qualitative accounts point to the entrepreneurial drive that characterise the urban set-up, availability of a large market with disposable income as well as more exposure for urban youths as reasons behind more entrepreneurial potential in urban settings. While rural settings seem to have low entrepreneurial potential, key informants and young people outlined that the courses offered were not consistent with the needs of their respective communities. Goromonzi has a largely agro-based livelihoods base and technical skills in agriculture could have been more relevant than motor mechanics, welding and hairdressing, which were offered.

SECTION 3: LESSONS LEARNED

Access to finance could increase already fairly high business start-up rates. Opportunity Identification, Business planning, referral and start ups had high start ups between 34% and 45% business start ups and few trained beneficiaries (between 2% and 15%) failed to start a business after training. Data shows linkages between trainings with business survival, as there was a 90% survival rate for businesses started by trained youth.

Standardizing approaches to life skills, work readiness and entrepreneurship training facilitates easier measurement/demonstration of results. Private sector companies outlined challenges related to individual partners engaging separately and marketing different initiatives, which raised challenges. Similarly, use of different models or curricula raised challenges in measuring results

Young people are willing to participate in processes aimed at preparing them for the future and strengthening their competencies. Young people have always been referred to as being highly transient but the project surpassed targets for components like Passport To Success (PTS) by 69% (169% achievement). Passport to success involved training over a period of time up to 30 days and young people did not drop out once enrolled.

Entrepreneurship and employability programmes are long term Sustainable outcomes can be achieved between 3 and 5 years. Young people and key informants outlined that receiving training, accessing finance and starting/improving a business required more time than was allocated by the project. Similarly, some internships of three (3) months were reportedly short to ensure young people were sufficiently prepared for employment.

Life skills training is a critical entry point for empowering young people in both entrepreneurship and employability: - Young people, key informants and private sector representatives outlined that there are key gaps in life skills among young people and that affects their potential to succeed in employment or entrepreneurship. There are strong linkages between life skills and employability as 2 in 3 life skills beneficiaries were employed. Evidence from the evaluation demonstrates that life skills were the second most utilised across all the three models with 73% utilisation in model 2.2, 66.7% in model 2.3 and 54% in model 2.1;

Demonstration of value for money and articulation a business case for private sector involvement is critical for getting buy-in and support:- All private sector respondents expressed willingness to support young people through internships but outlined that organisations have always used a welfare as opposed to commercial argument for their involvement. The welfare argument focuses on asking the private sector to support with internships as part of their corporate social responsibility while the commercial argument focuses on outlining the commercial benefits for private sector companies that systematically invest in nurturing talent;

Market driven approaches to entrepreneurship and employability interventions are key to the success of interventions. While the project focused on nurturing and grooming young people for specific markets, the market assessment was limited and in some instances the vocational skills were reportedly incompatible with the real needs of communities where young people live. Craft persons outlined that some of the sectors like carpentry were already oversubscribed and entry would be difficult especially for young people who would not have tools, start-up capital along with a client based. The evaluation shows that model 1.3 has the least proportion of beneficiaries applying skills they were trained on for example vocational technical skills (32%) and integrated entrepreneurship skills (36%).

Monitoring and Evaluation (M&E) expectations should be articulated at design and inception to create a common understanding especially in the context of a multiple partner project. Initial capacity building and refresher training for all M&E indicators were done. Thereon partner specific, onsite support provided based on monthly reports submissions. Partners outlined that Zim: Works provided key capacity building support towards M&E though in some instances new tools and requirements were introduced towards the end of the project with new tools being specifically developed for tracking incremental income for SME and internship jobs.

Capacity building approaches need to be carefully tracked and sufficient tools and benchmarks should be put in place to determine progress:- The project invested significantly in capacity building though there was no systematic tracking of capacity related progress and outcomes articulated by partners are highly anecdotal and subjective.

SECTION 4: KEY CONCLUSIONS

Achievement of Planned Results

The project managed to achieve its goal of improving employment, employability and productive engagement of young Zimbabweans (age 16-35). The project surpassed targets for the goal level indicator by 13% and evidence shows that achievement of project results emanated from the strength of the design, the approach to capacity building as well as partner competencies around youth participation and empowerment. While the project achieved overall targets, gender specific targets were not met as nearly 20% more women were reached as was envisaged at project inception. The gender proportions required by the project (70% males and 30% females) posed challenges for partners most of whose projects promoted at least 50-50 participation between females and males. Evidence from the evaluation validate the conclusion that even though the project achieved its target in terms of numbers, there were gaps around ensuring higher level outcome changes that are more transformative beyond provision of life-skills.

Assistance Objective 1: Increased number of youth initiating and operating small and medium-sized enterprises

The project succeeded in increasing the number of youth initiating and operating small and medium-sized enterprises with over one (1) in three (3) trainees starting new businesses. Achievements on the number of start-ups surpassed by 22% the planned targets which demonstrate the strength of the approach utilised. New businesses had high survival rates with 9 in 10 new businesses surviving which demonstrates increased capacity to operate businesses. The training approach involving theory, practice and mentorship was cited as being key in both new business start-up and operation. The model focusing on opportunity identification, business planning, referral and start-ups had the highest number of start-ups and the least percentages in terms of those who failed to start businesses after training. Evidence from the evaluation validates the conclusion that any support towards entrepreneurial development should include a mix of theory and practice with focus on opportunity identification, business planning as well as referral for finance/capital.

Increased access to finance amongst youth to support existing and planned enterprises

Access to finance was a critical component for entrepreneurship especially in the context of liquidity challenges, high costs of borrowing as well as barriers like collateral. The Microfinance component of the project achieved 84% of the targeted beneficiaries despite having received many applications for funding. Despite being on course to meeting microfinance targets and staying within international frameworks of loan portfolio performance, the need for microfinance outweighed the availability while the conditions for access reproduced the same bottlenecks faced in trying to access finance within mainstream financial institutions. In the context of borrowing conditions similar to those within the open market, there could have been scope for diversifying the number of microfinance partners which would potentially promote innovations around facilitating improved access and successful repayment.

Assistance Objective 2: Increased number of youth with the relevant skills for employment

The project facilitated development of key skills required by young people to succeed in employment. Life skills training provided key competencies necessary for succeeding when searching for employment and when preparing for career development.

Internships and job shadowing further increased opportunities for employment with all beneficiaries of internships were employed. Vocational skills trainings facilitated access to skills for young people who are often excluded from tertiary institutions. Despite successes in strengthening life skills and facilitating access to employment as well as internship opportunities, the evaluation documented scope for improvement especially around utilisation of market assessments to determine training focus.

Assistance Objective 3

The project improved attitudes amongst youth toward the future and evidence shows linkages between successful completion of passport to success (PTS) and reported improvements in abilities and relationships at school, communities and workplaces. The evaluation documented improved measures of resiliency with positive progress for some beneficiaries from average to higher levels. There is a relationship between participation in civic engagement and the potential for young people to be employed as all youth who participated in civic engagement also managed to get employment.

How did the project measure and achieve results around capacity building of sub partners?

The project prioritised capacity building and partner capacity building needs were based on comprehensive capacity needs assessments. The main areas of focus for capacity building included loan fund access guidelines, compliance issues in relation to USG contract conditions, M and E tools and reporting, environmental compliance, finance systems and management, grants management and PTS implementation. Capacity building plans were developed on a quarterly basis, which provided an opportunity to review the previous quarter and incorporate experiences and lessons learned into the following quarter plans. Partners reported strengthened capacity in programming (entrepreneurship and employability), reporting writing skills, documentation, M and E and financial management systems.

SECTION 5: KEY RECOMMENDATIONS, INNOVATIONS AND PROVEN MODELS FOR PROGRAMME UP SCALING

Justification	Recommendation
The project achieved its objectives as well as targets for numbers that were supposed to be reached. There is a strong cohort of young people who have received trainings and are ready for the employment/entrepreneurship at scales/levels that are potentially transformative.	Invest in a successor project that builds on the successes, competencies and networks developed and nurtured by the project. The project should have a longer timeframe (3-5 years) in order to further scale and deepen impacts.
The project design intended to facilitate access to a continuum of support from BDS to access to finance and entrepreneurship mentoring. However, there were gaps in linkages resulting in young people not receiving support across all interventions	Future similar projects should prioritize strengthening linkages between BDS interventions and access to finance interventions especially as evidence is showing links between training and potential for business survival.
The Microfinance partner was on course to achieving its targets though the number of applicants from the project whose applications were unsuccessful was too high. Although the microfinance facility was meant to address barriers faced by young people in the open market, conditions for access were still stringent and restrictive for young people.	Consider increasing the number of finance providers (microfinance institutions) to bring diversity, competition and product innovation. While young people should demonstrate creditworthiness, microfinance providers should develop innovative but non-exclusionary ways of facilitating access to finance for young people.
The project was highly relevant to the private sector and there was scope for private sector involvement beyond being recipients of interns/young people looking for employment	Strengthen engagement of the private sector at project inception in terms of their needs to inform the design of the employability intervention
The project lost opportunities to leverage on existing resources such as ZIMDEF on vocational skills training.	Leverage on existing structures and resources such as ZIMDEF for vocational skills training for youths
The project reached 8586 but there were challenges in following up with the young people and tracking post training/contact progress.	Incorporate follow up of young people reached as part of project M and E;
The evaluation documented key insights around utilisation of social media by young people though there were still gaps in successfully following them up as well as decentralising trainings.	Explore possibilities of utilising social media and ICT platforms for key project components like M&E, data verification along with decentralised trainings. Potential approaches include the use of SMS to collect data from trainees.
The project referred a total of 1026 young people for formal microfinance services provided by MicroKing and supported by Z: W, though only 47 youth from the project accessed a loan from MicroKing, while an additional 127 youth from	Consider supporting young people based on a competition, which rewards the most innovative ideas with potential for success.

the open market accessed these project-supported loans.	
The project invested in capacity building of partners but there were no tools to track and demonstrate progress made.	Develop a comprehensive partner's capacity assessment tool to be administered on intervals to be agreed with partners.
Income, Savings and Loans have proven to be effective in livelihoods contexts and where they are built around key income sources. There was scope for the project to systematically analyse the extent to which ISALs could be used to finance start-ups before they seek finance from micro-finance institutions.	Explore possibilities of adapting the ISAL approach so that it provides financing to start-ups that often faced challenges around access to finance.
Innovations for Future Similar Projects	
Information and Communication Technologies provide scope for reaching out to more people in non-traditional ways and these could have been utilised by the project. However, the adoption of ICT based solutions should be guided by emerging contextual evidence where 21.6% (women, 15-24 years) and 30.6% (men, 15-24 years) are using the internet in Zimbabwe (Multiple Indicator Cluster Survey, 2014)	<p>Explore possibilities for using ICTs and mobile technology share market information, pricing information, best entrepreneurial practices, job market developments and related tips.</p> <p>Consider development of e-platforms for young people to share experiences, and lessons learned on specific entrepreneurial and employment sectors. Technical support to youth beneficiaries can also be provided through ICTs. Access to finance components can integrate ICTs such as mobile money services in loan disbursement, payment and client relationship management. An example is the employability blog created by JAZ which provides a platform for young people to share employment/internship opportunities.</p>

ANNEXES

Annex 1: Terms of Reference

TERMS OF REFERENCE FOR THE CONSULTANCY SERVICES ON CONDUCTING FINAL EVALUATION FOR THE ZIMBABWE: WORKS PROJECT

1.0 Project to be Reviewed

Project Name	Zimbabwe: Works
Project Location	Multiple locations throughout Zimbabwe
Project Budget	USD 4.6 million
Project Period of Performance	June 2012 to September 2014
Evaluation Type	Final Programme Evaluation
Evaluation Budget	USD
Evaluation Timeline	4 August 2014 to 25 September 2014
Report Deadline	25 September 2014

Partners	Models Implemented	Location
Boost Fellowship	<ul style="list-style-type: none">• Model 1.1• Model 2.2	Harare
Empretec	<ul style="list-style-type: none">• Model 1.1• Model 1.2	Harare and Bulawayo
Hlekweni	<ul style="list-style-type: none">• Model 2.1• Model 1.3	Bubi and Umzingwane
Junior Achievement Zimbabwe	<ul style="list-style-type: none">• Model 1.1• Model 2.2• Model 2.3	Harare and Bulawayo
Restless Development	<ul style="list-style-type: none">• Model 2.2• Model 2.3	Harare and Bulawayo
RBCT	<ul style="list-style-type: none">• Model 1.1• Model 1.2	Harare
Young Africa	<ul style="list-style-type: none">• Model 1.3• Model 2.1	Harare and Goromonzi
ZNCC	<ul style="list-style-type: none">• Model 2.3	Harare and Bulawayo
ZOIC	<ul style="list-style-type: none">• Model 1.1• Model 2.1	Masvingo and Bikita

2.0 Background

For more than 10 years of spiraling hyper-inflation, before a post 2009 dollarization period to date, Zimbabwe experienced an economic meltdown, which saw a decline in formal sector employment opportunities and the informalisation of the enterprise sector. At present the economy is poised towards deflation. Industry capacity has slumped to 39% (CZI, 2012; ZEPARU/LEDRIZ 2013). Young people are 67% of the population in Zimbabwe (Zimstat, 2012) and 83% of the unemployed are aged 15-34 years. This is higher than the Sub-Sahara Africa average of a near 50% of the population is under 25 years, hence the youth bulge (World Bank, 2013). The financial sector is under banked and 41% are financially excluded in the rural and urban areas (Finscope, 2011; Finscope 2012; FBC, 2013). There is a skills mismatch of the educational system and labour market demands (IYF/ZW, 2012). From 2009, the national governance was through the formation of a Government of National Unity and the period after the July 2013 elections; the Zimbabwe government is a one party state.

On the backdrop of the prevailing socio- economic and political national context, a potential demographic dividend is being lost as young people are denied the right economic opportunities. On the basis of an Operations Research conducted in 2012, a co-design programme process, the International Youth Foundation introduced the Zimbabwe: Works (Z:W) programme. This is a 30-month, US\$4.6 million USAID-funded programme launched in June 2012 to build job skills and improve the employment and self-employment status of more than 7000 youth in Zimbabwe. The IYF/Z: W initiative was implemented in 10 urban and rural locations throughout Zimbabwe which are Bikita, Bubi, Bulawayo, Chitungwiza, Goromonzi, Gweru urban, Harare, Masvingo urban, Mutare and Umzingwane. 10 local NGOs and private sector firms with youth development experience: BOOST, Empretec, Hlekweni, Junior Achievement Zimbabwe (JAZ), MicroKing, Restless Development, Royal Business Consult Trust (RBCT), Young Africa, Zimbabwe National Chamber of Commerce (ZNCC) and Zimbabwe Opportunities Industrialization Centre (ZOIC) partnered with ZW to implement the program. The program aimed to:

- Provide job-related training and support entry into gainful employment in the formal and informal economies;
- Support self-employment and entrepreneurship development, including through increased access to relevant mentorship, training, and business development services including access to finance;
- Deliver effective life-skills training to build employment and self-employment skills, social capital, and personal self-esteem; and
- Promote and facilitate civic engagement through which unemployed Zimbabweans may acquire valuable leadership, organisation and job-related skills, and experience whilst serving their local communities.

The ZW program goal was:

Improved employment and self-employment status of young Zimbabwean men and women (age 16-35). The specific assistance objectives were:

- Assistance Objective 1: Increased number of young women and men initiating and operating small and medium-sized enterprises

- Assistance Objective 2: Increased number of young women and men with the relevant skills for formal sector employment
- Assistance Objective 3: Improved young women's and men's attitudes toward the future and their role as engaged, empowered participants

3.0 Purpose of the evaluation

Under this assignment, IYF is seeking the services of qualified evaluator(s) to conduct a Final Performance Evaluation and provide an independent review of the ZW programme. The consultant(s) will assess the project performance in consultation with the key stakeholders and beneficiaries. The purpose of the evaluation is to identify and describe the major results of the ZW programme, lessons on what has worked and what can be improved for scale up for the youth target market. The evaluation will assess the opportunities and feasibility of possible innovations to the foundation design of ZW phase 1. To inform a potential ZW phase 2.

4.0 Specific objectives of the project

The project evaluation will cover the major ZW programme components based on achievements to date. The evaluation seeks to assess the ZW program as per agreed commitments in the project documents. The evaluation should demonstrate program relevancy, efficiency, effectiveness; impacts and sustainability as outlined in the DAC principles (see Annex 1).

The key objectives of this evaluation are to:

1. To make an overall, independent assessment of the extent to which the project met its planned objectives, outcomes and outputs based on I project design, workplan and M&E documents.
2. To assess the results and key lessons of the programme models and interventions implemented through the selected partners
3. To establish the opportunities for innovative approaches and suitable partnerships
4. To provide the key conclusions for ZW phase 1 and major recommendations for proposed ZW phase

5.0 Research Questions

To guide the evaluation scope, the program evaluation will seek to respond to the following key research questions and sub questions:-

1. To what extent has the project achieved its planned results
 - To what extent did the program deliver on set targets in key result areas
 - To what extent did project activities move beyond plans set out in the SOW or work plan
 - How effective was the programme in achieving the objectives, outcomes and outputs
2. The ZW phase 1 programme design comprised of integrated entrepreneurship, access to finance, employability and vocational skills training models and interventions. To what extent did the ZW phase 1 models and components achieve the intended outcomes
 - Which model components were effective and yielded impact and which could be improved upon
 - What were the success factors to inform programme design for ZW phase 2

- What were the opportunities and barriers for youth business start-up, expansion , access to finance and full-time jobs on the market
 - What was innovative in ZW phase 1 and what other innovative approaches could benefit the ZW programme in phase 2 in terms of various approaches in entrepreneurship, access to finance and employability
3. How did the project measure and achieve results around capacity building of sub-partners
How effective were the ZW capacity building efforts on implementing partners to deliver the programme
- What critical capacities have been built at partner level in terms of :-
- Monitoring and Evaluation
- Grants and Financial Management
 - Entrepreneurship and access to finance good practice
 - Employability good practice
- Based on partner initial capacity assessment, how far have partners progressed
4. What are the lessons learnt and proven models for programme up scaling
- What were the key lessons learnt under the entrepreneurship, access to finance, vocational skills training and employability components
 - To what extent can the programme be scaled up
 - Which interventions provide greater scope of scalability
 - What are the barriers and opportunities for youth in peri-urban, urban and rural areas and youth segments of in-school and out of school?
5. As part of scoping the feasibility and opportunities, the evaluation process should make recommendations on what innovative approaches the ZW phase 2 programme design could include in the Zimbabwe youth context
- What innovative approaches can be adopted to boost the business start up rate, survival and private sector employment rates
 - What are the opportunities to mainstreaming economic empowerment programming for women and girls to inform ZW phase 2
 - What ICT , Social media , mobile device innovations can be implemented in ZW phase 2 programme design for the youth market segment
 - What new and innovative approaches could be explored around entrepreneurship and employability for impact , market development and sustainability
 - What innovative approaches can be adopted around financial inclusion, managing risks and costs of transactions with the youth target segment?

6.0 Evaluation scope

Under this Scope of work, the consultant(s) will undertake the final evaluation in the following three phases:

6.1 Inception Phase / Document and Background Review

The evaluator(s) will conduct desktop review of ZW documents in order to gain a fuller understanding of the program's achievements and lessons learned thus far in the implementation cycle. This background research period should last one week and be completed prior to field research.

These project documents and other relevant data collected by the project and its partners will be provided to the evaluator(s) prior to the start of the background review phase and should include (but not be limited to) the following:

- ZW project documents, including the approved results framework, approved Annual Implementation Plans, quarterly and annual progress reports, etc.
- Implementing partners' monitoring and evaluation documents;
- ZW Performance Monitoring Plan (PMP) and program data collected during implementation;
- Other donor-produced data/reporting that is relevant to this evaluation;
- Other documents relevant to the evaluation.

Following the document review, the evaluator(s) will develop: a detailed work plan for conducting the evaluation, including a final list of evaluation questions; a detailed methodology including a list of how these questions will be addressed, what research tools and methods will be used and why, and potential challenges to effective use of the research tools and methods (limits of the methodology). The work plan should also include a detailed timeline for conducting the research and clearly identify the support needed from the ZW team, including a list of proposed site visits and/or data requested. This work plan must be submitted at the end of the document review period and approved by ZW prior to field work. The geographic scope of the field work would delineate key locations such as Harare, Bulawayo, Mutare and a possible 1 or 2 rural locations e.g. Goromonzi, Umzingwane. Primary data needs to be collected from key stakeholders and appropriate sample of the beneficiaries.

6.2: Field-based Data Collection and Analysis

Conduct quantitative and qualitative field research in Zimbabwe. ZW will support the consultants by providing needed information, including existing PMP data, points of contact, etc. The evaluator(s) should meet extensively with ZW staff and partner staff during this data collection

- Analyze data and draft the evaluation report. The draft report should correspond to the outline and methodology described in the approved evaluation work plan. This data collection and analysis phase should be conducted over a period of two weeks.

6.3 Reporting the Evaluation Findings

- Present a preliminary draft of the evaluation findings and recommendations to ZW in person, as requested.
- Produce a final version of the evaluation study, accounting for comments received from ZW, as requested.

7.0 Methodology

The consultant is expected to lead and coordinate this exercise in close collaboration with ZW management, staff and partners involved in the implementation of the project. The evaluation team is expected to adopt a **holistic approach** in conducting the review. The methodology used should be able to comprehensively examine all aspects of the project, but also examine aspects **of integration** between the project and other programs. The evaluation team is expected to use **participatory evaluation techniques** to gather both quantitative and qualitative data and primary and secondary data that would adequately provide answers to all the questions and issues raised above. In carrying out the exercise, the evaluation team is expected to analyze and consolidate all the assessments and evaluations done and identify gaps to be covered by this evaluation.

7.1 Contribution Analysis

ZW is particularly interested in measuring the impact of these interventions. To these ends, ZW requests that part of the primary research the consultant undertakes conforms to best practices in Contribution Analysis.¹ Contribution analysis is an effective way to measure impact for interventions that do not lend themselves to control trial settings. In the proposal, the bidder should provide sufficient detail regarding the steps they will take when implementing this methodology. At a minimum, those steps should include:

- Defining the attribution/contribution question to be answered;
- Gathering evidence to test the ZW Theory of Change;
- Developing and assessing a contribution story, and challenges to it;
- Determining where the contribution story

8.0 Key activities and deliverables

The assignment will start upon signature of the contract or an otherwise agreed upon date. The evaluator(s) will deliver the following products to complete the assignment:

- Draft work plan due within 5 days of signing the contract. ZW will provide comments to the contractor within one calendar week of receipt of the draft work plan. The final work plan will be approved within one week of receiving ZW comments on the draft plan.
- A briefing to ZW mid-way through the evaluation and a final briefing for ZW on the draft study (timing to be determined in consultation with ZW) after completing field work.
- Draft evaluation report that answers the research questions identified in the approved evaluation work plan.
- Final version of the evaluation, accounting for comments and feedback received from ZW on the draft evaluation report (due within two weeks of completion of the final briefing session).

The Table 1 provides additional detail and should be modified based on the evaluator's proposed plan. Final dates will be agreed upon by the evaluation team in partnership with ZW.

1 Bidders are asked to review two documents to inform their proposed impact assessment methodology:http://www.cgiar-ilac.org/files/publications/briefs/ILAC_Brief16_Contribution_Analysis.pdf and <http://betterevaluation.org/sites/default/files/WKSHP%20Perrin%20-%20Mayne%202001%20%28article%29.pdf>

Table 1

Key Activities/Deliverables	Effort (# of Days)	Dates
Launch Meeting (Call) and Regular Updates (ongoing) with ZW: A calendar of events/meetings will be drafted and circulated by the evaluator(s) to coordinate all key stakeholders. Calls/meetings will be facilitated by the evaluator(s) and will include a pre-meeting agenda and post-meeting notes when appropriate.	1	18 August 2014
Desk Review and Work Plan Development: Desk Review/Preliminary Background Review (1 week). This should include a review of all relevant programmatic documentation.	4	19 to 22 August 2014
Evaluation Work Plan/Inception Report: This will include a specific outline of the evaluation, finalized learning questions; it will identify sampling, timing data collection, quality control measurements and methodology.	5	25 to 29 August 2014
Field Visit: including in-country debriefing, field visits, presentation of initial findings and travel –2to2weeks	10	1 to 12 September 2014
Preliminary Presentation of Draft Report: Presentation of results in order to provide IYF an opportunity to discuss feedback.	1	16 September 2014
Draft Report: This should include all preliminary analysis, raw data, and Findings outlined as per the requirement. ZW will provide feedback within 7 to 10 days of receiving the draft report at a formal meeting.	12	28 September 2014
Final Report: This should include the final evaluation including all incorporated recommendations, all supporting tables and graphs, Photographs and appendices.	8	6 October 2014
Total Days:	41	

Upon final selection of the consultant, ZW programmatic materials will be made available for the desk review.

9.0 Reporting The selected consultant will report to ZW Country Director, based in Harare. The evaluation work plan should contain the following sections, to be agreed and finalized with the evaluator and ZW: Overview of project Purpose of the Evaluation

- Recommendations or modifications related to the proposed learning questions
- Clarity around roles and responsibilities of the evaluation as it relates to the evaluator(s)
- Proposed evaluation approach including methods for data collection and analysis
- Measurements for quality control of the data collection
- Proposed and updated evaluation framework and timeframe

- Proposed and updated budget
- Reporting timelines
- A draft schedule of meetings/briefing plan which would include regular teleconferences with ZW to check progress and provide updates so that all parties are informed through all phases of the evaluation.

The final report should include an executive summary that concisely states the most relevant findings and recommendations, as well as the following sections:

- Table of Contents
- Executive Summary (a summary of the purpose, project background, main evaluation questions answered, methods, findings, conclusions and recommendations of the evaluation.
- Introduction that describes the purpose of the evaluation and the target audience.
- Background - BRIEF overview of the project; project strategy and activities implemented to address the identified development problem
- Methodology- a description of methodology used, including constraints, gaps and limitations that affected evaluation.
- Findings: these should be specific to the purpose of the evaluation and specific questions asked but making sure they cover project relevance, efficiency, effectiveness, achievements of project activities, challenges faced and the way ZW addressed them.
- Conclusions and recommendations
- Annexes: TOR, itinerary, list of people interviewed, list of documents reviewed, instruments used in data collection, etc.

1.0 Technical and Financial proposal

9.1 Technical proposal to include:

- Consultant's understanding of the TOR
- The proposed methodology to conduct the evaluation,
- Techniques and Tools to be adopted
- A detailed activities schedule/work plan with time frame (including a Gantt chart)
- A profile of the consulting firm including the full names, physical addresses, telephone numbers, and contact person of the firm/company; date of registration, registration number, copy of registration certificate and VAT certificate; names of directors/proprietors, Copies of CV for the lead consultant, and the supporting team who will undertake the evaluation.
- Reference of three most recent clients and assignments (stating the organization, assignment undertaken, date and duration, contact person's name, email address and contact number)

10.2 Financial Proposal to include:

- Itemized consultant's fees - consultant should indicate professional rate and subsistence allowance.
- Itemized field data collection expenses
- Itemized administration expenses
- Validity period of quotation

The table below shows an example of the budget Template consultants should use

Activity	Consulting service days	Daily rate (\$)	Total (\$)
Launch Meeting (Call) and Regular Updates (ongoing) with ZW			
Desk Review and Work Plan Development:			
Evaluation Work Plan/Inception Report:			
Field Visit:			
Preliminary Presentation of Draft Report:			
Draft Report:			
Final Report:			

10.3 Evaluators

The evaluators should have experience in evaluating entrepreneurship, employability and access to finance programs. The contractor will identify and justify team personnel and level of effort.

11.0 Terms of payment

All consultancy fees shall be paid on presentation of a satisfactory final report. Z: W will reimburse the consultant for actual expenses that are incurred in the process of executing the assignment

12.0 Submission of Proposals and Review Criteria of Proposals

Qualified and experienced consultants with experience who are interested in this assignment should forward their proposals to n.mapfumo@iyfnet.org; a.chakadenga@iyfnet.org and l.mandengenda@iyfnet.org highlighting your understanding of the terms of reference, proposed methodology of executing the task (including a Gant chart) and the financial proposal. Proposals should be received no later than 13th August **2014** with an emailed expression of interest to submit a proposal received by 4th August **2014**.

The main body of the proposal should be approximately 5,000 words (est. 10 pages Calibri body font 11) and should include the following:

- A cover letter showing expression of interest and statement of the consultant's capability with respect to the scope of work described above (1 page);
- Brief (5 page maximum) technical response to the scope of work highlighting: research questions; methodological approach; analytical plan, key technical and operational challenges and strategies to ensure timely, high-quality deliverables. Proposals should include a description of any software(s) that will be used to complete this work;
- List of key activities and deliverables, providing details where possible and needed;
- A staffing and management plan including the research team size, composition and the specific qualifications of key managers and research staff.
- Detailed budget (including daily rates for all personnel, travel, etc.)
- Three or more references who can attest to the technical and operational capacity of the consultant.

In addition, and not included in the 10 page limit, please also include the following in an Annex:

- CVs of key managers and research staff who will be specifically assigned to this work as appendices;
- Samples of two technical evaluation reports/documents that demonstrate competence and expertise relevant to the terms of reference as appendices.

13.0 Logistical Arrangements

1. IYF/ZW will provide overall direction to the evaluation team, identify and provide copies of key documents and assist in arranging meeting with key stakeholders.
2. IYF/ ZW Partner staff will assist the evaluation team in arranging meetings with beneficiaries
3. IYF/ZW will provide transport and accommodation as needed.
4. IYF/ZW will provide office space, internet access printing and photocopying as necessary
5. The vast majority of field work is expected to be completed in Harare, Bulawayo, Mutare Umzingwane and Goromonzi.

ANNEX 1: DAC PRINCIPLES FOR EVALUATION OF DEVELOPMENT ASSISTANCE

The following principles have been agreed upon by the OECD Donor Assistance Committee (DAC) as relevant for evaluating international development projects.² ZW endorses these principles as a useful way to frame and organize evaluations. Note that for mid-term evaluations, some principles and related evaluation questions may not apply. For instance, impact and sustainability are often not discernible at project mid-term; it may be more realistic to gauge progress towards outcomes and plans for sustainability as indications of progress in these areas at project mid-course.

Relevance: The extent to which the aid activity is suited to the priorities and policies of the target group, recipient and donor. In evaluating the relevance of a program or a project, it is useful to consider the following questions:

- To what extent are the objectives of the program still valid?
- Are the activities and outputs of the program consistent with the overall goal and the attainment of its objectives?
- Are the activities and outputs of the program consistent with the intended impacts and effects?

Effectiveness: A measure of the extent to which an aid activity attains its objectives. In evaluating the effectiveness of a program or a project, it is useful to consider the following questions:

- To what extent were the objectives achieved / are likely to be achieved?
- What were the major factors influencing the achievement/non-achievement of the objectives?

Efficiency: Efficiency measures the outputs -- qualitative and quantitative -- in relation to the inputs. It is an economic term which signifies that the aid uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted. When evaluating the efficiency of a program or a project, it is useful to consider the following questions:

- Were activities cost-efficient?
- Were objectives achieved on time?

- Was the program or project implemented in the most efficient way compared to alternatives?

Impact: The positive and negative changes produced by a development intervention, directly or indirectly, intended or unintended. This involves the main impacts and effects resulting from the activity on the local social, economic, environmental and other development indicators. The examination should be concerned with both intended and unintended results and must also include the positive and negative impact of external factors, such as changes in terms of trade and financial conditions. When evaluating the impact of a program or a project, it is useful to consider the following questions:

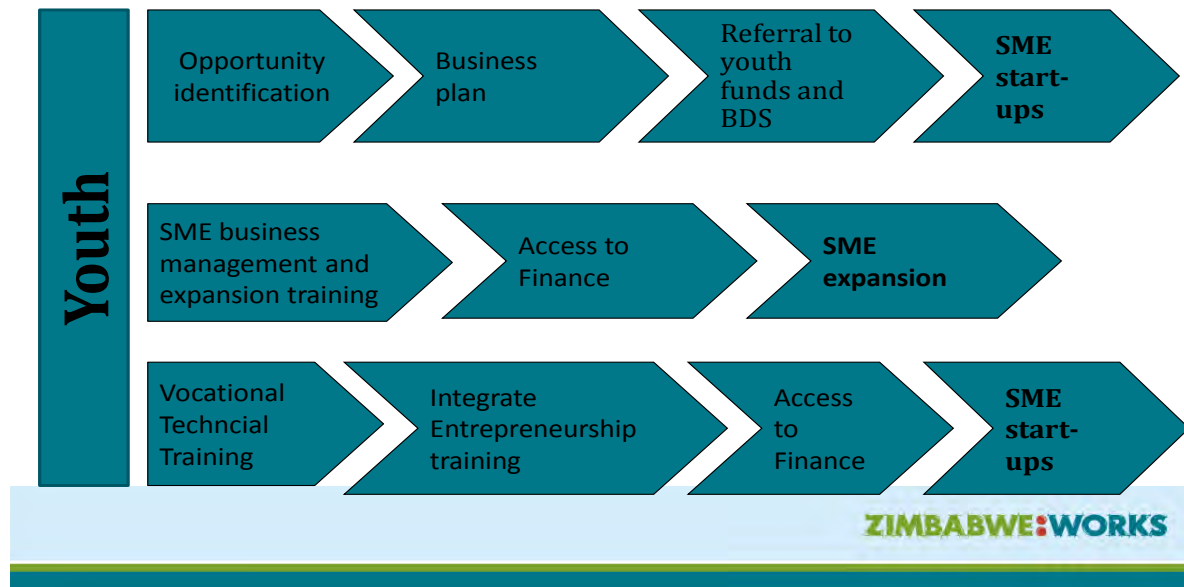
- What has happened as a result of the program or project?
- What real difference has the activity made?
- How many people have been affected?

Sustainability: Sustainability is concerned with measuring whether the benefits of an activity are likely to continue after donor funding has been withdrawn. Projects need to be environmentally as well as financially sustainable. When evaluating the sustainability of a program or a project, it is useful to consider the following questions:

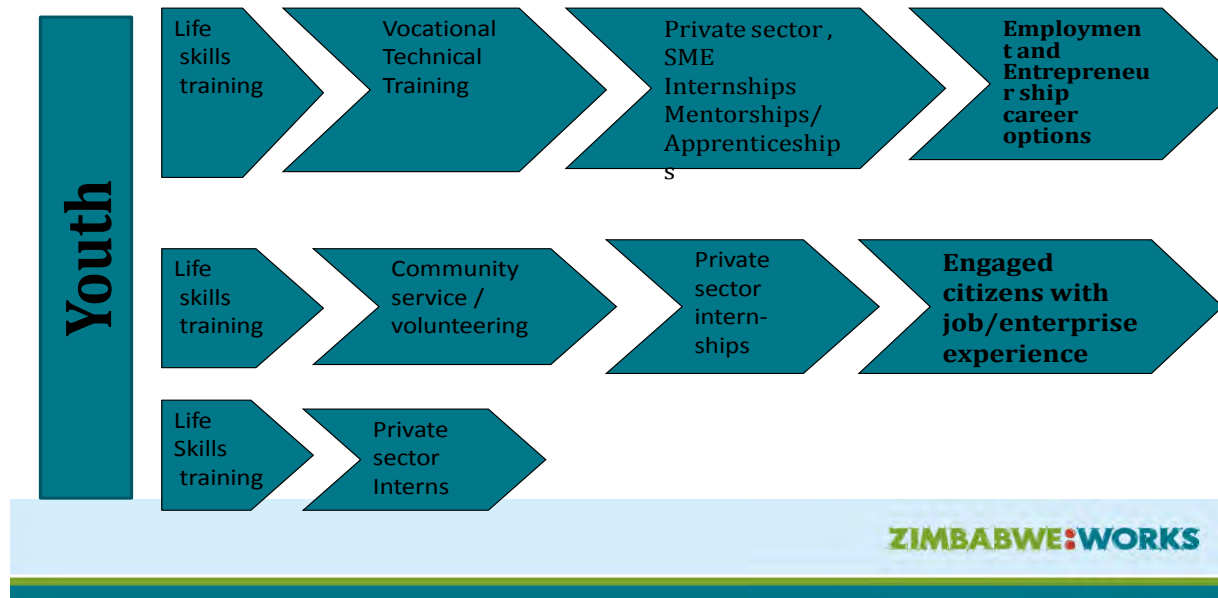
- To what extent did the benefits of a program or project continue after donor funding ceased?
- What were the major factors which influenced the achievement or non-achievement of sustainability of the program or project?

2 The DAC Principles for the Evaluation of Development Assistance, OECD (1991), Glossary of Terms Used in Evaluation, in 'Methods and Procedures in Aid Evaluation', OECD (1986), and the Glossary of Evaluation and Results Based Management (RBM) Terms, OECD (2000).

Entrepreneurship Models



Employability Models



1. Young people are trained in vocational technical training integrated with life skills, are then exposed to the private sector through internships, mentorships and apprenticeships. These young people can then choose either the employment option or entrepreneurship option

2. Young people are trained life skills, exposed to community service and volunteerism, exposed to the job environment through internships then they can live as engaged citizens either employed or running their own enterprise.
3. Young people are exposed to life skills training, placed in the private sector and can access employment

NUMBER OF BENEFICIARIES ENGAGED TO JUNE 2014 PER LOCATION IN THE ZIMBABWE WORKS PROGRAM

District/City	# of youth engaged to date
Harare	3,494
Chitungwiza	769
Goromonzi	281
Bulawayo	1,538
Bubi	200
Umzingwane	226
Mutare urban	815
Gweru urban	409
Masvingo urban	276
Bikita	159
Total	8,167

Annex 2: List of Respondents

Organization	Name of Key Informant	Designation	Time	Venue	Tel: #	Email Address
Monday, September 22, 2014						
Implementing Partners						
RBCT	Ms. Mafelile Saidi	Director	11:30	20 No. Belvedere - HARARE	772591508	e.makadzange@gmail.com
	Mr. Enoch Mumba	Training Coordinator	12:10	22 Bishop Gaul Avenue, Belvedere - Harara	772591508	enok880@gmail.com
Microking	Mr. Tamirira Rusheche (CEO)	Chief Executive	14:00	70 Park Lane, Harare	705414-8 / 731670/0777068548	Tamirira@asrasiabank.co.zw
	Mr. Lloyd Borerwe	Business Development Manager		70 Park Lane, Harare	705414-8 / 731670/0777068548	LloydB@asrasiabank.co.zw
	Mr. Leopold Ruswa	Development Officer		70 Park Lane, Harare	705414-8 / 731670/0777068548	LeopoldR@asrasiabank.co.zw
Tuesday, September 23, 2014						
ZNCC	Mr. Ken Chikonzo	Director	10:30	Zambia House 5th Floor, Kwame Nkruma	4- 2935530-1/0772527662/0772527665	ceo@zncc.co.zw
	Mr. Kipson Gundani	Programmes Manager		Zambia House 5th Floor, Kwame Nkruma	4- 2935530-1 / 0773529233	kipson@zncc.co.zw
Young Africa	Ms. Enet Mukurazita	Director	14:00	21468 Mharapara Road, Seke - Chitungwiza	0772432270	enet.mukurazita@youngafrica.co.zw
	Ms. Susan Madodo	Programmes Manager		21468 Mharapara Road, Seke - Chitungwiza	0772740224	enet.mukurazita@youngafrica.co.zw
	Ms. Cathrine Mande	Monitoring & Evaluation Officer		21468 Mharapara Road, Seke - Chitungwiza	0772 759 991	ckmandeya@gmail.com

Wednesday, September 24, 2014						
Boost Fellowship	Ms. Saliwe Zakariya	Director	11:30	1 Waltherhill Avenue - Eastlea - Harare	4-794759/702943 / 0772 107 607	saliwe@theboostfellowship.org
	Hope Mudagwe	Programmes Manager		1 Waltherhill Avenue - Eastlea	4-794759/702943	saliwe@theboostfellowship.org
	Ms. Talent Chinyamutangira	Monitoring and Evaluation Officer		1 Waltherhill Avenue - Eastlea	4-794759/702943	talent@theboostfellowship.org
Junior Achievement Zimbabwe	Mr. Phillimon Mlambo	Director	14:00	1 Adylinn Rd. Marlborough - Harare	4-300865 / 309800-19/ 0772884058	jazed@mweb.co.zw
	Fortune F.Sithole	Programmes Manager		1 Adylinn Rd. Marlborough - Harare	4 -300865	fortune@jazimbabwe.org.zw
	Mr. Simbarashe Mubaira	Monitoring and Evaluation Officer		1 Adylinn Rd. Marlborough - Harare	4 -300865/ 309800	Simbarashe@jazimbabwe.org.zw
Thursday, September 25, 2014						
Mercy Corp	Ms. Patricia Mushayandebvu	Programme Coordinator	4:00:0 0 PM	73 Harare Drive, Mount Pleasant, Harare	4-338634/301997/301028	pmushayandebvu@zw.mercycorps.org
Friday, September 26, 2014						
Restless Development	Ms. Nomuhle Gola	Director	9;00	6 Harvey Brown Milton Park	734660/705826 / 0774175604	nomuhle@restlessdevelopment.org
	Mr. Obert Manyeza	Programmes Manager		6 Harvey Brown Milton Park	4- 734660/705826	obert@restlessdevelopment.org
	Mr. Dralee Katsaruware	Monitoring & Evaluation Officer		6 Harvey Brown Milton Park	4- 734660/705826	drealee@restlessdevelopment.org
Care International	Ms. Antoinette Ngoma	Business Development Specialist - Youth Empowermen t Project	11:30	8 Rose Avenue, Belgravia, Harare	4- 708047	AntoinetteNgoma@carezimbabwe.org

Monday, September 29, 2014						
USAID	Ms. Mary Norris	Head of Economic Growth	9:00	1 Pascoe Avenue, Belgravia, Harare	4-252593	mnorris@usaid.gov
	Mr. Josh Smith	Programme Management Specialist	9:30	1 Pascoe Avenue, Belgravia, Harare	4-252593	jsmith2@usaid.govnl
	Ms. Snodia Chikanza	Programme Officer				
Telecel	Ms. Clotilda Madzure	Sales Supervisor	9:00	Telecel Office, 121A, Robert Mugabe Way, Bulawayo	09- 71770/0731 235 068	cmadzure@telecelzim.co.zw
ProAfrica	Mr. Onias Dube	Agriculture Extension Coordinator	11:00	24 Livingstone Surburb, Bulawayo	0712 797 560	oniasd@yahoo.com
EU	Ms. Linda Kalenga	Gender /Governance	11:30	EU House, No. 1 Norfolk Road, Mt Pleasant, Harare	4- 338158	Linda.kalenga@eeas.europa.eu
The Loving Hand	Mr. Kasirai Hweta	Director	14:00	57 Wilson House,J Tongogara, Bulawayo	0864 4053990/0773 472 825	Info@thelovinghand.co.zw;lovinghand2004vpo@gmail.com
Tuesday, September 30, 2014						
CZI	Mr. Kuda Matare	PR Manager	9:00	31 Josiah Chinamano Avenue, Harare	4- 251490-6	kmatare@czi.co.zw
SME association of Zimbabwe	Mr. Farai Mtambanegwe	Executive Director	14:15	6 th Floor Batanai Gardens, Jason Moyo Avenue (Cnr First Street), Harare	0778 055 076	farai@smeaz.org.zw

Thompson and Stevenson Legal Practitioners	Mr. Julius Chikomwe	Partner	15:30	3 Dacomp, Chisipite, Harare	4- 490722/0735 939 483	jc@wsc.co.zw
Chamber of SMES	Mr. D. Chinyemba	President of (SMES)	15:45	SW9 Agriculture Hs, Cnr Adelyn & Malborough drive , Harare	0772731134	dchinyemba@gmail.com
Wednesday, October 01, 2014						
Econet Wireless	Mr. Lovemore Nyatsine	Head of Human Resources	15:30	Econet Park, No, 2 Old Mutare Road, Msasa, Harare	0772 793 500	Lovemore.Nyatsine@econet.co.zw
Thursday, October 02, 2014						
Ministry of Small and Medium Enterprises and Cooperative Development	Ms. Razemba	Director Resource and Mobilization	15:30	Liquenda House, Cnr Nelson Mandela/First Street, Harare	4- 793846/252529	brazemba@yahoo.com
	Mr. Munashe Magasa	Economist		Liquenda House, Cnr Nelson Mandela/First Street, Harare	4- 793846/252529	munashemagasa@gmail.com

Friday, October 03, 2014						
Empretec	Ms. Busi Bango	Director	9:00	34 Lawson Avenue, Milton Park - Harare	4- 702555/764115/703205	busibango@yahoo.com
	Ms. Martha Nyabadza	Programmes Coordinator		34 Lawson Avenue, Milton Park - Harare	4- 702555/764115/703205	marthanyabadza@yahoo.com
	Mr. Costa Baleni	Finance Manager		34 Lawson Avenue, Milton Park - Harare	4- 702555/764115/703205	costar@empretec.co.zw ; <a href="mailto:costarbale
ni@yahoo.co.uk">costarbale ni@yahoo.co.uk
ILO	Mr. Adolphus Chinomwe	Senior Program Officer	9:30	Block 8, Arundel Office Park, Norfolk Road, Mt Pleasant, Harare	4- 369805-12	chinomwe@ilo.org
Gutu Carpenters	Mr. Chirimuta Gutu Tendai	Owner/Mana ger	4:00	Majuru Shops, Goromonzi, Gwena General dealer	0772 465 119	
Sewing Business	Hillary Manyati	Owner/Mana ger	4:30	Goromonzi		
Jackie's Palour	Ms. Constance Nyamhiki	Owner/Mana ger	10:00	Goromonzi	0733947711	
Monday, October 06, 2014						
SIDA	Mr. Dumisile Msimanga	Programme officer Economic/ youth, governance	11:30	32 Aberdeen Road, Avondale Harare	4- 302636	Dumissile.msimanga@gov.se
ZimPlats	Mr. Manhando	Human Resources Manager	12:30	Makwiro Road, Selous,ZimPlats, Selous	4 -886 878-85/886	Simbarashe.manhando@zimplats.c om
World Bank	Mr. Crispen Mawadza	Finance & Private Sector Development Specialist	14:00	Old Lonrho Building 88 Nelson Mandela Avenue Harare	4-701233	cmawadza@worldbank.org
Tuesday, October 07, 2014						
DFID	Mr. Dave Mollart	Economic Advisor	09:00	3 Norfolk Road,Mt Pleasant, Harare	4 -85855346	d-mollart@dfid.gov.uk

Annex 3: List of Documents Reviewed

- Africa Development Forum: Youth Employment in Sub-Saharan Africa V1
- Final Report of the Entra 21 Program Phase1: 2001-2007
- FinScope Consumer Survey Zimbabwe 2011
- Labor Market & Employment Opportunities, Operations Research Aggregate Report to Zimbabwe Works by Target Research:15 February 2013
- Microfinance Bill, 2011
- Ministry of Youth Development, Indigenisation and Empowerment; National Youth Policy
- Monitoring and Evaluation Capacity Building Plan Q3 2014
- Proposed Capacity Building Plan : Employability Technical Specialist
- Proposed Capacity Building Plan : Entrepreneurship Technical Specialist
- Proposed Capacity Building Plan : M & E Officer
- Proposed Capacity Building Plan: Entrepreneurship
- Proposed partner capacity building plan: July-September 2014
- Restless Development reporting format/ guidelines: March 2013- February 2014
- Situational Analysis and Institutional Mapping for Skills for Youth Employment and Rural Development in Zimbabwe :Final Report: September 2010
- Small and Medium enterprises Act
- Terms of Reference for the Consultancy services on conducting final evaluation for the Zimbabwe: Works project
- The National Gender Policy : 2013-2017:Zimbabwe Ministry of Women Affairs, Gender and Community Development
- The Nexus between growth, employment and poverty in Zimbabwe: The economics of employment creation: September 2013
- The NGO Joint Initiative for Urban Zimbabwe: Youth Unemployment Research Framework: March 2012
- Zimbabwe Opportunities Industrialisation Centres (ZOIC) Final Program Report
- Zimbabwe Work Cooperative Agreement N° aid-613-LA-12-00001, Monitoring and Evaluation Plan : 8 May 2013
- Zimbabwe Work Cooperative Agreement N° aid-613-LA-12-00001, Project Implementation Plan 15 October -30 June 2014: Submitted 3 February 2014
- Zimbabwe Work Cooperative Agreement N° aid-613-LA-12-00001, Quarterly Performance Report 1 April 2014 to 30 June 2014: Submitted 8 August 2014
- Zimbabwe Work Cooperative Agreement N° aid-613-LA-12-00001, Quarterly Performance Report 1 April -30 June 2013 June 2014: Submitted 30 July 2013
- Zimbabwe Work Cooperative Agreement N° aid-613-LA-12-00001, Quarterly Performance Report 1 January2014 -31 March 2014: Submitted 30 April 2014
- Zimbabwe Work Cooperative Agreement N° aid-613-LA-12-00001, Quarterly Performance Report 1 July -30 September 2013 to 30 June 2014: Submitted 30 October 2013
- Zimbabwe Work Cooperative Agreement N° aid-613-LA-12-00001, Quarterly Performance Report 1 October -31 December 2013: Submitted 30 January 2014

- Zimbabwe Work: Junior Achievement: End of Project Report for Junior Achievement Zimbabwe: March 2013 to April 2014
- Zimbabwe Works Associate Award under USAID Youth: Work Leader Award# EPP-A-00-08-00006-00
- Zimbabwe Works Cooperative Agreement N^o aid-613-LA-12-00001, Program Design final
- Zimbabwe Works Employability Capacity Building Plan
- Zimbabwe Works Organogram
- Zimbabwe Works Programme Design and Results : Jan 2013- June 2014
- Zimbabwe Works Programme Design and Results : Jan 2013- June 2014
- Zimbabwe Works: CD-RISC Baseline and Exit Survey Report : May 2014
- Zimbabwe Works: Narrative report from Empretec Zimbabwe : Annual Report (January to December 2013)
- Zimbabwe Works: Quarterly format/guidelines: May to October 2013
- Zimbabwe Works: Royal Business Consult Trust (RBCT): January - May 2014 Programme Highlights
- Zimbabwe Works: Royal Business Consult Trust (RBCT): January - May 2014 Programme Highlights
- Zimbabwe Works: Royal Business Consult Trust (RBCT): January - May 2014 Programme Highlights
- Zimbabwe Works: Royal Business Consult Trust (RBCT): January - May 2014 Programme Highlights
- Zimbabwe Works: Young Africa(January 2013 to May 2014) Reported by Tendayi Mudyarabikwa
- Zimbabwe Works: Young Africa(January 2013 to May 2014) Reported by Tendayi Mudyarabikwa
- Zimbabwe Works; Comprehensive Report for the leadership development program 2013 -2014 : Prepared by: The Boost Fellowship

Annex 4: Data Collection Tools

Data Collection Tools

1. Individual Youth Beneficiary Questionnaire

Introducing yourself and the purpose of the interview:

Good morning/afternoon. My name is I represent [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project. You are part of 305 ZW Project who have been randomly selected from all ZW Project beneficiaries in Harare, Bulawayo and Goromonzi. The information obtained from this interview will be used in Evaluating the Performance of the ZW Project.

Confidentiality and Consent: Your answers to this interview will not be released to anyone except for this Evaluation (i.e. confidential) and we will not contact anyone you know about this interview. Your name will not be written on this form, and will never be used in connection with any of the information you tell me. You do not have to answer any questions that you do not want to answer, and you may end this interview at any time you want to. However, your honest answers to these questions will help in designing better future similar Projects in this area, Zimbabwe and other countries. I would greatly appreciate your help in responding to this questionnaire. This interview will take between 20 to 30 minutes to complete.

If it is okay with you can we start this interview? Yes [] No [], Ask for the respondent name to match the below details with the random selection register. [Do not ask the respondent the below information on page 1]. Tick the implementation partner(s):-

- i. Microking (Z: W Project)
- ii. Microking (Open Market)
- iii. RBCT
- iv. Empretec
- v. Young Africa
- vi. Junior Achievement Zimbabwe
- vii. Boost Fellowship
- viii. ZNCC
- ix. ZOIC
- x. Restless Development
- xi. Hlekweni
- xii. If none of the above (**THANK** Participant and **PROCEED** to the next eligible youth beneficiary).

What is the transition status of the beneficiary?(Do not ask respondent but check in the random selection register)

- a. More Transitioned (Transitioned)
- b. Not Transitioned

Enumerator Name: _____, Enumerator ID: _____

Implementation Area (**Harare, Bulawayo and Goromonzi**): _____,

Survey Questionnaire Number: _____

Starting Time: _____, Ending Time: _____,

SECTION A: ZW INTERVENTIONS

A1. Which Interventions/Activities [Refer to support received from respective partners in the random selection register] did you benefit from? (Please **circle** All Interventions Listed by Beneficiary)(**MULTIPLE RESPONSES**)(Probe for the length of time of training or support received)

(a) ZW Project Interventions[**This is completed by the trained enumerator inline with respondent's response fitting in respective models**]

Overall Model	Specific ZW Project Model	Circle Applicable	Length of training/support (in days) 1. 1 to 5 days, 2. 6 to 10, 3. 11 to 15, 4. 16 to 20, 5. 21 to 25, 6. 26 to 30, 7. More than 30 days Note: Add start and end month and year	Which Skills are you are applying from the training received? (Tick Applicable)	Instruction
1. Entrepreneurship models	<ul style="list-style-type: none"> Model 1.1 Opportunity Identification, Business planning , referral , START ups 	a. Opportunity Identification,			Answer Section C Only
		b. Business planning			
		c. Referral			
		d. START ups			
	<ul style="list-style-type: none"> Model 1.2 SME Business Management and expansion, Access to finance, SME Expansion 	a. SME Business Management and expansion			
		b. Access to finance,			
		c. SME Expansion			
	<ul style="list-style-type: none"> Model 1.3 Vocational Technical Training, Integrate entrepreneurship training, Access to finance and start up 	a. Vocational Technical Training,			
		b. Integrate entrepreneurship training,			
		c. Access to finance			
		d. Start up			
	2. Employability (Life skills models)	<ul style="list-style-type: none"> Model 2.1 Life skills, Vocational Technical Training, Private Sector (Internships Mentorships Apprenticeships), Employment Career Options 	a. Life skills,		
b. Vocational Technical Training,					
c. Private Sector (Internships Mentorships Apprenticeships),					
<ul style="list-style-type: none"> Model 2.2 Life skills , Community Service , Private Sector internships/mentorships 		a. Life skills,			
		b. Community Service,			
		c. Private Sector internships/mentorships			

<ul style="list-style-type: none"> Model 2.3 Life Skills , Private sector internships 	a. Life Skills,		
	b. Private sector internships		

SECTION B. DEMOGRAPHIC INFORMATION				Instruction
B101	How old are you?	15 and below years	1	Age in completed years
		16-19 Years	2	
		20-24 Years	3	
		25-29	4	
		30-34	5	
		35 years	6	
		Above 35 years	7	
		Specific Age _____ Years		
B102	Sex of respondent	Female	1	
		Male	2	
B103	Do you go to school(<i>including under graduate and post graduate school</i>)?	Yes	1	
		No	2	
B103	What is the highest level of education completed?	Primary (Grade 1 to 7)	1	Go to B105
		Secondary (Form 1 to 4)	2	
		A Level	3	
		Other certificate	4	
		Diploma	5	
		Undergraduate	6	
		Post graduate	7	
		Other, specify _____	8	

SECTION C: ENTREPRENEURSHIP MODELS BENEFICIARIES				
C101	Did you start a business after receiving support from the organization that trained you?	Yes No Already existing business	1 2 3	Go to C101a Go to C116 Go to C116
C101a	When did you start operating your business (Year)?	_____		
C101b	Do you still (currently)run your own business?	Yes No	1 2	Go to C102 Go to C101c
C101c	If, "No", on C101a, how long did you run the business (months)	_____(months)		
C101d	If, "No", on C101a, which business sector were you in?	Retail Manufacturing Services Agriculture Tourism Other, specify_____	1 2 3 4 5 6	Go to C116
C102	If "Yes", in C101, which business sector are you in?	Retail Manufacturing Services Agriculture Tourism Other, specify_____	1 2 3 4 5 6	
C104	How long have you been operating your business?	_____ months		
C105	Have you ever accessed funding from any financial institution?	Yes No	1 2	
C105a	If "Yes"on C105, from which financial institution?	_____		

C106	Did the organization that trained you refer you to Microking for funding?	Yes No	1 2	
C107	Did you manage to access funding from Microking?	Yes No	1 2	Go to C109 Go to C111
C108	If “Yes” to C107 , how much did you get?	US\$_____		
C109	Are you up to date and managing to repay back the loan as agreed with Microking? (Probe if they did not miss one repayment installment?)	Yes No	1 2	
C110	If “No”, to C108 why did you fail to repay your loan or miss one of the installments?	Interest rates too high Business not doing well Other, specify_____	1 2 3	
C111a	If “No”, on C107, why did you fail to access funding from Microking?	Lack of collateral Stringent regulations Other, specify_____	1 2 3	
C111b	If “No”, how did you manage to finance the business start up and operations of existing business			

		Before Training	After Training		
C112	How many people are you currently employing (including yourself)?				
C113	What was your monthly salary bill(including yourself)?	US\$_____	US\$_____		
C113a	What is the average annual salary for each job created?	US\$_____	US\$_____		
C114	What is your monthly turnover (US\$)?	US\$_____	US\$_____		

		Before Training	After Training		
C114a	What is your annual turnover (US\$)?	US\$_____	US\$_____		
C115	What was your monthly net profit (US\$)	US\$_____	US\$_____		
C115a	What is your annual net profit (US\$)	US\$_____	US\$_____		
C116	Are you part of an Internal Savings and Lending (ISAL) or group or Savings and Credit Co-operative (SACCO)?	Yes No		1 2	
C116	In your view, what are the major barriers/challenges facing the youths in accessing funding for their businesses?				
C117	What viable business opportunities do you see as youths (in order of priority)?				
C118	What can be done to improve access to funding for youths of your ages?				
C119	What recommendations do you have for improving business start up by youths?				
C120	What recommendations do you have for any organization or programme on supporting young people in entrepreneurship(Maximum of five) (in order of priority)?				

SECTION D: EMPLOYABILITY MODELS BENEFICIARIES				
D001	Have you done an internship?	Yes No	1 2	
D001a	Were you paid during internship?	Yes No	1 2	
D001b	If "No", how long were you not paid (volunteered)	_____ months		
D001c	How long would you have been prepared to volunteer without an allowance?	_____ months		
D101a	Are you employed?	Yes No	1 2	Go to D102 Go to D107
D101b	When did you get employed (Year)?	_____		
D101a	Did you get employed after receiving support from organization that trained you?	After training Support Already employed	1 2	
D102	Which business sector are you employed trained in?	Food and Beverages Tourism Mining Transport Telecommunications Financial Non Governmental Organization (NGOs) Other, specify _____	1 2 3 4 5 6 7 8	
102a	What is the type and size of the institution that you are employed in?	Private sector (<i>Corporate/big company</i>) Private sector (<i>Small and Medium Sized company</i>) Community Based NGO	1 2 3	

		Local NGO (National)	4	
		International NGO	5	
		Government	6	
D103a	Which life skills did you receive from the organization that trained you that helped and led to your employment?	Communication	1	
		CV writing	2	
		Confidence building	3	
		Business ethics	4	
		Other, specify _____	5	
103b	What academic skills do you have?	Accounting	1	
		Marketing	2	
		Legal	3	
		Monitoring and Evaluation (M&E)	4	
		Mechanics	5	
		Education	6	
		Other, specify _____	7	
D103b	Are you employed in the profession for which you were trained?	Yes	1	
		No	2	
D105	How long have you been employed?	_____ months		
D106	What is your average monthly salary?	US\$ _____		
D107	In your view, what are the major barriers/challenges facing the youths in finding employment?			
D108	What employment opportunities do you want to have?			
D109	What innovative approaches are needed for youth support			

D110	What recommendations do you have for any organization or programme on supporting young people to enhance their chances of being employed? <i>(Maximum of five)</i> (in order of priority)?			
-------------	--	--	--	--

END OF QUESTIONNAIRE, THANK YOU FOR PARTICIPATION

2. Youth Beneficiary Focus Group Discussion (FGD) Guide

Introducing yourself and the purpose of the FGD:

Good morning/afternoon. We are representing [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project. You are part of ZW Project beneficiaries who have been randomly selected from all ZW Project beneficiaries in Harare, Bulawayo and Goromonzi. The information obtained from this discussion will be used in Evaluating the Performance of the ZW Project.

Confidentiality and Consent: Your responses to this discussion will not be released to anyone except for this Evaluation (i.e. confidential) and we will not contact anyone you know about this discussion. Your honest answers to these questions will help in designing better future similar Projects in this area, Zimbabwe and other countries. We would greatly appreciate your help in responding to this guide. This discussion will take between 45 to 60 minutes to complete.

If it is okay with you can we start this discussion? Yes [] No [], Did you all benefit from any ZW Project Interventions implemented by [Tick the implementation partner(s)]:-

- xiii. Mikroking (Z: W Project)
- xiv. Mikroking (Open Market)
- xv. RBCT
- xvi. Empretec
- xvii. Young Africa
- xviii. Junior Achievement Zimbabwe
- xix. Boost Fellowship
- xx. ZNCC
- xxi. ZOIC
- xxii. Restless Development
- xxiii. Hlekweni

Transition status of the FGD participants?(Circle Applicable)

- a. More Transitioned (Transitioned)
- b. Not Transitioned

Facilitator: _____,

Note-taker: _____

Implementation Area (**Harare, Bulawayo and Goromonzi**): _____,

Number of participants: _____ Females _____ Males _____

Starting Time: _____, Ending Time: _____,

Q1) What support did you receive from the organization that trained you *(Be specific to the names of respective partners who provided support in the respective areas where FGD is taking place)*?

Overall Model	Specific ZW Project Model	Circle Applicable	Describe Specific support received (Probe for support received)
3. Entrepreneurship models	<ul style="list-style-type: none"> Model 1.1 Opportunity Identification, Business planning, referral, START ups 	e. Opportunity Identification,	
		f. Business planning	
		g. Referral	
		h. START ups	
	<ul style="list-style-type: none"> Model 1.2 SME Business Management and expansion, Access to finance, SME Expansion 	d. SME Business Management and expansion,	
		e. Access to finance,	
		f. SME Expansion	
	<ul style="list-style-type: none"> Model 1.3 Vocational Technical Training, Integrate entrepreneurship training, Access to finance and start up 	e. Vocational Technical Training,	
		f. Integrate entrepreneurship training,	
		g. Access to finance	
		h. Start up	
	4. Employability (Life skills models)	<ul style="list-style-type: none"> Model 2.1 Life skills, Vocational Technical Training, Private Sector (Internships Mentorships Apprenticeships), Employment Career Options 	d. Life skills,
e. Vocational Technical Training,			
f. Private Sector (Internships Mentorships Apprenticeships),			
<ul style="list-style-type: none"> Model 2.2 Life skills, Community Service, Private Sector internships/mentorships 		d. Life skills,	
		e. Community Service,	
		f. Private Sector internships/mentorships	
<ul style="list-style-type: none"> Model 2.3 Life Skills, Private sector internships 		c. Life Skills,	
		d. Private sector internships	

Q2) What changes have resulted from the support received from **Probe in terms of:-Business start-up (both young women and men)**

Business Expansion (both young women and men)

Access to finance (both young women and men)

Full-time jobs on the market (for both young women and men)

Q3)What factors facilitated the changes reported in Q2 above?(**Probe for change enablers for Entrepreneurship models or Employability models as highlighted in Q2 above)**

Entrepreneurship models

Employability models

Q4) In your view, what are the major barriers/challenges facing the youths in accessing funding for their businesses (In order of priority)? (**Probe for at least one barrier in each area in terms of business start-up, expansion, access to finance and full-time jobs on the market for both young women and men)**

Area	Women	Men
<i>Business start-up</i>		

<i>Business expansion</i>		
<i>Access to finance</i>		
<i>Full-time jobs on the market</i>		

Q5) What opportunities exist for young people in terms business or employment (In order of priority)? ***(Probe for at least one opportunity in each area in terms of business start-up, expansion, access to finance and full-time jobs on the market for both young women and men)***

Area	Women	Men
<i>Business start-up</i>		
<i>Business expansion</i>		
<i>Access to finance</i>		
<i>Full-time jobs on the market</i>		

Q6) What innovative ways can be adopted to reach young people in terms of training, access to finance and mentorship? ***(Probe for use of mobile technology, use of social media, web portals)***

Area	Women	Men
<i>Training</i>		
<i>Access to finance</i>		
<i>Mentorship</i>		

Q7) What recommendations do you have for any programme supporting young people and future similar programmes?(In order of priority)?***(Probe in terms of training, business start-up, expansion, access to finance and full-time jobs on the market)***

Area	Women	Men
<i>Business start-up</i>		
<i>Business expansion</i>		
<i>Access to finance</i>		
<i>Full-time jobs on the market</i>		

END OF DISCUSSION, THANK YOU FOR PARTICIPATION

3. ZW Management Key Informant (KII) Guide

Introducing yourself and the purpose of the interview:

Good morning/afternoon. I am representing [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project. Your honest responses to these questions will help in designing better future similar Projects in this area, Zimbabwe and other countries. We would greatly appreciate your help in responding to this guide. This meeting takes between 30 to 45 minutes to complete.

Interviewer: _____,

Respondent's Name: _____

Position in the Organization: _____

Q1) To what extent has the ZW Project achieved the planned results in terms of?

- Increased number of young women and men initiating and operating small and medium-sized enterprises

- Increased number of young women and men with the relevant skills for formal sector employment

- Improved young women's and men's attitudes towards the future and their role

Q1a) Are there any unintended results from Zimbabwe: Works Project? **(Probe what the unintended results are)**

Q2) To what extent did the ZW Project models and components achieve the intended outcomes? **(Probe which model (s) and components have been more effective) (Probe for young women and young men)**

Q3) What factors facilitated the achievements reported above? **(Probe for change enablers)**

Entrepreneurship models

Employability models

Q4) What critical capacities have been built at partner level?

Q5) How did the project measure and achieve results on capacity building of sub-partners? ***(Probe how far have partners progressed compared to initial capacity assessment)***

Q6) What were the five key barriers/challenges to achievement of intended Project results?

Q7) What were three to five key ZW Project lessons learnt under the entrepreneurship, and employability models components(In order of priority)?

Q8) What was innovative in ZW phase 1 and what other innovative approaches could benefit the ZW programme in phase 2 in terms of various approaches in entrepreneurship, access to finance and employability?

Phase 1 innovations

Innovations for Phase 2 (Probe for [innovative approaches can be adopted to boost the business start-up rate, survival and private sector employment rates] [What ICT, Social media, mobile device innovations can be implemented in ZW phase 2 programme design for the youth market segment] [Innovative approaches on entrepreneurship and employability for impact, market development and sustainability])

Q9) What three to five recommendations do you have for Zimbabwe: Works Project and future similar project (Phase 2) (In order of priority)? ***(Probe in terms of partner capacity building, youth beneficiaries training, business start-up, expansion, access to finance and full-time jobs on the market)***

END OF DISCUSSION, THANK YOU FOR PARTICIPATION

4. Partner Staff (Directors, Programmes and M & E Officers) Key Informant (KI) Guide

Introducing yourself and the purpose of the interview:

Good morning/afternoon. I am representing [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project. We would greatly appreciate your help in responding to this guide. This meeting takes between 45 to 60 minutes to complete.

Interviewer: _____

Partner Organization: _____

Respondent's Name: _____

Position in the Organization: _____

Q1) Which ZW Project models and activities did your organization implement?

Q2) To what extent did your organization achieve planned results in terms of?

- Increased number of young women and men initiating and operating small and medium-sized enterprises ***[For Partners implementing Entrepreneurship models including Microking] [For Microking probe in terms of facilitating access to funds for youths]***

- Increased number of young women and men with the relevant skills for formal sector employment ***[For Partners implementing Employability models]***

- Improved young women's and men's attitudes towards the future and their role ***[Both Entrepreneurship and Employability partners]***

Q2a) Are there any unintended results from Zimbabwe: Works Project from the models and activities as you implemented? **(Probe what the unintended results are)**

Q3) To what extent did the ZW Project model and components you implemented achieve the intended outcomes? ***(Probe which model (s) and components have been more effective) (Probe for effectiveness in young women and young men)***

Q4) What factors facilitated the achievements reported above? **(Probe for change enablers)**

Q5) What were the five key barriers/challenges to achievement of intended Project results?

Q6) Which organizational critical capacities were built by ZW Project?

Q7) How far did your organization progress compared to initial capacity assessment?

Q8) What were the three to five key ZW Project lessons learnt at design, implementation, Monitoring and Evaluation, Capacity Building and Sustainability (In order of priority) ***(focus on lessons from specific model and components implemented by respective partners as highlighted in Q1)***

Design level

Implementation level

Monitoring and Evaluation level

Capacity Building level

Sustainability level

Q9) What was innovative in ZW phase 1 and what other innovative approaches could benefit the ZW programme in future similar programmes in terms of various approaches in entrepreneurship, access to finance and employability?

Phase 1 innovations

Innovations for Future similar programmes (Probe for *[innovative approaches can be adopted to boost the business start-up rate, survival and private sector employment rates]* *[What ICT, Social media, mobile device innovations can be implemented in future similar programmes for the youth market segment]* *[Innovative approaches on entrepreneurship and employability for impact, market development and sustainability]* *[What innovative approaches can be adopted around financial inclusion, managing risks and costs of transactions with the youth target segment]-Microking)*

Q10) Which ZW Project interventions provide greater scope of scalability ***(Explain why)***

Q11) What are the opportunities to mainstreaming economic empowerment programming for women and girls to inform future similar programmes/

Q12) What three to five recommendations do you have for Zimbabwe: Works Project and future similar project? (In order of priority) ***(Probe in terms of partner capacity building, youth beneficiaries training, business start-up, expansion, access to finance and full-time jobs on the market)***

END OF DISCUSSION, THANK YOU FOR PARTICIPATION

5. USAID Key Informant (KII) Guide

Introducing yourself and the purpose of the interview:

Good morning/afternoon. I am representing [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project. We would greatly appreciate your time in responding to this guide. This meeting takes between 20 to 30 minutes to complete.

Interviewer: _____

Donor Organization: _____

Respondent's Name: _____

Position in the Organization: _____

Q1) In your view, what has been the overall performance of the Zimbabwe: Works Project? **(Probe in terms of meeting intended results, targets and quality of results)**

Q1a) Are there any unintended results from Zimbabwe: Works Project? **(Probe what the unintended results are)**

Q2) What have been Project performance enablers and barriers/challenges?

Q3) What key Zimbabwean environment factors (2012-2014) impinged on or influenced project design and implementation?

Q4) What are the barriers, constraints and opportunities for women and girls in entrepreneurship, access to finance and employment?

Q5) What are the key ZW Project lessons learnt at?

Design level

Implementation level

Monitoring and Evaluation level

Capacity Building level

Sustainability level

Q6) What was innovative in ZW phase 1 and what other innovative approaches could benefit the ZW programme in phase 2 in terms of various approaches in entrepreneurship, access to finance and employability? **(Probe on use of ICTs and Social media) (TYPE OF PARTNERS)**

Q5) What two to three recommendations do you have for Zimbabwe: Works Project and future similar project (Phase 2)? **(Probe on future focus on youth beneficiaries training, enhancing business start-up, expansion, access to finance and full-time jobs on the market)**

END OF DISCUSSION, THANK YOU FOR PARTICIPATION

6. Other Donors Key Informant (KI) Guide

Introducing yourself and the purpose of the interview:

Good morning/afternoon. I am representing [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project.

ZW Project was a 30-month, US\$4.6 million USAID-funded programme launched in June 2012 to build job skills and improve the employment and self-employment status of more than 7000 youth in Zimbabwe. The Project was implemented in 10 urban and rural locations throughout Zimbabwe which are Bikita, Bubi, Bulawayo, Chitungwiza, Goromonzi, Gweru urban, Harare, Masvingo urban, Mutare and Umzingwane. Ten local NGOs and private sector firms with youth development experience: BOOST, Empretec, Hlekweni, Junior Achievement Zimbabwe (JAZ), MicroKing, Restless Development, Royal Business Consult Trust (RBCT), Young Africa, Zimbabwe National Chamber of Commerce (ZNCC) and Zimbabwe Opportunities Industrialisation Centre (ZOIC) partnered with ZW to implement the program.

We would greatly appreciate your time in responding to this guide. This meeting takes an average of 30 minutes to complete.

Interviewer: _____

Donor Organization: _____

Respondent's Name: _____

Position in the Organization: _____

Q1) In your view, how relevant is the ZW Project in the Zimbabwean context in terms of building job skills and improve the employment and self-employment status of youths?

Q2) Do you provide support for youths on entrepreneurship and or employability? **(If Yes, what type of support do you provide for youths in Zimbabwe?)**

Q3) What type of support of **interventions and innovations** would you consider to support in future for youths in terms of entrepreneurship and employability?

Q4) What are the barriers, constraints and opportunities for women and girls in:

Entrepreneurship

Employability

Q5) What *two to three* recommendations do you have for future programming with a youth focus? ***(Probe on future focus on youth beneficiaries training, enhancing business start-up, expansion, access to finance and full-time jobs on the market)***

END OF DISCUSSION, THANK YOU FOR PARTICIPATION

7. Private Sector/NGO Key Informant (KII) Guide

Introducing yourself and the purpose of the interview:

Good morning/afternoon. I am representing [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project.

ZW Project was a 30-month, US\$4.6 million USAID-funded programme launched in June 2012 to build job skills and improve the employment and self-employment status of more than 7000 youth in Zimbabwe. The Project was implemented in 10 urban and rural locations throughout Zimbabwe which are Bikita, Bubi, Bulawayo, Chitungwiza, Goromonzi, Gweru urban, Harare, Masvingo urban, Mutare and Umzingwane. Ten local NGOs and private sector firms with youth development experience: BOOST, Empretec, Hlekweni, Junior Achievement Zimbabwe (JAZ), MicroKing, Restless Development, Royal Business Consult Trust (RBCT), Young Africa, Zimbabwe National Chamber of Commerce (ZNCC) and Zimbabwe Opportunities Industrialisation Centre (ZOIC) partnered with ZW to implement the program.

We would greatly appreciate your time in responding to this guide. This meeting takes an average of 30 minutes to complete.

Interviewer: _____

Private Sector/NGO Organization: _____

Respondent's Name: _____

Position in the Organization: _____

Q1) In your view, how relevant is the ZW Project in the Zimbabwean **private sector, corporate, small and medium enterprises** or **NGO sector** context in terms of building job skills and improve the employment status of youths? **(Probe in terms of skills provided matching the industry expectations)**

Q2) What has been your experience working with youths referred by ZW Project partners? **(Probe if there are differences in performance/value between youths from ZW Project and those from open market)**

Q3) What are the two to three key lessons learnt in your engagement with ZW project through its partners?

Q4) What was innovative in ZW Project phase 1 and what other innovative approaches could benefit the ZW programme in phase 2 in terms of various approaches in employability? **(Probe on use of ICTs and Social media)**

Q5) What role do you see the private sector, corporate, small and medium enterprises or NGOs play in internships programmes to secure full time jobs for youth?

Q6) How willing is the private sector to invest in life skills training and co-financing the internship before paying in full for a secured job?

Q7) What are the barriers, constraints, and opportunities for women and girls for employment?

Q8) Are there any employment policies that enhance or limit potential to access jobs for women and girls?

Q9) What three to five recommendations do you have for Zimbabwe: Works Project and future similar project (Phase 2)? **(Probe on future focus on youth beneficiaries training in relation to job market needs, skills matching, full-time jobs on the market)**

END OF DISCUSSION, THANK YOU FOR PARTICIPATION

8. Stakeholders Key Informant (KII) Guide

Introducing yourself and the purpose of the interview:

Good morning/afternoon. I am representing [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project.

ZW Project was a 30-month, US\$4.6 million USAID-funded programme launched in June 2012 to build job skills and improve the employment and self-employment status of more than 7000 youth in Zimbabwe. The Project was implemented in 10 urban and rural locations throughout Zimbabwe which are Bikita, Bubi, Bulawayo, Chitungwiza, Goromonzi, Gweru urban, Harare, Masvingo urban, Mutare and Umzingwane. Ten local NGOs and private sector firms with youth development experience: BOOST, Empretec, Hlekweni, Junior Achievement Zimbabwe (JAZ), MicroKing, Restless Development, Royal Business Consult Trust (RBCT), Young Africa, Zimbabwe National Chamber of Commerce (ZNCC) and Zimbabwe Opportunities Industrialisation Centre (ZOIC) partnered with ZW to implement the program.

We would greatly appreciate your time in responding to this guide. This meeting takes an average of 30 minutes to complete.

Interviewer: _____

Stakeholder Organization: _____

Respondent's Name: _____

Position in the Organization: _____

Q1) In your view, how relevant is the ZW Project in the Zimbabwean context in terms of building job skills and improve the employment and self-employment status of youths?

Q2) What has your level of engagement with the ZW Project?

Q3) What else could be involved in through such a youth programme?

Q4) What are the barriers, constraints and opportunities for women and girls in entrepreneurship, access to finance and employment?

Q5) What are the two key lessons learnt in your engagement with ZW project?

Q6) What was innovative in ZW Project phase 1 and what other innovative approaches could benefit the ZW programme in phase 2 in terms of various approaches in entrepreneurship, access to finance and employability? ***(Probe on use of ICTs and Social media)***

Q7) What three to five recommendations do you have for Zimbabwe: Works Project and future similar project (Phase 2)? ***(Probe on future focus on youth beneficiaries training, enhancing business start-up, expansion, access to finance and full-time jobs on the market)***

END OF DISCUSSION, THANK YOU FOR PARTICIPATION

9. Most Significant Change Stories Guide

Introducing yourself and the purpose of the interview:

Good morning/afternoon. I am representing [New Dimension Consulting-NEDICO], conducting a Performance Evaluation for the Zimbabwe: Works (ZW) Project.

As a member of this community who benefited from the ZW Project, you have been selected to provide your story on experiences with regard to this Project. The discussion comprises a series of questions and should take between 15 to 20 minutes to complete. Your participation in this discussion is entirely voluntary. Your responses will be treated absolutely confidential.

District Name: _____

Area Name: _____

Gender: _____

Partner: _____

Model & Specific Support Received: _____

Do you the storyteller:

- want to have your name on the story (tick one) Yes/No

Name of storyteller*:

* (If they wish to remain anonymous, don't record their name or contact details – just write 'Entrepreneurship or Employability beneficiary or some similar description.)

Are you comfortable in us taking your pictures so that we can use them in the report and any publications for wider stakeholder dissemination (Yes/No), If "Yes" can you sign here as evidence of informed consent: _____

Title of story _____

Starting Time: _____: Finishing Time: _____ Total Time: _____

Name of person recording story: _____

Location: _____

Date of recording: _____

THE PARTNERS & COMMUNITY WILL ASSIST IN IDENTIFYING MOST SIGNIFICANT CHANGE STORIES

1. Tell me how you (the storyteller) first became involved with ZW Project, and what your current involvement is:

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

2. From your point of view, describe the most significant change that has resulted from your involvement with ZW Project (training/support or funding - Describe who was involved, what happened, where and when):

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

3. Why is this significant to you? (What difference has it made/will it make? Why do you think this difference is important):

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

4. Have you participated in other similar projects in the past, and how has this one differed from those? (Read the story to the storyteller to seek authenticity)

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

5. What Lessons did you learn that you want to share with others?

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

6. Do you have any other comments?

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

(Read the story to the storyteller to seek authenticity)

ANNEX 10: 2015 Gender Scoping Study



GENDER SCOPING STUDY



Prepared by



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Acronyms

BBWEEF	Broad Based Women's Economic Empowerment Framework
BDPfA	Beijing Declaration and the Platform of Action 1995
BOOST	Building Opportunities on Student Talent
CAMFED	Campaign for Female Education
CEDAW	the Convention on the Elimination of All Forms of Discrimination Against Women
CSOs	Civil Society Organizations
DFID	Department for International Development (UK)
EU	European Union
FGDs	Focus Group Discussions
HDI	Human Development Index
HQ	Head Quarters
ICT	Information and Communication Technology
ILO	International Labor Organisation
IPs	Implementing Partners
IR	Intermediate Results
IYF	International Youth Foundation
JAZ	Junior Achievement Zimbabwe
M&E	Monitoring and Evaluation
MDGs	Millennium Development Goals
MFI	Micro Finance Institutions
NABW	Network of African Business Women
NGOs	Non-Governmental Organizations
PMF	Performance Monitoring Framework
PROWEB	Professional Women in Business
RBCT	Royal Business Consult Trust
SADC	Southern African Development Community
SMEAZ	Small and Medium Enterprise Association in Zimbabwe
SMEs	Small and Medium Enterprises
SMME	Small, Micro and Medium Enterprise
ToC	Theory of Change
ToRs	Terms of Reference
UN	United Nations
USAID	United States Agency for International Development
WABAZ	Women Alliance of Business Associations in Zimbabwe
WASN	Women AIDS Support Network

WOW	Women of Worth
YAZ	Young Africa Zimbabwe
Z:W	Zimbabwe Works
ZIMSTAT	Zimbabwe National Statistics Agency
ZNCC	Zimbabwe National Chamber of Commerce
ZOIC	Zimbabwe Opportunity Industrialisation Centre

Executive Summary

Introduction and Background Context: In response to mounting economic hardships in Zimbabwe:Works (Z:W) designed Phase I program which focused on economic empowerment for youth (16-35 years) in the four broad categories of vocational training, employability, entrepreneurship and financial inclusion. Phase II program design seeks to reach more female beneficiaries, at least 60-65% and the interventions from Phase I, building both social and financial capital will be upscaled. The broad purpose of the Gender Study is to inform the Z:W Phase II program with respect to a gender responsive program design, delivery and reporting on results. The study required documentation detailed evidence around the barriers/constraints faced by young women participating in the four pillars of the program (vocational training, employability, entrepreneurship and financial inclusion). **Gender Policy Framework:** The Z:W Gender Study is premised on rich and informative, gender equality policy framework for the global, national and selected strategic development partners.

Methodological Approach: The study utilized a qualitative approach, which included Literature Review, Focus Group Discussions, Institutional Gender Assessments, Key Informant Interviews (KII) and case studies. The study reached 485 youths (235 females & 250 males) through 45 focus group discussions and 4 case studies. During the study 43 key informant interviews guides and gender assessments tools were administered.

KEY FINDINGS AND RECOMMENDATIONS

Vocational Training and Employability: The study showed male dominance in the following trades: motor mechanics, machine shop engineering, panel beating and spray painting and welding, auto electronics. There is also relatively low representation of women across the private sector. The Labor Force Survey (2011) also showed a growing number of women in professional jobs (52.3%), service and sales (53.1%), skilled agriculture, forestry and fisheries (56%) and Elementary Occupations (49%). Males have continued to dominate in; Management (79.4%), Technicians and associate professionals (67.7%), Clerical support workers (62.4%), craft and related trades (79.7%) and Plant and Machined Operators and Assemblers (93.6%)

Gender Barriers: The participation of girls and young women in vocational training and full time employment is limited by gender stereotypes, misconceptions and multiple ascribed reproductive gender roles for women. These barriers are more noticeable within rural areas, due to existence of a greater cultural influence in such geographical areas. The family and communities influence choices of youth in their participation in vocational trades, and have set ascribed gender roles, which have led to limited transition of girls and young women to male dominated trades. There are also perceptions among girls and young women that male dominated trades demand mathematics and science, and girls and young women, would eventually avoid mathematical and science demands beyond the mandatory high school studies.

The job market is also marred by corruption and sexual harassment, thereby limiting employment and internship opportunities for girls and young women. Girls and young women also have less exposure to recruitment channels because there are usually home bound and are less exposed to technology and current affairs (business talk). The researchers also identified a glaring lack of access to recruitment channels within rural areas, due to lack of equipment (smart phones or internet) and distance from a more lucrative job market in urban areas. Despite these challenges, there has been an increase in the number of girls and young women taking up the male dominated space in both vocational and employment. Although, the substantial increase study results show their limited meaningful involvement. Most of the women are relegated to the sales, information or reception desks within the male dominated industry. Analysis of study findings show that the language used in the workplace is also not gender sensitive and makes mockery of women.

Opportunities: Opportunities exist for Girls and young women in Vocational Training and Employability. Interviews with vocational key informants exposed a deep knowledge in gender issues and a conscious effort in trying to achieve gender balance in vocational trades. Vocational Training Centers have a selection process which is non-discriminatory to sexes and also encourage girls and young women to take part in male dominated trades. For employability opportunities, the private sector also prefers girls and young women, as they are perceived to be more mature, honest and pay attention to detail as opposed to their male counterparts. Though they prefer young women, there has been limited effort in creating a gender inclusive workplace culture for both sexes in the male dominated trades. The growth in the SMEs sector also presents an opportunity for employment for girls and young women. Technological advancement has also created opportunities for females to participate in the traditionally manual intensive workforce. The emergence of social marketing, media and ICT has also created better access to recruitment channels for girls and young women.

Recommendations

1. Support Programme interventions targeting females and communities on gender equality and enrolment of girls and young women in traditionally male dominated trades
2. Z:W to engage communities in awareness raising and behavior/cultural change to encourage girls and young women participation in male dominated vocational and employment trades.
3. Z:W Partners strengthen employability Links with Private Sector, SMEs and Civil Society
4. Support program interventions focusing on financial and leadership skills and sensitization on dealing with sexual harassment. ZW also considers working with employees towards creation of gender inclusive cultures that embrace girls and young women participation.
5. Support in the creation of innovative, gender sensitive and interactive job portals (platforms)
6. Support interventions that utilize different forms of media to showcase successful female role models in vocational trades and traditional male dominated jobs

Entrepreneurship and Financial Inclusion: Harsh economic environment and unemployment were the main push for girls and young women to enter business. Financial access has been the main inhibiting factor for meaningful and gainful development of businesses for girls and young women. The barriers are exacerbated by the fact that, family support and own savings are the main sources of business start-up, but girls and young women are less likely to receive family support. The rural areas are more patriarchal, which inhibits girls and young women to access family support, as they are said to leave the home at get married at one time in their life. Girls and young women also have generally lower access to banks, and financial institutions, with rural women experiencing greater difficulties in accessing banks and micro-finance institutions, due to their geographical locations and competing reproductive roles. Most financial institutions have generic products that fail to target girls and young women. Banks and MFIs also have unfavourable terms and conditions which discriminate against young women. The Zimbabwe Banking Act is also discriminatory against women entrepreneurs, as married women are not allowed to enter into contracts in their own rights and need consent of their husbands. Women are often “outmuscled” by males in lucrative workstations, which are characterized by risk taking, corruption and harassment by city authorities. The study analysis also shows that, women lack knowledge and skills for regularizing their enterprises, and have low financial literacy to compete in high value businesses. Girls and young women, especially in the rural areas also face a big challenge in financial inclusion, due to their limited access to technological gadgets (smart phones, tablets, computers and internet connectivity).

Opportunities: Girls and young women may utilize institutions offering basic financial, mentorship and business management literacy and skills. The SME Policy and women lobby groups are engaging with policy makers to amend the Banking Act, and also the Post office Savings Bank (POSB) Act, Building Societies Act and other banks have set provisions that nullify the effects of common law on disallowing women to borrow loans in their own right. This presents as an opportunity for the married young women to access finance on their own right. There has been a considerable growth and decentralization of development MFIs, which can support females, especially in the rural settings. In Zimbabwe, there are currently 10 Development MFIs and 170 MFIs, which can be utilized in rolling out women friendly MFI

products. The growth and increased access to ICT, also presents as an opportunity for girls and young women to access financial knowledge, services and skills.

Recommendations

1. Z:W advocates and capacitate MFIs on the development of target MFI products for girls and young women
2. Z:W to support Community Engagement programmes to encourage girls and young women participation in entrepreneurship and financial inclusion
3. Z:W advocates and capacitate MFIs and partners on the development of targeted financial literacy programme for girls and young women
4. Implement interventions that focus on building asset base for girls and young women
5. Z:W to consider interventions on mentorship and business skills development targeting young women e.g training successful women to be mentors and coaches
6. Z:W to support interventions that promote registrations and formalization of business ventures for girls and young women through information sharing platforms and advocacy for lucrative markets
7. Support interventions to create female led information and advocacy platforms for entrepreneurship and financial inclusion
8. Z:W support interventions by its partners to establish incubators for young women to allow for better access to services and start-up equipment

Institutional Gender Capacity Assessments

Zimbabwe:Works Phase I Programme: There were pockets of good practices for gender mainstreaming in the Z:W operational systems, but were not adequate for gender mainstreaming. At corporate level, IYF is explicit on the importance of integrating gender equality and female empowerment in programme delivery globally. The Z:W also had good practices in working towards gender parity within its staff complement. However, the study observed that despite, the existence of a robust IYF corporate gender mainstreaming guidance, there was a policy practice gap during Phase I of the Z:W programme delivery. There was also little exposure to gender issues among the current staff. The Z:W Phase I M&E framework was also gender neutral with small pockets of good practices. Despite the gender neutral Performance Monitoring Framework (PMF) for Phase I, 2 USAID cross-cutting indicators offered an opportunity for capturing data on the performance of girls and young women and trends on addressing underlying gender social norms. All quarterly reports for Phase I, have a section on success stories, and this section provided good opportunities to share positive impact stories for both, male and female program beneficiaries.

Z:W Partners: There was enthusiasm, positive attitudes and appreciation for gender mainstreaming in partner organizations. Z:W partners had some form of empowerment initiatives for girls and young women, and they all indicated sex disaggregated data in their reports. However, majority of Z:W partners do not have gender policies, and have little or no gender mainstreaming, and have low gender competency. Male have slightly higher beneficiary participation and completion rates in programs.

Opportunities for Gender Mainstreaming for Phase II: (i) Strong IYF Corporate Stance on Gender Equality and Empowerment of Girls and Young Women. (ii) A strong Desire by Current and Prospective Development Partners to Support a Strong Gender Focus for Phase II of Z:W Program (iii) A Deliberate Plan by Z:W Country Office to Address Gender Equality Issues in Phase II (iv) The Gender Study to inform Gender responsive Design of Program including M&E Framework, and (v) Opportunities at Exist at for Partner Organizations to Mainstream Gender Existence of Institutions and Individuals with Gender Capacity Skills

Recommendations for Enhancing Institutional Gender Competencies

- i. Dissemination of Study Results and Gender Sensitizations of Z:W Partners
- ii. Gender Audits as a Springboard for Effective Gender Mainstreaming
- iii. Capacity Workshop and Mentorship for Gender Responsive and Results Based Responsive M&E Framework for Phase II
- iv. Budget Allocation for gender mainstreaming Activities
- v. Establish Gender Mainstreaming and Accountable Structure within Z:W Partner Organisation

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Dr Neddy Matshalaga

Executive Director- Primson Management Services

1. Introduction

1.1 Project Context

Zimbabwe Works (Z:W) is the Zimbabwe country chapter program of the International Youth Foundation (IYF) with Head Quarters (HQ) in Baltimore in the United States of America. In response to mounting economic hardships in Zimbabwe, Z:W designed Phase I) program which focused on economic empowerment of male and female youths (aged 16-35 years) in the broad areas of vocational training and employability, entrepreneurship and financial inclusion. The program was funded by the USAID¹ and implemented from June 2012 to September 2014. The Phase 1 program objectives were to: i) provide job-related training and support entry into gainful employment in the formal and informal sector; ii) support self-employment and entrepreneurship development, through increased access to relevant mentorship, training and business development services and access to finance; iii) deliver effective life-skills training and build employment and self-employment skills, social capital and personal self-esteem; and iv) promote and facilitate civic engagement through which unemployed Zimbabweans may acquire valuable leadership, organizational and job-related skills and experience, whilst serving their local communities.² In order to attain these broad program goals, Z:W worked through 10 Implementing Partners (IPs) {Microking, Young Africa, Zimbabwe National Chamber of Commerce (ZNCC), Restless Development, Empretec, Hlekweni, Royal Business Consult Trust (RBCT), Junior Achievers Zimbabwe (JAZ), Building Opportunities on Student Talent (BOOST) and Zimbabwe Opportunity Industrialization Centre (ZOIC). (See Annex 4 for short profiles of the organizations).

The first phase of the program reached out to an average of 8,000 youth through **five** program interventions in: i) vocational training; ii) entrepreneurship training; iii) internships; iv) life skills training; and v) internal savings and lending (ISAL). A review of background documents indicated that Z:W program reached an average of 60% males and 40% females spread as follows in the specific program areas: 38% female internships, 47% female vocational and entrepreneurship training, and 42% female life skills and 60% females accessing loans and participating in internal savings and lending groups.³ While Phase 1 of the Z:W program made some efforts to reach girls and young women, there was no deliberate efforts to integrate gender equality and gender mainstreaming approach to the program design, delivery, monitoring and evaluation. A focus on getting numbers of girls and young women (40%), was not matched by a conscious effort to systematically and holistically mainstream gender in the program.

1.2 Purpose and Objectives of the Gender Study

Purpose of the Gender Study: Z:W is planning for the implementation of Phase II of a similar initiative on economic empowerment of young women (20-35) and young men (20-35). Unlike Phase I, Phase II will have a conscious and deliberate approach to holistically integrate gender mainstreaming and empowerment of young women in the economic development program.⁴ The broad purpose of the Gender Study is to inform the Z:W Phase II program with respect to enhancing gender responsiveness in the program design, delivery and reporting on results. The study set to give detailed evidence on barriers and constraints faced by young women participating in the four pillars of the program (vocational training, employability, entrepreneurship and financial inclusion). The other broad purpose of the study was to explore opportunities for increased participation of young women in economic development through the program pillars.

Objectives of the Study: According to the Terms of Reference (ToRs) for the Gender Study, the specific objectives of the study were to:

¹Associate Award Under USAID Youth: Work Leader Award # EPP-A-00-08-00006-00.

²Zimbabwe Work (2014) Final Performance Evaluation for the Zimbabwe: Works Programme. October 2014.

³Zimbabwe: Works (2014) Terms of Reference for the Consultancy Services for the Gender Study.

- i. Analyse specific barriers and constraints that prevent young women (20-35) from fully and effectively participating in 1) entrepreneurship; 2) Financial inclusion; 3) private Sector Internships; and 4) Full time employment;
- ii. Identify how critical education, social, economic, political, geographical, attitudinal/cultural and family related factors present barriers and constraints for girls and young women to participate in the four pillars of the Z:W program;
- iii. Analyse the opportunities, strengths and advantages that can be leveraged for more effective engagement of young women in entrepreneurship, financial inclusion, internships and formal employment;
- iv. Conduct a partner capacity assessment of gender mainstreaming to help identify capacity gaps and strengths in gender programming at Z:W and partner level; and
- v. Provide specific recommendations for addressing gender barriers and enhancing young women's participation in gender equality and economic empowerment programs.

1.3 Audience of the Study

The main end users of this study are: i) Z:W (to inform the redesign of Phase II with enhanced focus on gender mainstreaming); ii) Z:W Phase I and Phase II IPs (to enhance better appreciation of gender barriers and also inform a paradigm shift in the delivery of programs for the empowerment of girls and young women); iii) Strategic Development Partners for Z:W (to sharpen Z:W program design and delivery for improved development results. This will also ensure value for investment in Phase II of Z:W program);

2. Gender Mainstreaming Policy Framework

Defining Gender Mainstreaming: Gender mainstreaming is a twin-track strategy that comprises working towards gender equality between males and females while having specific targeted interventions for empowerment of either males or females in areas with wide gender disparities. It is comprehensive, covering and addressing gender concerns in policies, program delivery including monitoring and evaluation as well as operations of institutions.

2.1 Key Selected International Regional Gender Protocols

International Gender Protocols provide the overall policy framework for gender mainstreaming.

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) of 1979, calls for non-discrimination of women in all spheres through 27 Articles. Articles 5, 11 and 13 are of special relevance to this study. Article 5 calls non-discrimination against women on social and cultural grounds. Article 11 highlights the need for eliminating discrimination against women in the field of employment. Article 13 emphasises the need to eliminate discrimination against women in other areas of economic and social life. Of note is the right for women to access bank loans, mortgages and other forms of financial credit.⁵ *Country status:* CEDAW Committee Observations for Zimbabwe 2012 CEDAW Report, expressed its serious concern about the persistence of harmful norms, practices and traditions, patriarchal attitudes and deep-rooted stereotypes, regarding the roles, responsibilities and identities of women and men in all spheres of life. The Committee is concerned at the continuing vertical and horizontal occupational segregation, the persistent wage gap between women and men. The Committee is also concerned about the concentration of women in the informal sector where there is no social security or other benefits.⁶

⁵Conventions on the Elimination of All Forms of Discrimination Against Women (1979).

⁶Committee on the Elimination of Discrimination Against Women Fifty First Session (13 February – 2 March 2012) Concluding Observations of the Committee on the Elimination of Discrimination Against Women.

Beijing Declaration and the Platform for Action 1995 (BDPfA): Gender mainstreaming was established as a major global strategy for promoting gender equality in the Beijing Platform for Action. Women's Economic Empowerment is one of the 12 critical areas of concern outlined in this protocol. The theme has a number of strategic objectives which include the need to: i) promote women's economic rights and independence, including access to employment, appropriate working conditions and control over economic resources; ii) facilitate women's equal access to resources, employment markets and trade; iii) provide business services, training and access to information and technology, particularly to low-income women; iv) strengthen women's economic capacity and commercial networks.⁷ *Country Status:* Limited resources hamper women's meaningful participation in the economy. Cultural and social attitudes that relegate women to small and medium enterprises continue to close out women's opportunities in mainstream trade and economic activity. While women in Zimbabwe are very enterprising, the lack of access to credit has hampered their participation in the economy and women remain on the periphery of economic activity. The economic empowerment of women therefore has to become a key priority if gender equality and women empowerment are to be achieved.⁸

United Nations Millennium Development Goals (2015) {MDGs 2015}: The UN MDG have 8 goals of which goal 1 and 3 have relevance to Z:W program. Goal 1 is to "Eradicate extreme poverty and hunger". Goal 1 target 1B emphasises the achievement of full and productive employment and decent work for all, including women and young people. While MDG 3 aims to promote gender equality and empower women, it has a tendency to concentrate more on primary and secondary education of girls. *Country Status:* Although the legislative framework for the empowerment of women has led to some progress, more affirmative action to promote gender equality in higher positions is required. The percentage of women managers in the private sector was only 21% in 2011.⁹

SADC Protocol on Gender and Development (2008): In line with the global gender protocol, Part 5 of the SADC Protocol on Gender and Development priorities productive resources and employment for women. It calls for the economic empowerment of women through equal access and opportunities for women in trade and entrepreneurship as well as through equitable processes in public procurement.¹⁰ Article 1 of the same protocol highlights that women and men should have equal access to wage employment in all sectors of the economy. Article 18 highlights the importance of ensuring that women have equal access and rights to credit, capital mortgages security and training. *Country Status:* While women's share in the Labor force continues to increase, the gap between the percentage of women in paid employment and that of men is wide. In 2011, 31% of the economically active men were in paid employment, compared to only 14% of women; and, of the 83% of the employed population that is unskilled, 54% of these are women.¹¹ Women's access to productive resources and their ownership of property remain among the key barriers to their economic empowerment in Zimbabwe. Legally, women of any marital status can procure loans from financial institutions for investment purposes and to purchase immovable property or other forms of property. But women still cite gender discrimination by financial institutions as a barrier to their accessing money.¹²

2.2 Gender Policy Frameworks for Selected Development Partners

Development Partners have developed gender policy frameworks that are aligned to the global gender protocols discussed in earlier sections. This section highlights aspects of gender policies of four development partners (USAID, DFID, Embassy of Sweden and European Union (EU) that have relevance to the work of Z:W. .

⁷ Beijing Declaration and Platform for Action (1995) The Fourth World Conference

⁸ Zimbabwe Government Beijing +20 Review Report (2015)

⁹ Zimbabwe 2012 Millennium Development Goals

¹⁰ SADC Protocol on Gender and Development (2008) Article 17.

¹¹ Women and Men in Zimbabwe Report 2012, Zimbabwe National Statistics Agency, April 2013.

¹² SADC Gender Protocol (2013) Barometer, Zimbabwe

USAID Gender Equality and Female Empowerment Policy 2012: Of its three policy outcomes, of relevance is Outcome 1 which aims to “reduce gender disparities in access to, control over and benefit from resources, wealth, opportunities and services-economic, social, political and cultural”. The policy has an agenda to integrate gender equality and female empowerment into USAID-supported work through different approaches and actions, one of which is fostering women’s participation in paid employment and asset ownership.¹³

DFID Strategic Vision for Girls and Women 2010-2015: The strategic vision under Pillar 2: “Economic Assets Direct to Girls and Women” emphasises support for increased access to financial services and financial literacy training for girls and women. It also prioritizes increased incomes through increased opportunities for employment for girls and women. The policy pillar gives precedence to ensuring that program initiatives adopt innovative approaches to promote skills, confidence and assets for girls. At a global level DFID’s vision is to plan initiatives to improve access to financial services for over 18 million women and to help 2.3 million women access jobs.¹⁴

On Equal Footing: Policy for Gender Equality and the Rights and Role of Women in Sweden’s International Development Cooperation 2010-2015: Among the four major overall objectives (focus areas) of Sweden’s Policy is the area on women’s economic empowerment and working conditions. Sweden focuses on: i) combating gender discriminatory and gender-segregated Labor markets and strengthening women’s professional skills and employability; ii) Combating attitudinal and value prejudice; iii) Strengthening girls right to education and supporting training programs and vocational training courses; iv) promoting equal access for women and men to decent and paid employment; v) strengthening women’s entrepreneurship and improving business development and financial service systems for them and vi) strengthening women’s opportunities and capacity to organize themselves to act collectively for common interests for common interests in the Labor market.¹⁵

Strategy for Equality between Women and Men 2010-2015 The European Union has 6 focal areas for gender equality. The first two areas are relevant to Z:W work. These are: i) equal economic independence whose priorities are: a) increasing the proportion of women on the Labor market; and b) To increase the proportion of female entrepreneurs; ii) Equal pay for Work of Equal Value which focuses on the educational and professional development of women to make them competitive in different sectors/jobs. The EU actively cooperates with and supports civil society participation, capacity building and advocacy on women’s empowerment and gender equality.¹⁶

2.3 The National Policy Framework

Zimbabwe has a rich policy environment, which supports implementation of the four pillars of the Z:W program. The following are summaries of policy provisions;

Constitution of Zimbabwe (2013): The Zimbabwean Constitution is dubbed as one of the most gender sensitive constitutions in the region, if not globally. Article 14 makes provisions for the empowerment of women, and all marginalized groups and communities in Zimbabwe. Article 17 focuses on gender equality and has a number of objectives which include: (a) promotion of the full participation of women in all spheres of Zimbabwean society; and (b) ensuring that women have access to resources, including land, on the basis of equality with men. It also stipulates the importance of taking positive measures to rectify gender discrimination and imbalances resulting from past practices and policies.¹⁷

¹³USAID (2012) Gender Equality and Female Empowerment Policy. Washington DC. USAID.

¹⁴DFID (2011) A New Strategic Vision for Girls and Women: Stopping Poverty Before it Starts. Crown Copy Right

¹⁵Department for Development Policy and the Press and Communication (2010) On Equal Footing, Policy for Gender Equality and the Right and Role of Women in Sweden’s international Development Cooperation 2010-2015.

¹⁶ European Commission (2010) Strategy for Equality between Women and men, 2010-2015

¹⁷ Constitution of Zimbabwe (2013)Parliamentary Monitoring Trust of Zimbabwe

Draft National Gender Policy (2013-2017): The policy makes provisions of working towards a gender-just society where men and women enjoy equality and equity, and participate as equal partners in the development process of the country. The policy goal is to eradicate gender discrimination and inequalities in all spheres of life and development.¹⁸

National Youth Policy (2013): The strategic priority area on youth empowerment and participation advocates for youth participation and contribution to the socio-economic development of the nation. The strategic pillar on Gender Equity and Equality acknowledges the desirability to eliminate discrimination against all young people, and protect and promote gender equality and equity.¹⁹

Broad-Based Women's Economic Empowerment Framework (BBWEEF) (2011): The overall intention of the BBWEEF is for women to control an equal share of the economy and equally benefit from all economic opportunities presented to them. The framework suggests four main strategic interventions around which strategic objectives, priority actions and actors have been formulated. The strategic interventions are: (i) enhancing women business ownership or entrepreneurship; (ii) facilitating the participation of women in key economic decision making positions; (iii) ensuring employment equity; and (iv) assisting women from disadvantaged backgrounds to participate and benefit from viable informal and formal livelihood activities.²⁰

Small, Micro and Medium Enterprise (SMME) Policy and Strategy: The policy advocates for strategies that would encourage women entrepreneurs to establish small and medium businesses, whose strategies would include: (i) removing barriers for women cross-border traders; (ii) amending the Banking Act with respect to married women's access to finance; (iii) home-based business as an option; and (iv) motivation and confidence building workshops for the girl child.²¹

Girls and Young Women's Empowerment Framework (2014): The Framework articulates to protecting and empowering girls and young women in Zimbabwe. It recognizes that empowering girls and young women contributes to the transformation of the country's economic future as well as development of its peoples. The framework is anchored on five main strategic areas of intervention which include (i) education (ii) economic empowerment (iii) safety and protection (iv) Reproductive health (iv) decision making and leadership.²²

The Gender Study for the Z:W is, therefore, premised on the rich and informative gender equality policy framework for the global, national and selected strategic development partners.

2.4 Zimbabwe Socio-Economic Analysis

For more than 10 years of spiraling hyper-inflation, Zimbabwe experienced an economic meltdown which saw a decline in formal sector employment opportunities and the informalization of the economy. The economic meltdown was mainly due to political challenges, poor social and economic infrastructure and low investment levels. Zimbabwe's human development index (HDI)²³ value for 2013 was in the low human development category (0.397), positioning the country at 172 out of 187 countries and territories²⁴.

¹⁸ National Gender Policy (2013-2017) Ministry of Women Affairs, Gender and Community Development

¹⁹ National Youth Policy (2013) Ministry Of Youth Development, Indigenisation And Empowerment

²⁰ Broad Based Women's Economic Empowerment Framework (2011) Ministry of Women Affairs, Gender and Community Development, in Partnership with the World Bank

²¹ Republic of Zimbabwe (-) Small, Micro and Medium Enterprise (SMMEs)- *The engine for growth policy and strategy framework – "Together we will make Zimbabwe Great"*

²² Girls and Young Women's Economic Empowerment Framework (2014) Ministry of Women 's Affairs, Gender and Community Development

²³ HDI is a measure of assessing long term progress in three dimensions of human development, a long and healthy life, access to knowledge and a decent standard of living.

²⁴ Zimbabwe Human Development Report, 2013. Retrieved from <http://www.hdr.undp.org>

Employability Issues: According to the International Council Committee (2012), Zimbabwe has the highest rate of unemployment in the Southern African region.²⁵ Estimates of unemployment find that 57% of women and 31% of men are unemployed. Women's Labor force participation rate (83%) is somewhat lower than men's (90%)²⁶The youth (15-34 years) represent 83% of the unemployed in the country.²⁷ Girls and young women are worst affected with the Female Employment to Population Ratio at 73%, compared to 84% for males. However, the urban employment to population ratio is lower at 59.4 % in comparison to the rural ratio, which is at 87.9%. The employment sector is characterized by 83% unskilled Labor, with women representing 54% of this group. In addition women are held up in vulnerable employment were work arrangements lack social protection and are characterized by salaries that are usually too low to generate savings. It is evident that 83% of employed women fall into this vulnerable employment category which is mainly represented by: (i) own account worker (other); and (ii) contributing family worker categories. Women are also under-represented in the private sector as they constitute a lowly 36.1%.²⁸ There are reported high levels of skills mismatch of the educational system and Labor market demands within both internship and full time employment.²⁹

Entrepreneurship; Based on the background of the economic meltdown, Small and Medium Enterprises (SMEs) play a critical role in the livelihood of households and economic growth, and women dominate the informal sector and are involved in small informal businesses that sustain their families. Most women are in informal sector where risks and cost of entry are minimal. Lack of business skills are high among women and this affects their capacity to start meaningful businesses.³⁰ The Small and Medium Enterprise Association of Zimbabwe noted that 40% of women were in the SME sector because of perceived historical gender roles. Zimbabwean adults (74%) have no income to save or bank and this is likely to affect more women and to a greater extent the girls and young women.³¹ The FINSCOPE 2014 also shows that 49% of financial decisions were made by a male spouse which tends to compromise women decision- making, given the patriarchal nature of the Zimbabwean populace. Women have difficulties accessing credit due to lack of assets, cultural barriers as well as the informal nature of businesses they are involved in.

3. Methodology and Approach

The Gender Study utilized a mixed method approach which was premised on a qualitative research design. The following key research methods were used for the assignment;

Literature Review: The researchers reviewed relevant global, regional, national and programme specific literature in order to feed into the situational, contextual and statistical body of evidence for analyzing the findings of the assignment.

Pilot Study: A pilot study was conducted at Young Africa in Chitungwiza, in order to determine the feasibility, utility and appropriateness of focus group discussion (FGD) study tools. Young Africa pilot study provided the researchers with an opportunity to test the vocational, employability and entrepreneurship FGD guides to 6 (3 male and 3 female) groups. The process led to the team making important adjustments to all tools and ensured that the critical issues are collected.

²⁵ Radio Voice of the People (June 2012) – International Council Committee – Consultant - Barbara Vitoria

²⁶ Southern Africa Gender Protocol Alliance (SAGPA). (2012). "Chapter Four: Economic Justice". In SADC Gender Protocol 2012 Barometer. www.genderlinks.org.za/article/sadc-gender-protocol-2012-barometer-2012-09-18

²⁷ ZIMSTAT (2012) Zimbabwe Census 2012

²⁸ ZIMSTAT (2011) Labour Force Survey 2011

²⁹ ZW/IYF (2012) Labour and Market Opportunities Operations Research Aggregate Report

³⁰ ZIMTRADE (2011) Women and Youth in Business Zimbabwe

³¹ ZIMSTAT (2014) FINSCOPE Survey

Focus Group Discussions: The study conducted a total of 45 FGDs with 485 youths. Table 1 shows the actual number of youths in each age category.

Table 1: Focus Group Discussions - Study Reach

	Girls (18-24)	Young Women (25-35)	Boys (18-24)	Young Men (25-35)	Total
Harare	52	7	37	25	121
Bulawayo	55	7	28	12	102
Umzingwane	8	7	22	13	50
Mutare	36	30	28	38	132
Goromonzi	21	12	33	14	80
Total	172	63	148	102	485

Institutional Assessment Tool: An institutional gender assessment tool was administered to 8 of the 10 partner institutions, 3 non-partner institutions and Z:W. The tool was used to evaluate, among others, existing gender capacities and opportunities, gaps and limitations for effective gender mainstreaming.

Key Informant interviews: The study conducted key Informant interviews at national, district and institutional levels. The researchers interviewed 4 development partners, 4 government ministries, 9 women and youth organizations, 7 private sector organizations, 8 Micro Finance Institutions, 8 Z:W Partners and Z:W. The researchers also conducted 2 interviews with 4 mastercraft persons. The key informant interviews were beneficial in the cross-triangulating of the views of youths and also in providing opportunities and recommendations for the Phase II program.

Case studies: A case study guide was facilitated to 4 youths in different project component areas. The researchers identified case study participants within focus group discussions. The case studies covered interesting stories that were utilized in all program components.

KEY FINDINGS AND CONCLUSION

4. Vocational Training and Employability

Preamble: Employability refers to a person's capability to gain and maintain employment.³²The capability of maintaining employment is based on a *set of achievements (skills, understandings and personal attributes) that make people more likely to gain employment and be successful in their chosen occupations, which benefits themselves, the workforce, the community and the economy.*³³The employability section of this report includes: (i) vocational; (ii) internships; and (iii) full time employment. In line with the design of the program, the Gender Study will take an inclination to private sector, Small to Medium Enterprises (SMEs) and Civil Society Organizations (CSOs) as the main sources of internships and full-time employment.

Overarching Gender Issues in Employability: There is relatively low representation of Women in the Private Sector, as they take up 36.1% of this employment space. The private sector is dominated by persons over the age of 40, who are taking up 74.3% of private sector employment.³⁴ The Zimbabwe Labor Market Assessment shows that women have relatively the same education opportunities as men, but have relatively disproportionate unemployment among educated women, due to the type of opportunities women pursue. For example, women continue to be groomed for traditional roles such as nursing, community service and secretarial work as opposed to technical work which has more opportunities within the Labor market.³⁵

4.1 Gender Barriers in Vocational Training

Gender Stereotypes and Misconceptions Limit Participation of Girls and Young Women in Vocational Training: Strong gender stereotypes and misconceptions about girls and young women's abilities limit their participation in traditional male trades (see figure 1). Most youths (males and females) had a view that there is a distinct variation in the abilities of female and males in vocational trades. The view was stronger in the rural areas, although urban youths, had reservations, they still conceded that the

Box 1: Strong Youth Views on Acceptable Vocational Trades

Male Vocational trades: motor mechanics, machine shop engineering, panel beating and spray painting and welding, auto electronics.

Female Vocational trades: Beauty therapy, garment making, fashion and fabrics (cutting and designing), dressmaking, hair dressing (cosmetology).

gender stereotypes are very strong. Girls and young women believe that "male dominated trades" are manually demanding and "too dirty". Girls and young women participating in male dominated trades

indicated that women were equally capable of doing male jobs, and noted that workshops had become more mechanical and highly technological to minimize manual Labor. A report³⁶ on vocational participation in Zimbabwe showed increased participation of girls and young women in horticulture (20.8%), business studies (30.9%) environmental health (37.1%), secretarial studies (75.4%) and textile technology (90.1%). The report also shows a 30% enrolment of females into vocational trades, regardless of them occupying between 1% -5% in in the male dominated courses, as mentioned in Box 1.

However, The Labor Force Survey shows a growing number of women in professional jobs (52.3%), service and sales (53.1%), skilled agriculture, forestry and fisheries (56%) and Elementary Occupations

³²Hillage, J (1998). *Employability: Developing a Framework for Policy Analysis*.

³³Professor MantzYorke (2004) *'Employability in Higher Education:*

³⁴ Government of Zimbabwe and ZIMSTAT (2011) Zimbabwe Labour Market Survey

³⁵ USAID, FHI360 (2014) Zimbabwe Labour Market Assessment

³⁶ Barthes etal (2000) Scientific, Technical and Vocational Education of Girls in Africa: Summary of 21 national reports

(49%). Males have continued to dominate in; Management (79.4%), Technicians and associate professionals (67.7%), Clerical support workers (62.4%), craft and related trades (79.7%) and Plant and Machined Operators and Assemblers (93.6%)³⁷

Perception that Male-dominated Vocational trades Demand Mathematics and Science: Analysis of study responses showed that girls and young women hold a perception that male dominated vocational trades demand mathematics and sciences. This is despite the fact that increasingly girls and young women are particularly performing better than males in mathematics and science.³⁸ Despite girls and young women performing well in science and mathematics, there are not willing to engage in these subjects beyond high school, as they feel they are “too demanding”. A female auto electrician teacher at Speciss College Highfields was featured in the H-Metro (local newspaper) with the subject: “*Not necessarily a guy thing*”.

Easier to find internships and jobs for female vocational trades: Analysis of FGDs showed that it was easier for graduates of female-dominated trades to find job internships and job opportunities. The study results also showed that younger persons (boy and girls) are willing to take part in employment before venturing into business, while the young women and men (25-35) prefer starting their business. This was mainly due to the fact that this age group has families and responsibilities. It is also more likely than younger age groups (16-24) to raise start-up capital for own businesses.

Choices for vocational trades for both males and females are influenced by the family and the communities: Strong cultural norms and gender stereotypes in the family and community were identified as a barrier against female participation in the male dominated vocational trades. Males, who took up female-dominated trades, were viewed as “weak”. There were differential views on female participation in male dominated trades. One view took it as a positive development, while on the other hand the same communities did not view it as socially acceptable. The rural study discussions were negative about girls entering into “male trades” showing that culture and tradition was stronger than in urban communities. Decisions on vocational trades were often taken by families, especially for girls (16-24). On the other hand decisions for young females (25-35) on vocational trades were made by their spouses/partners.

Females tend to shun male dominated trades because of long hours of work and competing multiple gender roles for girls and young women: The male-dominated trades demanded working longer hours and sometimes working on “call”. Prospective female students avoided male dominated trades due to their multiple gender roles. Even before getting married, women have a tendency to prioritize family care (reproductive roles) and would rather not make decisions that affect their wellbeing. Case Study 1, shows the case of a girl (18), who has managed to do well in a male dominated trade.

³⁷ Labour Force Survey

³⁸ Key Informant Interview with Ministry of Primary and Secondary Education and Mutare Garments

Case Study 1: Positive Attitude To Do What a Man Can Do: A Case of Natasha Chirisa (18)

After having broken or escaped the barriers that exist in vocational training preferences, Natasha Chirisa is now a bright third year student in the Panel Beating department at Young Africa Chitungwiza Campus. She is even envied by some of her male classmates who believe she has what it takes to survive in the industry. She had this to say “My brothers were involved in panel beating and mechanics so they used to work at home and I was their assistant this is why I fell in love with the job.” Besides having received support from the three brothers the parents still felt it was not her space to take up panel beating as a profession. The parents thought they had made a decision for her taking up catering, but she was determined. Natasha said in her own words; “My parents wanted me to do catering but when I came here (YAZ) to register I ended up registering for panel beating.” She also thinks her courage to take part in a male dominated job was also brought about, by the parents believing that each child should take part in the same chores, from cooking, washing, cleaning and gardening. Natasha said “I also learnt a lot from my teachers who were supportive and ensured that my attitude is sufficiently positive to be able to do what a men can do”.

4.2 Gender Issues in Internships and Fulltime Employment

The gender analysis on internships and full-time employment includes vocational and academic (university) students.

Females have less Access to Recruitment Channels: The study showed that companies recruit persons for both internship and full time employment through newspapers and internet advertising. Girls and young women had less exposure to recruitment channels as compared to boys and young men. They were less exposed to technology and their network platforms (churches, social groups) have no or little business talk. Girls and young women were usually home-bound due to the demands of their cultural and gender roles and were less likely to read current affairs content on job adverts. The study showed that Whatsapp, face-book and twitter are the most common social platforms used by girls and young women in Zimbabwe. Urban girls (18-24), use such platforms frequently, as opposed to young women (25+) and rural women of all age groups. Girls and young women at universities are more exposed to ICTs and also read newspapers and other current affairs, through their own gadgets or university computers. The rural youth especially the girls and young women were more marginalized in accessing recruitment information. The rural youths were far from the known recruitment networks but also aspired to work in the cities (Goromonzi-Harare; Umzingwane-Bulawayo).

Corruption and Sexual Harassment Rampant in Recruitment Processes: The study results showed that the job market was marred by corruption in the form of transacting money and sexual favors for entry into the highly competitive employment space. A Z:W study³⁹ showed that in order for job seekers to obtain jobs, they paid bribes, or, were sexually exploited. Corruption had reduced chances for both males and females to access internships and fulltime employment. FDG findings show that women were less likely than men to be involved in corruption. Sexual harassment was rampant in the recruitment channel, to an extent that during the study some male employers or HR people were mentioned by name as perpetrators of such malicious crimes. Mutare experienced the most rampant sexual harassment issues as compared to all other study areas. Sexual harassment was reported to affect girls and young women

³⁹ Zimbabwe Works (2013), Labour and Market Opportunities Operations Research Aggregate Report

irrespective of their marital status. Even for cleaning jobs, they were reports of sexual harassment of young girls.

However, the Labor Act had clauses under Article 8 (Unfair Labor Practices by Employer) *clause g-h*, condemning sexual harassment.⁴⁰ However the university students are more assertive, although they acknowledge its existence they feel that it is the duty of the girl/young women to refuse or take it up with responsible authorities.

Limited Meaningful Involvement in Girls and Young Women in Male Dominated Jobs:

Although there has been a general increase in girls and young women participation in male domains, the study results showed their limited meaningful involvement. While women might have the requisite skill to effectively work at the centre of the trade, they ended up being relegated to the sales and reception areas due to existing employers' attitudes in the workplace. The study results showed that in some instances, even if the women were in the work center, they might be delegated to work in the least demanding areas, like just spray painting in a panel beating job. Research findings from all study sites showed that language used in the workplace is not gender-sensitive and made mockery of women. The attitudes of male peers were reported to be abusive of female employees in the workplace.

One girl respondent at internship said male colleagues would say *"Why bother about this work? It's not for ladies. Leave this job and go and get married"*

Younger Youths are More Preferred for Internships While Older Men and Women are Preferred for Full Time Employment: Boys and girls (20-24) face challenges in seeking full time employment, due to the demand for experience. Young men and women (over 25) face challenges in finding internships, as most of them left school (vocational/university) a long time ago and did not meet the selection criteria of Graduate Trainee or Interns. The study also showed that generally youth (20-24) were not trusted by employees as they were said to lack maturity and were highly mobile. Often girls were preferred to boys. A key informant in the manufacturing industry said that they would prefer working with girls as they were more mature, trust-worthy and paid more attention to detail.

Willingness to Volunteer: While both males and females on internships prefer allowances to cover food and transport males do not mind internships with no payment: The study showed that voluntary work in internship and full time employment was essential if done for a certain period of time. Most boys/girls felt that 6 months to 1 year was adequate time to voluntary internship. Most of the girls and women felt that voluntary work should include transport (\$1-\$2 a day), basic lunch (\$2 per day), and money for toiletries and cosmetics (\$15-\$20 per month). The girls/young women acknowledged that the boys/young men had other ways to source money for transport on each day and would also negotiate terms with commuter operators (Kombis), which females were less likely to do.

The study also showed that voluntary work was dependant on the ability and willingness of the family (usually the father), or, spouse to pay for such services. When the family or spouses were not able or willing to pay, voluntary work would predispose girls or young women to abuse or sexual harassment. Rural young women (over 25), said they had less resources and could not afford volunteering in attachments and full time employment, especially in the urban areas where there were more opportunities. Migrating to urban areas for internships and full time employment came with unbearable costs of accommodation. However, key informant interviews with potential employers, showed that they usually offered transport and food allowance to interns, with a payment in the range of USD100.00 – USD150.00. Some outliers like Deloitte and Touche, Securico and POSB offered USD 270.00 – USD300.00.

⁴⁰ Government of Zimbabwe (2005) Labour Act (Amendment 4)

4.3 Opportunities in Vocational Training and Employability

Vocational Centers are Conscious of Gender Issues: Although vocational Centers might not be fully mainstreaming gender into their work, they were conscious of gender equality issues in vocational trades. Their selection process was non-discriminatory to sex, as both males and females were free to enroll in any of the available courses on offer. Most of the vocational Centers consulted had female tutors taking up male dominated trades.

Table 2: Participation of Youths in Private Sector

Age	Sex		Total
	Males	Females	
Under 20	42.2%	57.8%	100%
20 -30	44.2%	55.8%	100%
30-39	56.1%	43.9%	100%

Girls and Young Women Preferred in Private Sector Employment: The National Labor Market Survey 2011, showed that males occupied 63.9% of the private sector. However, girls and young women (under the age of 35) were recruited in the private sector more than their male counterparts. Table 1 shows the participation of girls, boys and young women and men in the private sector.⁴¹ Some private sector interviews showed a growing preference for girls and young women, as they were perceived as more

mature and paid attention to detail in comparison to their male counterparts.

Industrial Sectors with High Participation of Women: In addition women were preferred in the following industrial sectors: Agriculture, Forestry and Fishing (54.6%); Wholesale and retail trade (56.7%); and Accommodation and Foods Services (58.5%)⁴². Interviews with a hotel entity in Harare indicated that deliberate efforts were being made to recruit additional women in the sector. Another interesting development was the fact that the majority of waitresses were drawn from a pool of young girls who had not gone through training, and received training on-the-job training.

Increase in the Role of the Small to Medium Enterprise Sector: The Fin-Scope MSME Survey of 2012 provided the latest information on the size and scope of this sector, which showed that 5.7 million people were working in the sector, 2.8 million of whom were business owners and 2.9 million employees.⁴³ The growth of the SMEs sector enhanced the opportunities for girls and young women to employment.

Technological Advancement: Work Place Efficiency: The technological advancement of the once highly Labor intensive vocational trades created an opportunity for the full participation of females. The advancement in technology eliminated the fear of carrying heavy metal and using manual tools in completion of industry tasks. *Efficient Communication Channels:* The emergence of social marketing and media was an opportunity for the creation of channels that were trendy and interesting, where the girls and women can share ideas and current job advert opportunities. Literature shows that 42% of online adults use multiple social networking sites, but Facebook remains the platform of choice. The study showed that most girls and young women have knowledge of, and use Facebook and Whatsaap more frequently than other social networks. However, there is growth in social media with the popularization of Twitter, Instagram, viber, and Chat On. There are also existing job portals (like Kubatana) which can be understudied for improvement. The Information and Communication Technology (ICT) created a global world which can lead to the sharing information beyond traditional boundaries.

⁴¹ Government of Zimbabwe and ZIMSTAT (2011) Labour Market Survey 2011

⁴² Government of Zimbabwe ibid

⁴³ Government of Zimbabwe, ZIMSTAT (2012) Finscope MSME Survey 2012

Role Models (teachers) and Crafts (mentors): The utilization of female role models in the form of teachers and craftsperson would go a long way in encouraging girls and young women to enter the traditionally male space.

4.4 Key Recommendations for Vocational Training and Employability

Support Programme interventions targeting females and communities on gender equality and enrolment of girls and young women in traditionally male-dominated trades: Z:W should consider subsidizing incentives for females that enroll in traditionally male-dominated vocational trades including providing start-up tool kits.

ZW to consider community engagement on vocational and employability issues: Z:W should also include **capacity awareness and sensitization programs** targeting communities on key gender issues and the importance of supporting 50/50 participation of males and females in vocational trades.

Z:W Partners Link with Private Sector, SMEs and Civil Society: Z:W to support interventions for establishing formal dialogue and partnerships with private sector and SMEs for the following: (i) development of suitable curricula; (ii) placement of interns; and (iii) consider full-time employment opportunities. Z:W could also consider working closely with employers to create more inclusive workplace cultures for young women, through establishing vibrant young women led employer forums. In order to monitor and improve skills match in internship, Z:W should participate in internship contracts processes with employers and maintain a sturdy follow-up/monitoring mechanism for interns.

Support program interventions focusing on financial and leadership skills and sensitization on dealing with sexual harassment: Girls and young women will benefit from training on leadership skills (assertiveness, public speaking, confidence, grooming and other soft skills), that would enhance their appeal to the job market. The capacity building would also include lessons on sensitization to sexual harassment laws and policies and advice on dealing with it within the workplace or at job entry. Z:W may consider face to face or group awareness and sensitization strategies for employers on the Labor law and dealing with sexual harassment issues.

Support in the creation of innovative, gender sensitive and interactive job portals (platforms): Z:W should support development of platforms that are “trendy” and women-friendly, that can be utilized for job advertisement and experience sharing by girls and young women. The platform should bring together women in Z:W programs to also interface with other global or regional employability programs. In-order to improve connectivity of the rural youths, Z:W partners could open up ICT Centers, that offer either free or subsidized internet services and tutoring.

Support interventions that utilize different forms of media to showcase successful female role models in vocational trades and traditional male dominated jobs: The Phase II program should consider television, magazines, social media, bill-board and newspaper material that utilizes female role models). The intervention may include adverts, documentaries and discussions utilizing role models.

5. Entrepreneurship and Financial Inclusion

Girls and young women preferred trades in line with the socially constructed gender division of Labor. Women entrepreneurial activities were mainly in the informal trading and service sector. Girls and Women had high representation in the following business sectors as shown in Figure 1.

ZimTrade database shows that women are mostly in the following sectors: (1) Processed foods, (2) Arts and crafts, (3) Services, (4) Horticulture, (5) Cosmetics and Clothing and textiles and even engineering.

Women mainly produce the following products:

- Textiles sector (protective clothing, batiks, jerseys, bed linen, corporate wear, T shirts, bridal wear, as well as baby wear)
- Processed foods sector(syrups, juices, peanut butter and cakes, dried vegetables).
- Engineering sector (aluminum, brass and bronze household goods such as mirror frames, garden chairs; agricultural irrigation equipment and motor spares). There are also women involved with chemical production who produce dish washers, detergents, acids and dips.
- Arts and crafts (sadza batiks, wire made products, wooden carvings and stone sculpture.)
- Services sector women offer freighting services in the main, while those involved with processed foods produce beverages, juices and dried vegetables.
- Horticulture (baby carrots, mangetouts, broccoli, sugar snaps etc. Women are also into the mining and transport industries).

Figure 1: Sectors with High Participation of Women

Harsh economic environment and unemployment were the main push for girls and young women to enter business and the aim was to sustain family livelihoods. The study showed that women were generally financially excluded from formal financial services offered by banks and microfinance institutions.

5.1 Key Gender Barriers for Entrepreneurship

Girls and Young Women Are Less Likely than Male Counterparts to Receive Family Support for Business Start-ups and Growth: Family support and own savings are the main sources of business start-ups. The father or male spouse/partner is the key decision maker in terms of resource allocation and use. Girls and young women from marginalized families, especially in rural setups (Mutare, Umzingwane and Goromonzi), are pushed into low value projects because the father could not assist with finance of high value businesses. This is mainly due to the social construct of the role and position of the girl child in the family. The argument is that there is no justification to invest in girls who are eventually going to be married.

Decision on Business Choices for Women was Influenced by the Family and Male Partners: Decision on entrepreneurship choices for girls were taken by their parents, particularly the father, while decisions for young women were taken by husbands or partners. Education levels of the male decision maker affected choices for the girls or young women, with the more educated likely to allow young girls and young women to pursue their dreams in entrepreneurships. In rural settings, male decision makers

were more likely to be conservative, thereby limiting choices of business by girls and young women. Education status of the girls or young women also affected choices of entrepreneurship, with the educated more likely to venture into unique non-tradition enterprises.

Girls and Young Women faced more barriers in Accessing Finance for Entrepreneurship:

Limited access to credit was noted as a major barrier to business start-ups by both males and female respondents. However, girls and young woman felt they were the worst affected given that they did not own assets in the home. To access loans from Microfinance boys, girls and young women indicated that they needed the guardian's approval to provide household assets as security. MFIs also required spouses to consent to the use of assets as collateral by either spouse. The father was said to be more accommodating to the boy child. Guarantors were also said to be difficult to get and needed the head of family to approve. Traditionally cultural practices discriminate against women under the common law, as married women are not allowed to enter into contracts in their own right and need the consent and support of their husbands. Husbands need to post surety in order to enable a wife to obtain loan from a bank.⁴⁴ Both married and unmarried women respondents said it was difficult to approach male guarantors for assistance as they feared victimization and societal perceptions associated with financial dealings with men. The concentration of girls and young women in the informal sector further exacerbate their chances of accessing finance, given the stringent requirements by financial institutions for records and performance of business.

Women are “outmuscled” by men in lucrative work stations: Lucrative work stations were characterized by corruption, harassment for city authorities often requiring vigilance and energy to run to avoid loss of stock. Men were better positioned working in risky environment. Such workstations lack basic hygiene facilities particularly for women, as such poor sanitary conditions were a barrier for women entering such work spaces. Young women argued that risk taking could lead to loss of family income and worse still to jail term and as women the family came first. SMEAZ took the initiative to arrange workstation and offices for its members from property giants like Old Mutual, a similar arrangement was observed at the Bulawayo Project Centre However there were more men than women using these facilities.

Females Experience Barriers to Accessing Mentors and Coaches for Entrepreneurship

Growth: Females experience difficulties in approaching leading male figures for mentorship or coaching let alone advice, due to societal perceptions and pressure from husbands and parents. Such associations would normally be misconstrued for improper relationships. Given the low numbers of female mentors in various entrepreneurial activities women felt that they were disadvantaged compared to their male counterparts.

Women Lacked the Required Skills in Registration, Formalization and Maintaining

Business Ventures: Most women lacked knowledge and skills, for regularizing their enterprises for its growth. Some women felt that there was no need to formalize their businesses since they operated from home. The cost of starting a business also becomes unbearable for the girls and young women amid the registration fees and other formalization and maintenance costs.

Girls and Women will only pay for Business Development Skills (BDS) with direct benefits:

Both males and females believe that business skills are critical in business entrepreneurship start-up and growth. However, the willingness to pay for such services is mainly dependant on the benefits accruing to the training. Young women (especially the married) would neither sacrifice household income nor their small business earnings to fund business skills training without a direct benefit of receiving financial support. Young women (25+), would prefer paying for business training after receiving assurance of financial support, and would pay in the range of \$5 - \$10 per week. Girls and boys (especially in academic and vocational institutions), prefer business skills to be part of the school fees package, and to be \$5 - \$20 per week. However the rural youths prefer a lower cost than the urban which is commensurate to their

⁴⁴ Kapil Kor etal (1997) Empowering Small Enterprises in Zimbabwe

incomes. University students find their courses adequate for business start-up or growth, as they mostly have business courses as part of their curricula, but would also be willing to pay for courses that either improve or refresh their knowledge.

5.2 Gender Barriers to Financial Inclusion

Women in Rural Setting Experience Greater Barriers in Accessing Financial Services: Girls and young women in rural settings experienced difficulties in accessing banks and Micro Finance Institutions (MFIs). There were fewer banks or microfinance institutions in their localities and have to travel long distance to access such services. Women were said to be less mobile compared to man due to multiple gender reproductive roles.

Women had Less Access to ICT which Increased Barriers to Accessing Financial Services: There was general consensus among males and females that ICT was crucial for remittances and receipt of cash through mobile phones. However, married women in rural areas reported that information was a privilege of the males who have technologically advanced gadgets (smart phones).

Women Had Lower Financial Literacy Than Men: Gender differences in financial literacy had a close relationship with differences in socio-economic situations of men and women. Limited access to education, employment and formal financial markets, not only reduce women's financial well-being but also limit the extent to which women could improve their knowledge, confidence and skills about financial issues. Financial literacy was generally lower in rural set-up compared to urban areas.

Financial Institutions Lacked Women Friendly Products: Despite the fact that women account for the majority of beneficiaries of micro-finance products. Most MFIs did not develop products targeted at young women, offering only generic microfinance products. Further the criteria to access these products were not clear to most beneficiaries, most beneficiaries believed that participation in the training programs was the only condition necessary to access credit. Married young women are required to provide spousal/ husband consent letters when ceding assets for security, limits access to credit. Rural women also indicated desire to save their ISALs proceeds regularly but MFIs could not take deposits, yet MFIs could form partnerships with deposit taking institutions and facilitate this process

5.3 Opportunities for Girls to Effectively Participate in Entrepreneurship

Institutions Supporting Females Youths with Business Knowledge, Skills and Resources: There are social structures in communities that were prepared to support the girl child with mentorship and workspace to enhance their entrepreneurship endeavors. In Bulawayo a network of churches formed the Bulawayo Project Centre which had been providing entrepreneurship services, workspace and business formalization for youths. Opportunities to team up with other NGOs could be explored. CAMFED worked in 26 rural districts in Zimbabwe, and as of October 2013, over 1800 females have accessed loans for KIVA ranging between USD 500 - USD2000 and most of these girls and young women had established successful businesses in the rural areas.⁴⁵ Africa University students were also keen to support females in high schools and tertiary institutions with business ideas and career options. The major stumbling block was finance, and with collective institutional support the empowerment of the girl child could be a reality.

Strong Policy and Advocacy Geared on Amendment of the Banking Act: The SMME Policy outlines under target support (gender dimensions)(p.12)(b) the amendment of the Banking Act in

⁴⁵ Interviews with Regional Director for CAMFED

regard to married women's access to finance.⁴⁶ The SMME policy is also geared at promoting workshops that enhance the confidence of the girls and young women in entrepreneurship. Youth Development and Rural Focus are also outlined in the targeted support under the policy.

Mentorship for girls and young women in entrepreneurship: There were already efforts by some organizations on mentoring girls and young women in successful businesses. Professional Women in Business (Proweb), Women Alliance of Business Associations in Zimbabwe (WABAZ) and Network of African Business Women (NABW) had demonstrated the use value of working with mentors to enhance business entrepreneurship for girls and young women. Women organizations primarily target girls and young women as opposed to the older women (35+). The girls, young women and older professional women are more responsive to women's organizations programming.

MFIs Providing Financial Literacy and Basic business skills to women loan beneficiaries: The study noted that there were a few MFIs who were providing financial literacy and basic business skills to female beneficiaries to narrow gender barriers for financial literacy and business skills among women. This provided an opportunity for scaling up such services, particularly using capital targeted for developmental loans. Virl Microfinance and Micro-Plan (linked with FBC) is offering financial literacy and basic business skills to women regardless of their age, and that would offer an opportunity for the youth to benefit.

Growing Numbers and Decentralization of MFIs: The study results showed an increasing number of MFIs as well as decentralization of these services to rural settings. This provided an opportunity for rural women to improve their access to financial services. At the time of this study there were about 170 MFIs and 10 developmental Micro Finance Institutions.

Growth and Increased Access to ICTs: The growth and increased access to Information, Communication and Technology (ICT), is an opportunity for women to access entrepreneurship and financial skills and knowledge and also improve their financial inclusion. MFIs were still exploring or testing the potential of using ICT platforms in delivering services to their customers. Two MFIs indicated that they actively used Facebook, whatsapp and other mobile platforms promote their activities and solicit views from their customers; these platforms were said to be popular with young women. There has been considerable growth in mobile financial services (ecocash, nettcash, telecash, KIVVA etc).

5.4 Recommendations

Z:W advocates and capacitate MFIs on the development of target MFI products for girls and young women: Z:W should support a needs assessment program for girls and young women. The needs assessment will lead to development of women friendly MFI products. Z:W could consider using gender and MFI experts to inform and develop MFI products, that are related to the needs of women of specific ages and localities. Products should be tailored to business activities done by women in specific localities, eg loan repayments aligned to ROSCAs cycles and farming activities. Savings should also take into account the need for small deposits and routine withdrawals as sometime women might need to save very little sums regularly.

Z:W advocates and capacitate MFIs and partners on the development of targeted financial literacy programme for girls and young women: Z:W should consider focusing on capacitating associations, women clubs, MFIs and partners in financial literacy awareness and training. Z:W needs standard financial literacy model/programme designed by an expert for rural and urban target groups which can be applied by partners in their programmes.

⁴⁶ Government of Zimbabwe Small, Micro and Medium Enterprises Policy

Z:W to support Community Engagement programmes to encourage girls and young women participation in entrepreneurship and financial inclusion: Phase of the programme should concentrate on engaging community leadership and the community at large in providing sensitization information in encouraging the participation of girls and young women in entrepreneurship and financial inclusion. The existence of cultural barriers can be redressed through a community drive including; IEC material, workshops, and community structures.

Implement interventions that focus on building asset base for girls and young women: Z:W develop interventions that encourage economically active women to participate in micro- enterprises to realize income to allow them to participate in the financial system. The programme could provide incentive to encourage girls and young women to engage in productive work. Within the programme design the girls and young women venturing in business start-up or growth could be encouraged to purchase assets in the first 6 months of their business. In urban areas they would consider purchasing; new (not second hand) electrical gadgets (stove, fridge, TV, tablets etc). Rural girls and young women would also invest into livestock (cattle, sheep, goats), and also receive training on insurance of livestock and animal husbandry. Assets (especially livestock) can also be readily liquidated to support the enterprise/business.

Z:W to consider interventions on mentorship and business skills development targeting young women e.g training successful women to be mentors and coaches: Z:W should consider training successful women in targeted localities in coaching and mentorship so that they lead the development of young women. Women associations can play a critical role but there is need to strengthen gender skills for associations. Women associations already target girls and young women in their programming.

Z:W to support interventions that promote registrations and formalization of business ventures for girls and young women through information sharing platforms and advocacy for lucrative markets: Z:W to create or support awareness platforms/channels to provide information on the benefits and procedures of formalizing businesses. Formalization is necessary for businesses to grow through access to high value markets and these markets demand formalization.

Support interventions to create female led information and advocacy platforms for entrepreneurship and financial inclusion: Z:W could support development and operationalization of women friendly ICT platforms, for education, information and experience sharing. Z:W and partners can consider developing a program specific portal for beneficiaries and other girls and young women. The portal can be linked to other regional or international portals for better exposure and wider interaction.

Z:W support interventions by its partners to establish incubators for young women to allow for better access to services and start-up equipment: The Phase II program could include incubator models for girls and young women. Mentorship and competitions are important in the incubator program. The incubators should create gender sensitive workspace and infrastructure at designated or informal workstation. Incubators visited during the study, although progressing well they were dominated by males, and still continued to hamper the progress of girls and young women. Infrastructure, mentorship and expectations at such incubators should be gender responsive and take into account of the reproductive roles of women. There could consideration of a child day care or play centre to enable women to work while their young children are not far from them. The incubators would also promote male and female separate awards to increase the commitment of females including those in male dominated trades.

Sithokozile Makubile (34) is a good practice and role model for girls and young women in exorcising the barriers that exist in their progression to entrepreneurship.

Case Study 2: Sithokozile Makubile: A story of Business Skills and Incubation towards Graduation into a Micro-Enterprise

Sithokozile Makubile (34) started to grow her existing sewing business in 2007 after retiring from her formal job. She attended business skills training at Bulawayo Project Centre, and appreciated the financial management and marketing training she received, as the core skills for business start-up and growth. Through Incubation at the Bulawayo project Center she gained from working space, exhibitions (where she learns from others) and financial assistance from Nehemiah Trust, which gave her USD1000.00. She boosted her business and helped and acquired new equipment for better quality and efficiency. This Centre linked her to a SME network and last year she graduated from a micro enterprise to small enterprise. She is a proud employer of 6 workers, through sheer determination, and beneficitation from business skills training and incubation.

6 Institutional Gender Assessments

Institutional gender capacity assessment was carried out for Z:W, eight Z:W partners and three non-partners. The key broad areas of assessment areas covered:

- Assessment of the extent to which institutions had made efforts towards mainstreaming gender equality and empowerment of girls and young women in their work including organizational operations,
- Assessment of institutional staff competencies for gender mainstreaming,
- Examination of institutional gaps for effective mainstreaming of gender equality and empowerment of girls and young women in overall programme delivery and;
- Identification of opportunities available for gender mainstreaming in Phase II of the Z:W programme.

Section 7.1 highlights key findings for Z:W institutional gender assessment while 7.2 present summary finding for Z:W Partner Institutions.

6.1 Z:W Institutional Gender Assessment

6.1.1 Highlights of Institutional Gender Assessment for ZW

There are pockets of good practices for gender mainstreaming in the Z:W operational systems but not adequate for effective gender mainstreaming in Phase II of the program: At corporate level, IYF is explicit on the importance of integrating gender equality and female empowerment in program delivery globally. The Agency draws from the USAID's "*Gender Equality and Female Empowerment Policy*". IYF examines gender issues at three programme stages: i) Planning; ii) programme design and implementation and iii) monitoring and evaluation. The Gender study however observed that despite the existence of this robust IYF Corporate Gender mainstreaming guidance, there was a "Policy Practice Gap" during Phase I of the Z:W programme delivery. The assessment noted that Z:W had good practices in working towards gender parity within its staff complement. Phase I staff complement was 5 females and 4 males. The institution had a gender policy in place. However, the gender policy was not fully operationalised in Phase I of the Z:W programme. **Staff Gender competencies:** The assessment observed that only 2 out of the Phase I staff complement had had prior exposure to gender issues in their former work experiences. The staff had had a 3 hour gender sensitization session from a consultant. While these efforts are laudable, they are inadequate for integrating gender equality and female empowerment in phase II of the programme.

Z:W programme Planning for Phase I lacked consciousness in integrating gender equality and empowerment of girls and young women: A review of the of the Phase I project document indicated a clear absence of deliberate efforts to integrate gender equality and empowerment of girls and young women in the programme design. There was no sector gender analysis to inform programme design. The programme design had no interventions for building gender capacities of Z:W partners. An analysis of Z:W Partner capacities program showed absence of interventions for enhancing gender competencies. However, Phase II has a deliberate focus on gender mainstreaming.

Z:W Phase I M&E Framework is Gender Neutral with Small Pockets of Good Practices: A close review of Z:W Performance Monitoring Framework (PMF) shows by and large, a gender neutral framework. The project goal is silent on gender equality and empowerment of girls and young women. The *project goal* for Z:W PMF for Phase I reads “*Improved employment, employability and productive engagement of young Zimbabweans (ages 16-35)*”. The goal looks at youth as a homogenous group and does not in-build the gender differences at play and the need for gender equality and empowerment of the disadvantaged gender group. The gender neutrality of the goal could possibly be a result of failure by the Z:W at planning stage to undertake a rigorous gender analysis process which would have informed the design of the Phase I goal. An analysis of all the Intermediate Results (IR) in the PMF showed that all IRs were equally gender neutral. The following are examples of IRs from the PMF

IR.1.1: Improved entrepreneurship and business planning/managerial skills among new and existing youth entrepreneurs

IR. 1.3: Improved access to finance among youth to support existing and planned enterprises

IR. 2.1: Increased number of youth with market driven technical/vocational skills

None of the IRs had specific project results and targets for girls and young women. Neither did the IRs implore on the importance of gender equality for male and female youths in the IRs.

Objectives and Indicators in the Z:W Phase I PMF Gender Blind: Z:W PMF Objectives equally fell in the same category with other key elements of the PMF. Not even one of the Z:W project objectives embraced gender equality and empowerment of girl and young women. All the project objectives were gender blind. A review of the majority of Phase I project indicators showed that they were gender blind. With the exception of the 2 USAID cross cutting indicators, the rest of the indicators did not provide opportunities to track data that would show progress on girls and young women in the four programme pillars for Z:W.

Pockets of good practices in Z:W M&E Framework: Despite the overall gender neutral PMF for Phase I, the 2 USAID cross cutting indicators offered an opportunity for capturing data on the performance of girls and young women and trends on addressing underlying gender social norms as barriers to effective participation of females in the Z:W program. The two cross cutting indicators read:

- i. Women with increased access to productive economic resources
- ii. Increased perception that males and females should have equal access to social, economic and political opportunities

While this is a welcome effort, the consultants note that the indicators were more of an “Add On” to a PMF which was not designed from gender equality perspective and hence the collection of such data could present a challenge. Furthermore the consultants observed that the second indicator on perceptions, may not be easy to capture from Z:W partners. There is room for improvement in the design of gender responsive indicators for Phase II of the Z:W program. The indicators should be informed by a gender responsive design of the program.

Quarterly Narrative on Success Story, A good Practice: All Quarterly Reports for Phase I of the Z:W program have a section on “Success Stories”. This section provided good opportunities to share positive impact stories for both male and female program beneficiaries including across age groups (girls and boys

young women and men). If more such stories are captured by the four pillars of the Z:W program and by all Z:W Sub-Implementing Partners, the Z:W Program would contribute to the building of a body of knowledge that demonstrates that an investment in gender equality and empowerment of girls and young women results in improved development results. The “Success stories” were able to show significant changes over time in terms of increased incomes, growth of business enterprises, and increased access to financial resources by sex and contribution to reduction of poverty.

6.2 Z:W Partner Gender Assessments

6.2.1 Highlights of Key findings on Institutional Gender Assessment for Z:W Partners

A Positive Attitude by IPs to Embrace Gender Equality Principles: There was enthusiasm, positive attitudes and appreciation for gender mainstreaming in partner organizations. Partner organizations appreciated the importance of gender mainstreaming and empowerment of girls and young women in development programs and projects. The dominant view among partners was that gender equality is an important societal issue. Therefore, both interests of men and women should be taken into account in development activities.

Majority of Z:W IPs do not have Gender Policies but are Willing to have them Developed: Only one partner organization (Empretec) has a gender policy. The other partner organizations and non-partner organizations that were assessed did not have organizational gender policies. However, the partners indicated that they would also like to develop their organizational gender policies and would need some technical assistance in this area. All the partners (except RBCT) indicated that in their work they do not make reference to any national, regional and international gender protocols.

Little or No Gender Mainstreaming in Z:W Partner Organizations: The study team observed that there is very little gender mainstreaming in programs and projects of partner and non partner organizations. There is no explicit inclusion of gender related targets in organizational outcomes and outputs. There is also no comprehensive and systematic approach to gender and gender mainstreaming in project documents (i.e goals, objectives, activities etc). Partner organizations do not have gender indicators in their monitoring and evaluation frameworks and their M & E tools do not measure impacts of projects on boys, men, girls and young women. The lack of clear gender objectives, strategies and activities has had a direct impact on project budgets as there are no specific budgets allocated for gender specific issues. The gender mainstreaming that is being done by partners and non-partners is through encouraging equal participation of girls and young women in project activities.

Males have Slightly Higher Beneficiary Participation and Completion Rates in Programs: The average target ratios indicated by partners were 60 % females and 40% males. However, the actual beneficiary participation ratios differ from partner to partner. Table 3 shows beneficiary participation by sex and program/activity completion rates by sex. The range for male participation is 52% - 60 % and for female participation is 40% - 60%. The completion rates range from 95% - 100% for males and 80% - 100% for females.

Table 3: Beneficiary Participation and Completion Rates by Sex

Organization	Beneficiary Participation Rates		Completion Rates	
	Male %	Female %	Male%	Female%
Restless Development	55	45	95	80
ZNCC	52	48	95	95
Boost	60	40	95	95

Young Africa	52	48	95	95
Empretec	60	40	80	100
JAZ	60	40	98	100
RBCT	60	40	98	98
Non Partners				
Buy Zimbabwe	60	40	98	98
Bulawayo P. Centre	31	69	100	100
Simukai	60	40	98	90

There are slightly higher participation and completion rates for males than females. The major reasons advanced were that females have multiple reproductive gender roles and this affects their level of participation. Partners also indicated that girls shy away from civic engagement programs because of culture where they find it difficult to confront or engage elderly males.

Z:W Partners had some Form of Empowerment Initiatives for Girls and Young Women:

The study team observed that all the partners had some form of empowerment programs for girls and young women. Examples are (a) provision of a day care service to enable teenage mothers to attend training sessions, (b) reducing fees for girls and young women who elect to take technical courses in male dominated fields (e.g welding, panel beating, motor mechanics, building, carpentry), and community projects to assist vulnerable girls and young women

All Z:W Partners Captured Sex Disaggregated Data: All partners indicated that they are using sex disaggregated data in their reports (for example registrations of membership, participation in project activities). However, the study team noted that the disaggregation is mostly specific to indicating numbers of females and males participating in activities without going beyond the numbers to elucidate on the situations and/or conditions of women, girls, young women, boys and men. Effects and impact reporting on gender was overall not prioritized.

Significantly Low Numbers of Z:W Partner Staff Had Gender Competencies: There is generally low gender capacity in the partner organizations and non-partner organizations that were interviewed. Table 4 shows the number of staff trained in gender and those not trained for each organization. The majority of staff members are not trained in gender. There is a range of 0 - 3 staff trained out of a total staff range of (8 - 47). Exposure to staff training only resulted in gender awareness as opposed to gaining specific technical skills for gender mainstreaming.

Table 4: Number of Trained and Untrained Staff in Gender

Partner Organizations			Non- Partner Organizations		
Organization	Trained	Untrained	Organization	Trained	Untrained
Restless Development	1	18	Buy Zimbabwe	0	6
ZNCC	1	8	Bulawayo P. Centre	0	8
Boost	2	6	Simukai	3	20
Young Africa	2	47			
Empretec	4	15			
JAZ	0	6			
RBCT	2	4			

6.2.2 Challenges/Constraints to Mainstreaming Gender

Partners indicated that they had limited skills and capacity to handle or deal with gender in view of the fact that very few staff had training and skills in gender. The lack of in-house expertise to train staff in gender was cited as another challenge facing most partner organizations. The organizations also do not have gender policies that provide guidelines for mainstreaming gender in the organization as well as in projects and programs. The lack of financial resources was also cited as another constraint inhibiting organizations from carrying out gender programs and activities.

Partners also indicated that community culture and gender norms were not supportive. Culture was cited as a constraint with regard to aspects such as ownership, stereotypes, religious beliefs, stigma regarding women's empowerment and women taking up other roles and responsibilities outside the home. Misconceptions or negative attitudes about gender in some communities were reported as another constraint being faced by some partners in their efforts to mainstream gender. For example in some communities gender was perceived as a way of overthrowing men and giving power to the women.

6.2.3 Major Needs for Partner Organizations to Effectively Mainstream Gender

Training in gender and gender mainstreaming was indicated as high priority need by partners and non-partners. Vocational training partners would like to access gender expertise to assist in reviewing training curricula so that it includes gender. Other capacity needs include development of gender policies, networking with gender institutions relevant to their specific areas and, learning and exchange visits. Additional needs expressed related to access to resource material and training manuals on gender.

Measurement of Economic Empowerment Effects and Impacts by Partners: Partner organizations indicated that they are measuring economic effects and impact in various ways. The most common measures that were reported include improvement in the standard of living, the growth of the enterprise (sales turnover, number of employees) and the ability to run a viable business. Employability impact indicators that the partners are using include the percentage of income that goes towards household needs, taking up leadership positions and when a person no longer stays with parents and is able to fend for himself or herself. Other partner organizations indicated that they are also using indicators such as ability to pay school fees, acquisition of assets such as radios, bicycles and ability to build a home. However, most partners emphasized that there was need to establish a good baseline first.

6.3 Opportunities for Gender Mainstreaming for Phase II of Z:W Programme

The results from the gender study provide a wide array of opportunities that the Z:W program can build on to enhance the design and delivery of a stronger gender responsive programme for Phase II. The following are highlights of the identified opportunities.

A Strong IYF Corporate Stance on Gender Equality and Empowerment of Girls and Young Women: Modeled around the USAID "Policy on Gender Equality and Empowerment of Females", IYF has an explicit guidance on how country program like Z:W should address gender issues at i) planning; ii) design and implementation and iii) monitoring and evaluation. Key features of gender mainstreaming include: a) gender analysis at programme planning. This Gender study provides that opportunity for compliance to addressing gender issues at planning stages; b) translating results from the gender study to improved design and implementation of the Phase II of Z:W programme. This calls for innovation at programme delivery stage by Z:W to implement innovative activities with the right level of effort to bring observable changes in programme results across the four pillars of Z:W programme. Z:W should

therefore build on this opportunity to operationalise at country level, IYF corporate guidance on gender equality and empowerment of girls and young women.

A strong Desire by Current and Prospective Development Partners to Support a Strong Gender Focus for Phase II of Z:W Program: Study finding showed a strong desire and commitment by development partners to support a gender responsive programme for Z:W in Phase II. The development partners have gender policies and strategies that explicitly speak to the four Z:W program choices (Vocational training, Employability, entrepreneurship and financial inclusion from a gender equality and empowerment of girls and young women perspective. This provides Z:W with the opportunity to leverage on this opportunity to work towards the design and delivery of Phase II program with a strong gender focus.

A Deliberate Plan by Z:W Country Office to Address Gender Equality Issues in Phase II: Analysis of Study Results showed conscious efforts by Z:W leadership, particularly the Country Director to address the gender dimensions of Z:W programme planning, design and delivery, monitoring and evaluation for Phase II. Z:W has also invested in an in-house gender expert to ensure gender mainstreaming is sustained within Phase II of the program. This presents an opportunity for leadership commitment to steer the boat in the right direction.

The Gender Study to inform Gender responsive Design of Program including M&E Framework. The current gender study offers an immense opportunity for Z:W to utilize results of the study to inform the design of a gender responsive program for phase II. At IYF corporate level, there already exists clear guidance on development of gender responsive M&E frameworks. An opportunity exists for the development of M&E indicators that can assist Z:W program to tell the story through its program delivery on how males and females programme beneficiaries are faring in the four pillars of the program. Through such gender responsive data, Z:W will be able to hold program implementers accountable for addressing and monitoring gender results of the program. Z:W can also build on existing good practices on capturing qualitative “Success Stories” that present opportunities for tracking gender impact of program delivery.

Opportunities at Exist for Partner Organizations to Mainstream Gender: Partners with more females (girls and young women) in their organizations or membership can empower or prioritize the needs of the girls and young women they already have. Partner organizations already have a buy in of the project/program activities from local leaders and members of the community. They can take advantage of this to create gender awareness among the communities. Partners also have the capability to cover and/or easily access project participants such as marginalized communities including girls and young women. They can also network with other gender organizations with experience and structures in communities such as Women AIDS Support Network (WASN), Padare and Musasa project. Having a deliberate target/policy stance on male and female representation/participation in committees ,training attendance, guiding operations and activities is a positive step in trying to mainstream gender in program activities.

Existence of Institutions and Individuals with Gender Capacity Skills: In Zimbabwe there are institutions and individuals who can offer Z:W with relevant services as it worked towards enhancing institutional competencies for its self as an organization and capacities of its IPs to effectively integrate gender equality and empowerment of girl and young women in the programme.

6.4 Conclusions

At ZW: Level, overall the design of the Phase I of the project had no deliberate efforts to mainstream gender. There were some small pockets of good practices for gender mainstreaming which included use of sex disaggregated data, qualitative narrative pieces of the Quarterly Reports which captured program impact. There are many opportunities for the second phase to have a strong gender focus. At IYF corporate level strong guidance on mainstreaming gender in program provides a rich opportunity for Z:W to operationalise this policy provision.

The major conclusions of the institutional gender assessment at Z:W level are that there is great enthusiasm to mainstream gender within partner organizations. However, there is limited staff capacity to mainstream gender at the organizational level. The opportunity to mainstream gender is also missed at project identification, formulation, planning and design stage of projects and programs. Monitoring and evaluation with respect to gender is generally weak among partners and does not always take into account gender assessment of effects and impacts. However, there are efforts to empower girls and young women by some partners.

6.5 Key Recommendations for Enhancing Institutional Gender Competencies

- i. Dissemination of Study Results and Gender Sensitizations of Z:W Partners:** within the first quarter of program delivery, Z:W should organize a three day workshop to disseminate Gender study results as well as to provide a gender awareness training for all the prospective IPs for Phase II programme. In order to build better accountability for the gender programme, the participates should include Z:W IP senior personnel (Directors and programme managers).
- ii. Gender Audits as a Springboard for Effective Gender Mainstreaming:** Z:W should consider undertaking a gender audit which will provide guidance on how the organizations will effectively integrate gender equality and empowerment of girls in all aspects of its work to include operations and programme delivery. The Gender Audit should outline practical steps Z:W will take to operationalise the corporate policy on gender equality and empowerment of girls and young women. Z:W IP should also consider budget allocations from own resources to conduct similar gender audit. The ILO Gender audit approach is recommended for its comprehensive approach.⁴⁷ The gender focal person in Z:W should continuously provide technical support to IPs to keep the fire burning throughout the program period. Once of activities that are not followed up will not bring the desired results.
- iii. Capacity Workshop and Mentorship for Gender Responsive and Results Based Responsive M&E Framework for Phase II:** Within the first Quarter of the Phase 2 programme delivery, Z:W should organize a 2-3 day workshop for its IPs to their competencies for a Results based and Gender responsive Monitoring and evaluation framework. The outcome of the workshop should include the consensus on key gender responsive indicators the IPs should track and gather. The workshop should be followed up by a strong mentorship drive by Z:W M&E Officers to the IPs. Where IPs do not have dedicated M&E officers, the capacity for M&E should be built for IP Directors and Project Managers.
- iv. Budget Allocation for gender mainstreaming Activities:** Effective Gender mainstreaming in institutions required allocation of line budget for supporting gender activities to include: gender audits, development of gender policies, capacity of staff in gender mainstreaming, gender specific impact studies, sharing of good practices in appropriate forums for wider dissemination of good practices in gender mainstreaming. It therefore should be institutional responsibilities at Z:W and Z: Partner levels to allocate dedicated budget for gender mainstreaming activities.
- v. Establish Gender Mainstreaming and Accountable Structure within Z:W Partner Organisation:** Z:W should work towards the establishment of Gender mainstreaming Accountable structure or mechanisms made up of top senior management and program managers who will spearhead gender mainstreaming efforts including monitoring gender results throughout the project period.

⁴⁷ A participatory gender Audit is a tool and process based on participatory methodology . It promotes organizational learning on mainstreaming gender practically and effectively. Source: ILO (2012) A Manual for Gender Audit Facilitators: The ILO Gender Participatory Gender Audit Methodology

7. Recommendations for Theory of Change

The purpose of the gender study was to inform the design of the Phase II of Z:W program. Theory of Change (ToC) is an important component of the new program design. As the gender study is under way, other parallel processes were taking place in preparation for the design of the second phase of the project. As part of this process Z:W has developed a draft ToC for the program. This chapter focuses on the consultants’ observation and recommendation for ToC.

7.1 Components of the ToC

Table 5 presents the draft and proposed components of Theory of change.

Table 5: Draft and Proposed Components of Theory of Change

Draft Components	Proposed Component
Impact	Impact
Outcome/s	Outcome/s
Intermediate Outcome	Outputs
Outputs	Intervention
	Problem

The draft ToC has four components of the ToC: Impact, outcome, intermediate Outcome and outputs. The consultants propose five component: Problem, intervention, outputs, Outcome and impact.

Pathways for Change on ToC Incomplete: The consultants note that the draft components of the ToC do not complete the pathways for change that are a fundamental aspect of Theory of Change. To this end, there is need to include two additional components to the draft component, which are “problem” and “intervention”. Articulation of the problem in the ToC will remind the programme implementing partners of the problem that they are working towards addressing. The key barriers and constraints for effective participation of girls and young women in the four programme pillars (vocational training, employability, entrepreneurship and financial inclusion) will be highlighted in the ToC. Inclusion of interventions is also critical as it will provide the programme Implementing Partners(IPs) with a menu of interventions form which to draw their interventions. The interventions would be selected not only to ensure gender equality but also to address gender inequalities through empowerment of girls and young women who are the target for most of the barriers and constraints.

Outcome/s: While it is acknowledged that there could be intermediate outcomes and outcomes as separate elements of the results chain, the consultant recommend for merging of the two component to just “Outcome/s”. This will make ie much easier for the IPs for follow.

7.2 Outputs

The draft ToC proposes 6 outputs as follows:

- i. Capacity of youth serving organizations assessed including on gender and development and capacity building plans implemented in collaboration with local partners
- ii. Internship programs and employer/NGO partnerships expanded and strengthened with particular relevance and accessibility to young women and young men.
- iii. Labor market responsive vocational training and mentorship programs strengthened and expanded, with particularly relevance and accessibility to you young women

- iv. Context relevant life skills content integrated into all training programs and services with particular relevance to young women
- v. EDS services and SME awards expanded and strengthened with particular relevance and accessibility to young women
- vi. Financial Services and literacy training tailored to the needs youth expanded and strengthened with particular relevance and accessibility to young women

Consultants Observations: The suggested outputs results are gender responsive and are fortunately responding to the results of the gender study. The only suggestion is on item ii) which speaks to internship programs. The consultants suggest that this output results focus on both young women and young men. This is because the study results showed that both males and females face challenges in accessing internships. The consultants also recommend re-looking at these gender responsive outputs and find a way of quantifying the outputs to the extent that Z:W has clarity on how many internships they would like to see supported so that ZW and IPs all work towards achieving the set targets. The quantities issues refer to all the outputs. The consultants therefore suggest that Z:W could have an annex to the ToC which clearly shows the targets for all outputs.

Observation on Dash Board Output Indicators

Overall Observations: Good effort was put in developing the results framework and indicators. However since the results framework was developed before the Gender study, there may be need to refine the indicators in line with recommendation in earlier sections on ToC. The following are key recommendations for improving the results framework:

- The process indicators are good. There is need just to qualify the process indicator 6.2 as a “gender responsive RFP” because it is from a gender responsive RFP that efforts towards gender mainstreaming begin.
- The selected output indicators speak to key areas of the gender study. However there is need to have all indicators where necessary highlighting the need for disaggregation by sex otherwise without doing that the output indicators would be classified as gender neutral. There is need to specify indicators for young women.
- Still on outputs. The indicators would be much easier to track if data on quantities (numbers) are collected as opposed to proportion. The proportion may be calculated when analyzing what the figures are showing in comparison to males and females.
- While USAID indicators are good. They could be improved by ensuring that collected data is disaggregated by sex. As suggested for the rest of the output indicators, it is suggested that the data is first collected as numbers and at analysis level be aggregated to proportions.

Suggestions on Outcome Indicators

- There is need to consider refining the outcome first. There after the indicators can equally be restructured.
- Suggestions on outcome is shared I later sections of this chapter.

Additional gender indicators for output results by broad areas of Phase II programme.

Suggested Additional Outputs for Vocational Training and Employability

- # of graduates in male dominated vocational trades by sex
- # beneficiaries who access full time employment in the private sector and civil society by sex
- # of project beneficiaries who access internships by sex
- # of Z:W partners with community initiatives for gender sensitization around program focus areas

- # of formal agreements or initiatives between Z:W partner organizations and private sector players

Suggested Additional Outputs for Entrepreneurship and Financial Inclusion

- # of funded businesses for program beneficiaries sustained more than 2 yrs by sex.
- # of trained beneficiaries who start own businesses from own funds by sex
- # of beneficiaries accessing financial products by sex
- # of businesses for beneficiaries that are formalized by sex
- # of beneficiaries trained in entrepreneurship by Z:W partners by sex
- # of MFIs offering women friendly financial services in rural areas
- Proportion of MFIs offering women friendly financial services
-

Suggested additional Output Indicators for Gender Mainstreaming

- Workshop on dissemination of gender study results, including gender awareness training for Z:W partners completed by 1st Qtr
- Gender Audits for Z:W and partners completed by 1st Qtr
- # of institutional gender audit recommendations implemented
- Workshop on M&E, gender and RBM for Z:W partners completed by 1st Qtr
- # of gender committees established for accountability by 2nd Qtr
- Gender responsive M&E frameworks in place for Z:W and Z:W partners by 1st Qtr
- # of institutions with budget line items for gender activities

7.3 Outcomes

Observations on Outcomes: The consultants have already highlighted the need for collapsing intermediate outcomes with outcomes in order to simplify outcome results for IPs. A review of the draft outcomes in the ToC show that the outcomes are rather too many (eight in number). There are four intermediate and four outcomes results. The consultants suggest having one outcome which is built from the output results for the four program pillars.

The following is but an example of an outcome for the Phase II programme informed by the results of the gender study.

Suggested Outcome Result.

Z:W beneficiaries including girls and young women have increased incomes sufficient to cater for basic livelihoods and beyond.

7.4 Impact

Observation on the Draft Impact Results: The consultants note that as with Outcome results, the impact results are too many. The results framework recommend a reduced number of results as one moves up the result chain. The impact results should demonstrate a change in quality of life and should be informed build from the outcome results. Based on this discussion, the following is an example of an Impact Result:

Suggested Impact Result

Improved standard of living for Z:W program beneficiaries including young women.

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Annex 2: Participant List

	Organisation	Position	Respondent
	Zimbabwe: Works		
1.	Zimbabwe: Works	Executive Director Employability Technical Specialist	Lucia Mandengenda Kainos Muswinu
	Development partners and Donors		
2	DFID	Economic Adviser Programme Manager	Dave Mollat Nyasha Majaya
3	Sida		Dumisile Msimanga
4	EU Commission Fund	Governance Programme Managers	Francisca Midzi Linda Kalenga
5	USAID	Programme Economist	Joshua Smith Snodia Chikanza
	Government Ministries		
6	Min of Public Service, Labour and Social Welfare	Chief Accountant Development Director Human Resources Human Resources Officer Accountant	Edsin Goronga Viola Kamutepfa Joyce Sibanda Christine Chiwawa
7	Min of Primary and Secondary Education	Gender Focal Person	Agnes Magwada
8	Min of Small to Medium Enterprises and Cooperative Development	Gender focal person Director Finance	Priscilla Chipinduro R. Goba
9	Ministry of Women's Affairs Gender and community Development	Principle Gender Officer	Cleopatra Hurungo
	Civil Society: Women and Youth Organizations		
9	Professional Women In Business	Loans Officer	Angel Mugari

	(PROWEB)	Programme Admin Officer Intern	Catherine Nyarota Progress Mashezha
10	Camfed	Regional Executive Director	Angeline Murimirwa
11	Network of African Business Women (NABW)	Zimbabwe Chairperson	Hazel Chinake
12	Tech Women Zimbabwe	Director	Rumbidzayi Mlambo
13	Women Alliance Of Business Associations in Zimbabwe (WABAZ)	Women's Desk Officer	Sabina Baut
14	Youth Alive	Programmes Coordinator M&E Officer	James Matsure Benson Makuyana
15	Childline	HR officer	Macbeth
16	Bulawayo Project Center	Project Director	Susan Theresa Rice
17	Ruwa Vocational Training Centre	Principal	Bwanya

	Organisation	Position	Respondent
	Micro Finance Institutions		
18.	Zimbabwe Association for Micro-Finance Institutions (ZAMFI)	Executive Director	Godfrey Chitambo
19.	Micro King		Leopold Ruswa
20.	Micro Plan Financial Services	Executive Director	Patrick Mangwendeza
21	Mustard Seed Consultant	Managing Director	Petronella Ditima
22.	Zambuko Trust (Private) Limited	Operations Manager	Shepherd Chihoro
23.	Zimbabwe Microfinance Wholesale Facility	Gender Specialist	Sylvia Sithole Fundira
24.	Virl Microfinance	Chief Executive Officer	Virginia Sibanda
25.	SMAEA	Executive Officer	Farai Matabanengwe
	Private Sector Organizations		

26.	POSB	Chief Executive Officer	Admore Kandlela
27.	SECURICO	Managing Director	Divine Ndhlukula
28.	Rainbow Towers	Human Resources Manager	Farai Jemwa
29.	Deloitte	Head Of Human Resources	Memory Machera
30.	Buy Zimbabwe	Chief Economist	Kipson Gundani
31.	Telecel Bulawayo	Sales Manager	Clotilda Madzure
32.	Mutare Garments Manufacturers	Managing Director	Job Torindor
Zim : Works Partners			
33.	Empretec Zimbabwe	Southern Region Coordinator	Lifneth Moyo
		Finance Manager	Costa Baleni
34.	BOOST Fellowship Mutare	Enactus President (AU)	Pheim Gutu
35.	BOOST Fellowship Harare	Executive Director	Saliwe Mtetwa
		Programme Coordinator	Fungai Manase
		Programme Manager	Hope Mudagwe
		M&E Coordinator	Talent Chidyamutangira
		Finance Manager	Tawanda Jokonya
36.	Young Africa	Director	Enet Mukurazita
37.	Restless Development	Country Director	Nomuhle Gola
		Assistant Programme Coordinator	Dralee Katsuruware
38.	Junior Achievement Zimbabwe (JAZ)	Director	Phil Mlambo
39.	Royal Business Consult Trust (RBCT)	Director	Mafelile Saidi
40.	Zimbabwe National Chamber of Commerce (ZNCC)	Director	Kenny Chikozho
Master craftsperson			

41.	Young Africa (Male)	Owner of catering business, Owner of dressmaking business ,Owner hair dressing saloon
42.	Young Africa (Female)	Owner of a dressmaking business

Annex 3: Number of FGDs Participants Reached

District	Type of Participants	# of FGDs	Females (16-25)	Females (25-35)	Male (16-25)	Males (25 - 35)	Total
Harare	Existing	6	27	1	20	9	57
	Non-beneficiary	5	25	6	17	16	64
	Sub Total	11	52	7	37	25	121
Bulawayo	Existing	3	12	1	2	9	24
	Non-beneficiary	7	43	6	26	3	78
	Sub Total	10	55	7	28	12	102
Umzingwane	Non-beneficiary	4	8	7	22	13	50
	Sub total	4	8	7	22	13	50
Mutare	Existing	4	8	3	7	3	21
	Non-beneficiary	8	28	27	21	35	111
	Sub Total	12	36	30	28	38	132
Goromonzi	Existing	2		11	1	13	25
	Non-beneficiary	6	21	1	32	1	55
	Sub Total	8	21	12	33	14	80
		45	172	63	148	102	485

Annex 4: Z:W Partner Organisational Summaries

Partner Organisation	Activities	Area Coverage	Target Beneficiaries
BOOST	<ul style="list-style-type: none"> -Entrepreneurship awareness and business plan start up training - Entrepreneurship business management and expansion training - Business development support services - Employability (i. e .job placement; internship etc.) 	<ul style="list-style-type: none"> - Harare, Chitungwiza, Goromonzi, Mutare, Masvingo, Bulawayo, Gweru 	University students
Empretec	<ul style="list-style-type: none"> -Entrepreneurship awareness and Business Start up training -Entrepreneurship Business Management& expansion training - Micro-finance&ISAL - Employability (i. e .job placement; internship etc.) 	<ul style="list-style-type: none"> - Harare, Bulawayo, Mutare, Umzingwane, Bubi 	Micro-small to medium scale entrepreneurs. Also work with aspiring entrepreneurs
Restless Development	<ul style="list-style-type: none"> -Community Service/Volunteerism - Employability (i. e .job placement; internship etc.) 	Harare, Bulawayo	Out of school youth
Junior Achievement Zimbabwe	<ul style="list-style-type: none"> - Entrepreneurship awareness and business plan start up training -Life skills training -Employability (i. e .job placement; internship etc.) 	<ul style="list-style-type: none"> - Harare, Bulawayo, Mutare, Gweru 	High school and out of school youth
Young Africa	<ul style="list-style-type: none"> -Entrepreneurship awareness and business plan start up training -Life skills training 	<ul style="list-style-type: none"> - Harare, Chitungwiza, Goromonzi 	Out of school youth

	-Vocational Technical training - Employability (i. e .job placement; internship etc.)		
Royal Business Consulting Trust	-Entrepreneurship awareness and business plan start up training -Business Development Support Services -Entrepreneurship awareness in Universities	- Harare, Chitungwiza	Micro-small to medium scale entrepreneurs. Also work with aspiring entrepreneurs
Zimbabwe National Chamber of Commerce	-Employability (i.e. job placement, internships, etc.)	Harare, Chitungwiza, Bulawayo, MasvingoMutare and Gweru	Open market university students
Micro-King	-Microfinance	- Harare, Chitungwiza, Bulawayo	Beneficiaries of partners
Zimbabwe Opportunities Industrialization Centre	-Business Development Services Training -Community service/volunteerism	- Bikita, Masvingo	Out of school youth
Hlekweni	- Entrepreneurship awareness and business plan start up training -Vocational Training	-Bubi,Umzingwane,Bulawayo	Out of school youth

Annex 5: Terms of Reference



Terms of reference for the consultancy services for the gender study

1.0 Background

For more than 10 years of spiraling hyper-inflation, before a post 2009 dollarization period to date, Zimbabwe experienced an economic meltdown which saw a decline in formal sector employment opportunities and the informalization of the enterprise sector. At present the economy is poised towards deflation. Industry capacity has slumped to 36.3% (CZI 2014). Young people are 67% of the population in Zimbabwe (Zimstat, 2012) and 83% of the unemployed is aged 15-34 years. This is higher than the sub-Saharan Africa average of a near 50% of the population is under 25 years, hence the youth bulge (World Bank, 2013). The financial sector is under banked and 41% are financially excluded in the rural and urban areas (Finscope, 2011; Finscope 2012; FBC, 2013). There is a skills mismatch of the educational system and Labor market demands (IYF/ZW, 2012). From 2009, the national governance was through the formation of a Government of National Unity and the period after the July 2013 elections; the Zimbabwe government is a one party state.

On the backdrop of the prevailing socio- economic and political national context, a potential demographic dividend is being lost as young people are denied economic opportunities. In 2012 the International Youth Foundation (IYF) launched the Zimbabwe:Works (Z:W) programme to address the youth employment problem in Zimbabwe. Z:W is a 30-month, US\$4.6 million USAID-funded program to economically empower young Zimbabweans through a holistic package of training and services that are responsive to both youth and the economic environment.⁴⁸ Since its inception, over 8,000 youth have benefitted from holistic training services and products supported through the Z:W initiative. The Z:W Phase I program reached 48% females and 52% males, while the target reach for the program was 60:40 male:female ratio. The gender ratio per each key intervention was 38% female for internships, 47% female in vocational technical training and entrepreneurship training, 42% female on life skills training and 60% female accessing loans and participation in internal savings and lending groups. There were more females reached in rural areas than urban areas. Phase II program design seeks to reach more female beneficiaries, at least 60-65% and the interventions from Phase 1 building both social and financial capital will be upscaled.

Z:W Phase II initiative reflects a programmatic shift operating from the theory that holistic programming tailored to youth, and to young women specifically—integrating life skills training, vocational training, business development support, financial inclusion, and internship and mentorship support—will empower young women and young men in four dimensions that are critical for transformative impact:⁴⁹

- **Power within:** increased knowledge, capabilities, self-esteem and self-confidence to make changes in their lives, including learning skills for jobs or to start their own growth-oriented enterprises.
- **Power to:** increased economic decision-making power within their household, community and local economy, extending to areas (for women) that are traditionally regarded as the realm of men.

⁴⁸ The Z:W program was implemented in 10 urban and rural locations Bikita, Bubi, Bulawayo, Chitungwiza, Goromonzi, Gweru urban, Harare, Masvingo urban, Mutare and Umzingwane. IYF worked with 10 partners: BOOST, Empretec, Hlekweni, Junior Achievement Zimbabwe (JAZ), MicroKing, Restless Development, Royal Business Consult Trust (RBCT), Young Africa, Zimbabwe National Chamber of Commerce (ZNCC) and Zimbabwe Opportunities Industrialisation Centre (ZOIC).

⁴⁹ Framework by Veneklasen, L., and Miller, V. (2002) adapted by: Taylor, G., Perezniето, P. (2014), *Review of evaluation approaches and methods used by interventions on women and girls' economic development*, London: ODI.

- **Power with:** improved ability to organize, and draw on the support of others.
- **Power over:** increased access to and control over financial, physical and knowledge-based assets, including access to employment and income-generation activities.

The Z:W program plans to empower at least 13,500 young women and men in Phase II programming.

IYF seeks to collect additional data through a Rapid Community Appraisal (RCA), focusing on deepening learning around the economic barriers and constraints young women face. Through a review of literature, IYF concluded that Young Zimbabwean women face the following empowerment barriers. Refer Table 1. The research seeks to deepen the analysis around these barriers and evidence for other critical barriers for girls and young women in the urban, peri-urban and rural context:

Table 1: Empowerment barriers faced by young women in Zimbabwe

Barrier	Further Details
Gender norms	Gender norms constrain women’s access to employment—often due to gendered household responsibilities that place the burden on women (Dickson, Bangpan, 2012). Gender norms also limit the perception of women’s suitability for a number of occupations and sectors, with IYF’s 2012 Operations Research finding, for example, that 25% of senior managers in urban areas, and 41% of senior managers in medium-sized towns believe there are more employment opportunities for young men than young women. Related, women in Zimbabwe are concentrated in sectors where earnings are lower and there are fewer opportunities for income growth, as compared to sectors where men are overrepresented, a pattern that extends to the formal sector (GoZ, ILO, 2012; CRS, 2011).
Lack of relevant training programs and support services	Gender norms also influence support services available to young women, with training programs globally—including financial literacy, life skills and vocational training—very rarely tailored towards the needs of young women (Calder, Huda, 2013). In addition, few of these programs intentionally involve men and boys in enabling young women’s economic empowerment (ibid). Financial inclusion programs—whether offered through microfinance programs or through community-based savings and lending groups—are also rarely designed to include young women, which often leads to de facto exclusion (DFID and GIZ, 2013). These barriers also result in reduced opportunities for young women to build social capital with each other and with other stakeholders, with a UNICEF (2003) study highlighting that support networks in the country for youth have been significantly weakened.
Reduced access to livelihood assets	The aforementioned barriers result in a reduction of technical skills, life skills, and access to financial services amongst young women. Van Klaveren, et al (2010) estimate that 60% of Zimbabwean women in the labor force are considered unskilled and only 2.5% are considered highly skilled. Related, IYF’s 2012 Operations Research found that 18% of self-employed young men had participated in training related to their business, as compared to 12% of self-employed young women. Formal financial service access rates are low for all MSME owners in Zimbabwe, but women are less likely to have access (14%, as compared to 21% of men) (Finmark Trust, 2012). Reduced access to assets also reduces young women’s (and young men’s) resiliency, with Z:W monitoring & evaluation data finding that lower income levels are correlated with lower personal resiliency scores. ⁵⁰

⁵⁰ IYF uses the following definition of **personal resiliency**: “The ability of an individual to adapt within a context of significant adversity. Implicit within this notion are two critical conditions: 1) an exposure to significant threat or severe adversity; and 2) the achievement of positive outcomes despite major setback” (Luther, et al, 2000). To measure resiliency, IYF/Z:W employs the internationally-tested Connor-Davidson Resilience Scale (CD-RISC).

These barriers, taken as a whole, constrain women's access to employment and enterprise development opportunities—reinforcing their reduced household and community status, and limiting overall economic growth. This analysis of barriers provided opportunity to identify other potential critical ones for beneficiaries in the program. As identified in the Phase 1 program evaluation and Operations Research, cultural, educational barriers amongst others will also be analysed in the context of the proposed Phase II program.

The Z:W phase II program goal is to provide “broad empowerment of youth, and particularly young women, to contribute towards and benefit from economic growth in Zimbabwe” The specific components are:

- 1) **Partner Capacity Building & Gender Mainstreaming:** Strengthening local partners' capacity to design and implement women's economic empowerment programs, mainstreaming gender into their overall organizational strategic planning, resource decisions, project activities, and M&E.
- 2) **Enterprise Start-up & Growth:** Scaling effective entrepreneurship training; facilitating its integration with life skills and market-relevant technical and vocational training services, including mentorship support and access to financial services; and enhancing two-way referral mechanisms between entrepreneurship training partners and microfinance institutions to enhance sustainability.
- 3) **Financial Inclusion:** Increasing young women and men's access to and effective utilization of financial services, including through: 1) increasing the scale of youth-led Internal Savings and Lending Groups (ISAL); 2) facilitating ISAL's linkages to formal microfinance products and services; and 3) working closely with microfinance institutions to design, pilot and scale group solidarity and individual lending products tailored specifically to the needs of young women and men.
- 4) **Access to Formal Sector Employment:** Strengthening and scaling the Z:W internship component, with a focus on increasing private sector partnerships, and supporting young women in particular to access employment in-growth sectors where they are underrepresented.

2.0 Purpose of the gender study

The purpose of the gender study is to inform the Z:W Phase II program in terms of designing and implementing women's economic empowerment programs, mainstreaming gender into the overall organisational strategic planning, resource decisions, project activities and monitoring and evaluation. Gender mainstreaming will be conducted at the institutional, project and beneficial levels. The consultant will provide detailed evidence around the barriers, opportunities and constraints facing young women as they seek to benefit from the four pillars of the Z:W Phase II program. This study will also help develop specific gender equality and economic empowerment indicators to inform Phase II project baseline data across the key program design pillars in terms of gender equality and women's economic empowerment for Z:W Phase II besides providing conclusions and recommendations for the development of Z:W Phase II program gender strategy.

3.0 Objectives of the study

The proposed objectives of the gender study are to:

- Analyse specific barriers and constraints that prevent young women from fully and effectively participating in: (1) entrepreneurship; (2) financial inclusion; (3) private sector internships; and (4) full-time employment.

- Identify how critical the following factors are as barriers and constraints for girls and young women and how to address these and inform program design:- educational, social, economic, political, geographic, attitudinal/cultural, and familial
- Analyze opportunities, advantages and strengths that girls and young women may leverage to more effectively engage in entrepreneurship, financial inclusion, internships and employment.
- Conduct a partner capacity assessment on gender mainstreaming to help identify capacity gaps and strengths in gender programming at Z:W partner level
- Recommend specific strategies and make recommendations on addressing barriers/constraints and enhancing young women's participation in gender equality and economic empowerment programs, as described above.

4.0 Research questions

Analyzing the following questions through the lens of educational, social, economic, political, geographic, attitudinal/cultural, and familial factors:

1. How can young women more effectively and equitably engage in **entrepreneurship**?
 - What are the specific barriers/constraints that impede young women's effective participation in business formation and growth? What are the opportunities that may be leveraged?
 - How can the barriers, opportunities and constraints be addressed in Z:W programs to increase young women's empowerment? (*suggest specific strategies and recommendations*)
 - To what extent are young female entrepreneurs willing to pay for BDS services? What types of BDS services do they most demand?
 - What types of businesses do young women tend to establish as entrepreneurs and why? Are there opportunities in other sectors that they may not be considering due to gender factors?
 - What choices do young women go through before finally engaging in entrepreneurship training? What are some of the driving forces for the choices that young women finally make? Are these driving forces holding young women back and in what specific ways?
2. How can young women more effectively and equitably engage in **financial inclusion**?
 - What are the specific barriers/constraints that impede young women's effective participation in the provision and uptake of microfinance? What are the opportunities that may be leveraged?
 - How can the barriers, opportunities and constraints be addressed in Z:W programs to increase young women's empowerment? (*suggest specific strategies and recommendations*)
 - How does resource ownership impact on young women's access to financial resources to initiate, grow and expand their businesses?
 - What are recommended financial service products for different youth demographics (i.e. by age group, location, business experience, available collateral)? Do women tend to use any particular products?
 - What is the demand for financial services amongst young women?
3. How can young women more effectively and equitably engage in **internships**?
 - What are the specific barriers/constraints that impede young women's effective participation? What are the opportunities that may be leveraged?
 - How can the barriers, opportunities and constraints be addressed in Z:W programs to increase young women's empowerment? (*suggest specific strategies and recommendations*)
 - How do businesses recruit for/identify interns? Are their practices gender-neutral? Are young men and women tracked into different types of internships?
 - To what extent are young women and men willing to pay for the internships and /or volunteer during the internship period?

4. How can young women more effectively and equitably engage in **full-time employment**?
 - What are the specific barriers/constraints that impede young women from gaining full-time jobs, both from supply and demand (i.e. employer) side? What are opportunities that may be leveraged?
 - How can the barriers, opportunities and constraints be addressed in Z:W programs to increase young women's empowerment? (*suggest specific strategies and recommendations*)
 - How do businesses recruit for entry-level jobs? Are there business practices/attitudes that may be prejudicial to females? How accessible are recruitment channels to young women? Are private sector mentors available to support young people, particularly females?
 - What are the practices/attitudes amongst large firms and SMEs regarding recruitment of youth, particularly in sectors where females are under-represented? How are young women specifically targeted for hiring?
 - To what extent are businesses willing to support/pay the internship allowance and what could be the effective internship model that Z:W should use taking into account the gender dynamics?
 - What choices do young women go through before finally engaging in full-time employment? What are some of the driving forces for the choices that young women finally make? Are these driving forces holding young women back and in what specific ways?
5. What power dynamics influence the participation of women in economic empowerment programs?
 - What are the specific barriers/constraints that impede young women from effectively taking part in decision making process? Are there any opportunities that may be leveraged?
 - Who else is involved in youth, and particularly young women's decision making and access regarding entrepreneurship, financial inclusion, and internships and securing full-time jobs?
 - To what extent do these people impose their will on young women and how does that affect their decision making processes?
 - How do the barriers, opportunities and constraints affect young women's use of their time, aspirations and expectations?
 - Which sectors of the economy are young women underrepresented and why?
6. What is the current status of gender equality and women's' economic empowerment knowledge and practice for Z:W Phase 1 partners?
 - What is the institutional and programmatic capacity and practice on gender equality and women's economic empowerment?
 - To what extent do the programmes deliver at beneficiary level economic empowerment measurements?
 - What are the current capacity gaps that exist for the existing partners?
 - How can Z:W Phase II potential partners champion and spearhead gender equality and women's economic empowerment across the program domains of entrepreneurship, financial inclusion and life skills, internships and full-time employment?

5.0 Study scope

Under this Scope of work, the consultant(s) will undertake the gender study in the following three phases.

5.1 Inception phase / document and background review

The consultant(s) will conduct desktop review of Z:W documents in order to have a clear understanding of the Z:W Phase I program. The study will also identify what achievements and lessons learned thus far in the implementation cycle and the gender learned lessons can be effectively harnessed to improve and enhance the Z:W Phase II program.

Following the document review, the consultant(s) will develop a detailed work plan for conducting the study, including a final list of research questions; a detailed methodology including a list of how these

questions will be addressed, what research tools and methods will be used and why, and potential challenges to effective use of the research tools and methods (limits of the methodology). The work plan should also include a detailed timeline for conducting the study and clearly identify the support needed from the Z:W team. This work plan must be submitted at the end of the document review period and approved by Z:W prior to field work. The geographic scope of the field work would delineate key locations such as rural, peri-urban and urban areas. Primary data needs to be collected from key stakeholders and appropriate sample of the beneficiaries.

5.2 Field-based Data Collection and Analysis

- Conduct qualitative field research in Zimbabwe. Z:W will support the consultants by providing needed information, points of contact etc. The consultant(s) should meet extensively with Z:W staff and partner staff during this data collection.
- Analyze data and draft the gender study report. The draft report should correspond to the outline and methodology described in the approved study work plan. This data collection and analysis phase should be conducted nine days.

5.3 Reporting the evaluation findings

- Present a preliminary draft of the study findings and recommendations to Z:W in person, as requested.
- Produce a final version of the study, accounting for comments received from Z:W, as requested.

6.0 Methodology

The consultant(s) is expected to lead and coordinate this exercise in close collaboration with Z:W management, staff and partners involved in the implementation of the project. The consultant(s) is expected to adopt a **holistic approach** in conducting the study. The methodology used should be able to comprehensively examine all aspects of **gender mainstreaming and women's economic empowerment**. The consultant(s) is expected to use **participatory techniques** to gather qualitative data that would adequately provide answers to all the questions and issues raised above.

The consultant(s) should have very strong qualitative research skills and experience. The consultant(s) should detail the proposed qualitative methodology that they plan to employ in the study justifying in the process the choice of methodology and how the proposed methodology will be used in the study. It is anticipated that the proposed methodology will ideally be segregated per target beneficiary in the different geographical areas.

As part of their methodology, the consultant(s) should also explain in detail any proposed software that they will use in data analysis. It is recommended that the consultants include as research participants some of the excluded and hard to reach young women as part of the study sample and this may include, but not limited to, young women who have participated, dropped from or attempted to take part in the Z:W programs. It is anticipated that the consultant(s) will be able to identify a few case studies that they will develop in detail as part of bringing out some of the gender barriers, opportunities and constraints young women face in the different geographical areas. Such a process would help the consultant(s) to make use of triangulation as they follow through some of the issues and speak to the individual young woman's family, relevant community members, training service providers, employers if applicable, in order to have a complete and holistic view of the young woman's story.

6.1 Key activities and deliverables

The assignment will start upon signature of the contract or an otherwise agreed upon date. The consultant(s) will deliver the following products to complete the assignment:

- Draft work plan due within 3 days of signing the contract. Z:W will provide comments to the contractor within 2 days of receipt of the draft work plan. The final work plan will be approved within one week of receiving Z:W comments on the draft plan.
- Preliminary results of emerging issues as a PowerPoint presentation.

- Draft study report that answers the research questions identified in the approved evaluation work plan.
- Final version of the study report, accounting for comments and feedback received from Z:W on the draft report (due within 3 days of completion of the final briefing session).

The Table 1 provides additional detail and should be modified based on the consultant(s) proposed plan. Final dates will be agreed upon by the consultant(s) in partnership with Z:W. Please find proposed timelines for the assignment.

Table 2: Summary of key deliverables and proposed dates

Key Activities/Deliverables	Effort (# of Days)	Proposed timelines Feb/Mar
Inception Meeting (Call) and Regular Updates (ongoing) with ZW: A calendar of events/meetings will be drafted and circulated by the consultant(s) to coordinate all key stakeholders. Calls/meetings will be facilitated by the consultant(s) and will include a pre-meeting agenda and post-meeting notes when appropriate.	1	20 February 2015
Desk Review and Work Plan Development: Desk Review/Preliminary Background Review This should include a review of all relevant programmatic documentation.	5	20-24 February 2015
Study Work Plan/Inception Report: This will include a specific outline of the study, finalized learning questions; it will identify sampling, timing of data collection, quality control measurements and methodology.	1	24 February 2015
Field Visit: including in-country debriefing, field visits, presentation of initial findings and travel (Bulawayo & Umzingwane; Goromonzi & Harare & Mutare).	15	24 February -17 March 2015
Preliminary Presentation of Debrief and Draft Report: Presentation of results in order to provide IYF/Z:W an opportunity to discuss feedback.	1	12 March 2015
Draft Report: This should include all preliminary analysis, and findings outlined as per the requirement. Z:W will provide feedback within 10 days of receiving the draft report at a formal meeting.	7	25 March 2015
Final Report: This should include the final study including all incorporated recommendations, all supporting tables and graphs, photographs and appendices.	3	30 March 2015
Total Days:	33	

Upon final selection of the consultant(s), Z:W programmatic materials will be made available for the desk review

7.0 Reporting

The selected consultant will report to Z:W Country Director, based in Harare. The study work plan should contain the following sections, to be agreed and finalized with the consultant(s) and Z:W team.

- Overview of project purpose of the study
- Recommendations or modifications related to the proposed learning questions
- Clarity around roles and responsibilities of the study as it relates to the consultant(s)
- Proposed study approach including methods for data collection and analysis
- Measurements for quality control of the data collection
- Proposed and updated study framework and timeframe
- Proposed and updated budget
- Reporting timelines
- A draft schedule of meetings/briefing plan which would include regular teleconferences with Z:W to check progress and provide updates so that all parties are informed through all phases of the evaluation.

The final report should include an executive summary that concisely states the most relevant findings and recommendations. It is envisaged that the final report will have the following contents:

- Table of contents (1-2 pages)
- Executive summary – this should be well written and concisely state the most salient findings, conclusions and recommendations (1-2 pages)
- Introduction – this should state the purpose of the assignment, identify clearly its audience and provides a clearly delineated synopsis of the task at hand (1-2 pages)
- Background- this should provide a detailed and nuanced analysis of the youth landscape in Zimbabwe, clearly identifying the gender barriers associated with enterprise start-up and growth, financial inclusion and access to formal sector employment. The context and problem statement/ objectives and purpose statement should be clearly articulated (3-4 pages).
- Research methodology – clearly define, describe and discuss the research methods used highlighting in the process the constraints and limitations of each of the methods used (1-2 pages).
- Findings and conclusions – provide detailed analyses of the research findings and conclusions thereto. This should be well structured and discussed around emerging themes (15-20 pages).
- Recommendations – these should help Z:W design its employability, entrepreneurship and access to finance programs with minimal gender-based barriers. These should be grounded in the literature demonstrating what works else and best practices (4-6 pages).
- Annexes – in this section, should be put all relevant documents such as the research tools, list of respondents and organizations, bibliography of all documents reviewed, scope of work, etc. All materials annexed here should be succinct, relevant and readable.

8.0 Technical and Financial proposal

8.1 Technical proposal to include

- Consultant's understanding of the ToR
- The proposed methodology to conduct the study,
- Techniques and tools to be adopted
- A detailed activities schedule/work plan with time frame (including a Gantt chart)
- A profile of the consulting firm including the full names, physical addresses, telephone numbers, and contact person of the firm/company; date of registration, registration number, copy of registration certificate and VAT certificate; names of directors/proprietors, Copies of CV for the lead consultant, and the supporting team who will undertake the study.
- Reference of three most recent clients and assignments (stating the organization, assignment undertaken, date and duration, contact person's name, email address and contact number).

8.2 Financial proposal to include

- Itemized consultant's fees - consultant should indicate professional rate and subsistence allowance.
- Itemized field data collection expenses
- Itemized administration expenses
- Validity period of quotation

The table below shows an example of the budget template consultants should use

Table 3: Proposed consultant(s) budget template

Activity	Consulting service days	Daily rate (\$)	Total (\$)
Launch Meeting (Call) and Regular Updates (ongoing) with Z:W			
Desk Review and Work Plan Development:			
Study Work Plan/Inception Report:			
Field Visit:			
Preliminary Presentation of Draft Report:			
Draft Report:			
Final Report:			

9.0 Consultant(s) experience

The consultants should have experience in gender mainstreaming and women's economic empowerment in the areas of enterprise start-up and growth, financial inclusion and access to formal sector employment. The contractor will identify and justify team personnel and level of effort.

10.0 Terms of payment

All consultancy fees shall be paid on presentation of a satisfactory final report.

11.0 Submission and review criteria of proposals

Qualified and experienced consultants with experience who are interested in this assignment should forward their proposals to n.mapfumo@iyfnet.org; k.muswinu@iyfnet.org and l.mandengenda@iyfnet.org highlighting their understanding of the terms of reference, proposed methodology of executing the task (including a Gantt chart) and the financial proposal. Proposals should be received no later than **Thursday 5 February 2015 at 16:30 hours** with an emailed expression of interest to submit a proposal received by **Monday 2 February 2015, at 12:30 hours**.

The main body of the proposal should be approximately 5,000 words (est. 10 pages Calibri body font 11) and should include the following:

- A cover letter showing expression of interest and statement of the consultant's capability with respect to the scope of work described above (1 page);
- Brief (5 page maximum) technical response to the scope of work highlighting: research questions; methodological approach; analytical plan, key technical and operational challenges and strategies to ensure timely, high-quality deliverables. Proposals should include a description of any software(s) that will be used to complete this work;
- List of key activities and deliverables, providing details where possible and needed;
- A staffing and management plan including the study team size, composition and the specific qualifications of key managers and study staff.

- Detailed budget (including daily rates for all personnel, travel, etc.)
- Three or more references who can attest to the technical and operational capacity of the consultant.

In addition, and not included in the 10 page limit, please also include the following in an Annex:

- CVs of key managers and research staff who will be specifically assigned to this work as appendices;
- Samples of two technical evaluation reports/documents that demonstrate competence and expertise relevant to the terms of reference as appendices.

12.0 Logistical Arrangements

- IYF/Z:W will provide overall direction to the study team, identify and provide copies of key documents and assist in arranging meeting with key stakeholders.
- IYF/ Z:W Partner staff will assist the study team in arranging meetings with beneficiaries
- IYF/Z:W will provide office space, internet access printing and photocopying as necessary
- Z:W will provide the following documents:
 - Program design models phase 1 and phase 2
 - List of programme beneficiaries and contacts
 - Operations Research Report 2012
 - Program evaluation report 2014
 - Draft Labor Market Report 2014
 - Technical briefs on programme partners
 - Summary of programme management plan (PMP) key table of results
 - list of programme partnerships and stakeholders