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Off-Farm Opportunities, Capacities, Financial and Labor Market Assessment
Takunda Resilience Food Security Activity

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![Bulawayo Projects Centre] ![Environment Africa] ![fhi360 THE SCIENCE OF IMPROVING LIVES] ![IYF Transforming lives, together.] ![Nutrition Action Zimbabwe]

Table of Contents

Lists of Tables and Figures

Acronyms

Acronym	Term
BHA	Bureau of Humanitarian Development
CBO	Community-Based Organization
COVID-19	Coronavirus Disease
FES	Friedrich-Ebert-Stiftung
FGD	Focus Group Discussion
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IDI	In-depth Interview
IGA	Income-generating Activity
ILO	International Labor Organization
IOM	International Organization for Migration
ISAL	Internal Savings and Lending
IYF	International Youth Foundation
KIIs	Key Informant Interviews
LEAP	Learning, Evaluation, and Analysis Project
LEDRIZ	Labor and Economic Development Research Institute of Zimbabwe
LFCLS	Labor Force and Child Labor Survey
MS	Migration Survey
NAZ	National Action Zimbabwe
NDS1	National Development Strategy 1
NEET	Not in Employment, Education and Training
NFIS	National Financial Inclusion Strategy
NGOs	Non-Governmental Organizations
PTS	Passport to Success life skills framework
PYD	Positive Youth Development framework
RFSA	Resilience and Food Security Activity
SMEs	Small and Medium Enterprises
SOW	Scope of Work
TREE	Training for Rural Economic Empowerment
TVET	Technical and Vocational Education and Training
USAID	United States Agency for International Development
VSAL	Village Savings and Lending
YETT	Youth Empowerment and Transformation Trust
YPS	Young People Survey
YPWDs	Young People with Disabilities

Executive Summary

The Off-Farm Opportunities, Capacities, Financial, and Labor Market Assessment for the Takunda program was conducted between August and September 2021. This study sought to understand the off-farm opportunities available to young people, their capacities, and the status of the financial and labor markets for young people and adults in the program areas of Buhera, Chivi, Mutare, and Zaka. The study was conducted with a strong complement of Takunda program staff led by Consultants from Khulani Development Trust. This approach strengthened ownership and direction of the process and findings of the research by the Takunda team and its likely beneficiaries, helping the program deliver on its objective of a year of learning for the program. The research exercise was conducted with rigor and care to arrive at clear findings of the challenges and opportunities presented by the programing objectives in the locations that Takunda will be operating in. This executive summary headlines key findings and recommendations for the program and its stakeholders.

Objectives
The research objectives set out in the Scope of Work (SOW) of this study are as follows:

- To identify the economic opportunities and access to wage, off-farm, and non-farm self-employment available to participants, with a focus on women, young people, and people with disabilities in Takunda program areas.
- To identify the barriers and opportunities (knowledge, skills, attitudes, resources, role models) young women, young men, and people living with disabilities face to engage and influence community structures, decision-making processes, and income-generating activities. This includes understanding desired work opportunities that most interest youth populations.
- To assess skills and competencies, demand, and supply in the labor market and identify the system that can capture the skills development from emerging market trends (TVET, school curriculum, or community training).
- To understand the availability of formal/non-formal financial services available in Takunda areas and accessibility to young people, and opportunities for customization of financial products to be youth-friendly.
- To assess the migration patterns and how migration is impacting livelihoods and financial returns to the community.
- To understand the prevailing community attitudes about disability and understand if youth with disabilities experience additional stereotyping and discrimination.

Methodology
The study was conducted using a mixed-methods approach, including quantitative and qualitative methods. A quantitative survey was conducted with 220 young people, comprising 120 females and 100 males, against a target of 200 across the four districts with an equal spread of respondents across the districts. The survey targeted young people aged between 15 and 29.

The qualitative part of the study conducted a mix of 40 Focus Group Discussions (FGDs) against a target of 34; 42 Key Informant Interviews (KIIs) against a target of 53; and 85 In-depth Interviews (IDIs) against a target of 44, with young people, adults, and key labor market and government stakeholders at local and

provincial levels. This approach allowed the research to interrogate the objectives of the exercise from multiple angles and draw on various data points to strengthen the research analysis. The FGDs and IDIs were led by Takunda program staff, while the Khulani Development Trust consultants led with the KIIs.

Findings

The headline findings against these objectives are the following:

Economic Opportunities and Access to off-farm income: Young people lack access to start-up capital, feel unsupported by families, and face a myriad of personal social problems, such as depression and anxiety, drug and alcohol abuse, unplanned parenthood, gambling addiction, and general frustration about life, mostly resulting from their unemployment. Those intending to go into business often lack sufficient trade and soft skills, including business, financial literacy, and marketing skills. In secondary schools and vocational training centers, lack of access to equipment and materials has made it difficult for these institutions to contribute to the skilling of young people and contribute to economic development. The majority of households in the Takunda areas depend primarily on on-farm activities, with a majority participating in off-farm and non-farm work at the end of the farming season. Off-farm activities included the provision of casual labor, processing, and sale for horticultural and agricultural produce, and non-farm activities such as petty trade, artisanal mining, carpentry, and bricklaying, among others.

Financial Inclusion: There is a low supply of formal and informal financial products and services. Evidence suggests that financial services available are insufficiently tailored to meet the demand of young people in rural settings. Further, young people have limited capacity to demand formal financial services, with a lack of collateral and access to information on credit opportunities identified as constraining. Across all Takunda communities surveyed, the study found a few NGO and community-initiated and run internal lending and savings groups (ISALs) that had emerged into being the main source of finance, but interest rates are perceived as being too high, ranging from 10 to 30 percent often payable over a 30-day period, in comparison with formal institutions, with risk of a debt trap. Debt counseling, debt consolidation, mentorship, and additional training to these groups to rethink a strategy on resilience building within the ISALs (e.g., sustainability through reasonable interest rates within the ISAL) are new services that providers should consider. ISALs are diversifying into income-generating activities (IGAs), e.g., candle and soap making and baking. Skills for such activities are generated on the job and through peer learning. Other ISALs are setting up community-based social protection components, such as burial societies, to help members cope with shocks and surprises. Data from the field study shows that young women face more barriers to accessing formal financial services than young men, and while Government interventions for enhancing access to financial services disproportionately favor women, access to such finance remains a challenge regardless, yet research tells us that women are less likely to default versus their male counterparts. Lack of the right paperwork and perception of high defaulting likelihood are some of the factors that constrain access. For young women, seeking permission from spouses is a deterrent to applying for finance.

Labor Supply and Demand Alignment: Labor supply is characterized mostly by non- or semi-skilled persons, with the high prevalence of un- and underemployment resulting in oversupply and underutilization of labor for both young people and adults. The study found that there is an absence of relevant, up-to-date, hard/technical, and soft skills to upgrade, innovate and add value to their products

to meet market demands. ISALs are innovating towards skills development. The existence of TVET institutions and infrastructure in the selected districts is promising. However, several challenges still exist, namely skills misalignment emanating from lack of retooling and outdated machinery. Provision of start-up kits after students' graduation remains a challenge. The case of ILO partnership with TVETs shows huge potential for Takunda venturing onto green skilling training courses such as biogas, solar systems, waste recycling training, among others. Already the ILO is working with the relevant ministry to review the TVET curriculum, which Takunda could track progress and familiarize itself with national trends in curriculum development. However, for TVETs to be more effective, they need to work alongside community-based apprenticeship approaches whilst at the same time retooling with up-to-date modern technologies used in industries so as to reduce skills mismatch between college leavers and demands in the labor market. Labor demand is negatively affected by limited and lack of decent workspaces and lack of complementing infrastructure, skills mismatch, limited high-value of-farm value chains, limited private sector participation[1] (mainly due to poor infrastructure such as good roads, thus limiting accessibility, and high cost of starting a business), lower rate of business creation and, limited employment services interventions and programs that offer counseling, job search assistance, and placements. Addressing these labor demand constraints has the potential to unlock a high rate of business creation in the selected districts.

Youth Agency, Engagement, and Wellbeing: Young people in the Takunda communities have low participation in community development processes, and their level of civic engagement is also low. This is in part due to a lack of engagement skills and social norms and values, such as the exclusion of 'non-landlords' and 'young brides' from participating in, or being heard, in meetings that suppress their participation and voice in community issues. Of all groups, young women are the most socially excluded group, with married young women being the most impacted. Young people are not well-organized, operate individualistically, and have limited access to information about what happens beyond their community, which undermines prospects for enhancing a positive outlook. People with disabilities are largely forgotten and left behind and are in a worse off position in the labor market than their counterparts with no disabilities. Most young people with disabilities typically live a secluded life, hidden from the public. Designing off-farm value chain opportunities for young people with disabilities needs to take into consideration the various forms of disability.

Youth Migration: Young people, predominantly males aged twenty and above, are migrating out of distress; mostly illegally to neighboring countries such as South Africa and Mozambique. Such migration depends on one's social networks and resources to migrate. Migration may undermine household-level labor adequacy if not coupled with remittances for hiring casual labor, reducing capacity to produce enough food in agriculture, or participating effectively in other off-farm and non-farm economic opportunities, leading to economic costs to such migrant-sending households. There is a wide age range for this, with learners still in school also migrating as they see a bleak future in education. Regardless, migrants interviewed see value in migration when one has relevant skills required by the host country, but lack of money or training centers limit the attainment of such skills. COVID-19 has reduced economic opportunities in migrant-receiving locations, both urban and international, to the extent that there is return migration, often characterized by regret and perception of failure. Those that return often report possessing new skills and exposure, especially being able to spot potential economic opportunities but lacking the financial resources to turn this potential into reality.

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[1] Poor infrastructure drives up the unit costs of private sector to provide services in rural areas.

Recommendations

Economic Opportunities and Access to off-farm income: Following screening and carefully analyzing economic opportunities in the four districts against viability criteria discussed in the results section, the study recommends that the project consider supporting the following economic opportunities for young women and men in Takunda areas, namely: carpentry, food processing, dressmaking; cellphone repairs; fence-making and welding. The emphasis on each economic opportunity should be on local relevance. Further, such approaches as encouraging one product per village, for example, could help communities bulk up produce to levels that make sense for off-takers to engage with them, rather than operating in competition. There will be a need to address the substantial skills gap, identify who can be funded, with the study recommending starting with those that are already doing something and showing promise and willingness to invest their own resources.

Financial Inclusion: There is a need for Takunda to leverage its position to influence policy makers and private sector financial sector players at the district level to review policies, systems, and regulations around accessing formal finance. These include the 2013 National Youth Policy, the National Development Strategy 1: 2021-2025 (NDS1), and National Financial Inclusion Strategy (NFIS), to name a few. It is recommended that if any financial support is to be provided, then this should be in goods rather than cash and payable by milestone until the recipient or group can operate independently. Monitoring, mentorship, and other non-financial support will be required to ensure that funds are put to good use, and there should be sanctions for recipients that abuse funds from such initiatives that seek to empower communities. ISALs may also need a cash injection to grow and continue to meet finance service needs to rural communities. Government-supported financial service providers would need to repackage for impact delivery and earn community trust.

Labor Supply and Demand Alignment: On the demand side, there is a need to establish decent working spaces and in complementary infrastructure such as safe water, renewable energy (e.g., solar), toilet and bathroom facilities; facilitate and promote high-value off-farm value addition/value chains; engage rural local authorities/councils relevant authorities to improve district business climate (regulatory measures, fees/taxes, and burdensome procedures) and district infrastructure**;** engage the private sector to participate and partner in off-farm value chains**;** promote value chain fairs, business competition fairs and best practice fairs in the districts**;** and engage Ministry of Public Service, Labor and Social Welfare on employment services interventions and programs that offer counseling, job search assistance, and placement designed to enhance the welfare of young persons. **On the supply side**, there is a need for Takunda to work with Government to implement young people's skills development and matching programs in collaboration with TVETs and the private sector. There is an opportunity for green skills for young people in areas such as biogas and solar installations, taking a cue from the ILO. A project like Takunda could facilitate exchange programs of good practice among and within districts, with a gender lens and, also influence young people's access to strategic resources, as well as engaging relevant authorities to facilitate access to land and premises for young people to undertake off-farm value chain businesses. There is also scope for facilitating access to productive assets, including machinery, vehicles, loans, among others and, engaging the Department of SMEs for the formalization of youth cooperatives and informal businesses. Working with the rural councils to invest in social services (water, electricity, childcare services) will allow more young women to engage in productive economic activities.

Women-specific interventions: Whilst challenges remain for both genders, the survey found that young women were more disproportionately affected in the areas of skills training (soft, social, and hard skills), and are limited in their, and at times lack, access to education and TVETs programs, productive assets, and decision making spheres, mostly due to gendered social norms embedded in patriarchy. Thus, developing and packaging young women-friendly business initiatives and training programs by Takunda programs is critical in enhancing the capacities and capabilities of (young) women in the labor market. It is therefore critical for Takunda programs to invest in both hard, soft, and social skills programs for women, initiate gender-focused dialogues at a community level that deal with religious and cultural based biases against women and community mindset change, assist in the formalization of ISALs including the development of constitutions for the ISALs in order to enhance their potential to access capital, promoting empowerment mottos and approaches such as "Girls can do it!" or "Yes we can!". In addition, Takunda can also strengthen advocacy at the education curriculum level to influence the government to speed up the creation of an environment where girls in school can learn woodwork or building, and boys can also learn cookery and fashion, and textiles, up to an advanced level.

Youth Agency, Engagement, and Wellbeing: Training programs intended to build life skills are required, such as self-confidence, problem-solving, financial management, innovation, resilience, and sustainability. In addition, awareness-raising programs such as community mindset change programs among different stakeholders, in particular elders, to demonstrate the potential value that young people could bring if engaged, could be facilitated by local youth leaders and other stakeholders in ways that lead to the improved role of young people in decision making at household and community level and reduce underutilization of young people's capacities. To achieve this, Takunda should adapt the Positive Youth Development (PYD) framework for its use in a community-wide approach to be guided in the development of interventions to work with young people to improve their well-being and exposure to economic opportunities. The PYD framework takes a holistic look at the various aspects of a young person's life and proposes interventions that touch on these to bring about 'Healthy, Productive, and Engaged Youth.'

Partnerships and collaboration: The survey identified that Takunda could partner or collaborate with the following: Ministry of Women Affairs, Community, Small and Medium Enterprises, Ministry of Higher Education, Science and Technology Development, Ministry of Public Service, Labor, and Social Welfare, Rural District Councils, community radio stations, PADARE (lever of change for gender mainstreaming and advocacy), private sector (green energy practitioners, local banks, mobile network operators, businesses), and, CSOs and NGOs working in the selected districts on economic empowerment initiatives for young persons.

Youth Migration: Strengthening advocacy around safe migration should be prioritized by development interventions in high migrant-sending locations. There is scope for engaging with institutions such as IOM to explore prospects for harnessing remittances for investment in the various value chains in the Takunda areas. For example, in groundnut producing areas such as Zaka and Buhera, the diaspora could help with the establishment of a peanut processing plant and establishment of a quality assurance system, particularly to ensure aflatoxin levels are managed, and packaging meets market standards, or help open new markets for organic processed goods, such as peanut butter, toasted nuts, peanut bars, crushed nuts, etc., overseas. Incentives to stay should be a component of projects while recognizing that skilling migrants increases their value and economic contribution through remittances.

1. Introduction

The Takunda project set out to achieve an ambitious objective to surface off-farm economic opportunities for young people and adults in its districts of operation in Zimbabwe. These are Buhera, Chivi, Mutare and Zaka. The project took on this challenge in response to the effects that underemployment and unemployment are having on men, women, and especially young people in these areas, which is constricting their livelihood options while increasing their vulnerability to economic, public health, and climate-related shocks. The following study was commissioned to assess the off-farm opportunities, capacities, and financial and labor market in these districts and provide direction to Takunda on the most viable of these through a rigorous collection and analysis of quantitative and qualitative data. Together with the Takunda project team, Khulani Development Trust followed a diligent desk and field work schedule to assess emerging employment trends, high-growth sectors for entrepreneurial activities and employment, labor shortages and employment gaps, and skills deficits in these districts. The following report provides this assessment and recommendations for project interventions as guided by the viability of opportunities per district.

Takunda is a five-year, $55 million Resilience Food Security Activity (RFSA) funded by the United States Agency for International Development (USAID). The project is being implemented by CARE International and its partners International Youth Foundation (IYF), FHI360, National Action Zimbabwe (NAZ), Bulawayo Projects Centre, and Environment Africa in two provinces Manicaland (in Mutare and Buhera districts) and Masvingo (in Chivi and Zaka districts). Takunda seeks to promote sustainable, equitable, and resilient food, nutrition, and income for the extremely poor, chronically vulnerable, and those at risk of malnutrition. The project aims to directly impact 301,636 people in 77,211 households across all-purpose areas by increasing household gender-equitable income, nutrition status, and resilience to shocks and stressors. Gender equality, youth empowerment, and governance are cross-cutting themes aimed at reducing disparities in access to, control over, and benefit from resources, assets, and opportunities and increasing the capability of women and girls to realize their rights, determine their life outcomes, and influence decision-making at the household, community, and institutional level. As the youth technical lead for the Takunda consortium, IYF is responsible for youth engagement, inclusion, and empowerment activities across all three purposes, with an emphasis on supporting youth livelihoods.

2. Problem Statement and Justification

This study was commissioned to help Takunda play its part in addressing a difficult economic situation in Zimbabwe which is leaving men, women, and young people, including those in Takunda's districts of operation, in a state of desperation. The Takunda project produced a thorough scope of work that highlighted the challenge of engaging in gainful economic activity in Zimbabwe. Evidence and knowledge gaps pertaining to Takunda's project districts, however, remained to be filled as this more national perspective was required to be more specific to the project. This study was therefore commissioned to locate Takunda's off-farm and non-farm project objectives in a complex livelihoods context and recommend how the project could proceed based on evidence drawn from research.

Zimbabwe faces a myriad of problems stemming from a combination of weather shocks, macroeconomic volatility, and political instability, which has resulted in food insecurity for more than half the population, including 5.5 million people in rural areas.[2] Food and nutrition security in rural Zimbabwe are linked to the performance of agriculture, not only because food comes from agriculture but also because many malnourished people reside in rural areas where agriculture is the main livelihood activity.[3] With low agricultural output, off-farm work is an essential compliment to agricultural production in Zimbabwe's communal areas.[4] Increasing off-farm work in rural areas is important because of the potential it has to ameliorate the effects of low agricultural productivity and low agricultural income, which are associated with poverty in rural areas.[5] The Off-farm Opportunities, Capacities, Financial and Labor Market study focuses on alternative livelihood options that are off-farm/non-farm to determine strategies in incorporating profitable inclusion of poor households into identified business options for men, women, especially young people.

Young people are disproportionately affected by these challenges. Their development is shadowed by weakening macro-economic prospects resulting in high unemployment, lower quality of jobs for those who find work, market inequalities, longer and more insecure school-to-work transitions, and increased detachment from the labor market[6]. Only 24 percent of Zimbabweans between 15–35 years are employed in the formal sector, and another 35 percent earn income from the informal sector.[7] There is a misalignment between national skills development and demand within labor markets, according to Youth Empowerment and Transformation Trust (YETT)[8]. Tertiary education traditionally enhances pathways to better-paying jobs, but institutions are offering skills that are not in demand, thereby ill equipping young women and men to participate productively in the formal or informal economy[9].

Un- and underemployment has contributed to the increase in urban and international legal and illegal migration as unemployed young people migrate in search of decent employment and a better life. Young

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[2] Zimbabwe Vulnerability Assessment Committee Report, July 2019
[3] Ensure Study Report (2018) ICRISAT
[4] Off-farm work and diversified livelihoods in Zimbabwe Communal Areas (Nov 2019) by Ian Scoones
[5] Off-farm labor allocation decision in small scale rural households in Zimbabwe by Innocent Matshe & Trevor Young
[6] African Development Fund: Zimbabwe Youth and Women Empowerment Project (YWEP),2016
[7] Next Generation Report (January 2020), The British Council, p. 23. https://www.unicef.org/zimbabwe/reports/apostolic-religion-health-and-utilization-maternal-and-child-health-services-zimbabwe
[8] Decades of Struggle and Hope: A Zimbabwean Youth Compendium, Youth Empowerment and Transformation Trust (YETT) 2019
[9] Zimbabwe Youth Investment Case Study Business Case Report

people increasingly feel that opportunities for a better future live beyond their current geographical location[10]. While both skilled and unskilled young people have migrated to neighboring South Africa and Mozambique, many must bear the burdens of being used as cheap labor since the labor laws of those countries do not protect them because most of them are illegal immigrants. COVID-19 exacerbated the deep-seated economic challenges resulting in many companies and economic agents facing viability problems.[11]. Young people and women suffered the full brunt of restrictions imposed to curtail the spread of COVID-19, taking away the few economic opportunities open to them. With part of Zimbabwe's diaspora losing jobs and others being deported from Botswana and South Africa due to COVID –19, there has been an influx of returning residents to Zimbabwe[12]. The International Organization for Migration (IOM) reported that as of May 13th, 2020, most of the migrants were returning to Masvingo and Manicaland Provinces.[13] Many of the returning residents had gone for economic reasons and were breadwinners. The loss of income associated with returning citizens is likely to exacerbate the already high incidence of poverty and food insecurity, and access to basic services.

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[10] Decades of Struggle and Hope: A Zimbabwean Youth Compendium (Study commissioned by Youth Empowerment and Transformation Trust (YETT) 2019

[11] UN- Zimbabwe COVID-19 Social Economic Framework for Integrated Policy Analysis and Support

[12] UN-Immediate Socio- Economic Response to COVID-19 in Zimbabwe, - A framework for integrated Policy Analysis and Support,2020

[13] IOM. COVID-19 Preparedness and Response Zimbabwe: Stranded and Vulnerable Zimbabwean Migrants Returning from Within South African Region." *Displacement Tracking Matrix*; Issue 02. May 13, 2020.

3. Study Objectives and Evidence and Knowledge Gaps

The main objective of the Off-farm Opportunities, Capacities, Financial, and Labor Market Assessment was to identify participants' perceived needs, preferences around the availability of economic opportunities, and engagement at households and communities in Takunda's areas of operation. It set out to specifically look at off-farm opportunities available and skills required to access those opportunities. This included an assessment of the sectors/ services/ industries where youth labor is currently employed (paid and unpaid) in selecting off-farm/ non-farm activities/sectors, services, or industries. Participant profile (skill, willingness, and resources), profile (demand, income potentials, input and support service availability, and socio-economic and cultural context) were to be analyzed and matched with participants. Identified activities would be segregated based on the income-earning potential for the adopter and growth potential for the specific activities. Further, the USAID's Bureau for Humanitarian Assistance (BHA) through the Learning, Evaluation, and Analysis Project (LEAP III) would assist with financial analysis to identify off-farm/non-farm activities/ sectors or industries which Takunda would implement.

The SOW stated that the study would explore the availability of Technical and Vocational Education and Training (TVET) and how effective the institutions are in responding to skills training, and any opportunity for Takunda to inform curriculum update. The study would also establish the migration patterns and how they are impacting livelihood and financial returns to the community. The results would be used for refinement of the program design and serve to identify emerging employment trends, high-growth sectors for employment, labor shortages, employment gaps, skills deficits, and entrepreneurial activities in Mutare, Buhera, Chivi, and Zaka districts. This would inform soft skills, entrepreneurial, technical, and employability training, sector targeting for vocational training, and internships for Takunda participants, especially young women and men, including those living with disabilities. This study, together with the Gender Study, would look at barriers to the full participation of young women and men, especially those living with disabilities, in economic activities and in community disaster and natural resources management. The results would be used to design interventions to increase youth participation and leadership in community decision-making processes and recommend policies and procedures that can strengthen the enabling environment and increase the youth inclusiveness of key functions of the labor market, food security, and disaster risk management.

4. Literature Review

Zimbabwe has a youthful population. Its average age for males is 21.7 years and 22.7 years for females.[14] About 73 percent of its population was below 34 years of age (LFCLS, 2019). This means that the country can leverage the youth bulge or youth dividend. Employment and job creation for the young people in Zimbabwe has remained a daunting challenge for the country. In 2019, the ILO also stated that the future labor market situation of young persons was highly influenced by their initial experiences, including how quickly and how well they can access the labor market, and the skills and competencies acquired through education, and training, hence idle young persons should be a cause for concern for policymakers. This section provides a brief scope of the labor market dynamics of young people at the national level and, more particularly, young people in Manicaland and Masvingo, the areas under study.

The Zimbabwean economy and young people

The Zimbabwean economy has undergone a structural transformation in the past decades, characterized by macroeconomic instability, massive deindustrialization and shrinking of the formal economy, the exponential rise of the informal economy, low levels of investments (local and international), limited access to financing for youth initiatives (working capital), unfavorable business environment, unavailability of basic infrastructure and Information and Communication Technology (ICT) adoption, especially in the rural areas. Even during the years of real Gross Domestic Product (GDP) growth, such as between 2009 and 2012 during the introduction of the multicurrency, this growth was not accompanied by employment creation, especially among the young people. The 2021 ILO report titled "Zimbabwe: Putting decent jobs at the center of the economic development strategy" indicated that labor market conditions have continued to deteriorate over the past years.

Evidently, the contraction of the formal economy has resulted in the economy's failure to absorb the young people coming from universities, colleges including vocational training colleges. For instance, every year, close to more than 5,000 people graduate in Zimbabwe, from state universities, polytechnics, nursing schools, teachers, colleges, apprenticeships, to name but a few, and all these people are expecting to [find employment].[15] This has left young people with no option but to find employment and eke out a living in the informal economy - survivalist economy *(kukiya-kiya or zig-zag economy),* with no prospects of decent livelihoods (LEDRIZ and FES, 2019). Thus, the informal economy has become the largest employer for most young people, trapping them in low productivity jobs, precarious employment, or under-employment, all of which are at odds with the principles of decent work. Overall, jobs in the informal economy are characterized by decent work deficits in the form of 3Ds, i.e., dirty, demeaning, and dangerous jobs with poor conditions of service and employment regulations (2019 LFCLS). Furthermore, the 2021 ILO report (ibid) highlighted that young workers are more likely to enter the labor market through the informal sector as own-account workers. The report also highlighted that young workers are also less satisfied with their jobs than adult workers are.

Young people education and implications on labor market

Worsening the employment challenge for young people has been the low education attainment beyond secondary school level, skills mismatch, and low digital skills especially in rural areas. For instance, the 2019 LFCLS indicated that most young people aged between 15 and 35 years had only attained lower

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[14] Zimbabwe National Employment Policy Framework (ZiNEPF), 2013
[15] http://www.livingzimbabwe.com/2012/01/the-unempoyment-challenge-for-the-zim-youths.html

Takunda Resilience Food Security Activity: **Award #72DFFP20CA00007** | 5
Off-farm Opportunities, Capacities, Financial and Labor Market Assessment |

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Takunda Resilience Food Security Activity: **Award #72DFFP20CA00007** | 5
Off-farm Opportunities, Capacities, Financial and Labor Market Assessment |

secondary level, 60 percent. Fewer young people have reached Tertiary - Higher National Diploma / Bachelor/Bachelor Honours, 4.2 percent, whilst only 2.3 percent had reached Vocational - Apprenticeship/ Teacher College level and 0.2 percent had reached Vocational - National Foundation Certificate. However, the 2021 ILO report (ibid) revealed that education does not seem to reduce the risk of unemployment. In fact, one reason is that the skills acquired in universities and Technical and Vocational Education and Training (TVET) centres are not always relevant in the labor market.

Employment levels of young people: Figure 1 shows the employment levels among young people.

Figure 1: Percentage Distribution of Currently Employed Youths (15-35 years), by Province and Sex
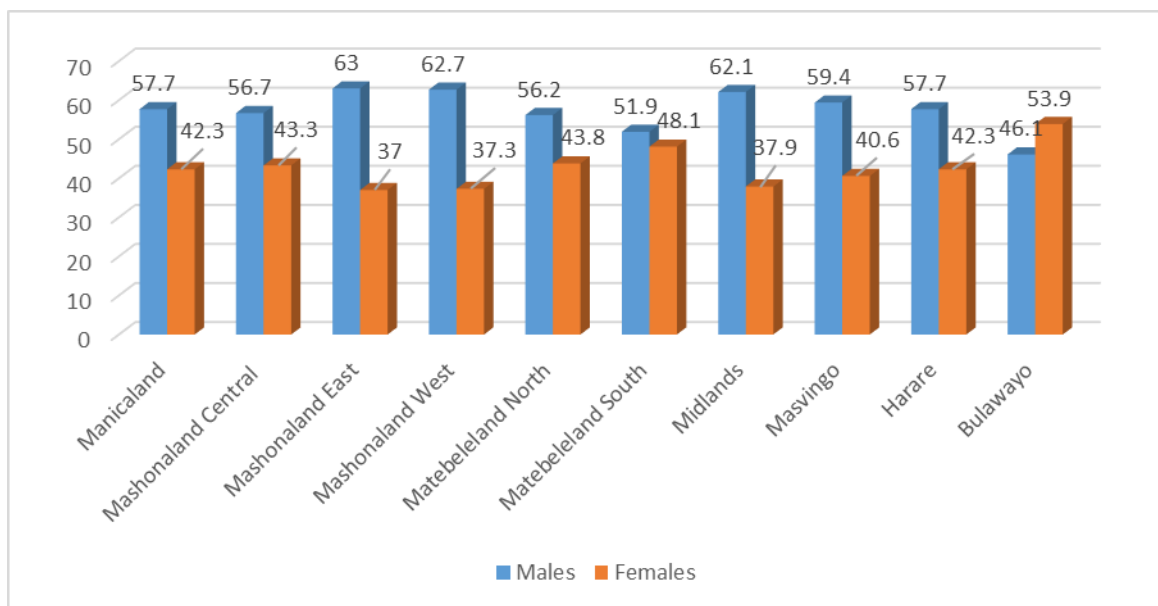
Source: LFCLS, 2019

Figure 1 shows that Masvingo was the fourth out of the ten provinces in terms of the proportion of employed male youths (59.4 percent) whilst Manicaland was the fifth (57.7 percent). Among females, Manicaland ranked fifth out of the ten provinces (42.3 percent) and Masvingo ranked seventh with 40.6 percent. Comparatively, Figure 1 shows that of the two provinces, Masvingo had a better rank for young male population in employment than young females, whilst Manicaland maintained the same fifth position for both sexes.

Unemployment rates: Overall, in 2019 the unemployment rate for the youths in Zimbabwe aged between 15-35 years stood at 20.8 percent with females having the higher unemployment rate (22.3 percent) compared to males (19.7 percent). The provincial unemployment rate was highest in Matabeleland North (38.5 percent) and Harare having the least of about 12 percent. Masvingo province raked seventh (23.8 percent) while Manicaland ranked eighth (22.3 percent) out of the ten provinces in terms of the highest number of unemployed young people. The number of females in unemployment was lower than males in Manicaland, with the opposite for Masvingo province.

Young people Not in Employment, Education, and Training (NEET): The Sustainable Development Goal 8, target 8.6, specifically urges governments to substantially reduce the proportion of youth not in employment, education, or training. The 2019 LFCLS revealed that 47 percent of young people are neither in employment, education, and training and 56 percent of these are females. This implies that young

women face additional difficulties in accessing the labor market, pursuing quality education, or participating in vocational or skills training programs. This is worsened by young women's engagement in unpaid care and domestic work. Masvingo ranked fifth in the highest number of young people in NEET, and Manicaland ranked eighth, clearly indicating the vulnerabilities of young people in the two provinces under study. A high rate of NEET means that more young persons are not gaining professional experience or developing new skills, which could put them at risk of economic and social exclusion.

Young people labor supply and underutilization of young people's labor: The 2021 ILO report (ibid) on Zimbabwe indicated that there is a considerable gap between youth and adults in labor underutilization[16], reflecting the heightened difficulties that young workers face to access employment compared to their older counterparts. This indicates that the youth labor supply faces disproportionately high rates of underutilization.

Economic sectors dominated by young people: Geography is one of the major determinants of the type of work or jobs that young people are engaged in. The 2019 LFCLS indicated that young people were concentrated in the agriculture, forestry, and fishing sector. Masvingo had more than half of the young population in this sector (55.6 percent) whilst Manicaland had 48.1 percent (close to half of the young people population in that province). Retail trade, sale, and repair of motor vehicles was the second sector with the concentration of young people in both provinces with Manicaland at 24.9 percent and Masvingo at 12.2 percent. For Masvingo, the third sector with a concentration of young people was the construction sector at 6.9 percent. Some of the young people were also found in the manufacturing sector with 6.1 percent for Manicaland and 5.8 percent for Masvingo.

Occupational distribution: In terms of occupation, most young persons between 15 and 35 years in Manicaland were found in elementary occupations[17] (32.1 percent), skilled agriculture (29.2 percent), services and sales workers (21.7 percent), and craft and related trades workers (5.9 percent). Similarly, for Masvingo, the majority were in elementary occupations (52.5 percent), skilled agriculture (18.1 percent), services and sales workers (14.3 percent), and craft and related trades workers (5 percent).

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[16] Labor underutilization refers to labor supply, which is not being used in the economy, meaning people are ready to work – or to work more – but are not doing so.
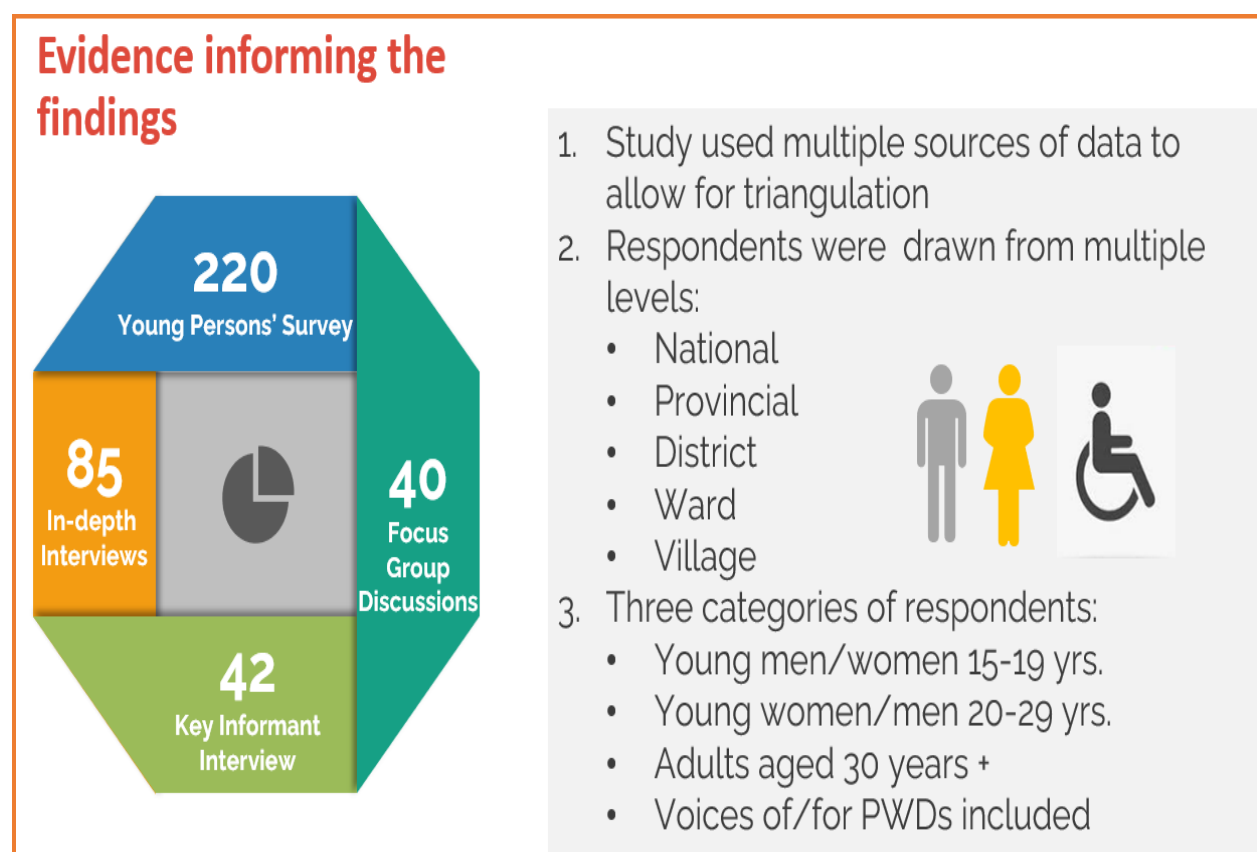
[17] Elementary occupations consist of simple and routine tasks, which mainly require the use of hand-held tools and often some physical effort. Examples include selling goods in streets and public places, or from door to door; delivering goods; simple farming tasks, driving animal-drawn vehicles or machinery, among others.

5. Methodology

5.1 Quantitative and Qualitative Methodology

Study Design

The study employed a mixed-methods approach comprising of a combination of a Young People Survey (YPS), focus group discussions (FGD), in-depth interviews (IDIs), key informant interviews (KIIs), and the Migration Survey (MS). The YPS was purposively selected to help collect the quantitative data needed to set appropriate indicator targets. Triangulation of information was done through key informant interviews conducted with national, provincial, district, and ward level stakeholders. In addition, the study used various key national and strategic reports to complement and generate meaningful data to support the analysis. Note that for the administration of the YPS (data collection and analysis) used an online data collection platform – Kobo Collect.

Evidence informing the findings

- 220 Young Persons' Survey
- 85 In-depth Interviews
- 40 Focus Group Discussions
- 42 Key Informant Interview

1. Study used multiple sources of data to allow for triangulation
2. Respondents were drawn from multiple levels:
   - National
   - Provincial
   - District
   - Ward
   - Village
3. Three categories of respondents:
   - Young men/women 15-19 yrs.
   - Young women/men 20-29 yrs.
   - Adults aged 30 years +
   - Voices of/for PWDs included

The study was designed to capture a cross-section of the four project districts, namely Chivi and Zaka districts in Masvingo Province and Buhera and Mutare districts in Manicaland Province. Within each district, a total of four wards were selected, with the final choice of wards determined by district-level stakeholders in consultation with district project staff.

The YPS had a sample size of 200 respondents to be drawn from across all four districts in equal proportions. The study overall aimed at ensuring representation of respondents by sex (male and female), age (youth and adults), and ensuring that persons with disabilities were included. The design of the study also sought to ensure that different socioeconomic groups were included in the study sample.

Desk Research

The study team initially reviewed literature, both published and project, on the four core themes underpinning the study, namely (1) economic opportunities, (2) capacities, (3) financial, and (4) labor markets as they relate to off-farm livelihoods within rural contexts in Zimbabwe and similar areas. This review of literature, guided by the Scope of Work (SOW), informed the development of the study tools.

Throughout the study, consultations were made to literature sourced from district and national level stakeholders to identify and present secondary data relevant to the Takunda Project, as well as inform the study and report based on some best practices and case studies.

Young People Survey

The YPS was specifically targeted at young people aged between 15 and 29 years of age and residents in the targeted communities in Takunda's four operational districts. The survey was predominantly quantitative with some open-ended questions to capture the respondents' perspective in a more engaging and expanded format. Respondents to the YPS were purposively selected at the ward level to ensure that young people of school-going age (15-19) were included in the study sample.

The Young People Survey reached 220 young people against a target of 200 across all Takunda districts using Tablets

The survey also ensured that different age/sex categories of young people (15-19 males, females; 20-29 males, females) were all included in equal proportions. The questionnaire (Annex 1) was informed by the project's indicators and was modified following pre-testing and piloting in the Chivi district. A Shona version of the questionnaire was also made available on the Kobo- Collect interface to support fluent and effective data collection.

The YPS took approximately 35 to 45 minutes to complete, and each enumerator had a target of approximately seven questionnaires per district. A total of 220 YPS, comprising 54.5% females and 45.5% males, were completed against a target of 200. The relative contribution to the sample size was Mutare (26.4%), Buhera (25.9%), Zaka (24.1%), and Chivi (23.6%). Table 1 shows the distribution of the YPS by age and sex.

Table 1: Proportion of Young Person Survey respondents by age and sex

	15-19 years		20-29 years		Total		
	Female (n=60)	Male (n=54)	Female (n=60)	Male (n=46)	Female (n=120)	Male (n=100)	Overall (n=220)
Buhera	50.0%	50.0%	62.1%	37.9%	56.1%	43.9%	25.9%
Chivi	55.6%	44.4%	56.0%	44.0%	55.8%	44.2%	23.6%
Mutare	51.9%	48.1%	51.6%	48.4%	51.7%	48.3%	26.4%
Zaka	53.1%	46.9%	57.1%	42.9%	54.7%	45.3%	24.1%
Total	**52.6%**	**47.4%**	**56.6%**	**43.4%**	**54.5%**	**45.5%**	**100.0%**

Key Informant Interviews

Key informant interviews, based on pre-approved qualitative guides, were conducted with a sample of stakeholders drawn from across four levels, namely national, provincial, district, and ward. These individuals were selected for interview based on their expert knowledge, geography, and subject matter, on the issues under focus in this study. KIIs also provided some vital quantitative data and referred the study team to relevant secondary data. All KIIs were conducted by consultants. At the national and provincial/district levels, KIIs were conducted with government line ministries, international and local institutions operating around the major themes of this study; private sector company representatives; training institutions, among others. In total, the study team completed 42 key informant interviews against a target of 53. Limitations are provided in Section 5.3

Young women Focus Group Discussion in Zaka ward 29.

Focus Group Discussions

The study conducted a total of 40 FGDs, against a target of 34, facilitated by enumerators across the four districts. There were some challenges experienced in mobilizing the participants that led to two planned FGDs not taking place (Section 5.3). The FGDs assessed economic opportunities in the Takunda communities, assessed their perceptions of current skills and opportunities for labor and economic engagement. FGDs were used as a platform for generating discussions, thereby enriching the quality of data.

FGDs were conducted with six groups at a community level, namely young women (15-19 years); young men (15-19 years); young men (20-19 years); young women (20-29 years); adult men (30 years and above); and adult women (30 years and above). Each FGD had between six and eight participants and lasted around an hour and a half on average. FGDs captured the voices of young people and adults and determined the gaps between perceptions and actual labor markets. FGDs were transcribed and subsequently analyzed to generate emerging themes and findings of the study.

In-depth Interviews

These were guided qualitative interviews conducted with individuals to ensure that issues pertinent to the various social groups were adequately captured. Categories of respondents interviewed included local community leaders, youth leaders and pro-positive youth, persons with disabilities, religious leaders or representatives, teachers (could not be interviewed as FGDs), and individuals from the six age/sex categories outlined for FGDs. In-depth interviews were conducted by consultants with support from enumerators. A total of 85 IDIs were completed in the four districts against a target of 44.

Migration Survey

To understand the experiences of those that migrated, the study conducted a qualitative survey with individuals that had migrated from the study areas. Twenty-three names and contact details of these individuals were captured through the YPS and IDIs. Following the completion of the YPS, virtual interviews were conducted with these respondents. A total of 14 migration surveys were completed against a target of 30, comprising eight males and six females. A challenge faced with these interviews is that most migrants located in South Africa were reluctant to share details about their migration experiences as most of them are illegally settling in the country. Some declined to be interviewed for fear of victimization.

Transect drives and walks

Once at the community level, the study team took transect drives and walks, taking notes and making observations of the ways of life, including economic opportunities, possible in the Takunda communities.

5.2   Quality Assurance System

To ensure that the study complied with the expectations of the SOW, a suite of quality assurance measures was incorporated into the study design. Firstly, the tools were reviewed prior to the training. Subsequently, a one-week training was conducted where enumerators were familiarized with all tools, and survey tools were pretested and refined, translated, and finalized. The finalized survey was programed into Kobo-Collect, a tablet-based software program for data collection. This program (Kobo-Collect) allowed for the Data Manager to monitor and report on field data collection progress, identify and signpost errors in the field data collection process, and provide data summaries to inform further probing through qualitative tools. Daily debriefs were held by teams, formally or informally as team or sub-team catch-up sessions, and on a weekly basis with other teams to check on progress against targets, share experiences and refine planning for the following week. Field logistics, including appointments with key informants, were done by district field teams. A reflection event was held on the 17th of September, 2021 to allow teams an opportunity to reflect on the research experience and share notes on findings that would shape the study report. In terms of ethics, training was provided to all field staff on ethical principles underpinning this study. All staff were encouraged to take further training on the Prevention of Sexual Exploitation and Abuse. Consent forms were required for all respondents, including for photographs.

COVID-19 regulations were strictly adhered to during the research exercise

5.3   Constraints and Limitations of the Study

This research exercise encountered a variety of challenges that limited the extent to which the Consultants were able to meet some of the study targets KIIs and Virtual Interviews. The first challenge was the unpredictable nature of mobilization. For instance, some respondents would cancel a scheduled interview when a competing priority emerged. A second challenge was with regards to gatekeepers in the districts restricting access to key informants. This specific occurrence meant that an interview with a District Economist in one of the study locations did not take place, although other planned interviews in the district were able to be conducted.

COVID-19 Protocols

The study was conducted under level one (1) lockdown restrictions. All study team members were required to wear face masks correctly and issue face masks and hand sanitizing to all respondents prior to collecting data.

At a community level, interviews were all done outside with the survey team seated at least 1.5 meters from the respondent(s) to meet the social distancing requirements.

An attendance register was maintained for possible contact tracing. None of the field team members fell ill due to Covid-19 infection during the field study.

6. Results

6.1. Economic Opportunities & Access for new wage /off-farm/ non-farm self-employment disaggregated by life stage and including people living with disabilities: (O.1.1.2, 3.1.2,3.3.2)

What gaps in knowledge, skills, and attitudes do Takunda participants, especially young women and men, have about the resources and assets to find employment or improve their livelihoods?

The Young People Survey, conducted as a component of this study, found that overall, 85.5% of surveyed young people across the four districts (N=220) had gaps in knowledge, skills, and attitudes that were acting as significant barriers to either securing employment or improving their livelihoods. Survey data further reveals that, while there was no statistically significant difference in perception by gender, younger respondents (15-19 years) are mostly at school or recently completed or dropped out of school, were more optimistic about their skills, knowledge, and attitudes, at 77.2% (n=106) compared to the older (20 to 29 years) cohort. The survey further asked respondents what gaps these were, and they noted the following:

Table 2: Challenges faced when finding employment or improving livelihood

Barriers to finding employment or improving livelihood by sex and age	Female			Male			Total		
	15-19 yr	20-29 yr	Total	15-19 yr	20-29 yr	Total	15-19 yr	20-29 yr	Total
1. Lack of or shortage of adequate initial capital	46,8%	58,9%	53,4%	41,5%	63,6%	52,9%	44,3%	61,0%	53,2%
2. Lack of family support	29,8%	30,4%	30,1%	22,0%	13,6%	17,6%	26,1%	23,0%	24,5%
3. Lack of life skills	17,0%	17,9%	17,5%	41,5%	25,0%	32,9%	28,4%	21,0%	24,5%
4. Lack of entrepreneurship, business & financial management skills	27,7%	23,2%	25,2%	19,5%	20,5%	20,0%	23,9%	22,0%	22,9%
5. Congested with social problems	4,3%	16,1%	10,7%	7,3%	9,1%	8,2%	5,7%	13,0%	9,6%
6. Difficulty finding good location and or premises for starting own business/	6,4%	5,4%	5,8%	7,3%	13,6%	10,6%	6,8%	9,0%	8,0%
7. Unaffordable cost of marketing	2,1%	7,1%	4,9%	2,4%	2,3%	2,4%	2,3%	5,0%	3,7%
8. Norms and beliefs	2,1%	3,6%	2,9%	0,0%	4,5%	2,4%	1,1%	4,0%	2,7%

As can be seen in Table 2 above, young people cited:

- **Lack of adequate start-up capital** as the most significant gap (53.2%) to finding employment or creating a means for sustaining themselves. The challenge is almost similar for both females and males. As a result, regarding entrepreneurship/self-employment, this is a substantial barrier to young people starting and growing their businesses. In some instances, young people fail to take up internship or employment positions in nearby growth points or urban centers as costs of accommodation, food and transport are prohibitive, and this is seen as start-up capital/stipend needed to take these young people to the next level of permanent employment.

- Secondly, **family support was often weak or lacking** (24.5%) in areas such as advice and guidance, physical resources, permission, and time. Young women were disproportionately less supported (30.1%) compared to their male counterparts (17.6%). For example, married women cited requiring their spouses' or parental consent to engage in petty trading, especially where this involved traveling outside the ward or district to access the source or output markets. For all gender categories, parents were often less willing to invest in further training after secondary school or provide capital to start an income-generating activity (IGA). Based on information gathered thorough qualitative methods, most parents expect their children to start contributing income to the household at an early age,

either through marriage or any work they can do.

- The third significant barrier faced by young people was found to be a **lack of life skills** (24.5%). In this finding, youths mentioned a lack of personal drive to get started (8%) and a lack of self-confidence to find employment or start an IGA (5.6%). Self-confidence in this text refers to the ability to be a risk-taker and to make quick decisions. There was a significant gender difference with respect to lack of self-confidence, with male respondents citing this gap at a higher rate (11%) compared to female respondents (1%). The gaps in self-confidence are linked to social expectation and lack of opportunities that put pressure on males to be successful at an early age and IGA interventions disproportionately supporting females compared to males.

A young person fixes a cellphone battery by heating a blade on a fire at Buhera shopping centre ward 13. Lack of access to ICT and cellphone repair skills limits his potential.

- Young people also reported **lacking the appropriate skills in entrepreneurship and business management** (22.9%), mentioning areas such as record keeping and marketing, with slightly more females citing this gap (25.2%) than males (20%). Further interviews through FGDs and IDIs also revealed that basic financial literacy skills, writing and communication skills, as well as marketing skills were often weak or missing among young people, despite the education system claiming that these were being integrated into the learning curricula.

- In fact, across all four districts, the study team encountered secondary schools where technical subjects, such as building, agriculture and fashion, and textiles, were being taught as theoretical subjects due to a lack of resources for practical exercises (machinery, tools, and materials), a similar challenge that TVETs were experiencing. This further limits their TVET-readiness.

- For young people intending to start businesses, there was often a challenge to obtaining space to work from, in line with evidence from the literature review. Eight percent of respondents, mostly males (10.6%), faced challenges obtaining space for operating, making it difficult to establish and operate.

- Key informants attributed congested social problems to unemployment-related idleness. Issues such as early and unplanned marriages, drug, and alcohol abuse, especially among young men, feeling of hopelessness and depression, including those with tertiary qualifications, failure to match high expectations from parents, and general stress associated with poverty and deprivation, were prevalent in all districts.

- Marketing costs as it relates to sharing flyers on social media and making direct calls and sending messages, which requires data and airtime, were also an issue (3.7%); affecting slightly more females (4.9%) than males (2.4%) and influenced by the nature of enterprises that young women and men pursued. For some youth, lack of money to meet the costs of applying for employment, such as typing and printing resumes, photocopying certificates, and sending applications in person or online, were the main hindrance.

- KIIs with potential employers at the ward and district center level also provided further insight into some of the gaps that young people faced in accessing employment or establishing livelihoods. These

were as follows:

Gaps in knowledge: Most young people are unaware of potential employers due to lack of access to market intelligence. They tend to rely on newspaper advertisements, as opposed to developing the right social networks for accessing such information, to find economic opportunities. Being located further from the district centers disproportionately affects young women who, for fear of personal security risks associated with walking longer distances, may prefer to stay at home, further widening the gendered information gap. By operating their own groups where they tend to spend their time on entertainment rather than information on economic opportunities, chances of accessing relevant knowledge and information are lower. One respondent remarked that:

"Social media everywhere is helping young people access information and knowledge. For our youth here, social media is about following celebrity gossip, sharing jokes, and discussing football! They have their own groups which, unfortunately, exclude any grown-ups who could potentially share valuable information"—interview with NGO youth officer, Zaka.

As a result of this for young people in business, knowledge of what was trending on the market, off-takers for various commodities, suppliers of inputs or products, and sources of finance, was often weaker or missing, which could otherwise be obtained through social media or social networks. As a result, the value for money spent on ICT was often lower as this did not yield opportunities. Limited experience in the sectors in which they were working was also another key determinant of low knowledge.

Table 3: Access to smart gadgets and the internet by district

		Buhera			Chivi			Mutare			Zaka			Total		
		Female (n=32)	Male (n=25)	Total (n=57)	Female (n=29)	Male (n=23)	Total (n=52)	Female (n=30)	Male (n=28)	Total (n=58)	Female (n=29)	Male (n=24)	Total (n=53)	Female (n=120)	Male (n=100)	Total (n=220)
Do you have access to a smartphone, tablet, or computer?	No	53,1%	56,0%	54,4%	65,5%	47,8%	57,7%	73,3%	60,7%	67,2%	55,2%	45,8%	50,9%	61,7%	53,0%	57,7%
	Yes	46,9%	44,0%	45,6%	34,5%	52,2%	42,3%	26,7%	39,3%	32,8%	44,8%	54,2%	49,1%	38,3%	47,0%	42,3%
	Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
Do you have access to the internet?	No	75,0%	56,0%	66,7%	58,6%	47,8%	53,8%	80,0%	53,6%	67,2%	62,1%	50,0%	56,6%	69,2%	52,0%	61,4%
	Yes	25,0%	44,0%	33,3%	41,4%	52,2%	46,2%	20,0%	46,4%	32,8%	37,9%	50,0%	43,4%	30,8%	48,0%	38,6%
	Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

It is recommended that Takunda use digital technology to bridge the lack of knowledge and consider establishing an internship program for work-readiness training. Takunda should also widely disseminate market-relevant information, training information, and information that enhances access to finance.

Gaps in skills: A strong narrative emerging from the Ministry of Education KIIs was that even for those young people who had passed through Ordinary Level or post-secondary training, basic industry skills, both hard and soft, were almost always missing. The experience was that retraining, especially on the use of equipment and tools, customer management, and general business skills, such as writing, record keeping, and financial management, was often necessary. The challenge faced, especially with young people with tertiary qualifications, was their attitude to learning, perceiving themselves as "more educated" and thus creating tensions with the older experienced folk, who felt threatened anyway. Private sector and labor key informants noted that softer skills, including etiquette in managing clients, time management, and developing the right personality for the position, e.g., interpersonal communication skills, were missing in most young people. Some young people would produce various items but not know where to sell those products, suggesting the existence of gaps in doing market research and marketing.

Gaps in attitudes: A dominant view among stakeholders interviewed was that most young people appear to be entitled to support. Some respondents felt that young people typically expected to be given money without any obligation to perform or pay back, with most being motivated by instant income rather than learning a trade and gaining the right skills. Thus, where the salary is low, most will not last, and those that do sometimes expect to earn as much as their employer or supervisor.
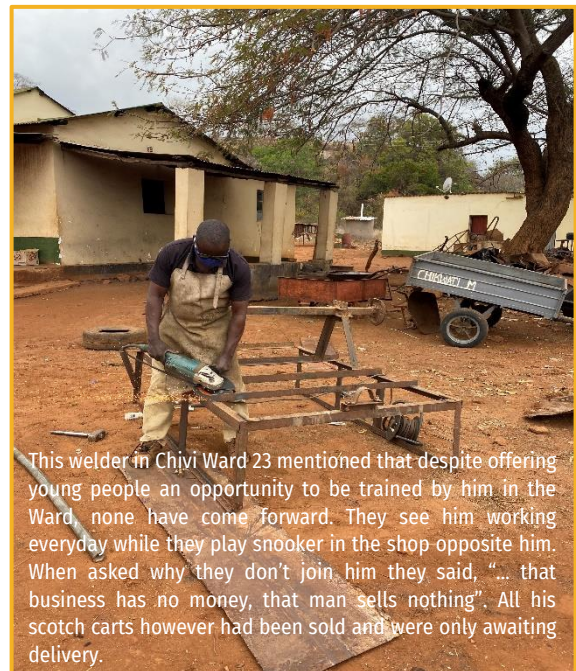
Generalizing, young people were perceived to be interested in the retail side rather than the production side, with medium to long-term maturity projects being particularly repulsive for those starting businesses. There was also a narrative that some young people believed that their realities, i.e., lack of employment or unemployability, were due to spiritual or demonic factors and that the solution was cleansing rather than the opening of opportunities.

What are the barriers (knowledge, skills, attitudes, resources) participants have, especially young women and men, to engage and influence community structures, decision-making processes, and IGAs?

Respondents to the study noted a range of barriers to engaging and influencing community structures, decision-making processes, and income-generating activities. These were as follows:

Barriers to engaging and influencing community structures:

This welder in Chivi Ward 23 mentioned that despite offering young people an opportunity to be trained by him in the Ward, none have come forward. They see him working everyday while they play snooker in the shop opposite him. When asked why they don't join him they said, "... that business has no money, that man sells nothing". All his scotch carts however had been sold and were only awaiting delivery.

1. Political capture of community structures (i.e., politicization or high-jacking for political party purposes) may discourage participation.
2. Poor community leadership may undermine the potential contributions of community members.
3. Migration of educated and skilled people typically undermines the voices for transformation that community structures could benefit from.
4. Timing and location of community meetings may exclude certain groups, e.g., people with HIV (e.g., people with HIV sometimes need to take meals at specific times to take their medication. If timing is

not carefully planned, then this is a barrier), persons with disabilities, or pregnant or lactating women.
5. Facilitating skills of those managing such community engagements.

Barriers to engaging and influencing decision making:

1. Gender of an individual: Women typically have less voice in the predominantly patriarchal districts. The challenge is worse for young women, especially those whose husbands have migrated out, and therefore, are expected to spend more time at home than in community social gatherings.
2. Poverty: In community decision making, young adults who do not own any assets have the least contribution to decision making. Those owning homesteads or fields tend to have privileged voices as they have a 'stake' in the community.
3. Education: Educated individuals, especially when they are of reasonably good socioeconomic class, are more likely to be listened to than those without education. In fact, educated individuals are perceived as being more articulate.
4. Age: Youth are seen and treated as children; their views are often never sought or respected, and they cannot be seen to be opposing elders in a meeting. This discourages future participation.

Barriers to engaging and influencing income-generating activities:

1. Lack of safe spaces, especially for young people to meet and operate from.
2. High risk of young peoples' initiatives being hijacked by political interests. Sometimes when there is a new project that focuses on young people, a politician from a political steps in and makes it seem as if the project came because of the party's initiative. Secondly, the selection of beneficiaries can be captured by local elites who select young people affiliated with their party, thereby excluding other young people who do not want to be associated with that party.
3. Some communities are not well-organized and may not have those individuals who form the loci of any development in an area.
4. Those facilitating such initiatives may be of higher income status and therefore propose measures that do not match the capacities of others.
5. Education: Young people that drop out of school are often difficult to train, as they are usually faced with multiple challenges, which include illiteracy, lack of confidence, lack of time to engage in economic activities, and limited business networks. Where an IGA has an associated pre-training, they are likely to abscond or disengage.

According to the YPS, the top three barriers to engagement and influencing structures and processes at a community level, including decisions and economic opportunities, were: (i) limited access to information (38.2%); (ii) inconvenient timing of community activities (12.7%); and (iii) family obligations (12.3%).

What market opportunities exist for Takunda participants, especially young women and men, to engage in economic activities, strengthen technical and life skills, and use productive resources and assets based on vulnerability levels of target groups per demographic?

To determine the economic opportunities that the Takunda participants could gainfully be engaged in, the study initially collected views on these using the Young People Survey and complemented by FGDs and KIIs with a sample of stakeholders across various sectors, including government, private sector, training institutions, NGOs and community leaders. These are detailed in Tables 3 to 6. The study team

then used a participatory and rigorous four-stage process to identify a short list of economic opportunities for consideration by the program in its four operational districts (Figure 2).

Figure 2: Process of identifying Takunda Economic Opportunities
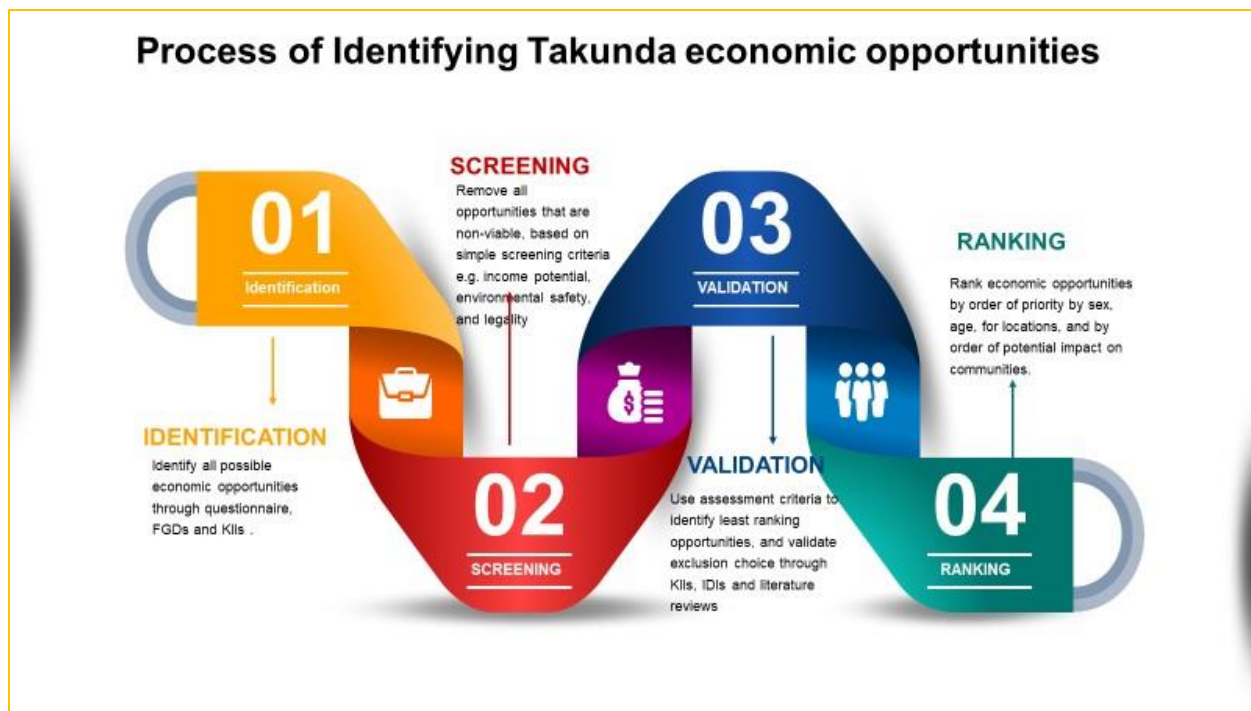
Stage 1: Identification: The study team identified a long list of economic opportunities in the four Takunda communities based on data collected through the quantitative survey, in-depth interviews, and focus group discussions. At this stage, the total number of economic opportunities mapped exceeded 80 different activities.

Stage 2: Screening: The long list was subsequently screened using simple criteria of relevance and appropriateness for promotion by a program. Some of the listed opportunities were on-farm (e.g., piggery and broiler production), and others were non-viable for environmental and legality reasons (e.g., gold or mineral panning, mice or bird catching, hunting). This initial screening reduced the list of economic opportunities to 40.

Stage 3: Validation: Consultants then applied an assessment criterion that was developed based on expert knowledge and priorities for the program. The intention here was to further cut down the list and remove those economic opportunities with the least likelihood of success and impact. A seven-criteria screening tool was used for this. The criteria were given different weights to reflect their different contributions to the final decision on each opportunity. The criteria for screening and relative weighting were as follows:

Prospects for value addition	Environmental safety and legality	Womens control over income/decisions	Potential linkage with other programs	Prospects for scaling up	Level of training required	Decency of employment	Score (weighted)
3	5	4	2	2	4	2	

Scoring was done by the study team using an Excel spreadsheet, and final weighted scores were used to identify the top 20 and bottom 20. Subsequent key informant interviews for identifying economic opportunities were used to validate the choice of top 20 opportunities, as well as to replace some opportunities. For example, firewood sales were identified by communities as an opportunity based on the energy gap, and the study team proposed a greener and environmentally sustainable alternative, such as biogas, briquettes, and solar.

Stage 4: Ranking: The final list of economic opportunities was reviewed and re-ranked based on where the prioritization was cited, its local relevance, and the competitive advantage of different locations. Preferences by sex and age of target groups were also factored into the ranking process to produce the final list. The list was left open without specifying commodities to allow for local tailoring. For example, each district decides which fruits to prioritize for processing.

Table 4: Emerging Opportunities identified by young people and adults per District

	Opportunity	Overall rating	Rating by district			
			Buhera	Chivi	Mutare	Zaka
Best bet (Top 5)	1. Carpentry and joinery	**1**	2	1	1	1
	2. Food processing (e.g., marula, peanut butter production)	**2**	1	2	2	2
	3. Dressmaking	**3**	4	4	3	3
	4. Cell phone repairs	**4**	3	3	4	4
	5. Fence-making and welding	**5**	5	5	5	5
Promising alternatives	1. Processing of horticultural commodities, e.g., dried fruits and vegetables, fruit jams, etc.	**2**	2	3	2	5
	2. Confectionaries	**4**	5	4	5	4
	3. Bricklaying and cement-based brick molding	**1**	1	1	2	1
	4. Fruit processing	**6**	6	6	3	6
	5. Honey production	**5**	4	5	4	2
	6. Biogas and clean energy supply (e.g., solar installations)	**3**	3	2	1	3
Other highly rated alternatives	1. Motor mechanics	**4**	4	5	4	5
	2. Hairdressing	**2**	3	2	5	1
	3. Fish farming	**1**	1	1	2	3
	4. Processing of crop produce, e.g., threshing	**6**	6	4	3	6
	5. Leather processing	**5**	5	6	6	5
	6. Briquette making to supply climate-smart energy	**3**	2	3	1	2
For further inquiry	7. Agency models for Econet, money transfer, and insurance					

Table 5: Economic Opportunities by Gender - Buhera, and Zaka

		BUHERA					ZAKA			
		Overall rating	Young Women	Young Men	Adult Women	Adult Males	Young Women	Young Men	Adult Women	Adult Males
	Opportunity									
Best bet (Top 5)	1. Carpentry and joinery	**1**	2	1	2	1	2	1		2
	2. Food processing (e.g., marula, peanut butter production)	**2**	-	-	-	-	-	-	2	-
	3. Dressmaking	**3**	1	-	-	-	1	-	1	-
	4. Cell phone repairs	**4**	-	-	-	-	-	-	-	-
	5. Fence-making and welding	**5**	-	-	-	-	-	-	-	-
Promising alternatives	1. Processing of horticultural commodities, e.g., dried fruits and vegetables, fruit jams, etc.	**2**	-	-	-	-	2	-	2	-
	2. Confectionaries	**4**	1	2	1					-
	3. Bricklaying and cement-based brick moulding	**1**	2	1		1	1	1	1	1
	4. Fruit processing	**6**	-	-	-	-	-	-	-	-
	5. Honey production	**5**	-	-	-	-	-	-	-	-
	6. Biogas and clean energy supply (e.g., solar installations)	**3**	-	3	-	-	2	-	2	2
Other highly rated alternatives	2. Motor mechanics	**4**	-	-	-	-	-	-	-	-
	2. Hairdressing	**2**	2	1			1		1	
	3. Fish farming	**1**	-	2	1	1				
	4. Processing of crop produce, e.g., threshing	**6**	-	-	-	-	-	-	-	-
	5. Leather processing	**5**	-	-	-	-	-	-	-	-
	6. Briquette making to supply climate smart energy	**3**	-	3	-	-	2	-	-	1
For further inquiry	7. Agency models for Econet, money transfer, and insurance									

Table 6: Economic Opportunities by Gender - Chivi and Mutare

		Chivi					Mutare			
		Overall rating	Young Women	Young Men	Adult Women	Adult Males	Young Women	Young Men	Adult Women	Adult Males
	Opportunity									
Best bet (Top 5)	1. Carpentry and joinery	1	-	1	-	1		1		1
	2. Food processing (e.g., marula, peanut butter production)	2	-	-	-	2	-	-	-	2
	3. Dressmaking	3	2		-		-	-	-	3
	4. Cell phone repairs	4	-	-	-	-	-	-	-	4
	5. Fence-making and welding	5	-	-	-	-	-	-	-	5
Promising alternatives	1. Processing of horticultural commodities e.g., dried fruits and vegetables, fruit jams, etc.	2	2	-	-	2	-	-	2	1
	2. Confectionaries	4		-	-	-	-	-	-	4
	3. Bricklaying and cement-based brick moulding	1	1	-	1					2
	4. Fruit processing	6	-	-	-	4	-	-	-	-
	5. Honey production	5	-	-	-					4
	6. Biogas and clean energy supply (e.g., solar installations)	3	-	-	-	-	-	-	-	3
Other highly rated alternatives	3. Motor mechanics	4	-	-	-	-	-	4	-	-
	2. Hairdressing	2	2	-	-	-	-	-	-	-
	3. Fish farming	1	1	2	-	1	-	-	-	-
	4. Processing of crop produce e.g., threshing	6	-	-	-	-	-	-	-	-
	5. Leather processing	5	-	-	-	-	-	-	-	-
	6. Briquette making to supply climate smart energy	3	3	-	-	-	-	-	-	-

Table 7 : Economic Opportunities identified by Key Informants per District

Chivi and Zaka	Buhera and Mutare
• Casual labor • Carpentry • Bicycle repairs • Brick molding • Fishing cooperative and selling • Gold Panning • Welding • Marula nuts gathering • Buying and selling of various products like herbs, fish	• Casual labor • Construction (building houses locally and outside the ward) usually done by young and adult males • Subsistence farming and gardening • Selling firewood • Trade of horticulture produce such as potatoes, oranges, tomatoes, onions, and lemons. • Artisanal mining • Beverage making • Baking buns • Brick molding • Buying and selling of fruits • Hairdressing • Sewing • Maputi business • Peanut butter making • Mushroom selling

Opportunities by Gender

A gender quota system across all the economic opportunities listed above is recommended. For example, focusing on Best Bet 5 opportunities above, it is recommended that at least 30% of participants in each economic opportunity should be of a gender not often associated with the activity- due to cultural socialization. This means that 30% of participants in carpentry and welding could be women, and similarly, 30% of those targeted in dressmaking and food processing will be males. This approach is important to break stereotypes associated with certain job opportunities and for Takunda's work to be inclusive and avoid leaving people behind based on gender. Thus, undertaking gender-focused dialogues is a key intervention required.
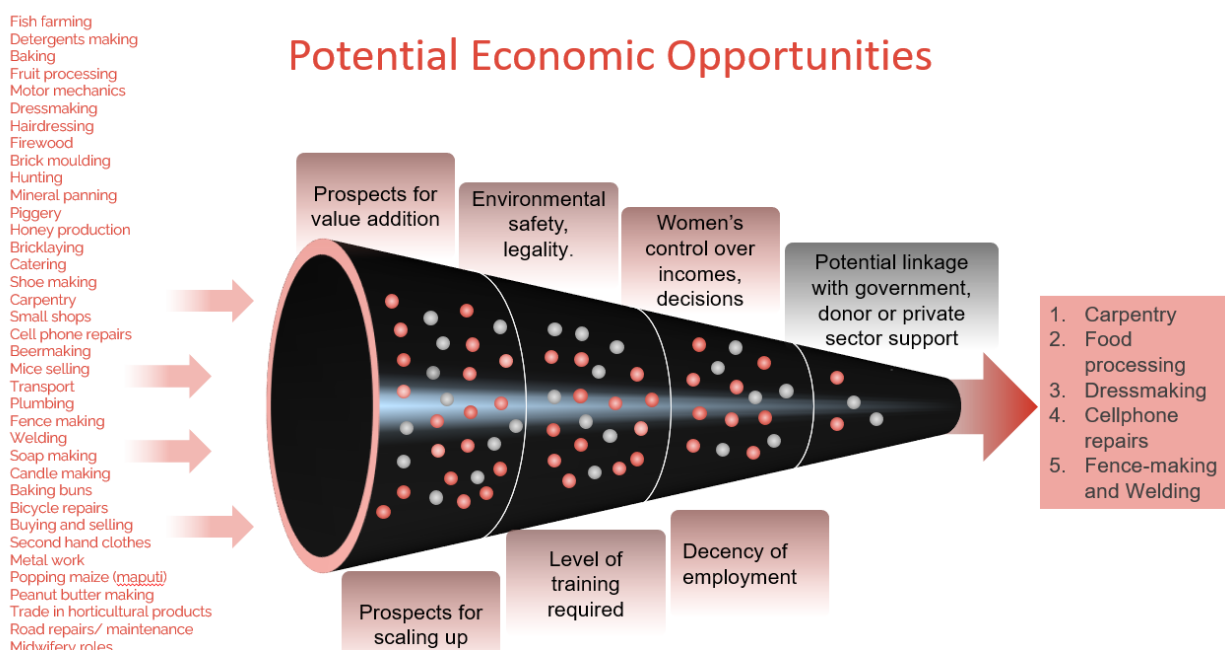
Final List of Economic Opportunities

A long list of economic opportunities was produced, following which the study team developed criteria for screening these to determine those opportunities that could be considered in the four districts (Figure 3). Using this criteria, economic opportunities were rated and screened to produce the final list.

The criteria for selecting economic opportunities were as follows:

1. Prospects for value addition
2. Environmental safety, legality, and sustainability
3. Women's control over incomes, assets, and decisions
4. Potential linkage with government, donor, or private sector support
5. Prospects for scaling up to include more people
6. Level of training required to perform tasks

7. Decency of employment

Figure 3: Potential Economic Opportunities Emerging

Fish farming
Detergents making
Baking
Fruit processing
Motor mechanics
Dressmaking
Hairdressing
Firewood
Brick moulding
Hunting
Mineral panning
Piggery
Honey production
Bricklaying
Catering
Shoe making
Carpentry
Small shops
Cell phone repairs
Beermaking
Mice selling
Transport
Plumbing
Fence making
Welding
Soap making
Candle making
Baking buns
Bicycle repairs
Buying and selling
Second hand clothes
Metal work
Popping maize (maputi)
Peanut butter making
Trade in horticultural products
Road repairs/ maintenance
Midwifery roles

Potential Economic Opportunities

Prospects for value addition

Environmental safety, legality.

Women's control over incomes, decisions

Potential linkage with government, donor or private sector support

Prospects for scaling up

Level of training required

Decency of employment

1. Carpentry
2. Food processing
3. Dressmaking
4. Cellphone repairs
5. Fence-making and Welding

The following list was produced based on the above ranking exercise (Table 7).

Table 8: Best identified opportunities by the research

	Opportunity
Best bet (Top 5)	1. Carpentry and joinery
	2. Food processing (e.g., marula, peanut butter production)
	3. Dressmaking
	4. Cell phone repairs
	5. Fence-making and welding
Promising alternatives	1. Processing of horticultural commodities, e.g., dried fruits and vegetables, fruit jams, etc.
	2. Confectionaries
	3. Bricklaying and cement-based brick molding
	4. Fruit processing
	5. Honey production
	6. Biogas energy supply
	7. Digital money transfers/agency business for Econet, banks and Insurances
Other highly rated alternatives	1. Motor mechanics
	2. Hairdressing
	3. Fish farming
	4. Processing of crop produce, e.g., threshing
	5. Leather processing
	6. Briquette making to supply climate-smart energy

What barriers and opportunities exist for young entrepreneurs to upgrade, innovate, and add value to their products and services to match market demand, grow their ventures, and create new market opportunities?

Chivi, Ward 3 Centre. The toilets at the Centre were constructed with the assistance of young people. The Youth Development Coordinator highlighted that the young men were asked to fetch water and assist with other tasks for the construction of these toilets.

Barriers and Opportunities to Upgrading, Innovating, and Adding Value

Table 9 indicates study findings on the barriers and opportunities that exist for young entrepreneurs to upgrade, innovate, and add value to their products and services:

Table 9: Barriers and opportunities to upgrading, innovating, and adding value to products and services

	Barriers	Opportunities
Upgrading	1. Lack of finance to adopt new technology or scale up operations 2. Trade standards are difficult to conform to the given scale of operation 3. Insufficient supportive infrastructure, e.g., advisory services, access to finance and markets, spare parts	1. A growing trend towards the demand for organic foods 2. Rural communities are increasingly exposed to social media and beginning to change their consumption patterns to match peers in other locations 3. Migration and increased rural-urban linkages present new opportunities and markets
Innovating	1. Limited exposure and access to the internet and other sources of knowledge and information 2. Limited drive from consumers, often happy with what they already have	1. Social media as a low-cost digital marketing tool for various products 2. Expansion of community radios as vehicles to access information, low-cost technologies, and innovations 3. Availability of tested business and innovation incubation centers across the country to replicate
Adding value	1. Limited market share for informal businesses without tax clearance	1. Labor costs are reasonable for most value chains

2. A low willingness by actors with legal statuses in the value chain 3. Training capacity is low, and training is often not prioritized 4. Limited exposure to fairs and other showcasing events where new and future trends are set and shared 5. Too much competition locally, rather than coming together and bulking produce to make value addition viable economically 6. Variation in units of measurement may lead to unfair terms of trade	2. If profitability can be demonstrated, it is possible to engage local business people to invest and participate in local value chains 3. If produce is bulked, then producers can be able to access profitable offtake markets, which are otherwise unavailable when producers operate individually 4. Availability of well-tested value chain initiatives across the country 5. Government's drive to formalize informal businesses / SMEs and cooperatives

Do young women and men face different constraints in upgrading their products and services, and if so, what are the most promising levers for change to improve gender equality within target systems?

The study found marked gender differences in the constraints faced by young women and men with regards to upgrading their products and services. Firstly, women tended to be less educated than their male counterparts, thereby reducing their chances of attaining the know-how for upgrading services and products. Women in the context of Takunda communities typically play multiple roles, including productive and reproductive roles (childbearing, looking after- and educating children, looking after the sick and elderly, cooking food, washing clothes, water fetching, etc.), and are strongly influenced by social norms and values in ways that result in them having less time to network and socialize- activities that their male counterparts can easily engage in and gain new information and knowledge with which to upgrade services and products. Whereas, men, on the other hand,

This woman from Mutare ward 14 was the only peanut butter maker at Rowa Growth Point. Now her US$280 machine is broken, and she does not have the money to repair it

their activities / productive work usually takes place outside the home and allows them to perform their productive roles sequentially rather than simultaneously as women. Also, most males reported generating business through informal communication in relaxed social settings, as drinking places. In contrast, women, due to their multiple roles, may fail to attend fairs and other such events where the latest and future trends are displayed, and opportunities for value addition can be identified or copied.

With regards to levers of change to improve gender equality within the target group, there is a need to consider the integration of social skills, especially for women. The YPS found 11% of women reporting being more confident compared to 1% of men, but the lived experience is that women's self-perceived confidence is not playing out in real terms, and it's not yielding results in terms of economic opportunities. They are confident within their gendered spaces but seemingly not when it comes to navigating economic opportunities. Key skills for consideration would therefore include self-confidence, influencing, and engaging skills, which will enhance their practice and enable them to operate more effectively in their businesses. Some of the responses from the study show that some women were either afraid or shy to engage in business. By linking women with others that have gone through the same stages and are not operating competitively in various sectors, e.g., through community radios or social media group chats, young women may be capacitated to be assertive and work to close the gender gap. To further reinforce this, marketplaces and venues for training should be located close to where these women live to help them balance their family responsibilities and economic productivity.

Innovative approaches, such as group collateral, could be promoted to help women access finance and make up for the education disadvantage, which undermines their access to productive assets. In addition, even attendance to community meetings, including those facilitated by NGOs and CBOs, would need to be encouraged to give women platforms to start influencing and changing norms that undermine their status in society and contributions to development. This requires changing attitudes.

Also, considering that Takunda will also reach some communities of the Apostolic faith, there is a need to **consider the barriers related to religion and other limiting social norms** and expectations for women. Some communities in the Takunda areas have very limited definitions of what women can and cannot do. For example, some jobs, such as being a police officer, are not possible for women. In Marange during FGD with the apostolic sect, women mentioned that men and elderly women expect younger women to be housewives rather than entrepreneurs. The women of the apostolic sect are not allowed to participate in distant markets because of religious beliefs that limit their movement. However, they are allowed to engage in community development work like VSLAs, community clubs, and agriculture-related activities, provided they operate within reasonable timeframes as permitted by their husbands. One promising lever for change around religion is improving social cohesion between people of the Apostolic Sect and those who are not of the religion. The rationale here is that when women can socialize, they are also able to share ideas around the problems they are facing without disrupting the social order. There was a case of a young lady in Marange who said that her access to sexual and reproductive health services is through a friend who is not from the Apostolic Sect. As such, this means that a community-based approach that focuses on social cohesion will allow for the sharing of ideas to add value to products in a way that works around the current challenges they are facing.

To strengthen on the gender equality front, such approaches as "Girls can do it!" or "Yes we can!" could be promoted, especially for ensuring that barriers to entry based on social norms are dealt with. For example, the project could be ambitious and require that for every economic activity promoted, young women and men all have a chance to participate. "Girls" could, for example, make up 30% of all carpentry or building trainees, and similarly, "boys" could make up the same proportion in fashion and textiles training and hairdressing. Advocacy is required at the education curriculum level to influence the government to create an environment where girls in school can learn woodwork or building, and boys can also learn cookery and fashion and textiles, up to an advanced level. This should be complemented by community mindset change programs that eliminate discrimination against women and perpetuate negative socio-cultural norms, negative perceptions on women's engagement in economic opportunities, and stereotypes that women cannot engage in economic activities undertaken by men. Potential employers must be encouraged to apply inclusive recruitment approaches that support a fair representation of both sexes in the workplace and eliminate gender biases.

What practices, if any, allow market players to continuously adapt to ongoing shifts in the market while maintaining and growing youth and gender-inclusive practices?

The market players in the Takunda areas typically must adapt to a range of shifts in the market. Table 10 shows shifts and responses mapped by the study.

The adult female above is from Mutare in Ward 14. She received training from a cooperative supported by the Ministry of Women's Affairs where she learnt how to bake buns and make soft drinks. Since her group could not meet due to COVID-19, she decided to utilize the knowledge and the few available resources. Now she bakes and sells buns. She also makes and sells some drinks.

Market Shift	A typical response by market players
New technology introduced	• Retrain staff and ensure sufficient competencies to operate • Training on a computer and broader ICT skills to match market needs
New standards	• Training on monitoring of products standards for local consumers and external markets.
Seasonality in agricultural income	• Sell on credit, collect money when farmers harvest, and sell their produce • Diversify products
Increase in inflation	• Avoid saving money in the bank • Cushion against losses by pegging prices in forex and charging for goods and services using the prevailing market rate for the day.
Cash scarcity	• Accept payment in kind, e.g., as small livestock or grain, and identify markets to offload these. • Hedging using a stable foreign currency such as the Rand or US Dollar
Trends	• Be the trendsetter, maintain links with people in urban or growth centers to obtain early market intelligence on what is trending • Provide a cheaper version of goods for the low-end market and focus on pushing volumes

Who are young role models in Takunda communities, and what lessons can be learned from their livelihood journeys?

Local young role models were identified through FGDs and IDIs at a community level. Table 11 indicates characteristics that are generally typical of role models in the Takunda communities.

Table 11: Some typical features of local young role models

Typical Traits	Potentially Negative Traits
1. Young and usually male, mostly up to 40 years and therefore identify easily with young people 2. Possesses assets, e.g., property, cars, businesses, and often with a flashy lifestyle 3. History of migration- either for education or work and from which capital to start a business may have been sourced 4. Understanding of operating environment and highly adapted to the context 5. Employ a few young people in their business 6. Highly mobile and with good networks 7. Always looking out for the next big thing to invest in 8. Higher than average income for the area, often higher income than the typical private sector or government employee 9. In the apostolic sect, the male models are older brothers with so many wives and a married sister in a polygamous marriage for young female people	1. No evidence of community social responsibility 2. Actual pathway to success is not often known 3. Sometimes difficult to engage with 4. Politically affiliated or able to influence at high levels 5. May be involved in clandestine deals 6. Some have a limited history of education, may have dropped out of school 7. Do not necessarily have a technical skill or trade, often a retailer or someone with good people skills to run a business 8. Predominantly informal, business not registered and not paying tax 9. Unlikely to have used formal financial services to start a business.

Lessons from youth role models

The following lessons were learned from analyzing the lives and pathways of the typical role models:

1. **Perseverance and learning:** Business does not always do well, especially the first time. One needs to persevere and learn from their failures as well as from others.

> *"When we started honey production, the market was very weak; we were only selling to our neighbors and often on credit. We needed to access urban markets, but the first off-taker ripped us off, and we realized we were selling our product at a song. Over the years, we became known for our honey, and we are now at the point of getting the paperwork and certifications to produce for supermarkets. I have over 150 hives".* **IDI with a member of the honey producer group in Zaka.**

2. **Invest in knowledge.** While the tendency for most young people going into business is to just "get on the bandwagon of whatever seems fashionable," those that succeed appear to have invested time in determining the gaps in the market and then tailoring their business model to meet the business context. Investing in knowledge also meant understanding the broader landscape of the business and using this to make decisions on products, value addition, or business growth plan.

3. **When individuals invest their own money in a business, they are more likely to want to see it flourish.** A corn-popping businessman in Zaka reported that while he was supported by Jekesa Pfungwa to start up, he had to put his own financial contribution into the business to leverage the resources he required. Knowing that he had a stake and that he could lose his money if the business failed, he was highly motivated to ensure that he sought advice and support to establish and operate a viable and profitable company.

4. **Adapt to change.** The corn popping business started off popping corn for sale. However, over time the business evolved to popping corn for clients, and at the time of the survey, the business was

popping a tonne of maize daily. Changing the business model in response to realities on the ground helps business survival.

5. **Develop the right networks for business sustainability.** Entrepreneurs who are seen as local role models are typically known to a lot of people in the community, and through these networks, can obtain new business and develop new opportunities for growth.

6. **Help others grow.** The corn popping entrepreneur is a local lead entrepreneur in his ward. Other community members, typically the youth, are learning from him and establishing their businesses with his support.

6.2. Financial Inclusion: (O1.1.2.1) Understand the availability of formal/non-formal financial services available in Takunda areas and accessibility to young people and opportunities for customization of financial products to be youth friendly

In this section, evidence from the field study is analyzed to inform the following three results:

1. Inform the development of financial training and support for young people to meet current needs (sensitive to differences by gender).
2. Inform system-level interventions to address barriers to financial services.
3. Inform work with local financial service providers to develop, deploy and ensure access to relevant financial products and services.

What is the supply and demand of formal/informal financial products and services, including savings, credit, and insurance?

There is a low supply of formal and informal financial products and services. Evidence from the study suggests that there are very few institutions, formal and informal, offering financial services. Women's Bank (The Zimbabwe Women's Microfinance Bank) was the most known and cited by respondents, but few were likely to demand its services following prior interactions between the Bank and communities, whereby women paid five US dollars to join, but that registration did not translate into anything as far as finance is concerned. Major banks have more stringent conditions for accessing finance, while informal money lenders have exorbitant interest rates of up to 30% per month in cases. Savings are discouraged by hyperinflation and difficulties in accessing money from banks, while insurance is hardly known or used by many in the communities where the study was done. Money transfer agents are also very limited, with recipients of money through this service spending over 12 hours at times on queues. This leads to the conclusion that the supply of financial services is very low. The following reasons further explain this.

Financial services available are insufficiently tailored to meet the demand of young people in rural settings. Survey respondents reported that their expectations were that credit offered by formal financial institutions was often not relevant to what they were seeking. In the context of farming systems, those seeking credit were often intending to invest in agricultural or natural resource value chains, such as poultry, piggery, or honey production, and would only be able to pay after harvesting. In contrast, financial solutions on supply required first payment within the first 30 days from loan disbursement.

Young people have limited capacity to demand formal financial services. Young people in the study locations demonstrated a lack of awareness of what financial services existed, insufficient capacity to apply for any such funding should they be aware of it, and lack of basic skills to plan a business, produce a bankable budget, and get to work. This lack of capacity to demand is due to a combination of lack of financial literacy education, absence of accessible, positive role models who "are involved in clean business," and lacking the right documentation, e.g., national ID, proof of address, or company registration, among others. In Zaka and Buhera particularly, evidence from FGDs suggests that young people face challenges in idea generation, having the attitude towards business, and being patient enough to watch the business grow.

ISALs are a potential source of finance, but interest rates are too high, with risk of debt trap: In the absence of knowledge about, or capacity to access, formal financial services, respondents to the study

reported that young people were struggling to get loans from ISALs and individuals within their communities. ISALs were charging an interest rate of between 10 and 30 percent payable after 30 days.

Debt counseling and debt consolidation are new services that providers should consider: There is a hidden group of young people who are in unsustainable debt, owing to a combination of a non-viable enterprise for which credit was sought, challenging economic conditions, and the absence of pre-qualification vetting in the informal lending market. For example, one young man interviewed in Chivi reported that he had taken a loan from an ISAL and, to service, it, had to get another loan from a second ISAL, and the chain continues. Such an individual could benefit from debt counseling and debt consolidation, such that a third party helps manage their debt, ensuring that there is compliance. Unfortunately, without a credit rating system in the country, individuals will continue accumulating debt and finding ways to 'get away with it,' thereby undermining the capacity of those providing credit to continue to do so.

> *"We had someone from within this community approaching our ISAL and asking for a loan. She is a teacher, and we thought, well, she will be able to pay back. We gave her quite a lot of money, almost three hundred US dollars. She had promised that she would help us sell our cobra (floor polish) in Harare. She disappeared without a trace, and up to now, we are still looking for her. Our group was affected by COVID-19, and we are unable to move on, we now require financial support to kickstart the business".* **In-depth interview with a member of the ISAL group in Buhera.**

What access do young people have to financial services, and how does this differ by gender?

Few young people have access to financial services. While slightly more young men have access to bank accounts, a higher proportion of younger women than younger men were members of internal savings and lending groups through which they could potentially access finance. Results from the rapid youth survey show that while only five percent of young people had a bank account, the proportion was three times higher for younger men (8%) compared to their female counterparts (2.5%). However, in-depth interviews revealed that there was often no correlation between having access to a bank account and being able to access credit or insurance; most accounts were for the purpose of only receiving funds, transferring them to mobile money accounts, and then making payments or purchases. In contrast, younger women reported that being members of ISALs increased their chances of getting loans for starting or maintaining small businesses, with such loans being unavailable to non-members (mostly males) or provided at a higher interest rate. Survey results show that at least 23.3% of all young women surveyed were members of ISALs, compared to 5% for males of similar age groups (15-29 years).

Young women face more barriers to accessing formal financial services than young men. Married young women interviewed through FGDs across all four study locations reported that their husbands were the primary decision-makers in as far as seeking loans was concerned. The experience of participating in ISALs, though with a focus on small funds, had built confidence among young women to apply for funding through such institutions as the Women's Bank. However, the attitude of male partners towards credit was undermining young women's access to financial services and stalling their economic and social empowerment. This was particularly true for cases where interventions raising awareness on the existence of such funds focused on women and did not do anything to raise awareness and interest among males.

Government interventions for enhancing access to financial services disproportionately favor women, but access remains a challenge regardless. In terms of availability of financial services for income savings and accessing finance in the four study locations, interviews with young men revealed that they

felt that younger women had disproportionately higher access to financial services as they were targeted through various NGO and self-help programs, the Women's Bank and Empower Bank, with limited or no programs being developed for male youth. The counter-argument by young women was that they (young women) are more organized, can use peer pressure more effectively to ensure compliance to any financial obligation, and have more realistic ideas or projects that can be funded compared to the 'big projects' that most young men were seeking funding for. Unfortunately, such narratives about young men being financially irresponsible and being at higher risk of defaulting on a loan, for example, were being reflected even at the financial service provider level, with the risk that credible male applicants with viable enterprises would not receive fair treatment in the application process.

If the services & products are not adequate for young women and men, what innovation and recommendation will this study provide to Takunda to tackle these issues?

To determine what innovations and recommendations should be proposed to ensure that services and products are adequate for young women and men, this subsection outlines what these barriers are and how they could be addressed:

1. *Youth lack the right paperwork to access financial services:* Some young people surveyed in this study did not have any national identity document. Theoretically, the implication is that they are unable to meet the regulatory requirement for accessing various financial services, such as savings, credit, and insurance. In addition, while a letter from a traditional leader is now acceptable as proof of address by some financial institutions, applicants may be required to register their businesses or obtain tax clearance, all of which may have cumbersome paperwork especially considering that only two percent of all respondents sampled had higher than Ordinary Level qualifications. Takunda could consider using evidence from the project to advocate for regulators, policymakers, and service providers to ensure that barriers to access are lowered.

2. *Youth have high default rates; many financial institutions find them too risky*: Several key informants affirmed that young people should not be given money directly as lumpsum cash, but rather all the materials and services they require for their enterprise to thrive until such a time that they are sufficiently capacitated to independently run such enterprises. Further, depending on the nature of the enterprise, such financial support should be provided in tranches based on performance and supported by a robust monitoring and support system. In addition, such programs as Takunda should consider integrating non-financial services along with their packages for the financial inclusion of young people. Non-financial services could include the provision of necessary knowledge, skills, and advice to start, develop and grow the enterprise. Such an advisory role may not be financially viable for the formal financial service provider, but the engagement of capacitated youth empowerment organizations, Government youth leaders at ward level, and ministry staff at the district level, in person or remotely via social media platforms such as WhatsApp, could work to improve performance of loans and get young people on the escalator out of poverty.

3. *Financial instruments available do not match the needs of young people:* Formal financial institutions surveyed reported that they expect that any loans issued be serviced from the first month. However, this payment structure does not fit with the nature of enterprises that most young people in the study locations would find viable. For example, a young person making furniture or processing peanut butter in Zaka or Buhera may require a lag time to allow them to purchase inputs (e.g., contract growers of groundnut and support them with inputs, if required to secure harvest), process these, and then market (with no guarantee of immediate purchases).

Possible innovations by Takunda could be: (i) pay the monthly premiums on behalf of the beneficiary until they start earning an income, and then deduct this contribution by the program thereafter in small percentages of monthly income; (ii) negotiate with financial institutions for tailored products for off-farm businesses, using sheer volumes of loans that the business could get, and Takunda guaranteeing these loans, as a bargaining chip. It would be essential to ensure that the model chosen factors in clear sustainability measures, considering that close monitoring may not be possible without such a program as Takunda.

4. *Young people lack access to information and skills to access financial services:* young people surveyed mentioned that they mostly use their phones to share music, share humor and follow political or celebrity stories online, and hardly for seeking and managing business opportunities. That some young people in each of the surveyed locations have access to a mobile phone implies the existence of a huge potential to leverage technology to reach young people with appropriately tailored and styled information that can help them access financial services.

5. *Mentor those that show potential:* young people approaching financial institutions on their own demonstrate motivation and confidence in their entrepreneurial interests. While some (most) may not meet the bank criteria for funding, they constitute a high potential pool that programs could consider. Interviews with Ministry of Youth personnel revealed that there is already communication between the Ministry and banks considering applications that would have passed through the Ministry. On this basis, the Ministry could shortlist and recommend for funding applications that fail to meet the bank requirements but show promise so that with mentoring and coaching, such applicants are capacitated to reapply or acquire support via Takunda. Takunda could provide financial literacy training, budgeting, record keeping, and other business management skills to these applicants and assign them to support groups through which they will be capacitated to make successful financial applications. This would increase business survival, create new jobs, and improve perceptions about youth in business. Beneficiaries of such a program could become mentors for other youth seeking to apply for credit or other financial services.

How do financial and other services fit into and support a wider entrepreneurial ecosystem?

The new education curriculum emphasizes entrepreneurship: The study found that there is a strong emphasis on entrepreneurship in government educational institutions in line with the new education curriculum and in support of the National Development Strategy 1. However, the survey found that despite this narrative, schools and training institutions are insufficiently financed to deliver skills development in various trades, implying a missed opportunity for skills development in entrepreneurship. Further, the study could not find sufficient evidence to demonstrate that the curriculum was also focusing on accessing financial services as one of the core components. As such, and supported by evidence from IDIs and FGDs, few young people with 'entrepreneurship training' were able to access financial services and establish businesses.

Finance and other services are at the heart of growth and transformation: While young women's groups were thriving, and other microenterprises were supporting young people and their communities, the overall impression and response was that without capital injection, these enterprises would remain very small, employing one person, and not being profitable at a scale that allows one to grow and increase their incomes in a way that push them out of poverty. Finance and related services were rated as most crucial for business growth and transformation. Even ISAL members, who had relatively higher access to finance from an informal source than other community members, reported the need to graduate to the

point of seeking formal financial services which would allow for business growth and improvements in their living conditions.

How has COVID-19 affected young people's access to financial services?

The economic impacts of Covid-19 were higher on youth-owned enterprises, where the capacity for recovery is least, thereby increasing the absolute numbers of young people seeking financial support. Youth-owned enterprises had the least 'insurance' against Covid-19 in that young people were least likely to have any savings, assets, or networks that they could leverage to help their business deal with, and recover from, the impacts of restricted transport, closure of businesses, and restricted access to input and produce markets. As a result of the relatively low resilience of youth-owned enterprises, those that were already operational pre-

These sculptures stocked by a Chivi Ward 3 artist cannot be sold due to poor market linkages exacerbated by the restrictions imposed due to COVID-19.

COVID-19, and in some cases employing other young people, now seek financial support to re-establish, operate and maintain their microenterprises.

Most young people did not benefit from the COVID-19 Relief Funds: Interviews with government officials and youth entrepreneurs revealed that, while the Government availed funding for supporting young people to mitigate against the impacts of COVID-19, these funds were inaccessible as potential recipients failed to provide evidence of the impact of COVID-19. The requirement to receive the ZW$5,000 financial package was that the business needed to prove, through a paper trail of income and expenditure, that it had lost revenue. With most young people, compared to older counterparts, not keeping financial records, most youth enterprises failed to benefit from the support. On the flip side, this experience was a key learning point on the importance of record keeping. With most youth-owned enterprises operating informally and without tax-clearance certificates, key requirements for accessing relief funds, the opportunity to ameliorate impacts on youth enterprises was missed.

Innovative marketing by young entrepreneurs increased income opportunities during the peak of the COVID-19 lockdown: With specific reference to young entrepreneurs interviewed in Buhera, the lockdown presented a great opportunity for business as formal shops were all closed despite the demand for food and other essential non-food items. For most young people, even after the lifting of travel and business operating restrictions, there is limited scope for sustaining enterprises as most of these are in the non-essential goods or services, such as cellphones, fashion, and furniture, and with incomes on a slump, demand for goods is yet to pick up.

6.3.   Labor Supply and Demand Alignment: (O1.1.2.2)

The study found that young men and women in the districts under study are mostly in the margins of the economy. As a result, access to education and skills required to transition from school to work is compromised due to several factors such as poverty translating to the inability by parents to pay for school fees and furthering education, dependency on parents or guardians who are usually poor, lack of information, gendered social norms, limited job-led growth, disability, among others. Thus, young people in rural areas are more likely to be in vulnerable employment[18] in the agriculture sector as compared to off-farm and non-farm activities. Young women face multiple burdens of age, gender, patriarchal, gendered social roles and are largely represented in informal activities.

In the context of high levels of youth unemployment and informality, young people in these four districts are often left on their own to make career choices and find their way into the labor market. In addition, they do not have the necessary hard and soft skills to be able to fully leverage opportunities that exist in the labor market and the economic atmosphere. Whilst there are TVETs in the four districts[19], these have not been largely effective in addressing the needs of young men and women due to various challenges described in the following sections. However, opportunities exist for strengthening TVETs to be more effective and responsive to market demands. Furthermore, the districts under study are mostly dry areas associated with very low rainfall; hence no farming opportunities are significantly viable.

Interviews with key informants noted that off-farm opportunities that are best suited for these districts involve basket weaving, sculpting, retail trade, mining and quarry, manufacturing, construction, transport, and logistics.

Labor market challenges related to COVID-19 pandemic in the areas under study

The following were highlighted as challenges brought about by the COVID-19 pandemic:

i.   With the onset of the COVID-19 pandemic, most economic activities were conducted online, and these marginalized young people in either rural areas who had limited or no network connectivity or lacked the requisite gadgets, thereby depriving them of economic opportunities.
ii. The COVID-19 pandemic significantly reduced casual job opportunities where most young people were engaged as people were afraid of contracting the virus and stayed at home. The impacts were felt across all sectors, particularly in the retail sector, across all districts, for females and males alike.
iii. Decline in sales due to lockdowns and selling products from door to door as compared to selling at (larger) market places.
iv. Impasse on cross-boarder trading, which most young people were engaged in.

Challenges / barriers faced by young persons in the labor market

Table 12 shows the various challenges and barriers faced by young people in the labor market.

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[18] According to the ILO, vulnerable employment refers to own-account workers and contributing family workers. Vulnerable employment is often characterized by inadequate earnings, low productivity and difficult conditions of work that undermine workers' fundamental rights.
[19] Some TVETs include Mushagashe VCT; Magamba Training Centre; Masvingo TVET; Eloric Trading; and Manga Welders, to name a few.

Table 12: Challenges and barriers faced by young people

Job-related challenges	**Macroeconomic challenges**
i. Low paying jobs, especially for casual labor, which most young people are engaged in, such as fieldwork, gardening, domestic work, shopkeeping, herding livestock, among others ii. Middlemen who take advantage of the young people because they do not have access to the market, thus, undermining upgrading their businesses iii. Limited or lack of adequate personal protective clothing and equipment, especially for those into construction, building, artisanal mining, baking, among others iv. Contracts and employment in local communities are being awarded to non-locals at the expense of qualified builders in this area v. Violence, drug abuse, and crime in artisanal mining sites	i. Lack of competitiveness in the volatile economy, which is characterized by inflationary pressures. ii. Criminalization of the informal economy in Zimbabwe due to lack of regulations; hence they are always playing 'cat and dog' chase with the law enforcement agencies. Thus, there is less time for young people to concentrate on the growth of their businesses iii. Nepotism and corruption iv. It is increasing fraudulent employment/recruitment agencies that advertise through social media, especially WhatsApp. The study revealed that people who pretend to be hiring shop attendance and guards and ask them to pay USD 25 for training and job placement are sometimes crooking young people on WhatsApp. v. Unscrupulous microfinance organization
Infrastructure challenges /barriers	**Socio-cultural challenges /barriers**
i. Lack of proper infrastructure for decent working conditions ii. Mobile and internet connectivity challenges in rural areas for young people to access current and modern opportunities iii. Lack of access to good road infrastructure, limiting access to viable markets and leading to high transport costs and at times transport unavailability due to mountainous terrain in Mutare rural areas	i. The patriarchal setups exist in the rural areas; hence, gender inequality remains a dominant aspect even for young people, especially young women. Young women normally run projects, which are home-based as they are also responsible for care work at home, hence room for expansion is largely compromised ii. Parenting at an early age as parents will be in the diaspora leaving all the responsibility to the eldest child iii. Lack of tuition fees for pursuing education and skills development iv. Early marriages v. Limited and at times lack of parental support
Skills and matching barriers	**Productive assets barriers**
i. Lack of skills to upgrade, innovate and add value to their products to meet market demands; linked to low education levels, lack of business expertise as well as lack of proper market strategies and linkages ii. Lack of proper business training and business handling and expertise, thereby making them less competitive in the market iii. Lack of access to recruitment information iv. Limited technical and vocational skills, ICT skills, as well as limited TVET decentralization to the rural areas providing education, which	i. Lack of productive assets such as land, vehicles, machinery, and collateral assets. Most of the young people are not landowners due to the pre-existing patriarchal setup where young people are beneficiaries of land from parents who are the rightful owners ii. Limited access to loans. Those that are available largely cater to adults iii. Dilapidated machinery and infrastructure and unavailability of start-up kits at some of the TVETs

is relevant for them to be competitive in the labor market
v. Lack of skills to run viable and properly coordinated cooperatives among young people
  vi.   Weak TVET's institutional arrangement which are not up to the standard with limited follow-up for students on attachment and lack of emerging and trending ICT materials
  vii.   Lack of retooling and up-to-date technologies lagging those in industries. Thus, TVET students lack the knowledge and know-how to use technologies they find in the industries during attachments
viii.   The lack of access to ICT by extremely poor households in the rural areas basically incapacitates them by depriving them of access to useful and trending information
	iv. Lack of access to necessary gadgets and networks, which ultimately affects their marketing and market linkages
	v. Lack of markets and market linkages in the rural areas
	vi. Lack of start-up capital

Source: KIIs and FGDs

Collection of young people's voices on challenges they face in Mutare Ward 14

"There is an opportunity in carpentry; for example, there is no one making coffins in this ward; we have to go to Mutare town if we need them."

"Men were supposed to start beekeeping, but we didn't receive adequate support on capital though we received partial training."

"We lack an operational industrial area. We need at least a shade that can be used by carpenters since we have electricity at the shops."

"Ward 14 is marginalized because it is far away from the ward center. Many programs end at Rowa because we are 8 kilometers away from the tarred road."

"Children are dropping out of school at grade 7."

"Simukai built a school that was meant to train community members in technical skills; the building is complete by it is not being used."

"The microfinance that once came here ended up taking money from people and failed to give loans to all applicants. They would say if you required $300, then you have to look for $150 then they would top up the other $150 but charge you interest for the total of $300."

Source: FGDs with young people (males and females) in Mutare Ward 14

Young people's perceptions on skills and services needed to engage in viable and emerging economic activities

The study revealed the following skills gaps exist among young people, which act as barriers to their effective participation in the labor market:

i. Sustainable enterprise development skills
ii. Business development skills
iii. Marketing skills
iv. Negotiation and communication skills
v. Financial management skills
vi. ICT skills
vii. Skills to run a cooperative sustainably

Young people's perception of attitudes required for success in the labor market

Perceptions and attitudes are key determinants of engagement in the labor market for youth. The young people highlighted the following as key attitudes required to be successful; hardworking, willing to work, smart, well behaved and disciplined, self-confidence, being business-minded, goal setting, and good financial management. It is critical that Takunda integrates life skills and mentorship programs that strengthen these positive attitudes among young people.

Ongoing value chains in the districts

The study found out that there are few off-farm value chains in operation. Some of the prevailing ones are peanut butter making and maputi popping. The rest were more businesses such as retail, hairdressing, welding, among others which required infrastructural and financial support to pick up.

Ongoing labor market interventions in the districts to address the skills mismatch

The study found some labor market interventions, including skills development on job creation in the districts under study. These interventions were identified in Takunda areas in order to assist Takunda to identify programs that are working or can be replicated or scaled up, as well as identifying partners that Takunda can engage in implementing labor market interventions. The ILO was undertaking job creation initiatives targeting renewable energy as well as skills enhancement in collaboration with TVETs.

The ILO and the Ministry of Education: TVETs and Skills enhancement

i.   Curriculum review

The ILO is working together with the Ministry of Higher Education, Science and Technology Development reviewing of the curriculum review to equip the young people to become more viable practically. Employability skills have been integrated into the curriculum both in secondary and post-secondary TVET. It is therefore important for Takunda to ensure that it works in close collaboration with the Ministry to track progress in the development of the curriculum as well as familiarising itself with the tenants of the curriculum so that its programs are aligned to national skills frameworks.

ii.   Supporting the TVETs in skills development

Support has mainly been on greening skills and management skills. The ILO is also supporting the technical element of business entrepreneurship in 30 TVETs in Zimbabwe; one of them is Magamba in

Mutare district. ILO develops competency-based curricula for TVET institutions, especially for the renewable energy and agriculture sectors. So far, 30 institutions are using the newly-developed training packages, and the teachers have built their capacities to adopt competency-based training approaches. In this context, it is critical for Takunda to also explore supporting business initiatives in the area of green skills training and business. The survey results also indicated that management skills are lacking in most young people. Thus, Takunda can learn from ILO how they implement management skills training, including the newly-developed training packages, and tailor-make their own programs accordingly.

Successes: This project strengthened professional training institutions and community-based skills development initiatives in Zimbabwe in two ways. First, through the development of new qualifications standards and training pathways that provide access to skills for a green economy. Secondly, by enhancing the capacity of teachers and TVET institutions to develop and deliver competency-based training and to partner with the private sector to establish work-based learning programs. Overall, young women and men are likely to increase their employability if equipped with skills that meet a rapidly changing demand from the modern labor market. However, the TVET system in Zimbabwe has not yet proved its full capacity to keep pace with the industry's changing needs in a green economy. As a result, emerging occupations often go unfilled.

iii. *Supporting skills alignment intervention*

The ILO is implementing the TREE Methodology (Training for Rural Economic Empowerment). This program supports the transitions of men and women in rural areas into decent work using a community-based approach to skills development. By linking employment and income-generating opportunities with the necessary training and post-training support and by engaging the relevant institutional partners, TREE serves as a vehicle for the promotion of sustainable rural livelihoods. The TREE project aims to systematically identify employment and income-generating opportunities at the community level, design and deliver appropriate training programs with local public and private training providers, and provide the necessary post-training support, for example, facilitating access to markets and credit. By linking training directly to community-determined economic opportunities, TREE projects ensure that the skills delivered are relevant.

Opportunities for improved job creation and skills development for young people in the four districts

The following opportunities were identified by the KIIs:

i. Various Government policies and strategies are being implemented, such as the National Development Strategy 1 (NDS) and the value chain thrust earmarked at provincial and district levels.
ii. Introduction of various youth fund schemes or structures, e.g., the Empower Bank and the Women's bank.
iii. Availability of TVETs in Masvingo and Mutare (Table 12).
iv. Reinvestment in machinery at TVETs through collaboration with organizations such as the ILO and private sector.
v. Emerging economic sectors such as the renewable energy sector (biogas, waste recycling, solar energy, etc.) and ICT.
vi. Existing and proven tailor-made interventions are provided by the ILO and other organizations. What remains is the upscaling of such interventions.
vii. The construction of VTCs per each district is an opportunity for skills development.
viii. Upscaling the Integrated Skills Outreach Programs (ISOPs) done in most wards.
ix. Establishment of Public Private Partnerships for start-up kits.

x. Online marketing especially via social media platforms.
xi. Availability of infrastructure at some of the growth points / business centers such as halls and electricity.
xii. Water bodies for fishing industry, e.g., Tokwe Mukosi Dam.

Case Study: International Labor Oganisation (ILO)'s job creation and labor market interventions in areas understudy

The ILO is providing off-farm income activities, which are aligned to the green economy. These include:

- ✓ fish farming
- ✓ honeybees
- ✓ art and craft
- ✓ welding and electronics
- ✓ carpentry
- ✓ motor mechanics
- ✓ renewable energy
- ✓ food processing
- ✓ waste management and recycling
- ✓ small scale mining
- ✓ business entrepreneurship

In Chivi and Mutare, the ILO provides skills for waste management and recycling through the TVETs mainly Magamba Vocational Training in Mutare.

Successes were noted in the provision of tailor-made business support. For instance, in Buhera business is centralized at Murambinda business center which the hub of all business for the district. All the districts have a centralized hub for business hence decentralization to the outskirts where most youths are based has been ideal for business viability.

However, the ILO had limited number of participants. In Chivi, three (3) participants were provided with skills for biogas making and one (1) participant in Zaka.

The ILO assessed two of its projects implemented under the ILO Skills for Youth Employment and Rural Development Program in Zimbabwe and the Training for Rural Economic Empowerment (TREE) and quality Improvements in Informal Apprenticeship. The results revealed that young entrepreneurs who underwent the training were highly successful in setting up their own businesses.

Success factors:

- ✓ tailor-made business support services
- ✓ close collaboration with TVETs
- ✓ decentralization of the business hubs

Source: Interview with an ILO Official

TVET Opportunities in the Takunda Districts

Whilst challenges exist within TVETs (Table 11), various opportunities exist which Takunda, with its interventions, can explore, including:

    i.   Availability of TVETs in Masvingo and Mutare districts including TVETs include Mushagashe VCT; Magamba Training Centre; Masvingo TVET; Eloric Trading; and Manga Welders, among others (Table 12);

    ii.   TVETs to work alongside community-based apprenticeship approaches;

    iii.   Facilitating public-private partnerships to support skills alignment through retooling, provision of start-up kits after student's graduation, as well as equipping TVETs with up-to-date machinery. The case of ILO partnership with TVETs can be replicated in other TVETs in the four districts;

    iv.   Strengthening technical and life skills training and job placements;

    i.   Upgrading of TVET staff capacities /refresher courses that enhance knowledge of current labor market needs; and,

    ii.   Supporting integration and upscaling of green skilling training courses in TVET programs such as biogas, solar systems, waste recycling training, among others.

Key actors for Takunda to work with to enhance labor market interventions

Takunda projects will need innovative formats for networking, learning, and mainstreaming support exchange with other stakeholders (Table 13).

Table 13: Stakeholder analysis

Stakeholder	Area of collaboration

TVETs, e.g.,
- **Mushagashe VTC**
- **Magamba Training Centre**
- **Marange Vocational Centre**
- **Buhera Vocational center**
- **Monica Chikuku Training Centre**
- **Eloric Trading**
- **Manga Welders**
- **Masvingo TVET**
	• Technical and life skills training and job placements
	• Integration of green skills such as
	    ○ biogas
	    ○ solar systems
	    ○ waste recycling
	• Apprenticeship

ILO	• Informal economy-based training with apprenticeship and attachment on business development • Training for Rural Economic Empowerment (TREE) to reach out to the remote areas • Support business plan competitions such as the Green EnterPrize Initiative
Ministry of Women Affairs, Community, Small and Medium Enterprises	• Business skills training • Access to information • Expansion of the Vendor Marts where young people can sell their commodities in the rural areas understudy • Formalization of youth cooperatives and informal businesses
Ministry of Higher Education, Science and Technology Development	• Upgrading of machinery and infrastructure at TVETs • Availability of start-up kits
Ministry of Public Service, Labor, and Social Welfare	• Labor market information (job openings, job search, and placements) • Public works programs for youths to offer temporal jobs, e.g., road, bridges rehabilitation

PADARE - the lever of change for gender mainstreaming and advocacy	• Tackle gender inequality issues that still exist as seen through land ownership rights, division of labor at the household level, particularly in rural areas
Rural District Councils	• Establishment of decent marketplaces or workspaces with adequate infrastructure, water, bathrooms, and toilets • Incentives and reducing barriers such as local fees and bureaucratic/burdensome procedures • Devolution funds
Community radio stations	• Advertising and marketing of local services and products by the youths • Access to information on available job and economic opportunities for young people

CSOs / NGOs	• Entrepreneurship, business, and life skills training
	• Mentorship programs
	• Exposure to role models beyond their communities
	   • Cross-district exchange of good practices and learning experiences
	   • Support business plan competitions

Private sector - local banks - mobile network operators - green energy practitioners	• Youth-friendly financial services • Improved mobile phone connectivity and ICTs • Support business plan competitions • Translating mobile penetration to financial inclusion of the young people • Green skilling (installation)

Table 14 shows the labor demand and supply actions for Takunda's consideration.

Table 14: Labor demand and supply actions

Labor Demand actions	Labor supply actions
i. Investment in decent working spaces and in complementary infrastructure such as safe water, renewable energy (e.g., solar), toilet and bathroom facilities ii. Facilitate and promote high-value off-farm value addition/value chains iii. Engaging rural local authorities/councils relevant authorities to improve rural business climate (regulatory measures, fees/taxes) and burdensome procedures) and rural infrastructure iv. Engage the private sector to participate in off-farm value chains v. Promote value chain fairs and business competition fairs in the districts vi. Engage Ministry of Public Services, Labor and Social Welfare on employment services interventions and programs that offer counseling, job search assistance, and placement designed to enhance the welfare of young persons	i. Implement young people's technical and life skills development and matching programs with engagement and collaboration with TVETs and the private sector, including green skills ii. Facilitate exchange programs of good practice among and within districts iii. Engage relevant authorities to facilitate access to land to young people iv. Facilitate access to productive assets, including machinery, vehicles, loans, etc. v. Engage Ministry of Women Affairs, Community, Small and Medium Enterprises for the formalization of youth cooperatives and informal businesses vi. Engage relevant authorities to invest in social services (water, electricity, childcare services) to allow young women to engage in productive economic activities

Disability and labor market opportunities

Due to more than two decades of socio-economic challenges, many young people with disabilities in rural areas were amongst the most marginalized and secluded groups. The COVID-19 pandemic put the young persons with disabilities (YPWDs) amongst the high-risk group as the majority of them depended on vending businesses, which were negatively affected due to the lockdown measures. Resultantly, most YPWDs were left with no income to sustain their businesses, daily food consumption, and livelihoods in general. Access to finance to start or re-engage in income-generating projects was compromised. The study revealed that most YPWDs were normally well known as "beggars or vendors"; hence without vending opportunities, they are therefore exposed to job and income insecurities.

This young woman received dress-making training from her disabled aunt (in the picture)

Challenges/barriers faced by YPWD in the labor market

The following were highlighted as challenges for YPWDs:

1. Barriers to upgrade, innovate and add value to their products to meet market demands due to lack of education, lack of financial access, lack of business expertise as well as lack of proper market strategies and linkages;
2. Lack of access to physical structures and recruitment information;
3. Discrimination based on disability and poor perception on capacities of persons with disabilities;
4. Low level of education on how to make use of ICT materials which has become critical in this age in all aspects;
5. Lack of modalities for skill alignment, particularly where schools and vocational training are still lagging proper representation as well as accommodative styles of teaching and infrastructure for persons with disabilities;
6. Limited technical education and life skills, ICT skills, as well as TVET decentralization to the rural areas providing education, which is relevant for them to be competitive in the labor market;
7. Limited and at times lack of special attention to teaching materials and style transport to schools, which are normally distant from their places of residence amongst other aspects;Therefore, they rarely obtain both hard and soft skills, which are most essential in the labor market;
8. The patriarchal setups still exist in the rural areas; hence, gender inequality remains a dominant aspect even for young people with disabilities. Doubled with the idea of stereotypical views that they are less competitive as women with disabilities, mostly women face more gender constraints when trying to upgrade their businesses. Women normally run projects, which are home-based as they are also responsible for care work at home, hence room for expansion is largely compromised;
9. Lack of markets in the rural areas;
10. Lacked insufficient training and resources; hence, they lack proper business handling and expertise, thereby making them less competitive in the market;
11. Inadequate support for young persons with disabilities in transition from school to work;

12. Inaccessibility to work premises and work tools.

Possible income-generating initiatives for YPWDs

Off-farm value chain opportunities for YPWDs need to be disaggregated based on the kind of disability, for example, albinism or physical disability (Table 15). Some are best suited with technical activities such as carpentry, arts and music, photography, retailing, and detergent making. However, the study revealed that the most successful job creation initiatives in the rural areas for YPWDs included mainly sewing, baking, hairdressing, and detergents making. *One participant from the sewing project from Chivi is now a designer based in Harare.*

Table 15: Off-farm opportunities for YPWDs with potential for growth; Chivi, Zaka, Mutare, Buhera

Value Chain	Growth (High, Medium Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated
Sewing	High	Medium	Medium	Medium
Branding and Packaging of wild vegetables (mufushwa)	Medium	Low	Low	Low
Carpentry	Medium	Medium	Medium	Medium
Detergent Making	High	High	Medium	High

Source: Interview with Deaf Zimbabwe Trust Official

Designing labor market interventions for YPWDs

The following are the issues that Takunda needs to take into consideration when designing job creation initiatives for YPWD:

1. Engaging / collaborating with disability-specific institutions that provide skills for persons with disabilities. These include Danhiko and Jairos Jiri, among others. Whilst these institutions are centralized in major cities and not district-based, Takunda Project can bridge this geographical divide/gap.
2. Invest more in technical education and life skills, ICT knowledge, and related skills, which is critical for them to be competitive in the labor market. This exposes them to wide marketing, advertising, information on trending opportunities, and online learning about diverse businesses and skills. The use of ICTs can provide the means to overcome many of the physical and psychological barriers faced by people with disabilities and thereby allow for increased participation not only at work but in all areas of life.
3. Engaging TVET and other few technical colleges in the selected rural areas to have adequate facilities and teachers meant for the YPWDs, including training TVET staff on Disability Inclusion - inclusivity in vocational centers.
4. Collaborate with disability institutions to implement programs for behavioral change towards persons with disabilities, especially as it relates to young women with disabilities in the context of patriarchy and unpaid and domestic care work. Women with disabilities face double discrimination because they are both disabled and female.
5. Strengthen monitoring and evaluation systems to avoid beneficiaries of training from "falling off the cliff" – slipping back into un- and underemployment after investments in training are made.
6. Building or securing safer working spaces for YPWDs.

7. Integrate the following soft skills training in programs: analytical and problem-solving, agility, critical thinking, perseverance, cognitive flexibility, innovative thinking, forecasting/forethought, emotional intelligence, adapting to changing environments, and a willingness to experiment with adapting, managing strong emotions, conflict management, and stress management.
8. Integrate climate change literacy in the training programs since the understudy areas are mostly dry areas and heavily affected by climate change.

6.4.   Sector Analysis: (O1.1.2.1)

Evidently, the informal economy has become the largest employer for most young people in both urban and rural areas, trapping them in low productivity jobs, precarious employment, or under-employment, all of which are at odds with the principles of decent work. In fact, formal employment opportunities in the districts under study are scarce; if available, the jobs are largely informalized (casual, contract, fixed-term jobs).

Economic sectors dominated by young people

Geography is one of the major determinants of the type of work or jobs that young people are engaged in, in the districts under study. The 2019 LFCLS indicated that young people were concentrated in the agriculture, forestry, and fishing sector. Masvingo had more than half of the young population in this sector (55.6 percent), whilst Manicaland had 48.1 percent (close to half of the young people population in that province). Retail trade, sale, and repair of motor vehicles was the second sector with the concentration of young people in both provinces with Manicaland at 24.9 percent and Masvingo at 12.2 percent. For Masvingo, the third sector with a concentration of youth was the construction sector at 6.9 percent. Some of the young people were also found in the manufacturing sector with 6.1 percent for Manicaland and 5.8 percent for Masvingo. The results of the 2019 LFCLS tallied with the findings during the fieldwork, where the majority of the young people were found in either retail, construction, brick molding. A few were into manufacturing and value addition due to a lack of capital and start-up kits.

A sectoral approach of off-farm activities with potential for growth

Tables 16 and 17 depict KIIs assessment of sectoral off-farm areas and their potential level for growth.

Table 16: Sectoral off-farm activities for Chivi and Zaka Districts

Value Chain	Growth (High, Medium Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated
Construction	Medium	Medium	Medium	Medium
Carpentry	High	Medium	Medium	Medium
Transport	High	High	Medium	High
Retailing	High	Medium	Medium	Medium
Renewable Energy - Innovation coming in creation of biogas stoves	High	Medium	Medium	Medium
Garment making	High	Medium	Medium	Medium
Honeybees	Medium	Low	Low	Low
Art and Craft	Medium	Medium	Medium	Medium
Motor Mechanics	High	Medium	High	High

Source: *KII interviews*

Table 17: Off-farm opportunities in Mutare and Buhera Districts

Value Chain	Growth (High, Medium Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated
Artisanal Mining	High	High	Medium	High
Transport	High	High	Medium	High
Sculpting	Low	Low	Medium	Low
Motor Vehicle Repair	High	High	High	High
Construction	High	Medium	Medium	Medium
Renewable Energy - Innovation coming in the creation of biogas stoves	High	Medium	Medium	Medium
Garment making	High	Medium	Medium	medium
Honeybees	Medium	Low	Low	Low
Peanut butter making	High	Medium	Medium	Low

Source: KIIs and FGDs

> *"Building and carpentry projects have proved to be the most successful livelihoods projects in the districts among the youths. The projects have worked for the young people in 2 Districts, but there have been some hindrances in terms of machinery and financial backups" – KII, Ministry of Youth, Sport, Arts, and Recreation*

Occupational distribution

In terms of occupation, most young persons between 15 and 35 years in Manicaland were found in elementary occupations (32.1 percent), skilled agriculture (29.2 percent), services and sales workers (21.7 percent), and craft and related trades workers (5.9 percent) (LFCLS, 2019). Similarly, for Masvingo, the majority were in elementary occupations (52.5 percent), skilled agriculture (18.1 percent), services and sales workers (14.3 percent), and craft and related trades workers (5 percent).

The future of jobs /sectors for young people

The ILO 2021 report study indicated that sectors with opportunities to create more jobs (both direct and indirect) when holding labor productivity and quality constant include agriculture, transport, construction, followed by education, basic services, manufacturing, and ICTs. The report also indicated that in manufacturing, there are opportunities to be found in steel products but particularly in agribusinesses. Potential products include, for example, processed food and soft drinks and beverages through locally produced fruit and vegetables. Other subsectors identified as having the potential to grow and generate employment include housing and construction materials, bakery, hairdressing (Table 18).

Table 18: Possible practical start-up kits for consideration

Sector / Area	Requirements
Construction and building	Building equipment, e.g., scaffolds, trowels, spirit levels, etc. Personal protective clothing and equipment, e.g., safety helmets, shoes, gloves, among others
Mining	Small scale mining equipment
Bakery	Bakery equipment- e.g., baking tins, ovens
Hairdressing	Hairdressing equipment – e.g., hairdryers
Maputi popping	Maputi popping guns Business linkages with farmers producing maize

The Policy Framework and sector targets: The National Development Strategy (NDS) 1: 2021-25

The NDS1 identified sectors with potential for growth of value chains. These would be supported at provincial and districts level where endowments are located. The value chains would be developed in five subsectors: agribusiness, mining pharmaceuticals, bus and truck assembly, iron and steel general engineering plastic waste. The value chains for agribusiness were identified as soya beans, fertilizer, cotton, sugar cane to fuel, dairy products and leather products.

6.5.   Youth Wellbeing, Agency, and Engagement: (O.1.1.2.1)

What are young peoples' real and perceived social, political, health, and economic states of wellbeing? How has COVID-19 affected these realities?

Young people in Takunda target communities perceive and experience exclusion from local community decision-making and development activities. Most report that when community meetings take place, they are usually told to remain at home while their parents and other adults attend the meetings. They are told that their role as children is to remain behind and perform household duties such as preparing meals and tending to livestock while the adults are away. Where they do manage to attend community meetings, they are silenced and told that only adults can make contributions to the discussions. When NGOs and other development partners arrive with projects in their communities, it is mostly their parents and other adults that participate in the project activities as they have the required assets and the time to participate. Without control over assets and their free time, young people get excluded from activities happening in their community. This experience leaves them feeling disengaged from their communities and contributes to thoughts of migration to have more agency in their lives.

What roles do young people in Takunda target communities currently play in their households and communities, and what are the barriers (knowledge, skills, attitudes, resources) they face to increased engagement and influence in community structures, decision-making processes, and income-generating activities?

The traditional role of a child in Takunda target communities is one in which the child does as he or she is told to serve the interests of the household, which are channeled through parents or primary caregivers. This means that from a young age, young people in Takunda target communities experience restrictions on their agency as they learn to take instructions without any contributions from them. This later becomes a barrier limiting their ability to participate in household and community decisions because they are not used to speaking up and contributing. The wider community reinforces this when young people are left out of community leadership structures and decision processes. Young people, therefore, experience an extension of their traditional role as a child at home when engaging the wider community. A child at home effectively becomes a child in the community and is therefore not expected to be present when adults meet.

What mechanisms, resources, and safe spaces for young people engagement and leadership exist in Takunda intervention areas? How might they be strengthened where existing or established were absent?

This research did not encounter any formal safe spaces for young people engagement in Takunda intervention areas, and where informal spaces existed, they tended to be more suited to males, thereby leaving females with limited options for spaces. When asked if they have a place where they feel free to express themselves as young people, male respondents referred to spaces such as going out to herd cattle or to play football locally with other young people. Young female respondents mentioned that they are not allowed to go and watch football matches where they would be surrounded by other young people because their parents fear that they would get up to no good and fall pregnant. They noted that this same attitude applies when they want to remain behind after church to attend after-church activities with other young people. They are told to go straight home to perform their household duties. This leaves young females with nowhere to turn to for self-expression and a general feeling of ease and calm throughout their childhood as they are constantly being controlled and directed and not given space to be themselves.

Establishing safe spaces in this context requires an approach that responds to the needs of young people while satisfying the safety concerns that parents appear to have over their children, including their expectation that household duties will be carried out on time. To do this, the program could establish safe spaces at local public spaces such as community gardens where young people could meet on specific days with local village health or social worker who would watch over their safety while maintaining a conversational and physical distance to avoid young people feeling pressure to say the right things to them. The idea with this approach is that young people get a day where for a specific time during the day, they get to relax and not worry about chores or being suspected of misbehavior by their parents. Having such a day to look forward to each week would have the effect of lifting the spirits of these young people and making them feel that they are recognized in the community, and their feelings are respected. This approach could potentially work, especially for young face a combination of suspicion and fears that they will engage in premarital sex if they leave the household for too long. Having a trusted person in the vicinity of a safe space may help to allay this concern.

How do employment risks, including the many types of informal employment taken on by youth, impact physical health and personal safety issues?

In some instances where young people secure informal employment, the nature of that employment presents significant physical risks to those that engage in them. An in-depth interview with a young man involved in gold panning in Chivi noted the following:

> *"There are several downsides to gold panning. Firstly, I have noticed some of my colleagues dropping out of school at a very tender age to go and make money at the gold mines. It's just that 'nyika yatiri yawora' (i.e., this country is now rotten, there are no opportunities) so school children must find lucrative economic activities. The second major downside that comes with gold mining is physical and sexual abuse. We are bullied by older guys and the gold we would have worked for forcefully taken from us. Young girls are also coerced into prostitution and sexually abused at the gold mines, and they have nowhere to go and report. It is risky to be a gold panner, but what else could be more lucrative than gold panning? Not even agriculture or other vocational activities".*

While the risks of engaging in such informal employment are clear and well acknowledged by those who take part in it, the benefits are perceived to outweigh these risks, as noted by the same interviewee who stated the following:

> *"I use the money I get from gold panning to buy things that I want. I have made as much as US$500. I use the money to buy smartphones, clothes, especially jeans, and to buy food. Some of the money I give to my parents. I have not paid school fees yet because I believe it is the role of my parents to pay for my school fees. Maybe I will start paying school fees when I am a bit older, probably when I am doing my O-level. I am only 13 years old now".*

The two statements by the interviewee above show that the wellbeing of young people in Takunda target communities is threatened by the attraction of earning fast money from informal activities that also pose physical risks to those involved in them.

6.6. Youth Migration (O.1.1.2.2)

What are the migration patterns (rural/urban and in/outside Zimbabwe) and push/pull factors (economic & social) for young women and men?

Most young people surveyed in Takunda areas stated that if they were to migrate from their district, their preferred destination would be outside Zimbabwe, although remaining in Africa. The most popular destination for this type of migration was South Africa, while those that said they would migrate within Zimbabwe stated that they would migrate to urban areas such as the nearest town or city. This finding suggests that proximity to one's home is an important consideration for those young people who would consider migrating in search of better livelihoods. It points to the likelihood that these young people would respond positively to interventions that help them migrate safely to their chosen destination, as this would be an added incentive to being within a single night's journey back home. Moreover, this also shows the importance of maintaining social ties that one can occasionally visit after migration where the choice of destination is within Zimbabwe or in a neighboring country.

Young women and men migrate from Takunda areas mostly for economic reasons, which play a dual role as both push and pull factors. The push factor causing migration is noted as a lack of opportunities for formal and self-employment, while the pull factor is a perceived abundance of these opportunities at the chosen migration destination. Socially, young people face pressure from being compared to their peers and other family members who appear to be doing well after migrating. This pressure comes mostly from their parents, who expect them to make contributions to the household even before they complete their secondary education, serving as a significant push factor leading young people to migrate.

What are the specific needs and risks/vulnerabilities of young women and men as they migrate to towns, cities, and neighboring countries? Look specifically at increasing levels of urban transition

When young people migrate from Takunda project areas, one of their foremost needs includes a reliable social network in the intended destination. Arriving for the first time in a new town, city, or country is a difficult experience for those who migrate without reliable social networks at their intended destination as they are immediately vulnerable to various social ills that limit their opportunities to earn a livelihood. A Key Informant Interviewee in Chivi noted that one specific vulnerability that young women who migrate without a reliable social network at their destination is falling into prostitution. He noted that most young women who migrate to South Africa from the district do so without completing their secondary education or acquiring any skills that could help them participate in the labor market. Facing pressure to be successful from their peers in South Africa and back home, they resort to prostitution and begin to send remittances and groceries home. Young men in similar situations are inducted into gangs on arrival and begin a life of crime. Both young women and men in these situations face significant hardship and a reduced life expectancy because of this.

One interviewee who has migrated from Chivi to South Africa noted that:

> *"It's not easy to migrate to another country without connections. You need someone to lead you, someone who has experience".*

How has COVID-19 disrupted 'traditional' migration patterns, including increased risk and vulnerabilities in the future?

COVID-19 has increased the vulnerability of migrants through job losses that have come about because of retrenchments. An interviewee who migrated from Chivi to South Africa noted that when he first arrived in South Africa, he was trained as a welder by his relative, who also helped him secure a well-paying job in the trade. He was then retrenched during COVID-19 lockdowns, and he has had to find another job as a waiter. What this shows is that the COVID-19 pandemic has brought about new challenges for migrants and those considering migrating in that the labor market that attracts migration is shrinking. Such job losses also pose a threat to skills acquisition for safe migration as there is no longer assurance that arriving at a destination with these skills will help in securing employment. The pool of 'skilled, retrenched and job-seeking is potentially increasing at these destinations, and a new migrant entrant likely has slimmer chances of securing employment.

Safe migration interventions will need to be innovative about how to equip new migrants with skills that help them adapt to this new reality. To deliver safe migration interventions, Takunda should support young people who intend to migrate with soft skills alongside trade skills such as motor mechanics, plumbing, welding, and carpentry. These trades tend to survive economic and public health crises and can be relatively easy to train. However, with an increasing number of people becoming unemployed in sink locations, soft skills such as being a pleasant person to those you work with, being respectful to colleagues and superiors, taking instructions, and maintaining a positive attitude in a work environment are all examples of important soft skills that young people intending to migrate need to be equipped with. The reason why these soft skills are important is that with many people losing their employment due to COVID-19, employers will become increasingly selective about who they want to work with, and they will usually select pleasant, respectful, hardworking people who know how to take orders without becoming moody in a professional environment. Therefore, an important survival soft skill in the sink location is being 'likable.'

Safe migration should also include supporting safe networking between young people intending to migrate and those who have already migrated. This could be done through online platforms such as WhatsApp groups where the Takunda program team could coordinate honest and safe conversations where the primary objective is sharing guidance on preparation for migration, 'dos and don'ts' before, during, and after migration, and staying physically and mentally healthy throughout the process of migration. Such platforms would do well to ease the psychological pressure that comes with considering migrating and the process involved right up to the point of 'settling down in the new location. Takunda should also support such young people with budgeting and goal-setting skills to help them raise income that they will use when they migrate. Having sufficient income to migrate and to spend the first few days finding your feet is important for a new migrant to avoid desperate and compromising situations. This is likely to become popular as it achieves two important competencies: learning to be and raising an income.

7. Recommendations

7.1. Economic Opportunities and Access to off-farm income

Following screening economic opportunities in the four districts, the study recommends that the project consider supporting the following economic opportunities for young women and men in Takunda areas: carpentry, food processing, dressmaking, cell phone repairs, fence-making, welding, and green energy (biogas and solar installations, recycling). The emphasis on each economic opportunity should be on local relevance. Further, such approaches as encouraging one product per village, for example, could help communities bulk up produce to levels that make sense for off-takers to engage with them rather than operate in competition. There will be a need to address the substantial skills gap through introducing business and innovation hubs with ICTs component in the areas under study, identify who can be funded, with the study recommending starting with those that are already doing something and showing promise and willingness to invest own resources.

7.2. Financial Inclusion

There is a need for Takunda to leverage its position to influence policymakers and private sector financial sector players at the district level to review policies and regulations around accessing formal finance. It is recommended that if any financial support is to be provided, then this should be in goods rather than cash and payable by milestone until the recipient or group can operate independently. Monitoring, mentorship, and other non-financial support will be required to ensure that funds are put to good use, and there should be sanctions for recipients that abuse funds from such initiatives that seek to empower communities. ISALs may also need a cash injection to grow and continue to meet finance service needs to rural communities. Government-supported financial service providers would need to repackage for impact delivery and earn community trust.

7.3. Labor Supply and Demand Alignment

On the demand side, there is a need to establish decent working spaces and in complementary infrastructure such as safe water, renewable energy (e.g., solar), toilet and bathroom facilities; facilitate and promote high-value off-farm value addition/value chains; engage rural local authorities/councils relevant authorities to improve district business climate (regulatory measures, fees/taxes) and burdensome procedures) and district infrastructure; engage private sector to participate and partner in off-farm value chains; promote value chain fairs, business competition fairs, and best practice fairs in the districts; engage Ministry of Labor on employment services interventions and programs that offer counseling, job search assistance, and placement designed to enhance the welfare of young persons.

On the supply side, there is a need for the government and its partners to work to implement young people's technical and life skills development and matching programs with engagement and collaboration with TVETs and the private sector, including green skills. A project like Takunda could facilitate exchange programs of good practice among and within districts, with a gender lens, and influence young people's access to strategic resources through engaging relevant authorities to facilitate access to land to young people. There is also scope for facilitating access to productive assets, including machinery, vehicles, loans, etc., and engaging the Department of SMEs for the formalization of youth cooperatives and informal businesses. This could also benefit from engaging relevant authorities in social services (water, electricity, childcare services) to allow young women to engage in productive economic activities.

Figure 3 recommends the International Youth Foundation's 'Passport To Success (PTS)' framework for a holistic approach to life skills training for young people in the district's understudy.

Passport to Success Life Skills

*Under development

7.4 Women-specific interventions: Whilst challenges remain on both genders, the survey found out that young women were more disproportionately affected in the areas of skills training (soft, social, and hard skills), and limited and at times lack access to education and TVETs programs, to productive assets, decision making spheres; mostly due to gendered social norms embedded in patriarchy. Thus, developing and packaging young women-friendly business initiatives and training programs by Takunda programs is critical in enhancing the capacities and capabilities of (young) women in the labor market. It is therefore critical for Takunda programs to invest in both hard, soft, and social skills programs for women, initiate gender-focused dialogues at a community level that deal with religious and cultural based biases against women and community mindset change, assist in the formalization of ISALs including the development of constitutions for the ISALs in order to enhance their potential to access capital, promoting empowerment mottos and approaches such as "Girls can do it!" or "Yes we can!" In addition, Takunda can also strengthen advocacy at the education curriculum level to influence the government to speed up the creation of an environment where girls in school can learn woodwork or building, and boys can also learn cookery, fashion, and textiles, up to an advanced level.

7.4. Youth Wellbeing, Agency, and Engagement

Life skills training intended to build self-confidence is required, and awareness-raising among different stakeholders, in particular elders, to demonstrate the potential value that young people could bring if engaged, could be facilitated by local youth leaders and other stakeholders, in ways that lead to the improved role of young people in decision making. To achieve this, Takunda should adapt the Positive Youth Development (PYD) framework for its use in a community-wide approach to be guided in the development of interventions to work with young people to improve their wellbeing and exposure to economic opportunities. The PYD framework (Figure 4) takes a holistic look at the various aspects of a young person's life and proposes interventions that touch on these to bring about 'Healthy, Productive, and Engaged Youth.'
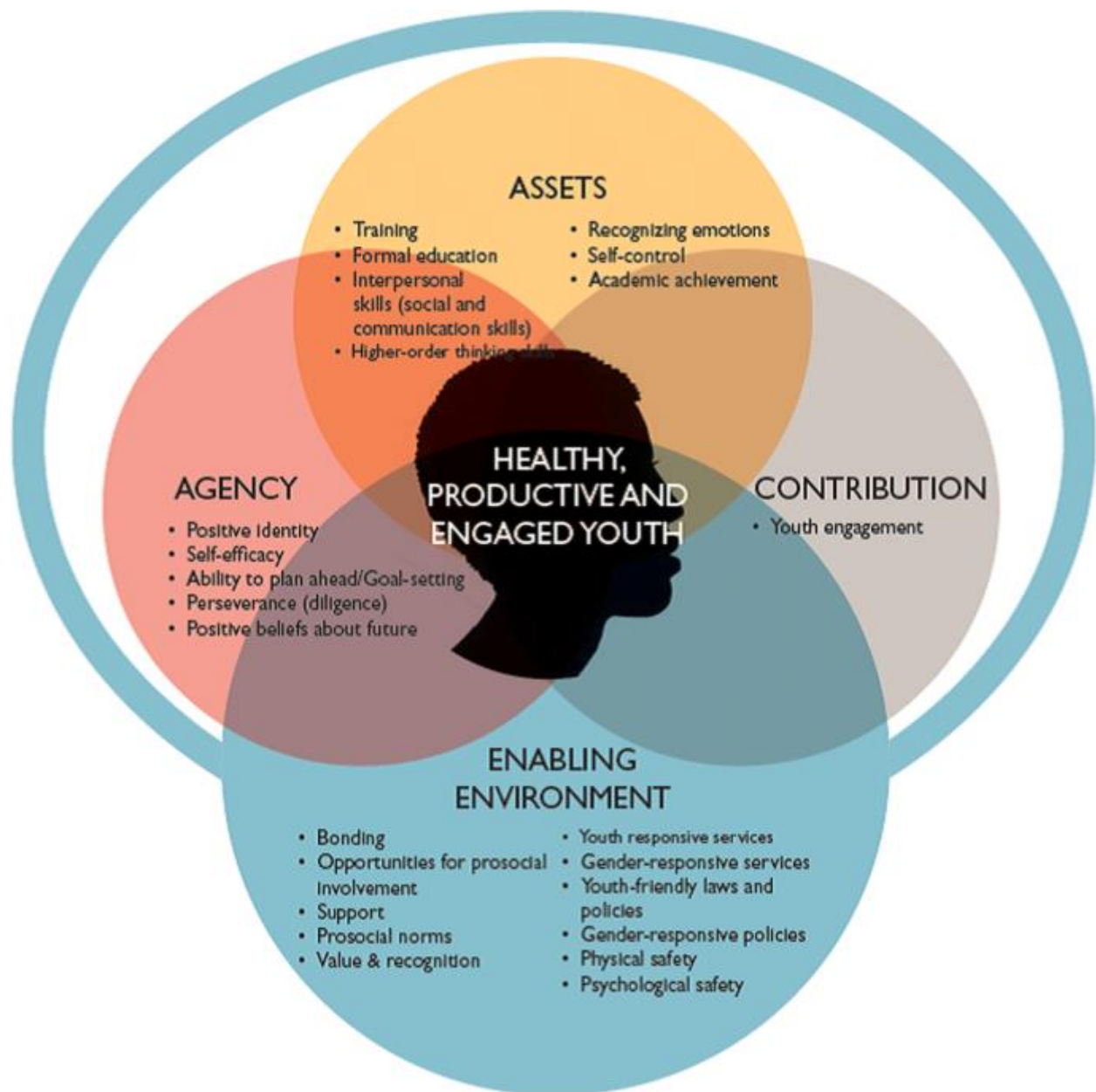

Figure 5: Positive Youth Development framework

7.5. Youth Migration

Strengthening advocacy around safe migration should be prioritized by development interventions in high migrant-sending locations. There is scope for engaging with institutions such as IOM to explore prospects for harnessing remittances for investment in the various value chains in the Takunda areas. For example, in groundnut producing areas such as Zaka and Buhera, the diaspora could help with the establishment of a peanut processing plant and establishment of a quality assurance system, particularly to ensure aflatoxin levels are managed, and packaging meets market standards, or help open new markets for organic processed goods, such as peanut butter, toasted nuts, peanut bars, crushed nuts, etc., overseas.

7.6. Training of young people

The study recommends that Takunda should consider the following options for building skills for young people in the project communities.

1. **Community-based internship program:** Opportunities for skills building are more practical and effective at the community level. We recommend that Takunda should carefully select partners from the already mapped out and leading tradespeople operating in the sectors of interest to the project, in each of the target wards, to provide support to the project as promoters or mentors to young people through offering internship opportunities to an agreed number of young people. Being based at the ward level reduces barriers to accessing opportunities such as finding accommodation and meeting food and transport costs.

2. **Train selected individuals within the community:** In districts that have TVET or vocational training institutions such as Chivi, Mutare, and Zaka, group training at the ward level is recommended as opposed to traveling to the training institution. When builders are trained at a community level, for example, they can use a live project as a learning tool. Community-level training is likely to be more cost-effective and could also include other ward stakeholders, and this is good for sustainability. Taking trainees to field visits could be done within the district, and asking those operating in that field to come in with recommendations could be supported.

Figure 5 summarizes the training approaches that can be adopted for effective learning and practice for young people in the districts under study.

Figure 6: Suggested training approaches
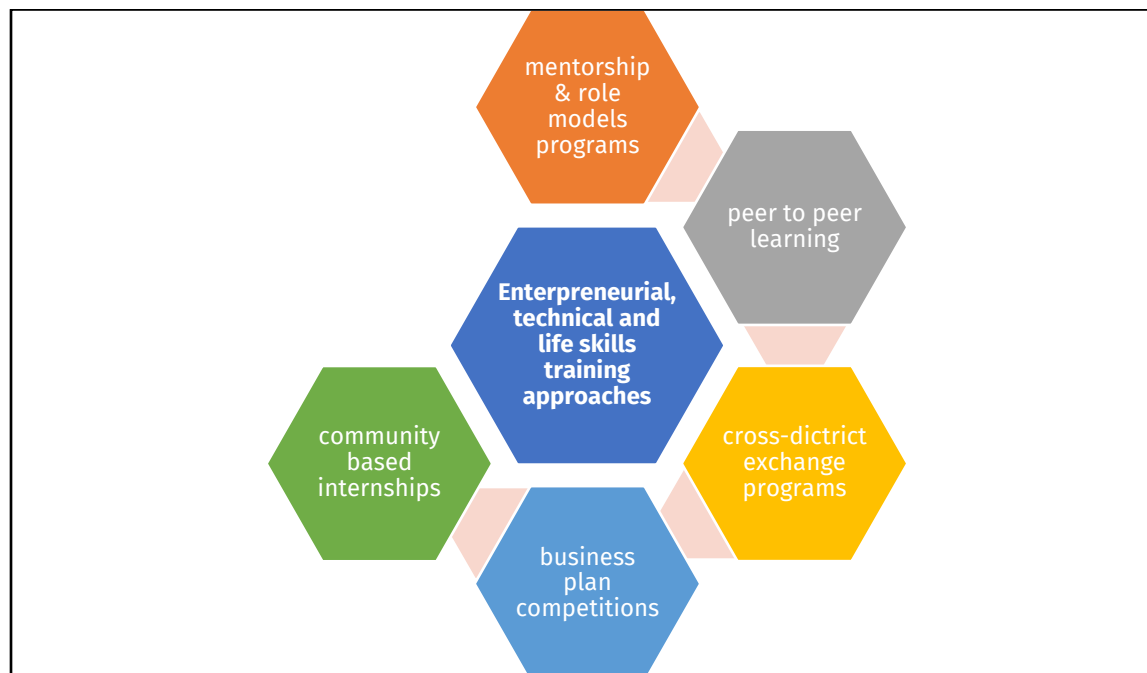
7.7. Building institutional capacity

1. **Build capacity of TVET institutions:** The identified TVET institutions in Chivi, Mutare, Buhera, and Zaka could benefit from mobile trainers, curriculum development, and strengthening, including tools and equipment for teaching and demonstration use, and support to recruit staff.

2. **Support review of curriculum and introduction of skills required for young people:** A careful review of the curriculum and enhancement to update on key skills and techniques, and soft skills for successful entrepreneurship. This will require that the program engages strategically with the Ministry of Youth, Sports, Recreation, and Culture and the Ministry of Higher Education. Some refreshers and new training would be required for staff members.

7.8. Research and learning

1. **Takunda should consider engaging a university or academic partner to document project learning:** Takunda could benefit immensely from engaging a university or research-oriented partner to be responsible for analyzing the large volume of data that studies associated with the inception of Takunda have already generated and conduct research that will feed into a more nuanced understanding of how the project's results will (are being) be achieved. Ideally, the research and learning partner should be locally based within the Takunda provinces for cost-effectiveness. Further, it is recommended that such research should take a more anthropological or psychological perspective to bring out the attitudinal, behavioral, and practice dimensions. University students at the master's or doctorate level, including in the fields of entrepreneurship studies, could support this through the authoring of journal articles, research and policy briefs, and other products accessible to partners at the community level.

7.9. Advocacy

Takunda should consider partnering with various partners to advocate for changes that will enhance the operational environment for the program.

1. **Safe Migration:** Takunda should consider forming working partnerships with institutions operating in the migration space, such as IOM, to advocate for safe migration. Areas of interest may include advocating for lowering of barriers to safe migration, such as passport costs in Zimbabwe. Returnees or investors living outside Zimbabwe could be linked to economic opportunities in the Takunda communities through such a partnership. IOMs' returnee program, where returnees are supported to start new businesses, could be linked with the Takunda program.

2. **Barriers to doing business:** The requirement that suppliers of goods and services should have tax clearance certificates constricts the growth of small informal enterprises seeking to grow. Advocacy efforts by Takunda, using evidence on the number and scale of the enterprises supported, should argue that taxation should be a requirement as soon as these enterprises achieve a certain minimum income for their members.

7.10.   Education

There is a need for more strategic investment in training and education for building real capacity at multiple levels. The government needs to invest more resources to equip schools and TVET institutions and open spaces for private operators to run TVET institutions. Within secondary school education, learners should be able to take up any practical subject despite their gender. For example, girls should be confident to take up Building/bricklaying and carpentry, while boys could also take up cookery and fashion & textiles. The role of Takunda here will be to raise awareness in communities and schools and through direct advocacy at national level platforms, particularly from the perspective of Education 5.0 and gender advocacy.

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9. Annexes
Data Collection Tools

Youth Survey Questionnaire

Interview Date [DD/MM/YYYY]	
Start Time [AM/PM]	
Interviewer Name *(for field visit only)*	

Introduction and Consent

Good morning/ Good afternoon………. My name is …………

I am part of a team that has been assigned to carry out a research study for Takunda Project which is funded by USAID and implemented by CARE consortium (IYF, FHI360, NAZ, EA & BPC). Our research focuses on understanding the issues that affect young people in Mutare, Buhera, Chivi & Zaka districts in terms of livelihoods, their ability to find work or start their own enterprises, and their participation in community development. As part of this study, we are speaking to several members of this community, and most importantly, young people. The questions we are asking will seek to help us understand what opportunities exist and the barriers that young people face in accessing these opportunities. Some of the issues we will talk about include health, education, and participation in community development issues. While we also ask some personal questions about you, this information we will not record your name or share these details with anyone else. Information gathered through this survey will be kept confidential and will only be use for informing design of programmes for young people by the Takunda Programme.

You are one of the participants who has been randomly selected to participate in this survey.

This interview may take about 45 - 60 minutes.

We request your participation in this survey by responding to the interview. This interview is voluntary, it is therefore not compulsory. You are free to choose to accept to participate or not. There is no problem or penalty if you say "no" now or any time in the future. You can decide not to answer questions and can withdraw from the interview at any time.

There are no risks or any other expectations to participating except for the time that it will take to participate in the interview.

You are not going to be paid for participating in this interview.

So far, do you have any questions or issues about this interview? Should you have any, please feel free to ask me at any time.

Do you consent to participate in the interview?

☐ *Yes: Request respondent to sign consent form, and then proceed with interview.*
☐ *No: End here, thank the respondent for their time, and move on to the next respondent.*

Evidence of Respondent's Voluntary Informed Consent
[Request the respondent to say the following words and sign below]:

I have listened to and understood all information about this survey. My questions and concerns have been adequately addressed. I now voluntarily consent to participate in the interview.

I also voluntarily grant permission to Takunda and the research team to take notes, audio-record the interview, and to use the information collected in accordance with the purpose of this survey.

_____ _____
Respondent's Name　　　　　***Respondent's Signature***　　　　　***Date***

1. BACKGROUND INFORMATION	
1. District	1=Mutare 2=Buhera 3=Zaka 4=Chivi
2. Respondent's sex (Observe and record)	1=Male 2=Female
3. How old are you?	Record in complete years ....
4. Do you have a National ID?	1=Yes 2=No
5. Do you have a valid passport?	1=Yes 2=No
6. What is your marital status?	1=Single/ Never married 2=Married living together 3=Married living apart 4=Cohabiting 5=Living with fiancé/fiancée 6=Divorced/ Separated 7=Widow/ Widower

		8=Other, specify
7.	Who owns the house in which you live?	1=Parent's/ guardian's house/ home 2=Own house 3=Rented house/ room/ apartment 4=Institution (campus/ hostel/ dormitory) 5=Homeless 6=Keeping house on behalf of someone 7=Other, specify: _____
8.	What is the sex of your head of household where you live?	1=Male 2=Female
9.	What is your religion (denomination)?	1=African Tradition Religion 2=Roman catholic 3. Methodist 4. Anglican 5=Protestant 6=Pentecostal 7=Apostolic sect 8=Muslim 9=Other Specify
10.	Do you identify as having disability? If No, SKIP to SECTION 2	1=No 2=Yes
11.	If Yes, what is your disability?	Please tick ALL that apply: 1=Visual impairment 2=Speech impairment 3=Hearing impairment 4=Physical impairment 5=Mental/psychosocial impairment 6=Other, please specify
2. EDUCATION, EMPLOYMENT & WAGES/INCOME		
1.	What is the highest level of education you attained? If 1-6, please SKIP and go to question 3.	1=Still in school 2=Never went to school 3=Did not complete primary school 4=Completed Grade Seven 5=Did not complete secondary education 6=Completed Ordinary Level education 7= Completed Ordinary Level education but no certificate 8=Completed Advanced level 9. Completed Advanced level but no certificate 10=Technical Vocational Education Training (TVET) 11=Did not complete college/university education 12=Completed college/university 13=Current college/ university / TVET student
2.	If YES to 7, 8, 9, 10 and 12 were you able to use the new skills you gained in tertiary/ TVET after completion of your training?	1=Yes 2=No
3.	If No, why were you unable to use your new skills?	1=Skills did not match what was required by potential employers 2=No prospects for employment

		3=No resources to start 4=Lack of family/support 5=Other (please specify)
4.	What is the main activity you spend most of your time doing?	1=Paid employee 2=Self-employed/working on own land 3=Casual employee 4=Doing unpaid work in household (in home or family farm/business) 5=Doing unpaid work outside the household. 6=In school/education 7=Unemployed and looking for a job 8=Unemployed and not looking for a job 9=Other (specify)
5.	If answered 1-7, how many days per week do you spend on this activity?	1=1-3 days 2=4-6 days 3=7 days
6.	If self-employed, do you employ other workers	1=No 2= Yes, 1-3 workers 3=Yes, above 3 workers
7.	In which sector do you derive MOST of your livelihood?	1=Agriculture (Crop production) 2=Agriculture (small livestock-poulty, rabbits, sheep etc) 3=Agriculture (big livestock- cattle etc) 4=Manufacturing 5=Mining 6=Wholesale and trading 7=ICT 8=Renewable energy 9=Dressmaking/ tailoring/ sewing 10=Sex work 11=Cross boarder trading 12=Buidling & Construction 13=Food making / processing 14=Other, please specify _____
8.	In the sector you are in, what specific activity do you undertake in your current employment?	1=Input supplier 2=Producer (farmer, miner) 3=Trader 4=Processor / Manufacturer 5=Transporter 6=Wholesaler 7=Retailer 8=Other Specify
9.	How many hours per week on average do you spend on this activity?	Please write down the number of hours.
10.	If not employed, how do you spend most of your time [Select only one option]/	1=In school and/ or studying 2=Socializing/ staying idle 3=Housework/chores 4=Other, specify
11.	Do you receive any pay or compensation for your work? **If no, skip to**	1=No 2=Yes
12.	If Yes, when last did you receive an income/wage?	1=Current month 2=Last month 3=At least 2 months ago

		4=Three months or more 5=More than 6 months ago 6=Cannot remember
13.	How much was your take-home pay / income in USD equivalent for the last month you received pay? If paid in kind please convert to cash equivalent	1=USD 1- 20 2=USD21- 50 3=USD51-100 4=USD101 - 200 5=USD 201 - 300 6=USD 301 – 400 7=USD 401 – 500 8=Above USD500
14.	If figure is given in ZW$ please ask: which month was this.	(insert drop down list, months Jan-Dec)
15.	To what extent are your earnings sufficient to pay your ongoing expenses (including, if relevant, contributing to your household expenditure, feeding your family, etc	1= Insufficient 2=Almost sufficient 3=Sufficient 4=More than sufficient
16.	Are you expecting any form of monetary income at the end of this current month?	1=Yes 2=No 3=Not sure
17.	If Yes, from where do you expect this income?	1=Current employment 2=Remittance/gift 3=Own enterprise 4=Activity on farm 5=Activity off farm 6=Activity non-farm
18.	Who makes decisions about how money is used in your household?	1=Myself (household head) 2=Myself (live by myself) 3=Parents 4=Jointly with spouse 5=Other, Specify

3. OPPORTUNITIES AND BARRIERS YOUNG PEOPLE FACE IN ACCESSING AND MAINTAINING EMPLOYMENT OR CREATING DECENT LIVELIHOODS

1. Please select a rating that best reflects your opinion, where 1 is Strongly Agree and 5 is Strongly Disagree [Tick only one per statement]

To what extent do you agree or not agree with the following statements regarding your confidence about ability to find and maintain employment? I will read out the statement and you will say whether you strongly agree, agree, neither agree/disagree, disagree or strongly disagree.	1 Strongly Agree	2 Agree	3 Neither Agree nor Disagree	4 Disagree	Strongly Disagree
a) I have a good future ahead of me					
b) There are many opportunities to achieve my career goals					
c) I contribute to my community and/ or society					

2.	In which sector(s) do you perceive the most economic & entrepreneurship opportunity exists in? [Tick all mentioned by respondent]	1=Agriculture (crop) 2=Agriculture (livestock) 3=Arts and culture 4=Education 5=Environment management and protection 6=Health 7=ICT 8=Industry and commerce 9=Mining and quarrying 10=Road construction 11=Sports and entertainment 11=Carpentry / woodwork 12=Building and construction 13=Food making / processing 14=Renewable energy (solar, biogas, bio-fuel etc) 15=Wholesale trade & retail 16=Other specify_____
3.	What do you think are the **THREE MAIN** barriers to accessing and maintaining those opportunities are? Please tick the three that apply	1=Sexual harassment 2=Unpaid care work 3=Nepotism / corruption? 4=Lack of experience 5=Lack of information 6= Lack of education 7=Inadequate capital 8=Lack of access to land 9=Disability 10=Lack of ICT skills 11=Lack of networks and connections 12=Lack of access to adequate basic utilities e.g. electricity & water 13=Other, specify.

4. Do you consider yourself as someone with a disability? If No skip to next question If yes continue to ask: Are any of the following affecting **your** ability to access education, employment, or entrepreneurship opportunities [Tick all mentioned]?		Education	Employment	Entrepreneurship opportunities
	Physical disability	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No
	Hearing loss	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No
	Eyesight problems	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No
	Memory loss	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No
	Mental health issues	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No
	Cognitive learning disability	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No

5. Are any of the following affecting **your** ability to access education, employment,		Education	Employment	Entrepreneurship

or entrepreneurship opportunities [Tick all mentioned]?				opportunities
	Troubled relationships with friends	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No
	Troubled relationships with family	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No
	Troubled relationship with intimate partner	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No
	Other, specify	1=Yes 2=No	1=Yes 2=No	1=Yes 2=No

6.	To what extent do you agree/disagree with the following statement: "Young people face many barriers or challenges in relation to securing and sustaining self-employment".	1=Strongly agree 2=Agree 3=Neither agree nor disagree 4=Disagree 5=Strongly disagree
7.	If you agree/strongly agree to **qn. above**, please state the barriers or challenges in relation to securing and sustaining self-employment. [Tick all mentioned. **If 3-5 skip**	1=Lack of or shortage of adequate initial capital 2=Difficulty finding good location and or premises for starting own business/ 3=Unaffordable cost of marketing 4=Lack of confidence 5=Lack of personal drive to get started 6=Lack of family support 7=Lack of entrepreneurship, business & financial management skills 8=Congested with social problems 9=Norms & beliefs 10=Lack of life skills 11=Policies and procedures that make it difficult to register or formally start a business 12=Other, specify
8.	Which of the following challenges, have you personally faced in accessing and maintaining employment?" [Tick all that apply]	1=A physical environment that is not accessible 2=Lack of relevant assistive technology (assistive, adaptive, and rehabilitative devices)/ 3=Negative attitudes of people towards disability 4=Services, systems and policies that hinder the involvement of all people with a health condition in all areas of life 5=Institutions that are not disability friendly e.g. banks, Government offices etc 6=Other, specify
9.	To what extent do you agree/disagree with the following statement:	1=Strongly agree 2=Agree 3=Neither agree nor disagree

"Young people face many barriers or challenges in relation to securing and sustaining waged employment"	4=Disagree 5=Strongly disagree
10. If yes to **qn.**, Please mention/describe the barriers or challenges in relation to securing and sustaining waged employment [Tick all mentioned by respondent]	1=Lack of working experience/ being fresh from college 2=Too high competition for a few available vacancies 3=Low paying jobs 4=Lack of information on available employment 5=Females get requested for sex / sexually harassed 6=Males get requested for sex / sexually harassed 7=Experienced physical or verbal abuse 8=Nepotism/corruption 9=Stereotype from employers 10=Lack of employability skills 11=Physical violence/abuse 12=Other, specify
11. If 10, name the employability skills that do you not have?	(insert options after pre-test)

4. YOUNG PEOPLE PERCEPTIONS AND PREFERENCES ON THEIR ENGAGEMENT IN POLICY AND PROGRAM DESIGN AND IMPLEMENTATION."	
1. Have you ever participated in any policy or program design and/or implementation?	1=Yes 2=No 3=Don't know
2. Have you ever participated/been involved in any development program?	1=Yes 2=No Skip rule 3=Don't know
3. If yes in **qn.** at which stage where you involved in the programme? [Tick all mentioned]/	1=Design and planning stage 2=Implementation stage 3=Monitoring and evaluation stage 4=Don't know/ Don't remember
4. How were you engaged in policy or program design and/or implementation? Skip rule	1=conducting community assessments and formative research 2=coming up with program ideas 3=selecting strategies 4=recruiting young people for participation 5=implementing components 6=Other, specify
5. If no to qn. 4 why? **Skip rule**	1=Lack of time/ 2=Lack of interest 3=Lack of appropriate skills 4=Lack of opportunities 5=Did not feel included 6=Other, specify
6. If 7 - did not feel included, why [Tick all mentioned] **Skip rule**	1=Poverty 2=Occupation 3=Lack of education 4=Gender 5=Age 6=Religion

		7=Political affiliation 8=Ethnicity/ language 9=Other, specify
7.	What do you think are the main barriers to you participation in development programmes? MAIN REASON	1=Inconvenient timing of training/activities 2=Family obligations 3=Financial constraints, including tuition fees 4=Social and cross-cultural barriers 5=Limited access to ICT equipment and internet 6=Personal health issues 7=Being person with disability 8=Limited or no access to information 9=Other, specify
8.	Of the services, opportunities, and support below, choose the three you feel would be MOST helpful to you in increasing your economic opportunities	1=Career guidance and counselling 2=Mentoring/Coaching 3=Entrepreneurship Skills Training 4=Apprenticeships & On-Job-Training 5=Technical/Vocational Training 6=Life Skills Training 7=Business Skills Training 8 Access to markets and market linkages 8=ICT Support 9=Career/job fairs 10= Access to job vacancy information 11=Access to health care/services 12. Access to safe water, sanitation and hygiene (WASH) services 13=Access to youth-friendly finance/banking services 14=Acess to migration information 15=Other: _____
9.	Which challenges do you face in pursuing opportunities for your personal development? [Tick all mentioned]/	1=Inconvenient timing of training/activities/ 2=Family obligations 3=Financial constraints, including tuition fees 4=Social and cross-cultural barriers 5=Limited access to ICT equipment and internet 6=Personal health issues 7=Being person with disability 8=Limited or no access to information 9=Other, specify: _____
10.	How is engagement of young people beneficial to you? [Tick all mentioned]	1=Gives me chance to say what you think 2=Creates awareness 3=Reduces dependence 4=Creates economic/ employment opportunities 5=It is a win-win proposition 6=Helps me gain skills, knowledge, self-esteem, and connectedness 7=Helps adults to better understand my value as a young person 8=To get right information 9=Other, specify: _____

11.	Are you currently involved in any community development activity? **skip rule here if 'no' to qn**	1=Yes 2=No
12.	Are you currently involved in any community development activity such as…? [Tick all mentioned]/	1=Crop Farming 2=Fishing/ Uvuvi 3=Livestock Keeping 4=Tourism 5=Mining 6=Building 7=Volunteering 8=Business/entrepreneurship 9=Advocacy/activism 10=Providing health services 11=Arts for community development 12=ICT for community development/ 13=Sports for community development/ 14=Environment management or protection 15=Teaching/Educating 16=Women's empowerment/ 17=Young people empowerment 18=Other, specify
13.	Are there any activities that you are not currently involved in that you would like to be involved in (or more)? **skip rule here if 'no' to qn 3k**	1=Yes 2=No
14.	If Yes, which activities are these? [Tick all mentioned by respondent]/	1=Farming 2=Horticulture 3=Fishing 4=Livestock Keeping (large stock) 5=Livestock farming small stock (goats/poultry/ rabbits) 6=Tourism 7=Mining 8=Building 9=Volunteering 10=Business/entrepreneurship 11=Advocacy/activism 12=Providing health services 13=Arts for community development 14=ICT for community development 15=Sports for community development 16=Environment management or protection 17=Education 18=Women's empowerment 19=Creative arts 20=Middleperson/runner/trader?? 21=Other, specify/ 22=None of the above
15.	What is the greatest challenge that a young person brings in their ability to effectively work with adults? - give example (s)	

16. What is the greatest challenge that an adult brings in their ability to work with young people? - give example (s)	
A safe space is public space or environment where young people can participate and contribute their views and freely express themselves without fear. It can also be understood as a public platform where young people come together, engage in activities related to their diverse needs and interests, participate in decision making processes and free to express themselves 17. Do safe physical spaces exist in your community where you feel free to share feedback and suggestions on community development or other such issues?	1=Yes 2=No 3=Don't know
18. If Yes, specify/name these spaces – give example (s) from your community	
19. Do safe recreational spaces exist in your community where you feel free to go for leisure and to relax e.g. play grounds	1=Yes 2=No 3=Don't know
20. If Yes, specify/name these spaces- Give example (s) from your community	
21. Have you ever been bullied/threatened/shamed or made to feel uncomfortable online or on social media?	1=Yes 2=No 3=Don't know
22. If yes, explain	
23. Have you ever lost money through interacting with someone you met or did business with online /social media?	1=Yes 2=No
24. If yes, explain	
25. Have you ever heard of cyber bullying? *Cyberbullying* is bullying with the use of digital technologies. It can take place on social media, messaging platforms, gaming platforms and mobile phones.	1=Yes 2=No 3=Not sure
26. Have you ever been made to feel uncomfortable, afraid, ashamed, or threatened online (social media or other online platforms)?	1=Yes 2=No 3=Not sure
27. If you had an idea on improving something in the community, how would you share it?	1=Councillor 2=Peer/s 3=Community leader/ 4=Other (specify)

28. To what extent do you agree/disagree with the following statements:	1. Strongly Agree	2. Agree	3. Neither Agree nor Disagree	4. Disagree	5. Strongly Disagree	
i. Young people in this community are capable of making improvements to their community						
ii. If I have a suggestion or feedback on any issue in my community, I feel free and safe to share this						
iii. If I have an idea or innovation for improving my community, there is someone I can approach and work with to realize this idea						
iv. I am comfortable sharing a complaint about an issue I am concerned with in this community						

29. If you had a complaint, who do you feel comfortable sharing with?	1=Councillor 2=Peer/s 3=Community leader/ 4=Church or religious leader 5=Other (specify)
30. What would be the most helpful way for you as a young person to contribute towards uplifting your communities?	1=Volunteering in different community development 2= To be given leadership chances/ 3=To have entrepreneurship groups 4=Other, specify
31. Are you aware of the National Youth Policy?	1=Yes 2=No
32. Are you aware of National Youth programmes?	1=Yes 2=No
33. If Yes, are the programmes responsive to your needs as a young person	1=Yes 2=No 3=I don't know
34. Are you aware of the National Youth Fund?	1=Yes 2=No
35. If Yes, have you personally benefitted from it?	1=Yes 2=No
36. How often do you discuss your education/employment goals with others?	1=Never 2=On rare occasions 3=Sometimes/ 4=Frequently/

37.	With whom do you usually discuss your educational/employment goals them with [Tick all mentioned]? 38.	1=Mother 2=Father 3=Brother 4=Sister 5=Spouse/Partner 6=Friend 7= Mother-in-law 8=Father-in-law 9=Sister-in-law 10=Brother-in-law 11=Male relative 12=Female relative 13=Unrelated adult mentor/role model 14=Teacher /school authority 15=Local development facilitator 16=Young people club 17= Spiritual or church leader 18=Community leader 19=Youth champion 20=Peer educator21=Other-please specify Other, specify
5.	**POTENTIAL CHANNELS THROUGH WHICH YOUNG PRACTITIONERS MIGHT EFFECTIVELY ENGAGE YOUNG PEOPLE BETTER.**	
1.	What are the best channels to provide information to young people? [Tick all mentioned]	1=Radio 2=TV 3=Social media 4=Newspaper 5=Community meeting 6=Churches 7=Local leaders 8.Other (specify): _____
2.	What are the best platforms to engage young people? [Mention all options, select only one; if answer is NOT "2=Social media platforms", Skip qn. No.]	1=Dialogue events organized by a specific organization or project, invitation only 2=Social media platforms 3=Community meetings 4=Public events (ceremonial, fun, advocacy campaigns, etc., anyone can join) 5=Clubs 6=Local youth councils 7=Don't know 8=Other, specify_____
3.	If answer is 2 (social media platforms), which platform do you prefer [Mention all options, select one only]? Skip rule	1= Facebook 2=Instagram 3=WhatsApp 4=Twitter 5=Direst message (SMS) 6=Other (specify): _____
4.	What needs to be done to better support yound people in your community? Tick all that apply/ what is the most important 2 things?	1=Practitioners and stakeholders need to do more to accommodative to young people views 2=More funding for young people projects 3=Create spaces for young people to participate 4=Bring young people together
6.	**CIVIC ENGAGEMENT AND POLITICAL PARTICIPATION**	

1. To what extent do you agree or disagree with the following statements regarding your participation in issues that affect community development?	6. Strongly Agree	7. Agree	8. Neither Agree nor Disagree	9. Disagree	10. Strongly Disagree
I often discuss how civic, social, local or national issues affect my community with peers and others in my community					
I participate in political and social causes in order to improve my community					

2.	In the past 6 months I have participated in one or more of the following.. <u>Indicate all relevant</u>	1=Advocacy 2=Mentoring Others 3=Volunteering 4= Young people focused clubs e.g after school activities, sports e.t.c 5=A social project or initiative 6=Cultural activity 7=Religious activity 8= CBO/NGO campaign 6= Other activities (Specify).......... 7=None of the above
3.	If 7, why not?	1=Not interested 2=Did not know how 3=Too young 4=Did not think my vote would make a difference 5=Religious objection 6= Wanted but not able 7=Other (specify).............
4.	If yes, what are these civic activities? *(Select all that apply)*	1 = Volunteering in community 2 = Religious 3 = Organized activities for young people 4 = CBO/NGO campaign 5 = Sports team 6 = Traditional community governance 7=Cultural activities 8 = Other: .... **After skip to**
5.	If you are not engaged in civic activities, why not?	1=Did not feel included 2=Financial constraints 3=Family obligation 4=Social & Cultural barriers 5=Financial constraints 6=Family obligations 7=Social & Cultural Barriers 8=Personal health issues 9=Limited ICT/internet access

		10=Did not feel included (if yes, ask more, incl. poverty, occupation, education, gender, age, religion, political affiliation, ethnicity, language, etc.) 11=Don't know
6.	How can young people be better empowered to contribute to change and development? [Tick all mentioned]	1=Access to relevant information 2=Creation or expansion of participation channels 3=Technical skills development e.g management, ICT skills 4=Lifeskills e.g self-confidence managing conflict 5=Mentoring 6=Leadership positions in traditional or community structures eg DRM or wash committees 7=Other_____
**7.   Young People and Sexual & Reproductive Health Rights (SRHR)**
1.	Have you ever sought any of the following medical services related to sexual reproductive health and rights?	Tick all that apply 1= contraception 2=menstruation 3=HIV and STI (sexually transmitted infection) testing and treatment 4=pregnancy testing and services 5=safe abortion 6=gender-based violence counselling and referral 7= antenatal, childbirth and postnatal care
2.	When was the last time you visited a health care provider for a health-related problem or need?	1=Within a month 2=Within the last six months 3=More than six month 4=I dont remember 5=Never visited (SKIP to next section)
3.	Who accompanied you to the health care provider / centre? [Tick all mentioned]	1=Went alone 2=Father 3=Brother 4=Spouse/Partner 5=Friend 6= Mother 7=Mother-in-law 8=Father-in-law 9=Sister 10=Sister-in-law 11=Male relative 12=Female relative 13=Don't remember 14. Other, specify
4.	On your last visit to a health centre, did you receive the services that you required? treatment?	1=Yes (SKIP to next section) 2=No
5.	If no, why not?	1=Treatment cost too much 2=There was no medication at the health facility 3=Other, please specify
6.	If you No to Qn , why not? [Tick all mentioned by respondent]	1=I have never had a problem 2=Problem was not serious 3=Treatment cost too much

		4=Distance is too long 5=Afraid to find having a serious case 6=Afraid to take action for fear of social stigma 7=Nobody at home paid any attention 8=Nobody at home to take care of 9=No one was there to accompany 10=It is a hassle to go outside 11=Didn't know where to go 12=The health care providers are not youth-friendly (elders blaming you, atmosphere is not safe to share issues) 13=Other, specify
8. YOUNG PEOPLE'S ACCESS TO AND USE OF FINANCIAL SERVICES		
1.	Do you own an individual savings account(s) with any bank or other financial institution (*in your name only*)?	1=Yes 2=No
2.	Do you have an Ecocash/One Money /Telecash/ E-voucher or other electronic account(s)?	1=Yes 2=No
3.	Are you a member of any community savings and loans group (*mikando*), such as SACCOs, VSLAs, ISLAs	1=Yes 2=No
4.	In the last 12 months, did you ever need to borrow some money or take out a loan?	1=Yes 2=No
5.	If YES, was your request/ application for the loan successful? SKIP RULE HERE	1=Yes 2=No 3=Somewhat (partial loan provided)
6.	For what purpose did you borrow or take a loan?	1=Start/expand own income generation activity (IGA) or business 2=Education 3=Personal expenses 4=Household use 5=Emergency use (own) 6=Emergency use (family) 7=Medicine/hospitalization (own) 8=Medicine/hospitalization (family) 9=Acquiring land/assets 10=For repayment of borrowed money 11=Other (Specify)
7.	From where did you borrow or obtain a loan?	1=Government bank 2=Private bank 3=Local MFI 4=NGO 5=Money lender/ 6=Middleman/trader 7=Agro-processors 8=Parents/ 9=Relatives 10=Neighbors

		11=Friends
		12=Social welfare department
		13=Savings and internal lending groups
		14=Cooperatives (registered and unregistered
		15=Other, specify/
8.	If you needed money to start a small business, where would you most likely hope to get some assistance?	1=Government bank 2=Private bank 3=Local MFI 4=NGO 5=Money lender/ 6=Middleman/trader 7=Agro-processors 8=Parents/ 9=Relatives 10=Neighbors 11=Friends 12=Social welfare department 13=Savings and internal lending groups 14=Cooperatives (registered and unregistered 15=Other, specify/
9.	How confident are you that if you wanted some money to start a business you could obtain it?	1=Very confident 2=Confident 3=Neutral 4=Not confident 5=Not at all confident/unlikely
10.	How confident are you that if you wanted some money to train for a course or continue in education you could obtain it?	1=Very confident 2=Confident 3=Neutral 4=Not confident 5=Not at all confident/unlikely
9. YOUNG PEOPLE'S ACCESS TO ICT		
1.	Have you ever used the Internet (E-mail or World Wide Web) from home, work, school, or any other location for personal non-business use? SKIP RULE	1=Yes 2=No
2.	If YES, how many years have you used the Internet?	1=Less than 1 year 2 =1 to 2 years (1 year or more but less than 2 years) 3= 2 to 5 years (2 years or more but less than 5 years) 4= 5 or more years 5=Don't know
3.	Do you own a smartphone or tablet?	1=Yes 2=No
4.	Have you used a mobile cellular phone in the last three months?	1=Yes 2=No
5.	Do you have access to the internet? **Skip rule if NO go to Qn** **Skip rule if Yes go to Qn**	1=Yes 2=No
6.	If No, what are your constraints	1=No access to device 2=No access to data 3=Network connectivity and coverage challenges 4=Lack of energy, power 5=Lack of skills and knowledge 6=Other (Specify)

7.	If No, why don't you have access to the internet?	1=Do not need the Internet -Not useful, not interesting, lack of local content. 2=Lack of confidence, knowledge or skills to use the Internet 3=Cost of the equipment is too high 4=Cost of the service is too high 5=Privacy or security concerns 6=Internet service is not available in the area 7=Internet service is available, but it does not correspond to household needs -For example, quality, speed. 8=Cultural reasons -For example, exposure to harmful content 9=Lack of power
8.	Do you have an email address?	1=Yes 2=No
9.	Have you ever used a computer?	1=Yes 2=No
10.	Which innovations and or ICT tools have you adopted/ are you using? SELECT ALL THAT APPLY	1=Facebook 2=WhatsApp 3=Instagram 4=Website 5=Other social media (specify)
11.	If Yes, How often do you use the internet?	1=Once daily 2=More than once daily 3=Once a week 4=Once a month/ 5=Less than once a month
12.	From where do you access most of your internet usage?	1.Home wifi/internet 2.School 3.Internet Café 4.Library 5.Mobile phone data 6.Friend or family's phone 7.Wifi-Hotspot 7.Other specify/
13.	Which of the following do you spend most of your internet time on? Please rank the TOP THREE uses	1= Watching news/online newspapers 2=Watching/downloading sports/movies and TV 2=Celebrity gossip 3=Looking for business opportunities/selling produce 4=Searching for jobs 5=Learning new skills 6=Communicating with friends and family (social network) 7=Other (please specify)
14.	Which of the following ICT applications do you use to do your business or facilitate your economic participation?	1=Online mentoring 2=Online networking 3=Mobile payments 4=Market information 5=Skills development (formal or informal professional development) 6=Job placement/matching services 7=Marketing products/ services 8=Other, specify

15.	Do you have access to radio on a regular basis?	1=Yes 2=No		

<table>
<tr><td colspan="5" align="center">10. MIGRATION
<i>Migration in this case is when one moves from one region to another and often back again for a period of 12 consecutive or more months</i></td></tr>
<tr><td>1.</td><td>Have you ever lived outside (this country) for a period of at least 12 months*?</td><td colspan="3">1=Yes
2=No (SKIP to Q3)</td></tr>
<tr><td>2.</td><td>If Yes, what was your MAIN reason for migrating?</td><td colspan="3">1=Search for formal employment opportunities
2=Search for better services e.g. health, education
3=Pursue education opportunities
4=Marriage or joining spouse
5=Search for better economic opportunities (outside formal employment)
6=Other reason- please specify</td></tr>
<tr><td>3.</td><td>Does this household currently have any of the following?</td><td colspan="2">Members living in other districts within Zimbabwe for more than 12 months?</td><td>1=Yes
2=No</td></tr>
<tr><td></td><td></td><td colspan="2">Members living in other countries for more than 12 months?</td><td>1=Yes
2=No</td></tr>
<tr><td></td><td></td><td colspan="2">Members living both outside this district and outside the country fir a period of more than 12 months?</td><td>1=Yes
2=No</td></tr>
<tr><td></td><td></td><td colspan="2">No members living outside the district or country</td><td>1=Yes
2=No</td></tr>
<tr><td>4.</td><td>Given your current situation, if you are to migrate what is your most likely destination?</td><td colspan="3">1= Rural agricultural
2= Rural mining
3=Rural growth point
4=Peri-urban
5=Urban (in Zimbabwe)
6=Outside Zimbabwe (Africa)
7=Overseas</td></tr>
<tr><td>5.</td><td>If you were to migrate, what is the biggest challenge that you think you would have to face?</td><td colspan="3">1=Information on opportunities
2=Accessing a passport
3=Financial costs for travel and settling
4=Connections and networks
5=Family breakdown or weakening of social bonds
6=Covid-19 pandemic
7=Meeting labour requirements at destination
8=Skills or qualifications
9=Accommodation
10=Other</td></tr>
<tr><td>6.</td><td>Who encouraged/ would encourage you to migrate?</td><td colspan="3">1=Family member who migrated to another area
2=Family member/ relative
3=Friend (s)
4=Community member
5=Other (please specify)</td></tr>
<tr><td>7.</td><td>Do you have the skills to compete in your preferred migration destination?</td><td colspan="3">1=Yes
2=No</td></tr>
<tr><td>8.</td><td>What formal opportunities do you think can help you survive in your preferred destination?</td><td colspan="3">1=Technician and professionals (nurses/teachers/others)
2=Manager
3=Administrative staff
4=Sales worker (sales/waitress)</td></tr>
</table>

	5=Service worker (e.g., office cleaner/security guard/others) 6= Agriculture/farming 7=Transportation operators (e.g. drivers) 8= Skilled construction workers 9=Unskilled construction workers 10=Production staff (textile/electronics/others) 11= Tailor 12=Domestic Worker 13=Informal sector 14=Other (specify)
9. What economic opportunities do you think can help you survive in your preferred migration destination?	1.Petty trading 2=Vending (buying and selling) 3=Aggregation of goods eg vegetables, fruits 4=General hand/ House help 5=Casual labour/farm labourer 6=Touting 7=Gold panning 9=Transporters/ cargo shuttlers (Omalayitsha) , 10=Forex traders (sipathaleni); 11=Construction 12=Other specify_____
10. What are the MAIN social aspects that you think can help you survive in your preferred migration destination?	1= access to housing 2= acess to healthcare 3=access to education 4=access to skills training 5=access to social safety nets 6=community social facilities 7=social networks (friends/family)
11. YOUNG PEOPLE'S EMPOWERMENT	
1. What is your view on the following statements?	
	Response **1=Very Little Extent** **2=Little Extent** **3=Some Extent** **4=Great Extent** **5=Very Great Extent.**
a) Young people are able to identify business opportunities in their communities	
b) There is increased confidence among young people to venture into businesses	
c) Young people are setting up businesses and able to contribute to household income	
d) There is an increase in the number of young people employed and contributing to household income	

e) Companies are recruiting young people or offering them internships or apprenticeships	

Based on what we have discussed today, do you have any further comments or questions?

FOCUS GROUP DISCUSSION GUIDE – YOUNG PERSONS 15-19 AND 20-29 YEARS

Date: ……………..   FG #: …………………   District ……………………………………….

Ward…………………………………   Interviewer: ………………………………………………

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what their situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and help the programme to design interventions that can address some of the challenges that young people in this district face. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to hold this group discussion, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this group discussion?

To help curb the spread of Covid-19, we request that you maintain your face masks and physical distance from other participants throughout this meeting.

1. **Background**

   a. What do you do to earn an income as a young person?
   b. What income earning opportunities exist for young people (women and men) in this district?
   c. What challenges do young people (women and men) in this district face in accessing opportunities?
   d. What is being done to address these challenges around earning income?
   e. How can young people be supported sustainably (stand on their own without requiring further financial support)?

Economic Opportunities & access to new wage /off-farm/ non-farm self-employment
1. What income earning activities, outside farming, exist in this district? (List)
   a. Are young people involved in these (name) income earning activities? If yes, which young people (describe age, gender, education, etc.) participate?
   b. If young people are not involved in these income earning activities, what challenges do they face in participating and benefiting from these economic activities?
   c. What support do you think they need to earn an income and benefit from these economic activities?

2. What is the employment situation of young people in this district, community?
   a. What information do you think young people need to find employment or to improve their livelihoods?
   b. What skills do you think young people need to find employment or to improve their livelihoods?
   c. What attitudes do you think young people need to get employment or to improve their livelihoods that they don't have now?

3. What opportunities exist for young women and men to gaining and strengthening technical and life skills?
4. Considering the young people in this community, are there opportunities for young entrepreneurs to upgrade (improve quality), innovate (do things differently), and add value (improve their products/services) to products and services to match market demand? What barriers exist? Emphasis is on competitiveness
5. How has Covid-19 affected access to opportunities for young people in your district (employment, economic activities, livelihoods etc.)?
6. What challenges do you as young women/men face in gaining employment?
   a. Training?
   b. Self-employment?
7. Who are the young male and female role models in this community and what lessons can be learnt from their livelihood journeys?
8. In your view why don't young people participate in and/or complete livelihoods programmes?
   a. Probe inconvenient timing of training/activities, family obligations, financial constraints, tuition fees, limited access to ICT equipment and internet/gender norms that hinder their participation (specify)
9. In your view, how does meaningful participation in community development look like?
   a. Probe for opportunities given to young people to express their views in the community development? , E.g. to make their own decisions, to participate in their own development etc.

Financial Inclusion
1. Do you as young people in this community have access to loans?
2. What measures are you taking to bridge the gap to accessing loans?
3. How can this be supported?
4. If you needed a loan where would you get it from?
5. How does access to loans vary among young people?
6. What challenges are you facing to access loans?

5.Young people's wellbeing, Agency, and Engagement:(O.1.1.2.1)

1. Let's talk about your social, health and economic states of wellbeing. What's the situation on the ground and how are you experiencing it? How has COVID-19 affected these realities?
2. *A safe space is public space or environment where young people can participate and contribute their views and freely express themselves without fear. It can also be understood as a public platform where young people come together, engage in activities related to their diverse needs and interests, participate in decision making processes.*
   a. What mechanisms, resources, and safe spaces exist for you as young men/women to engage in leadership in this community?
3. What roles do you play in your households and communities and what barriers are you facing (e.g., knowledge, skills, attitudes, resources, logistics, timing, procedures and policies, culture)
   b. What support would you require to increase your engagement in your household and community decision making processes? (Probe skills, and information)
   c. What attitudes or resources...
4. What are the programs supporting young people in your area? Do they respond to your needs?
5. What are the policies supporting young people in your area? Do they respond to your needs?
6. What are the young people-serving community organizations and networks available in this community?
   a. Which of these are led by young men/women?
   b. What motivates young men/women to engage with these organisations?
7. Do you have any other comments on questions we have discussed?
FOCUS GROUP DISCUSSION GUIDE – PEOPLE AGED 30+(Adults)

Date: ……………   KI #: …………………   District ……………………………………….

Ward…………………………………….   Interviewer: ………………………………………….

Introduction

Good day. My name is (...) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what their situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and help the programme to design interventions that can address some of the challenges that young people in this district face. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to hold this group discussion, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this group discussion?

*NB – when beginning the exercise remember to let the participants know that you are holding this FGD with people in a specific age group depending on the group you are discussing with i.e., middle aged and the elderly

Background
   a.   What do you do to earn an income?
   b.   What income earning opportunities exist in this district?
   c.   What challenges do you face in accessing income earning opportunities?
   d.   What is being done to address these challenges?
   e.   How can you be supported sustainably to stand on your own without requiring further financial support?

Economic Opportunities & access to new wage /off-farm/ non-farm self-employment
1.   What income earning activities, outside farming, exist in this district? (List)
   a.   Are people of your age group involved in these (name) income earning activities? If yes, please describe them (describe age, gender, education, etc.)
   b.   If people of your age group are not involved in these income earning activities, what challenges do they face in participating and benefiting from these economic activities?
   c.   What support do you think they need to earn an income and benefit from these economic activities?

2.   What is the employment situation of people of your age group in this district, community?
   a.   What information do you think people of your age group need to find employment or to improve their livelihoods?
   b.   What skills do you think people of your age group need to find employment or to improve their livelihoods?
   c.   What attitudes do you think people of your age group need to get employment or to improve their livelihoods that they don't have now?

3.   What barriers do people of your age group face in contributing towards community development (Probe for influencing, participating, decision making)?
   a.   What do you need to do to engage and influence community structures? What is your experience of engaging decision-making processes?
   b.   What skills...
   c.   What attitudes or resources...

4.   What opportunities exist for women and men of your age group to gaining and strengthening technical and life skills?
5.   Considering people of your age group in this community, are there opportunities for entrepreneurs to upgrade (improve quality), innovate (do things differently), and add value (improve their products/services) to products and services to match market demand? What barriers exist? (Emphasis is on competitiveness)

6. How has Covid-19 affected access to opportunities for you and people of your age group in your district (employment, economic activities, livelihoods etc.)?
7. What challenges do you as women/men face in gaining employment?
    a. Training?;
    b. Self-employment?
8. Who are the male and female role models in this community and what lessons can be learnt from their livelihood journeys?
9. In your view why don't people of your age group participate in and/or complete livelihoods programmes?
    a. Probe inconvenient timing of training/activities, family obligations, financial constraints, tuition fees, limited access to ICT equipment and internet/gender norms that hinder their participation (specify)
10. In your view, what does meaningful participation in community development look like?
    a. Probe for opportunities given to people of their age group to express their views in the community development. E.g., to make their own decisions, to participate in their own development etc.

Financial Inclusion
1. Do people in your age group in this community have access to loans? (Probe for savings, credit, insurance) If access to loans is a challenge, why is that so? What barriers do you face in accessing loans?
2. How does access to loans vary among people in your age group (Probe for gender, age, education, disability)
3. What measures are people in your age group taking to bridge this gap in access to loans, and how can these measures be supported?
4. What options exist for accessing loans outside the formal financial services sector?
5. How has Covid-19 affected access to loans for people in your age group?

KEY INFORMANT INTERVIEW GUIDE – LABOUR MARKET ACTORS

Date: ……………… KI #: ………………… District ………………………………….

Name of Key Informant ……………… Interviewer: …………………………………….
Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

Labor Supply and Demand Alignment: (O1.1.2.2)
    Emerging Market Growth Areas
Good day. Our discussion is going to start by assessing the growth, scale, and leadership of particular value chains before getting into any other value chains you may have in mind. We will estimate **growth** in terms of market growth and market share; **scale** will measured as the breadth and depth of impact on MSMEs in terms of their numbers and areas of focus in the value chain; and **leadership** is valued in terms of a commitment to MSME participation in the industry and a commitment to the competitiveness of the industry as a whole.
To the best of your knowledge, please rank the Growth, Scale and Leadership potential of the following value chains

Table 19 – Buhera List

Value Chain	Growth (High, Medium, Low	Scalability (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated
Brick moulding				
Vending of second-hand clothes				
Gold panning				
Firewood selling				
Hair dressing				
Sewing				
Carpentry				
Building/construction				
Buying and selling of horticulture crops				
Processing of horticulture crops				
Small livestock production				
Vending of second-hand clothes				
Beer brewing and selling				
Weaving mats				

What other off-farm value chains, products and services would you add to this list? Please rank them like the previous list

Value Chain	Growth (High, Medium Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated

Good day. Our discussion is going to start by assessing the growth, scale, and leadership of particular value chains before getting into any other value chains you may have in mind. We will estimate **growth** in terms of market growth and market share; **scale** will measured as the breadth and depth of impact on MSMEs in terms of their numbers and areas of focus in the value chain; and **leadership** is valued in terms of a commitment to MSME participation in the industry and a commitment to the competitiveness of the industry as a whole.

*To the best of your knowledge, please rank the Growth, Scale and Leadership potential of the following value chains

Table 20 – Mutare List

Value Chain	Growth (High, Medium, Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated
Gold and diamond panning				
Charcoal selling				
Vending of Second-hand clothes				
Firewood selling				
Hair dressing				
Sewing				
Buying and selling of horticulture				

crops from irrigations			
Fishing			

What other off-farm value chains, products and services would you add to this list? Please rank them like the previous list

Value Chain	Growth (High, Medium Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated

Good day. Our discussion is going to start by assessing the growth, scale, and leadership of particular value chains before getting into any other value chains you may have in mind. We will estimate **growth** in terms of market growth and market share; **scale** will measured as the breadth and depth of impact on MSMEs in terms of their numbers and areas of focus in the value chain; and **leadership** is valued in terms of a commitment to MSME participation in the industry and a commitment to the competitiveness of the industry as a whole.

*To the best of your knowledge, please rank the Growth, Scale and Leadership potential of the following value chains

Table 21 – Chivi List

Value Chain	Growth (High, Medium, Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated
Cross border migration				
Brick moulding				
Vending of Second-hand clothes				
Gold panning				
Hair dressing				
Hunting				
Carpentry				
Building/construction				
Petty trade				
Pottery				
Weaving				

What other off-farm value chains, products and services would you add to this list? Please rank them like the previous list

Value Chain	Growth (High, Medium Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated

Good day. Our discussion is going to start by assessing the growth, scale, and leadership of particular value chains before getting into any other value chains you may have in mind. We will estimate **growth** in terms of market growth and market share; **scale** will measured as the breadth and depth of impact on MSMEs in terms of their numbers and areas of focus in the value chain; and **leadership** is valued in terms of a commitment to MSME participation in the industry and a commitment to the competitiveness of the industry as a whole.

*To the best of your knowledge, please rank the Growth, Scale and Leadership potential of the following value chains

Table 22 – Zaka List

Value Chain	Growth (High, Medium, Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated

Cross border migration				
Firewood selling				
Vending of Second-hand clothes				
Hair dressing				
Brick moulding				
Casual labour				
Building/construction				
Beer making and selling				
Pottery				
Weaving				

What other off-farm value chains, products and services would you add to this list? Please rank them like the previous list

Value Chain	Growth (High, Medium Low	Scale (High, Medium, Low)	Leadership (High, Medium, Low)	Consolidated

Job needs and Skills

1. What are the labour market opportunities available in this district?
2. How has Covid-19 affected access to financial services for young people?
3. Do you have employees 29 years of age or younger? (If no ignore the next questions)
   a. How many of your employees are 29 or younger?
   b. How many are **females** and **males**?
   c. How many of your young people employees (29 and younger) are **skilled** employees? (if none, skip to iv)
   d. For those who are **skilled** how many are females and how many are males?
   e. What is the average monthly take-home pay of your **skilled** young people employees (29 or under)?
   f. How many of your young people employees (29 and younger) are **unskilled** employees? (if none, skip the next question)
   g. How many of the **unskilled** are female and how many are males?
   h. What is the average monthly take-home pay of your **unskilled** young people employees (29 or under)?

4. To what extent do you offer labour market information to communities especially in this district?
   a. If not, what challenges are you facing?
   b. Do you offer job placements for young people? If yes, how many young peoples have you placed? In which sectors? Which genders?

5. What opportunities exist for skills development for young people in this district? (Probe for TVET, school curriculum, community level initiatives). Which actors and modalities are well placed for skills alignment interventions (TVET, school curriculum or community trainings)?
6. What skills and services are needed by young women and men to engage in viable and emerging economic activities?
7. Do young women and men have the requisite hard and soft skills? If not, where do they obtain them?
8. What job creation / livelihoods projects have you witnessed in this district? What has worked? What has failed?
9. What are the supply and demand conditions in the labour market?

- What are labour market skills and expectations of young women and men?
- What are the stakeholders (private sector, governmental, CBO, NGO) that can provide young women and men internship and employment opportunities and what incentives will create sustained engagement?
- When and how do young women and men access technical training and vocational education training (disaggregated by age, life stage and household type)
- What is the effectiveness of TVET in addressing the different needs for women and young people including adaptation to COVID-19 times and modern technology such as ICT?
- How does access to ICT services by chronically poor and extremely poor households vary between sex and age? What inequalities can be brought by ICT services among women, men, girls and boys? How can these gendered inequalities, due to ICT, be addressed?

KEY INFORMANT INTERVIEW GUIDE – MIGRATION

Date: ………………   KI #: …………………   District ………………………………………

Name of Key Informant ………………   Interviewer: ……………………………………………

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

1. What are the current trends in migration in Zimbabwe? (For national KII)
2. Tell me about migration trends in this district. Who migrates (to or from this district) and why?
3. Does disability affect migration patterns in this district? If so how?
4. What are some of the push and pull factors influencing the migration of young people internally within Zimbabwe (or this district)? How about externally?
5. Are the reasons for migration similar for young men and young women? Please explain your answer
6. What risks and vulnerabilities do young women and men face as they migrate to towns, cities, and neighbouring countries? (Probe around urban transition).
7. What resources, networks, information, and skills facilitate successful migration experiences for young people?
8. How are young people accessing and sharing migration information? i.e., opportunities, challenges, risks, etc.
9. How and to what extent are young people that migrate contributing to development in this district/country?
10. How often, and to what effect are young migrant workers sending remittances home? What degree of influence do they have in the size and application of their remittances?
11. What has been the positive and negative effects of Covid-19 pandemic on young people migration? What are some of the likely effects in the future?
12. What are some of the short- and long-term positive and negative effects of young people migration in this district?

VIRTUAL KII WITH YOUNG WOMEN AND MEN THAT HAVE MIGRATED

Date: ………………   KI #: …………………   District ……………………………………….

Name of Key Informant ………………   Interviewer: ……………………………………………

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

1. From where to where did you migrate? When was this?
2. What motivated you to migrate? What factors enabled your migration?
3. What challenges did you face in the process of migration? What do you wish you knew before you migrated?
4. What was your experience settling into your migration destination?
5. What opportunities were you able to access in your migration destination? Tell me about employment/income earning opportunities? How about training in skills?
6. What information, skills, education, and networks helped you to secure employment/ training?
7. What challenges did you face in your destination?
8. What benefits did you realise from your migration? (Probe for remittance sending; supporting other young people).
9. Would you encourage other young people to migrate? Why?
10. If you returned, or are planning to return, what are your reasons?
11. What advice would you give to young people intending to migrate for different reasons?

KEY INFORMANT GUIDE – TVET INSTITUTION

Date: ……………… KI #: ………………… District ………………………………….

Name of Key Informant ……………… Interviewer: ………………………………………….

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

1. What are the labour market opportunities available in this district? (Probe for employment and self-employment)
2. What employment opportunities are available for young people?
3. What are the skills needed for young people to benefit from these opportunities? (Probe for hard and soft skills)
4. What measures are in place to meet the skills gap in this district? (Probe for TVET, school curriculum or community trainings)
5. What specific skills are provided to young people by this institution? What has been the experience?
6. What are some of the gaps that still remain in the supply of necessary skills to equip young people for the labour market?
7. How effective are TEVET institutions in helping capacitate young people for employment or employment creation? To what extent are the skills contributing to empowerment? Please give examples
8. How are TVET institutions targeting the informal sector?
9. What challenges constrain the contribution of institutions to supporting young people?
10. What other institutions (NGO, CBO, private sector, government) are available in this district for building skills for employment or employment creation?
11. What are some of the factors that make it difficult for some young people to access the training opportunities available locally? (Probe for young men and young women).
12. What kind of incentive system works to ensure full participation and engagement of young people in training institutions?
13. What is the effectiveness of TVET in addressing the different needs for women and young people including adaptation to COVID-19 times and modern technology such as ICT?
14. How does access to ICT services by chronically poor and extremely poor households vary between sex and age? What inequalities can be brought by ICT services among women, men, girls and boys? How can these gendered inequalities, due to ICT, be addressed?

KEY INFORMANT GUIDE - FINANCIAL INSTITUTION

Date: ....   KI #: ....   District ....

Name of Key Informant ....   Interviewer: ....

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

1. What services and products does this institution offer and specifically to young people? (Probe for savings, credit and insurance)
2. Do you have specific support or reasonable adjustments to cater for young people and people with disabilities?
3. What is the nature/size of demand? What is the typology of young people that access these services and products and why?
4. For what purposes do young people seek finance? Is this different for young women and young men? How about for young people with disabilities?

5. What are some of the local successes from the services and products offered? What enabled these successes?
6. What factors constrain young people from accessing finance? What is being done to address this? What else could be done?
7. What options exist for accessing finance outside the formal system, and with what implications for young people seeking to find and or create employment?
8. What innovations are coming up to ensure financial inclusion of young people, and how could programmes like Takunda help?
9. How has COVID-19 affected young people access to financial services? What opportunities have emerged, if any, under Covid-19?
10. What lessons have been learned that should be taken into account in developing measures aimed at promoting young people employment and entrepreneurship?

IN-DEPTH INTERVIEW GUIDE – PRO-POSITIVE ADULTS, APOSTOLIC SECT, TEACHERS, COMMUNITY LEADERS

Date: .... IDI #: .... District ....

Number of informants................. Interviewer: ....

Introduction

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Do you consent to participate in this interview?

1. Can you please tell me about this area? What are the economic opportunities (formal and informal) that people engage in?
2. What do young people in this area do? Probe for young men and young women. Why these specific activities?
3. How about young people living with disabilities, or sexual minorities, young people that migrate/return? What are their experiences?
4. What opportunities exist off farm in this district? (non-agricultural) Can the young people participate in these opportunities? If so, what enables this? If not, why?
5. Are there opportunities available for young people with disabilities? What adjustments have been made to accommodate young them, and how effective are these?
6. What skills do young people possess? What skills appear to be lacking or weak?
7. What challenges do young people face? What support structures exist, and how effective are these? probe: financial, social, political, economic?
8. Are young peoples organised? How and with what challenges/opportunities?
9. How are young people perceived in the local community? To what extent are the young people contributing to community development? What else could they do?
10. What are the greatest challenges young people face as they try to effectively work with adults in the community? Probe transport, timing of meetings, procedures, culture, perceptions etc?
11. What are the greatest challenges that adults have / bring as they try to effectively work with young peoples in the community? Probe attitudes, culture, procedures, power dynamics etc?
12. What kind of opportunities would work for young men and young women? What skills/ capacities are available to exploit these opportunities by the young people, and what are the gaps?

13. What has been your experience of working with young people in this community?
14. What approach would be required to ensure effective uptake of new interventions targeting young people? What needs to be done to reach out to young people with disabilities?
15. What advice can you give projects that want to support young people?
16. What would be needed to ensure sustainability of young people-focused interventions in off-farm employment? What are some of the initiatives that did not succeed, and what were the reasons for this?
17. What lessons have been learned on how best to support young people in terms of employment and employment creation? What works?

IN-DEPTH INTERVIEW GUIDE - PEOPLE aged 15-29 and 30+

Date: .... IDI #: .... District ....

Number of informants.................. Interviewer: ....

Age category of the person...

Introduction

Good day. My name is (...) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

1. What income earning activities, outside farming, do you do in this district? (List)
   a. Who else participates in this activity (describe age, gender, education, disability, sexual minorities?)
   b. Why does not participate off-farm in income generating activities in this district?
   c. What support do you think they need to participate in these activities?
2. What adjustments have been made in this community to accommodate people with disabilities in off farm income earning opportunities? [Probe for how effective these have been]
3. What skills would you need to engage in off-farm income earning activities in this community?
4. How do you feel about the different types of income earning opportunities in this community? (Probe for their attitudes to certain types of work)
5. What do you think of the social, economic, and technological aspects of your surroundings?
6. [for young person below 30] --- What difficulties do you people face when working with adults in this community? Probe transport, timing of meetings, procedures, culture, perceptions etc?
7. [for adults above 30] --- What difficulties do adults face when working with young people in this community? Probe attitudes, culture, procedures, power dynamics etc?
8. What needs to be done to make interventions that help you get into in off-farm employment sustainable?
9. How has COVID-19 affected your ability to earn an income in this district?

IN-DEPTH INTERVIEW GUIDE – ENTREPRENEUR IN OFF-FARM ENTERPRISE

Date: .... IDI #: .... District ....

Number of informants.................. Interviewer: ....

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

1. What does your business involve?
2. What skills are required to do this business?
3. Do young men and young women in this community have such skills?
4. What income-earning opportunities exist for young people in this area?
5. How easy is it for one to get into your type of business?
6. What barriers do young people (women, men) face in trying to exploit these opportunities?
7. What needs to be done to address these barriers?
8. What is young people's (women, men) attitude towards this business or other types of work such as manual work?
9. What have you learnt, which can help design of young-people-focused programmes?

IN-DEPTH INTERVIEW GUIDE – PERSONS WITH DISABILITY

Date: ……………… IDI #: ………………… District ……………………………………

Number of informants……………… Interviewer: ……………………………………

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

1. What income-earning opportunities exist/could are you able to exploit in this District?
2. What are your financial inclusion needs?
3. What information sources do use on a regular basis?
4. What challenges do you face in accessing finance?
   a. Is there any difference with other community members?
5. What do you think about taking loans if you wanted to pursue entrepreneurship goals? (attitudes)
6. What attitudes need to be addressed among persons with disabilities and the community at large that could help you access and use finance to improve your wellbeing?

7. What measures are in place currently to address the financial inclusion needs of PWDS?
8. What challenges or issues have you faced with previous programmes to support PWDs intending to go into entrepreneurship?

IN-DEPTH INTERVIEW GUIDE – YOUNG WOMEN AND MEN (IN SCHOOL)

Date: ……………… IDI #: ………………… District ………………………………

Number of informants……………… Interviewer: ……………………………………

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?

1. What path would you like to see yourself pursuing if things went well for you?
2. What opportunities exist in this community for young women/men like yourself? (How viable are these, sustainability, examples)
3. What are schools doing to prepare you for life after school? (Probe: skills gained, used, or could be used)
4. What could enable/prevent you from using these skills gained in school?
5. What do you think of manual work as source of income (attitudes)

IN-DEPTH INTERVIEW GUIDE – YOUNG WOMEN AND MEN (OUT OF SCHOOL)

Date: ……………… IDI #: ………………… District ………………………………

Number of informants……………… Interviewer: ……………………………………

Introduction

Good day. My name is (…) and I am part of a team that has been assigned to conduct a survey of young people in this district for the Takunda Programme implemented by Care and its partners, IYF, FHI360, NAZ, EA and BPC in this, and three other districts of Zimbabwe (namely Chivi, Zaka, Mutare and Buhera). As part of the research, we are talking to diverse stakeholders, especially to young people, to find out what the situation is with regards to their employment or accessing self-employment off-farm. Information collected through this discussion will help the Takunda Programme to better understand the situation of young people and adults and help the programme to design interventions that can address some of the challenges that they face in this district. However, I would like to highlight that participating in this group discussion does not mean that you will /have been selected to be part of the programme. Your participation is voluntary, and you will not be paid for your time. We have the permission from all relevant authorities to have this interview, so please do feel comfortable. Information that you provide will be treated confidentially and only used for the purpose of informing the Takunda Programme, your names will not be disclosed at any point. Do you have any questions that you would like to ask?

Do you consent to participate in this interview?
1. What path would you like to see yourself pursuing if things went well for you?
2. What opportunities exist in this community for young women/men like yourself? (How viable are these, sustainability, examples)
3. What are you doing to gain any employment skills since you are not in school? (Probe: skills gained, used, or could be used)

4. If you are gaining these skills / If you were to seek to gain these skills, what could enable/prevent you from using these skills?
5. What do you think of manual work as source of income (attitudes)?

KEY INFORMANT INTERVIEW GUIDE - COMMUNITY LEADERS

Date: ……………… KII #: ………………… District …………………………………….

Name of Key Informant ……………… Interviewer: ……………………………………….

Introduction

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Do you consent to participate in this interview?

1. Can you please tell me about this area? What are the economic opportunities (formal and informal) that people engage in?
2. What do young people in this area do? Probe for young men and young women. Why these specific activities? How about young people living with disabilities, or sexual minorities, young people that migrate/return?
3. What opportunities exist off farm? Can the young people participate in these opportunities? Why/Why not?
4. What public works and employment initiatives has the community engaged in the past? Have young people been involved in these opportunities? What were their roles / what hindered their participation?
5. What social challenges do young people face? What does the community expect from the young peoples in terms of personal progress? Are most young people able to live up to this expectation? How does this expectation affect their well-being?
6. What challenges do Community Leaders face with young people in the community? How are these challenges usually resolved? Do young people participate in the resolution of any challenges that involve them?
7. What opportunities exist in the community for volunteering? Do young people take advantage of these opportunities? What are the challenges that face young people who want to volunteer in this community?
8. What other opportunities exist for a young people to contribute to leadership in the community?
9. What methods are employed to encourage young people take part in leadership in the community? How can this be improved?

KEY INFORMANT INTERVIEW GUIDE – YOUNG LEADERS

Date: ……………… KII #: ………………… District …………………………………….

Name of Key Informant ……………… Interviewer: ……………………………………….

Introduction

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3. What opportunities exist off farm? Can the young people participate in these opportunities? Why/Why not?
4. What challenges do young people face? What support structures exist, and how effective are these? probe: financial, social, political, economic
5. How are young people perceived in the local community? To what extent are the young people contributing to community development? What else could they do? What limits and what enables young people participation?
6. What kind of opportunities would work for young men and young women? What skills/ capacities are available to exploit these opportunities by the young people, and what are the gaps?
7. What has been your experience in working with young people in this community?
8. What approach would be required to ensure effective uptake of new interventions targeting young people?
9. What have you learned from working with young people and community? What recommendations do you have with regards to support targeting young people?
10. What would be needed to ensure sustainability of young people-focused interventions in off-farm employment?