

# **Executive Summary**

This paper seeks to provide information to government, private sector, and civil society on how the Opportunities for Youth Employment (OYE) program supported by the Embassy of Sweden in Harare (SIDA) and the Swiss Agency for Development and Cooperation (SDC) has contributed to the development of various youth initiatives in the fight against unemployment; with special focus on gender equality and social inclusion challenges being faced by young women, and exclusion issues affecting the differently abled youth. The gender round table dialogues series delineated the extent of youth unemployment, its impact on socio – economic realities of the young women who face greater obstacles within the world of work, in comparison to their male counterparts. It also proffers recommendations that can be considered in promoting young people's entrepreneurship with special focus on women and excluded groups such as women, differently abled and incarcerated youths. It specifically outlines the barriers that young women face in transitioning into employment. The Paper concludes by highlighting the proffered solutions in addressing young women and excluded groups in accessing finance, markets, as well as receiving mentorship much easily under safe conditions. The Paper also outlines the gendered approaches being implemented by SNV Zimbabwe to accelerate youth employment, through a gender equality lens.

This paper is based on deliberations during the gender round table dialogues series held in Harare and Bulawayo, which were convened by SNV Zimbabwe. Key findings from these meetings are as follows:

- o Focus is given on numerous gender-related challenges that young women face.
- o There are exclusion issues that affect people with disabilities, especially women.
- o Comparisons were made on the effects of unemployment and how it impacts on socio economic realities of young women who face greater obstacles in comparison to their male counterparts.
- o Unemployment poses a major challenge for young people, especially women, which drives their entrapment in increased child marriages, exposure to early and unintended pregnancies, unsafe abortion, sex work and staying in abusive relationships that are characterized with gender-based violence.

The Paper presents recommendations that can be considered to promote young people's entrepreneurship, with a focus on young women and excluded groups. It outlines barriers that young women face transitioning to employment, as compared to young males; challenges and effects of unem-











ployment that youth face, and provides alternatives and recommendations that the government, private sector, and civil society can apply to address these. The Paper concludes by a Call to Action, to the donor community, implementing NGOs/CSOs, government officials, academia, private sector and other stakeholders, to accelerate youth employment with a focus on young women.

### Introduction

Gender equality is integrated into all areas of SNV's work in Zimbabwe. This is so because, gender equality is a core value for SNV. In addition, the promotion of gender equality is a priority issue for the government of Zimbabwe as reflected in the Constitution of Zimbabwe. The Constitution in section 56, provides a strong framework for the protection and promotion of the rights of women and men, girls and boys in Zimbabwe. It recognizes the equality of all persons and goes further to explicitly outlaw discrimination on the grounds of sex or gender. In addition, the Government of Zimbabwe through the Ministry of Women Affairs, Community, Small and Medium Enterprise Development supports the promotion of gender equality across all government programs, using the National Gender Policy.

Gender inequalities in youth employment are one of our time's most significant challenges that pose a threat to the livelihoods, health, safety, and security for youth worldwide (ILO:2020). SNV Zimbabwe is stepping up efforts to transform gender norms in its operational areas, in addition to its efforts to increase youth employment. This is due to the recognition that empowering women, and redefining men's perceptions and participation positively, impacts on youth employment opportunities. Female empowerment has proven to be a tool which has led to improved livelihoods for women In Zimbabwe.

The OYE Program is targeting 10 000 youth in 11 districts, of which 60% of the employed population are women, and is an initiative which has increased economic empowerment for over 50% of women, enabling them to provide better nutritional access for their children and ensuring that their children attend school. Numerous gaps accompany this gradual transition, including a lack of access to land, finance, markets, and role models (SNV:2020), even though the Zimbabwe policy space includes policies promoting gender equality such as the Gender National Policy (2014-2017), National Disability Policy and the National Youth Policy. Motivated by the need for garnering deeper understanding of these and other gaps, SNV Zimbabwe hosted roundtable dialogues (Bulawayo and Harare) with the theme: "Gendered Measures for Accelerating Youth Employment". The dialogues focused on unbundling the key gender challenges and discussing solutions to the identified











barriers from the implementation of the OYE program. From these discussions, measures to accelerate young women and excluded groups' employment opportunities were identified.

### **SNV Zimbabwe Gender Transformative Approaches**

- 1. Gender sensitive trainings with special attention on venues, time and distance, child corners & minders (11 281 (5,795 Females and 4 276 Males) youth trained in Basic Life Skills Training
- 2. Financial Products that have a lower contribution bar for marginalised groups 10% own contribution on rural women versus 20% own contribution for men & 15% for urban women against 25% women
- 3. Provision of a quorta system for the physically challenged youth the project have reached over 200 differently abled youth in 11 districts
- 4. Facilitation of Gender Dialogues 2 Dialogues facilitated on Bulawayo and Harare to discuss gendered solutions to improve youth employment and enhance women participation
- 5. Amplyfying GESI stories of change the project profiles 2 GESI stories of change monthly and have included GESI stories in OYE Documentation

# **Key Discussions from the dialogues**

# a.Entrepreneurship

Entrepreneurship, defined broadly as the activity of setting up a business or business, taking on financial risks in the hope of profit: has proven to be a popular route towards youth employment. It is regarded as an additional way of integrating youth into the labor market to overcome income insecurity. However, discussions confirmed that, as enunciated in several gender research, young women face greater impediments as they seek to impact positively on society, as well as to create stable futures for themselves through successful entrepreneurship endeavors. Key amongst these impediments is the lack of access to affordable finance and viable markets, meaning that young women often find entrepreneurship as a difficult route towards employment. Most participants lamented the prevailing patriarchal society that is rarely favorably to women starting their own business, outside the control of a man, as a key issue that impedes young women's success in entrepreneurship. This is coupled with lack in prioritization of family resources towards supporting the young women's entrepreneurship ideas, within households.











### **SNV Piloted Initiatives**

- o Promotion of enterprise developments in value chains that are friendly to women and socially acceptable in societies such value chains include horticulture, small grains, pulses (e.g., groundnuts), small livestock, and mushroom at production level then localized vending and marketing level.
- o Integrate entrepreneurship education in formal schooling to provide young men and women with different sets of competencies, including technical, non cognitive and life skills as well as entrepreneurial acumen.
- o Promoting youth entrepreneurship through mentorship programs and development of networks of young entrepreneurs with other private sector players.

#### b. Access to markets

In Zimbabwe, men typically participate in distant, more formal, markets ferrying larger volumes of produce, while women are more often involved in local markets for limited volumes of produce. Gender stereotyping of the market means men dominate these spaces and create social barriers for women to effectively negotiate for their participation in the markets. When income is generated, men tend to have more power over it; hence the chances are greater of men taking over from women once a venture proves to be profitable. This tendency is rooted in the social belief that men are the sole-bread winners who should fend for their families, (ILO:2017). The gender round table dialogue discussions confirmed the above statement. In addition, high transportation costs have compromised the profits for the women, hence most of them now view their businesses as non-profitable. For instance, transportation costs from Umzingwane Ward 9 to the market, which should be around USD\$5.00, are double the price, because of the rough terrain and poor road network, which is highly costly for young women thus affecting their participation.

The need for safer transport and safer market spaces for women can therefore not be overemphasized. Addressing these issues in earnest can help address some of the issues affecting young women's entrepreneurial ability to break into the business world, as they would feel safer and more confident.











#### **SNV Piloted Initiatives**

o Promotion of localized markets through strengthening market scan, market development and linkages with local businesses e.g., grinding mills; butcheries; vegetable vendors; growth point restaurants etc.

o Promoting contract farming arrangements which also prioritize young women as out growers as this unlocks access to inputs, technical support, and guaranteed markets. Contract farming has proved to be a best practice in Zimbabwe assisting more than 200 female youth in one season in Zimbabwe (Goromonzi, Chikomba, Murewa and Umzingwane) and through these young rural women have accessed inputs, technical backstopping support from the contracting firm and a ready market.

## c. Skills deficiency

Skills and knowledge are the driving forces of economic growth and social development of any country. The economy becomes more productive, innovative, and competitive through the existence of more skilled human potential (Ahamad: 2015). Women are the most vibrant and dynamic segment as well as most valuable human resources. Therefore, acquiring the necessary technical skills through vocational trainings plays a key role in cultivating women's sustainable entrepreneurial initiatives, and in developing the abilities of existing women-entrepreneurs to grow their business to greater levels of success.

Stakeholders during the dialogues alluded that skills development through vocational training has been remarkably effective for women, especially in case of rural young women who produce traditional crafts or engage in manual labor work. SNV Zimbabwe has provided effective measures to promote and provide vocational training to women through vocational training to enhance the economic empowerment of women.

#### **SNV Piloted Initiatives**

- o Promotion of localized hubs which enables young women to go and learn close by without having to travel long distances.
- o SNV offers technical skills training across myriad of value chains so as to capacitate and improve the skills of women
- o The availability of training kits ensures that the youth have practical experience with their chosen value chains, SNV ensures that 70% of the training is theory and 30% practical.











### d.Access to finance

Access to finance is a major contributing factor that inhibit young women from venturing into entrepreneurship; this is because most women's ownership of assets is limited. According to some cultural practices, women do not have asset ownership, as assets are considered to belong to men. As much as young women can have great ideas to start businesses, there is a societal barrier impeding their access to funding and opportunities to realize such dreams. Within families, young women rarely have their entrepreneurial aspirations prioritized by their husbands or male counterparts. This is further exacerbated by the fact that financial institutions are reluctant to offer lending schemes or loans t to women, particularly those that are married, without the involvement of the husband. Most women also lack the necessary documentation, such as collateral, which are often a requirement when borrowing money. This means that a young woman will most likely find it difficult to access any financial assistance, either from within the family structure or from formal financing avenues.

Discussions within the dialogues revealed that women have a steeper challenge to access or acquire a smartphone, compared to their male counterparts; further diminishing their access to online banking or loan facilities. Meanwhile, if one wants to physically access a bank, one must commute to the big cities, as banks providing loans are not found in most rural localities. This is a challenge as most young women struggle to get funds for travelling to banks, to apply for loan facilities. Over 60% of young women in the OYE Project have been very active in the uptake of YSALs (Youth Savings and Lending) which encourage individual contributions in a group on a weekly or monthly basis, for borrowing at a certain percentage. This has proved to be a less cumbersome method of accessing loans, in comparison to going to microfinance institutions.

SNV Zimbabwe through the matching grant facility has availed over USD\$20,000.00 to 38 young females in both the urban and rural set-up. The facility seeks to address the youths' lack of access to finance to boost their enterprises. Bridget Nyamuda a single mother, one of the youths that attended the dialogue alluded that, SNV Zimbabwe has availed USD\$2,000.00 to purchase a shredder for her recycling business which has resulted in her being able to send her children to a private school and putting food on the table. The shredder has improved her operations by reducing the amount of time she spends away from home as she can shred her materials from her area of operation before taking the product to the market. Previously she had to queue for 2-3days for her to have her waste shredded before taking it to her buyers. Through this machine she also saves US\$1.50/kg of waste shredded which she would previously pay to the shredders. She is also providing waste shredding services at a fee to other waste pickers within Mutare.











### **SNV Piloted Initiatives**

- o Co-creation of innovative financial products with lower know your customer (KYC) requirements, SNV has Promoted creation/ adaptation of financial products to be more young women inclusive-e.g., lower co-investment requirement for rural young women in rural areas under the Matching Grants Facility (15% own contribution for urban women and 10% for rural young women vs 25% urban and 20% rural young men).
- o Promotion and strengthening of YSLs (Youth Savings and Lending) as an entry point for access to formal credit- policy makers to forge stronger connections between the informal ISALs with the banks.
- o To promote women friendly value chains like poultry, rabbitry and horticulture characterized by the following attributes: low cost/ less complex/ targeting value chains typically associated with or assigned to women in target communities/ labor saving technologies/ space intensive value chains (since land is limiting).

### e.Social inclusion issues

The OYE program exists to promote young people, especially young women and people with disabilities who need stable, enabling, and supportive environments through which they can achieve self-employment. Through the gender round table dialogue series, the young people were able to add their voices to ensure that effective gender equality and social inclusion is achieved, differently abled young women face twice the challenges compared to those without disability. The young people alluded that they felt that they do not have access and control over productive resources, such as land and access to finance, as well as issues to do with their safety and dignity.

Differently abled young people within the dialogue raised issues of the absence of facilities that they can easily access (finance and land).

From the various areas that they operate from, differently abled youth could not identify any facilities for funding, operating space, training/ capacity building that was available and easily accessible to them. While there has been ongoing discourse around creating special facilities to promote differently abled youth emergence or entrance into business, they noted no significant practical facilities available in this regard. Both young women and men raised concerns around lack of access to finance to stock-up, struggles with securing operational space, challenges with paying rentals and/ or other operational costs, and difficulties in accessing decent markets, amongst other hurdles they











face. In short, differently abled youth reiterated the absence of practical and accessible operational frameworks that seek to assist them address the key fundamentals to entering and sustaining successful businesses

### **SNV Piloted Initiatives**

- o Collaborations with other organizations in that space such as Jairos Jiri, CBM International, KG6 and Spotlight initiatives have assisted in the mainstreaming of inclusion in OYE Programming.
- o Ensuring inclusion of GESI interventions in the designing of projects, activities, and budgets.

## Call to Action/ Commitments made as a result of the dialogue

- 1. More GESI dialogues to be hosted specifically to harvest any upcoming challenges and come up with necessary interventions.
- 2. Establishment of a Gender Working Group and WhatsApp Group amongst the NGOs to share knowledge, best practices and emerging tools in the sector the Gender Working Group convened its 1st meeting in August and all GESI Focal people are welcome to be part of the WhatsApp platform.
- 3. Sharing of Gender related events amongst NGOs/ exchange visits an exchange visit was done in Buhera facilitated by CARE Zimbabwe to derive lessons from the Women-Led Approach they are implementing in Buhera
- 4. Lobbying for GESI interventions during proposal writing, program design and activities budgeting
- 5. Profiling and amplifying GESI stories and role models (youth that have broken barriers –breaking barriers celebrations).













OYE Youth in Matebeleland specializing in horticulture



James Mtisi is from Mutare, he is specialising in piggery



Mutian Simango and Francisca Chakunyuka sharing the at journey at the Gender Dialogue



Youth advocating for gender equal environment at a Solar Fair that was held in Hopely



OYE youth who are differently abled attended the Disability Expo 2022 that was held in Marondera



Reusable pads making OYE training in partnership with Vichelle Feminine in Mutare









