

# IMPACT EVALUATION REPORT

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by 



# ZIMBABWE:WORKS



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## LIST OF ABBREVIATIONS AND ACRONYMS

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

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## EXECUTIVE SUMMARY

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

### Operating environment

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

### Design

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

### Sample size and data collection

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

### Data analysis, report writing and presentation

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

### Measurement of effect

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

## FINDINGS

### ENTREPRENEURSHIP

#### *Overview of entrepreneurship*

Findings were computed into an entrepreneurship index computed from questions on income from the business, access to financing, availability of business savings and business investments. Assignment to treatment is associated with an average increase in monthly revenue of 125 USD. Relative to the control group, attending treatment (training only) was associated with an average increase of 99 USD in monthly revenue and 42 USD in monthly profits, while attending training and receiving a loan is associated with an average increase of 362 USD in revenue and 117 USD in profits. Assignment to treatment was associated with an increase in 13 USD in monthly business investment. The programme, combining modality 1a<sup>1</sup> and 1b<sup>2</sup> worked slightly better for women than for men. The evaluation estimated a 0.18 standard deviation increase as a result of the intervention. This estimate was substantively large and statistically significant. Modality 1a performed better than modality 1b. Specifically, modality 1a raised the income index by 0.18 standard deviations (a statistically significant result), compared to 0.04 within modality 1b.

#### *Household assets*

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

#### *Income*

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

#### *Time allocation*

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

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

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

### **Risk tolerance**

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

### **Self-confidence**

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

### **Self-efficacy**

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

### **Relationships**

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

### **Economic empowerment**

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

### **Resilience**

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

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

### EMPLOYABILITY<sup>3</sup>

#### *Overview of employability*

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

#### *Household assets*

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

#### *Income*

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

#### *Time allocation*

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

3 Modality 3=Work Readiness Training for New Job Entrants

### **Risk taking**

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

### **Self-confidence**

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

### **Self-efficacy**

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

### **Relationships**

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

### **Economic empowerment**

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

### **Resilience**

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

### RECOMMENDATIONS

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

## I INTRODUCTION

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

### Context

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

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

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

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

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

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

The primary goals of the programme were as follows:

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

### *Employability modality (3): Design and goals*

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

The primary goals of the programme were as follows:

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

## **I.1 IMPACT EVALUATION OVERVIEW**

### **I.1.1 Evaluation purpose and objectives**

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

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

### **I.1.2 Evaluation questions**

The evaluation objective was achieved through answering the following questions.

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

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

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



## 2 EVALUATION METHODOLOGY

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

### Population

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

### Design

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

### Overview of impact evaluation survey sample size and data collection

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

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

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

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

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

### **Qualitative data collection**

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

### **Data analysis, report writing and presentation**

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

Content and thematic analysis was used for qualitative data from FGDs and KIIs. The evaluation used Braun and Clarke's<sup>5</sup> six phases of conducting thematic analysis where we:

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

### **Impact evaluation strengths and limitations**

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

#### *Strengths*

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

#### *Limitations, while few, were as follows:*

- Cash shortages for respondents' incentives.

**Mitigation:** NEDICO got the required cash at inflated rates.

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

#### **Mitigation:**

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

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

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

### 3 RESEARCH FINDINGS

This section presents research findings under each research question.

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

#### 3.1.1 Incomes

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

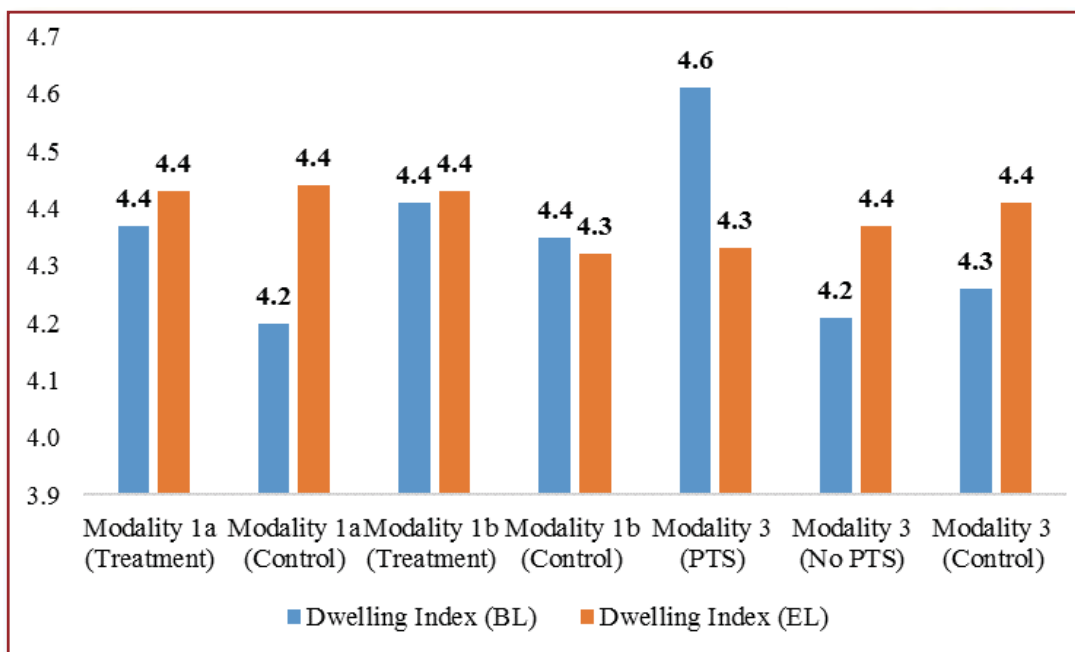


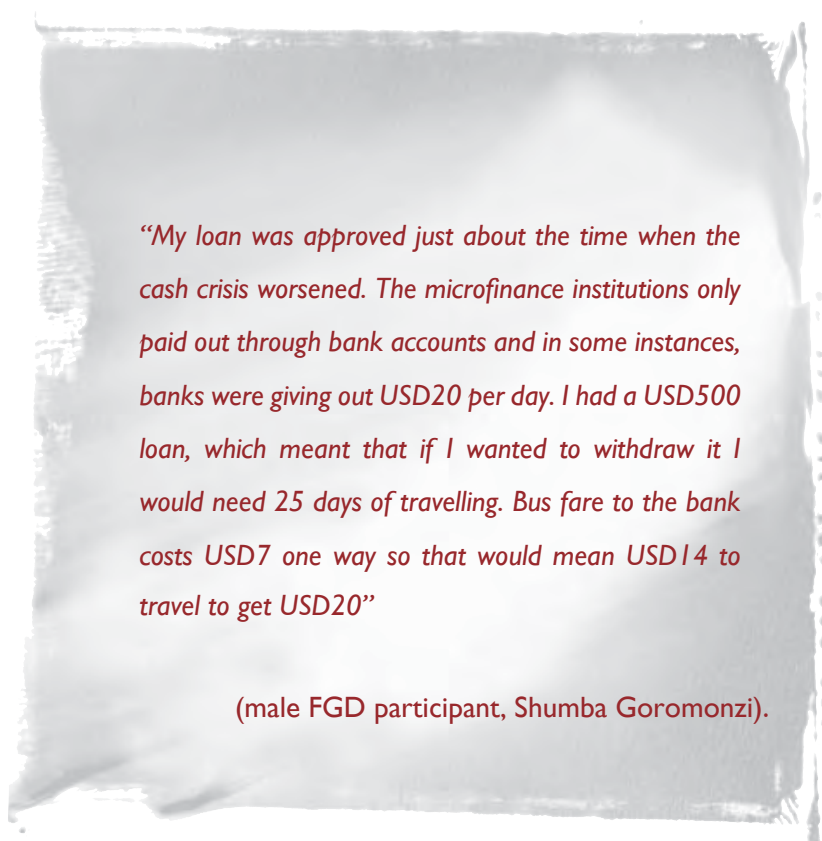
Figure 1: Personal incomes

Table 2: Incomes<sup>6</sup>

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

*Effect of the entrepreneurship modalities on the income index*

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



(male FGD participant, Shumba Goromonzi).

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

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

6 BL=Baseline & EL=Endline

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

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

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

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

#### Effect of the employability modality on incomes

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

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

Table 4: Effect of the employability modality on incomes

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

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

### 3.1.2 Household assets

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

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

The evaluation documented a decrease in ownership of livestock from 0.47 to 0.42 in the rural area of Goromonzi. Overall, the same trend was detectable when scrutinising the treatment group in modality 1b. By contrast, outcomes did not increase within modality 3<sup>7</sup> where there were reductions between the end- and baseline. Findings from modality 3 could be attributed to the broader macro-economic challenges and the resulting high levels of unemployment which meant young people could not get employment which would have allowed them to transform their household asset holdings positively. Decreases in the overall household assets index could be attributed to retrenchments and unemployment, and could be attributed especially to these factors as evidence has shown that the selling of household assets is one of the coping mechanisms adopted by households in times of hardship.

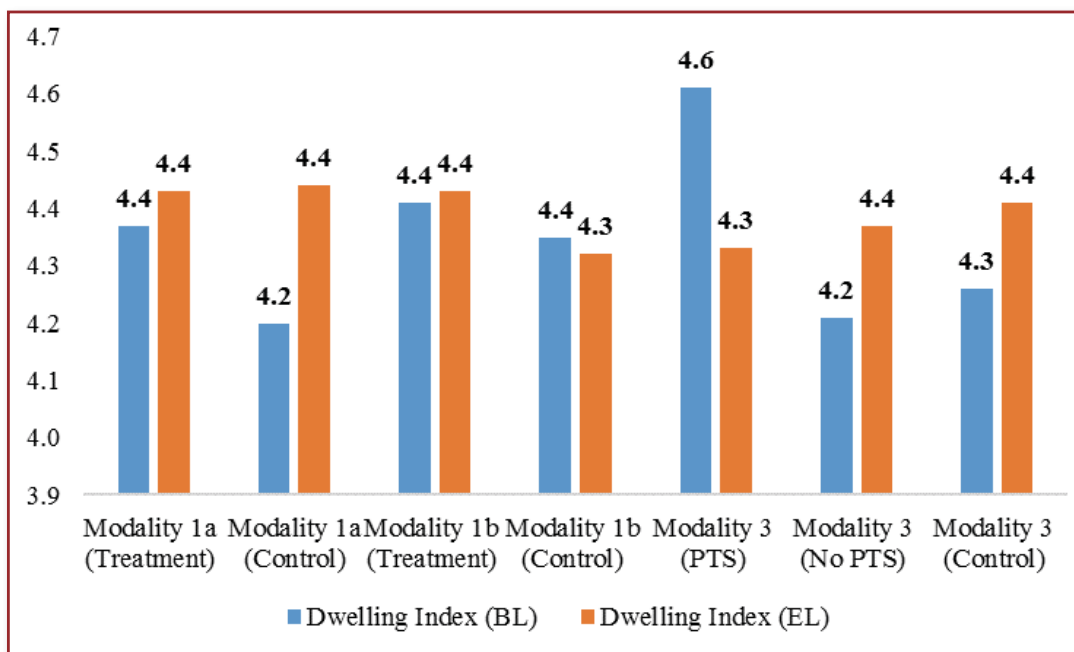


Figure 2: Dwelling Index

Table 5: Household assets

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

### Effect of the entrepreneurship modalities on the assets

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



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

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

*(male FGD Participant, Goromonzi).*

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

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

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

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

Table 6: Effect of the entrepreneurship modalities on the assets

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

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

### Effect of the employment modality on assets

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

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

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

Table 7: Effect of the employment modality on assets

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

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

### 3.1.3 Entrepreneurship revenue, profits, savings and investments

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

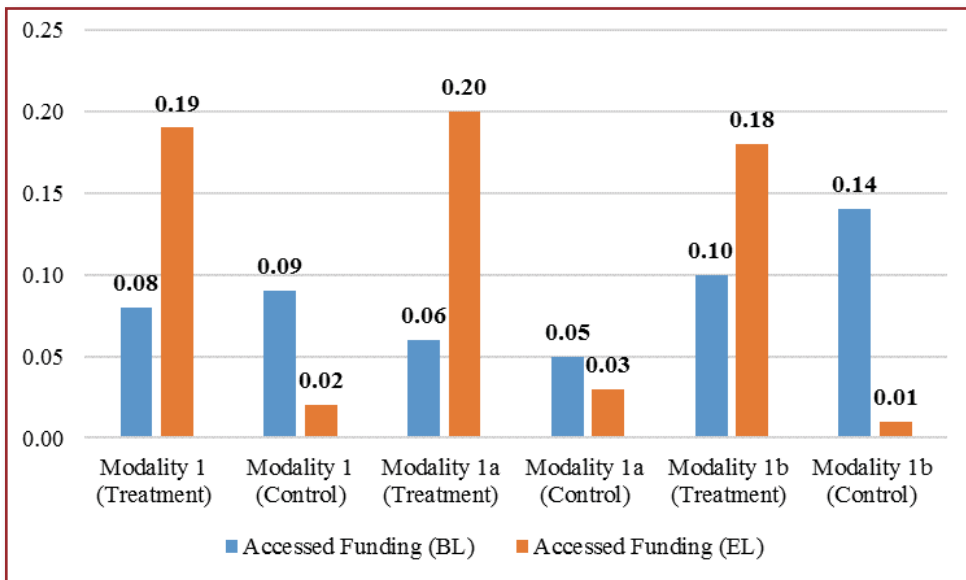


Figure 3: Access to Funding

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

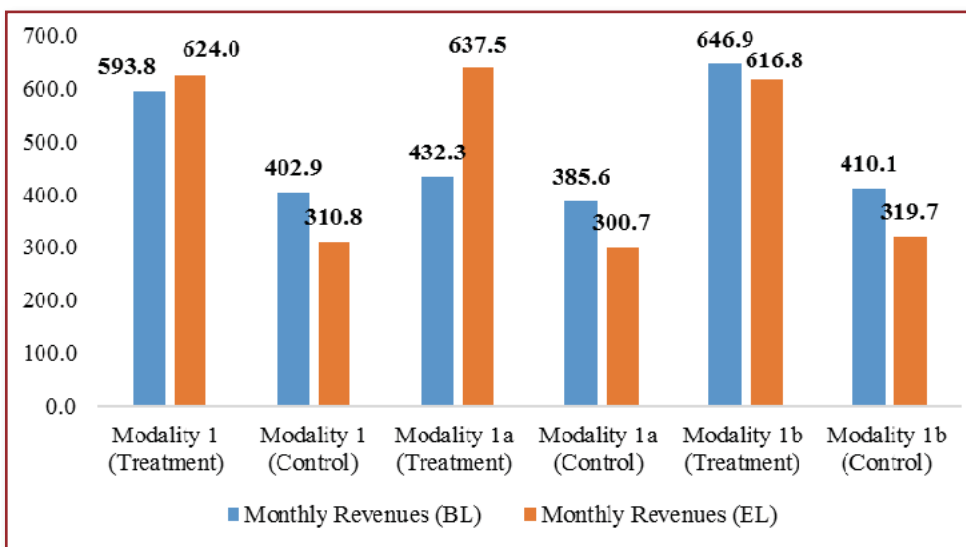


Figure 4: Monthly revenues

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

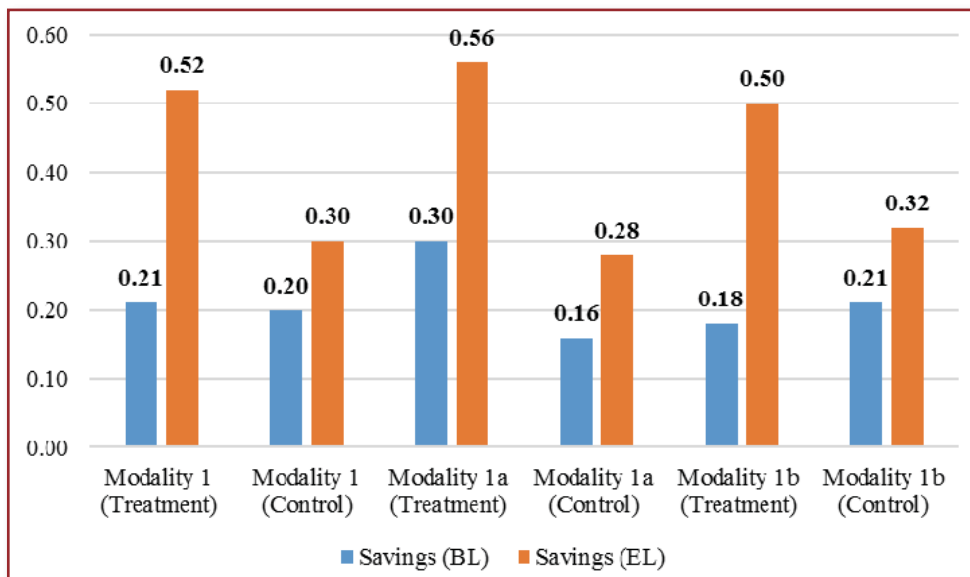


Figure 5: Savings

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

Table 8: Entrepreneurship revenue, profits, savings and investments

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

### Effect of the entrepreneurship modalities on the entrepreneurship index

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



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

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

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

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

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

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

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

Table 10: Employment

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

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

### 3.1.4 Employment

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

#### Effect of the employability programme on employment

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

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



Table 11: Effect of the programme on the employability index

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

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

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

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

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

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

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

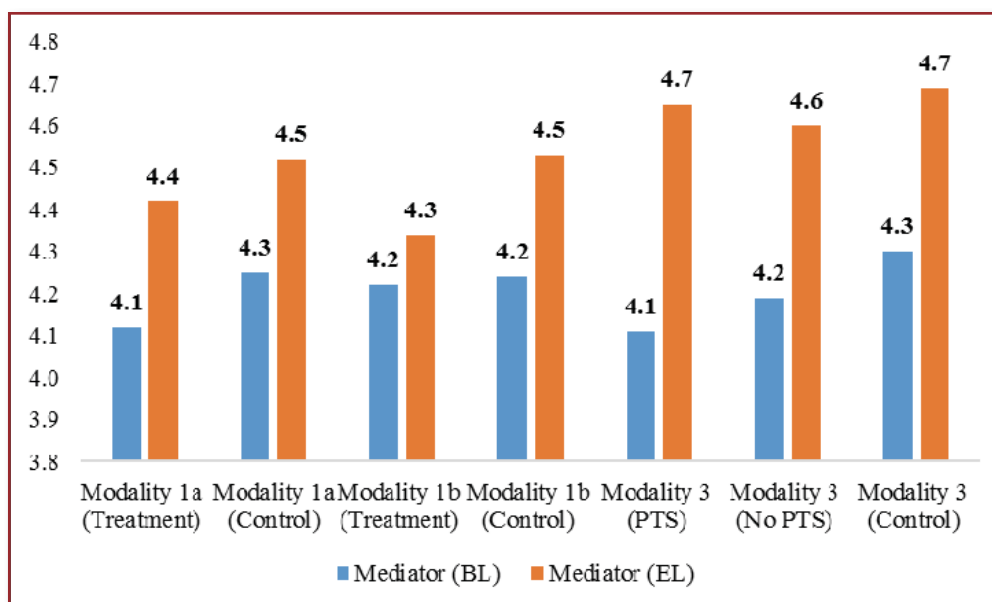


Figure 6: Economic Empowerment (Mediator)

Table 12: Economic empowerment

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

### Effect of the entrepreneurship modalities on economic empowerment

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

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

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

Table 13: Effect of the entrepreneurship modalities on economic empowerment

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

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

### Effect of the employability modality on economic empowerment

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

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

Table 14: Effect of the employability modality on economic empowerment

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

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

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

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

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

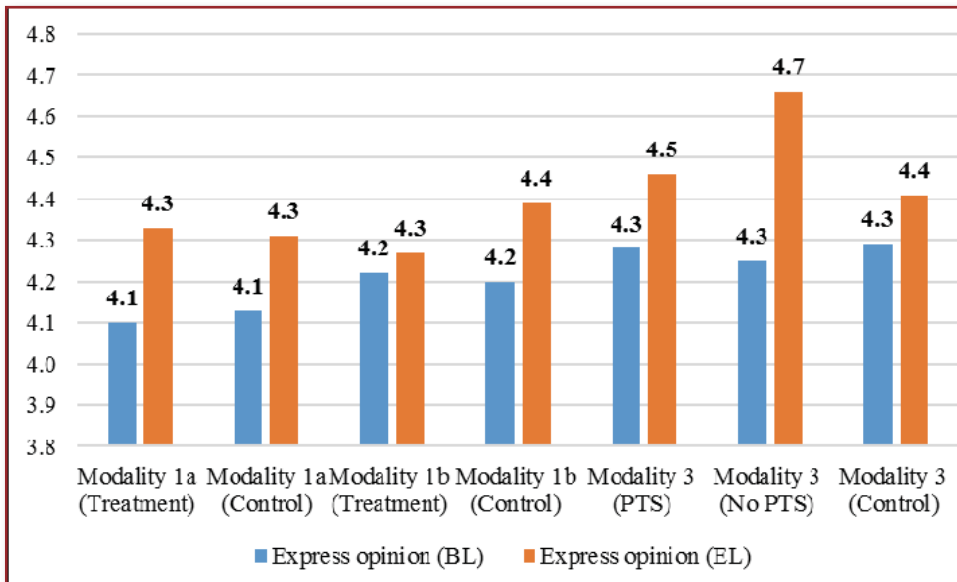


Figure 7: Self-efficacy (express opinion)

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

Table 15: Self-confidence

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

Table 16: Self-efficacy

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

### Effect of the entrepreneurship modalities on self-confidence

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

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

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

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

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

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

### Effect of the entrepreneurship modalities on self-efficacy

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

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

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

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

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

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

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

#### *Effect of the employability modality on self-confidence*

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

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

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

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

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

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

### Effect of the employability modality on self-efficacy

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Resilience**

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

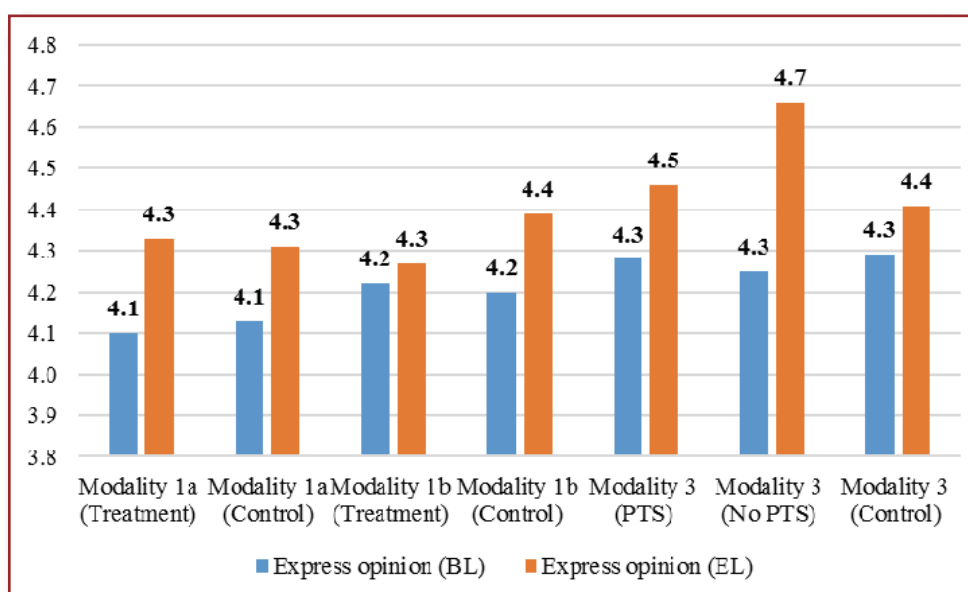


Figure 8: Resilience (adapt to changes)

Table 23: Resilience

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



### *Effect of the entrepreneurship modalities on resilience*

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

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

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

Table 24: Effect of the entrepreneurship modalities on resilience

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

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

### Effect of the employability modality on resilience

Table 25, shows the overall effect of the employability programme on individuals' resilience. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Resilience Index". The index included questions on individuals' self-reported resilience including statements such as "I am able to adapt when changes occur", "Past successes give me confidence in dealing with new challenges and difficulties" and "I feel in control of my life". The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Resilience-Index".

Column 1 shows that resilience, like the aforementioned psychological outcomes, strongly increased as a result of the programme. Randomly assigned individuals, compared to those relegated to the control group, scored 0.28 standard deviations higher on the resilience index. When scrutinising the effect among participants (column 2), evidence shows the increase to be driven by individuals that participated in PTS (0.41 standard deviations). The effect was also detectable among beneficiaries that did not participate in PTS.

Women showed a slightly larger increase in resilience (0.31 standard deviations), compared to men. Finally, and in line with prior evidence, the effect was most pronounced in Harare (0.35 standard deviations).

*"Just participating in the programme helped me to be more optimistic about my future. I graduated in 2013 and since then I had never been invited for an interview. After I received training on CV writing and also PTS I have been invited to three interviews. Although I did not manage to get the posts, I am confident that soon I will get my opportunity"*

*(female FGD participant. Bulawayo).*



Table 25: Effect of the employability modality on resilience

	<i>Dependent variable</i>				
	Difference in Standardized Resilience Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.28*** (0.06)		0.31*** (0.09)	0.35*** (0.09)	0.13 (0.09)
Treated: No PTS		0.14 (0.09)			
Treated: PTS		0.41*** (0.10)			
Female	0.06 (0.07)	0.06 (0.07)		0.08 (0.09)	0.01 (0.09)
Age	-0.01 (0.01)	-0.01 (0.01)	-0.02 (0.02)	-0.02 (0.02)	-0.01 (0.02)
Years of Ed.	0.04 (0.05)	0.03 (0.05)	-0.10 (0.07)	-0.01 (0.07)	0.11* (0.06)
Constant	-0.15 (0.79)	0.003 (0.79)	2.28* (1.16)	0.81 (1.14)	-1.48 (0.98)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	541	541	308	343	198
R <sup>2</sup>	0.07	0.07	0.09	0.05	0.03

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

3.11 Research question 11: Does PTS trigger more transformative changes on participants – particularly young women – than other standard training / capacity building components of the project?

PTS appears to create more transformative changes than the standard programme in the subjective measures of well-being, particularly on resilience, economic empowerment, risk attitudes, time allocation, and collective action. Participants who received PTS also had greater gains in income versus those who received only the standard curriculum, but this pattern was not reflected in asset or employment outcomes.

*Risk attitudes*

Table 26 reports the programme’s effect on risk attitudes using descriptive statistics. Here, however, the evidence was mixed. While respondents report greater optimism (see the first two rows), their investment in a risk game, by and large, decreases. For example, while 66% invested during the baseline in the treatment group for modality 1a, this number was reduced to 52% during the endline. Similar decreases were found in the other treatment groups.

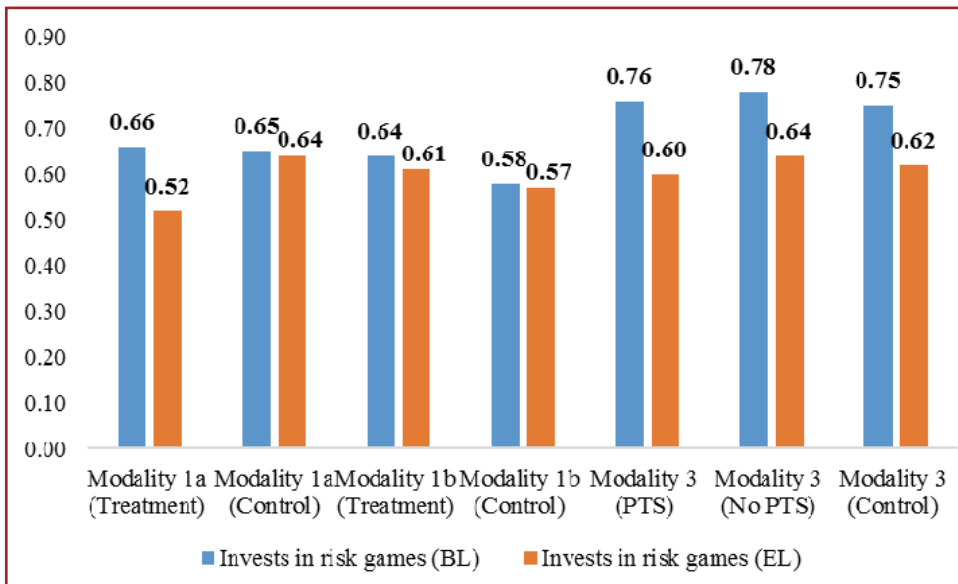


Figure 9: Investment in risk games

Risk attitudes – scored on an eleven-point scale – painted an unclear picture as well. Individuals were more likely to have a taste for risk in investing and careers, but reduced risk behaviour when it came to driving or sport. These findings, then, confirmed a healthy re-alignment of risks toward employment and entrepreneurship-related outcomes.

Within the employability modality, there was no significant difference between PTS and non-PTS participants in terms of the effect of the programme on risk tolerance attitudes.

Table 26: Risk attitudes

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Optimistic (BL)	4.4	4.19	4.33	4.32	4.48	4.56	4.48
Optimistic (EL)	4.46	4.37	4.51	4.42	4.36	4.43	4.41
Invests in risk game (BL)	0.66	0.65	0.64	0.58	0.76	0.78	0.75
Invests in risk game (EL)	0.52	0.64	0.61	0.57	0.6	0.64	0.62
Risk attitudes (BL)	6.42	6.52	6.67	6.77	7.34	7.5	7.24
Risk attitudes (EL)	6.35	6.4	6.64	6.28	7.17	7.32	6.92
Risky driver (BL)	3.2	3.57	3.66	3.25	3.73	3.01	3.53
Risky driver (EL)	2.76	2.05	2.8	2.03	1.28	2.29	1.48
Risky investor (BL)	6.32	6.73	6.51	6.73	7	7.03	6.68
Risky investor (EL)	6.8	6.72	6.92	6.61	7.39	7.58	7.15
Risky sports (BL)	4.47	5.48	5.03	5.36	5.5	5.15	4.95
Risky sports (EL)	4.35	4.39	4.59	4.35	5.64	5.15	4.94
Risky career (BL)	6.59	6.91	7.04	7.5	7.99	7.57	7.65
Risky career (EL)	6.65	6.32	7.34	6.37	8.06	8.37	7.79

### Time allocation

In Table 27, we report the effect of the programme on time allocation using descriptive statistics. Results here, in essence, were negligible. Moreover, there were only two outcomes. When taken at face-value, free time in hours mostly decreased in the treatment group (except modality 1b). But, decreases were also detectable within the control group. Evidence regarding a statement “life is too busy”, too, was mixed. The effect on time allocation was thus unclear. Again, however, we caution that a more realistic and comprehensive analysis was found under econometric techniques below. Within the employability modality, there were some slight differences to be observed between PTS and non-PTS participants. PTS participants reported having slightly more free time than non-PTS participants, although they were also more likely to agree with the statement “life is too busy”.

Table 27: Time allocation

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Free time hours (BL)	3.93	4.07	3.4	3.34	6.33	6.53	6.49
Free time hours (EL)	3.37	3.85	3.66	3.45	5.31	5.09	4.81
Life is too busy (BL)	2.31	2.53	2.13	2.15	3.53	3.04	3.06
Life is too busy (EL)	2.24	2.59	2.18	2.26	3.17	3.05	3.26

### Collective action

Table 28 reports the effect of the programme on collective action-related outcomes using descriptive statistics. The findings here, comparing the end- to the baseline, were somewhat mixed. Individuals, by and large, were less likely to contact councillors, MPs or agencies. Qualitative discussions showed that there was a general apathy among young people towards actions deemed to be political. By contrast, they were more likely to participate in community affairs. Differences (both negative and positive) were more pronounced when comparing PTS to no-PTS, attesting to the pronounced effects of PTS, which were also confirmed above.

*“It’s always difficult to talk to politicians or even the city council or other agencies which serve the public. The main reason is that speaking to them will not change anything and in the case of politicians you can become a target of violence”*

*(female FGD participant, Harare).*

Table 28: Collective action

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Contacts councillor (BL)	0.17	0.21	0.22	0.18	0.24	0.21	0.23
Contacts councillor (EL)	0.21	0.13	0.24	0.2	0.06	0.08	0.07
Contacts MP (BL)	0.12	0.1	0.15	0.13	0.16	0.15	0.18
Contacts MP (EL)	0.08	0.07	0.12	0.06	0.06	0.05	0.04
Contacts agency (BL)	0.11	0.15	0.11	0.13	0.18	0.13	0.19
Contacts agency (EL)	0.1	0.07	0.24	0.06	0.06	0.06	0.08
Contacts leader (BL)	0.06	0.21	0.07	0.11	0.13	0.12	0.12
Contacts leader (EL)	0.67	0.55	1.11	0.36	0.17	0.18	0.14
Contacts priest (BL)	1.84	1.96	1.72	1.75	2.3	2.1	2.24
Contacts priest (EL)	1.82	1.61	1.94	1.6	1.37	1.4	1.47
Participates in affairs (BL)	4.17	4.28	4.1	4.27	4.28	4.33	4.31
Participates in affairs (EL)	4.46	4.56	4.34	4.56	4.69	4.7	4.67
Attends meeting (BL)	3.53	3.54	3.51	3.5	3.69	3.66	3.51
Attends meeting (EL)	3.34	3.4	3.42	3.38	3.31	2.99	3.33

### Effect of the entrepreneurship modalities on risk attitudes

Table 29 shows the overall effect of the entrepreneurship programme on individuals’ willingness to take risks. Column 1 reports the effect of being randomly assigned to the treatment (“Assigned to treat”) on a standardised “Risk Tolerance Index”. The index included all questions that measure an individual’s propensity to take risks. Specifically, it included individuals’ self-reported optimism about the future, their willingness to invest money in a hypothetical risky mental game, their generalised self-reported risk willingness, and their willingness to take risks in specific situations such as driving a car, investing money and playing sports. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Risk Tolerance Index”.

Column 1, found that the programme had a positive treatment effect on individuals’ willingness to take risks. The model compared individuals randomly assigned to the programme to those that were not randomly assigned. The difference of 0.13 standard deviations – which is significant and substantively meaningful – was thus the causal effect of Z:W. The estimate was robust to the inclusion of control variables and fixed effects. Column 2 shows that the

effect was more pronounced among those individuals that only attended the training, while it was slightly lower (and statistically insignificant) among those that also received funding. This may be owing to the fact that taking on a credit makes individuals less likely to take risks.

Columns 3 and 4 show the sample split into modality 1a and 1b and evidence shows that the willingness to take risks was higher within modality 1b. Specifically, individuals in this modality scored 0.18 standard deviations higher on the risk tolerance index compared to their control group. In modality 1a, the increase was 0.08 standard deviations and not statistically significant. Overall, women (column 5) also increased their risk willingness, though the increase was slightly lower (0.12 standard deviations), compared to 0.14 standard deviations among men. Columns 6, 7 and 8 show geographic differences where an increase in risk tolerance due to the programme were largest in Goromonzi (0.21 standard deviations) and lowest in Bulawayo, where the evaluation estimated a negative, but insignificant effect.

Table 29: Effect of the entrepreneurship modalities on risk attitudes

	<i>Dependent variable</i>							
	Difference in Standardized Risk Tolerance Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	0.13** (0.06)		0.08 (0.10)	0.18** (0.08)	0.12 (0.09)	0.12 (0.08)	-0.10 (0.16)	0.21** (0.10)
Treated: Training Only		0.13** (0.06)						
Treated: Training + Funding		0.05 (0.10)						
Female	-0.15** (0.06)	-0.14** (0.06)	-0.17* (0.09)	-0.14* (0.08)		-0.25*** (0.08)	-0.33** (0.14)	0.003 (0.10)
Age	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.005 (0.01)	0.001 (0.01)	0.01 (0.02)	0.02 (0.01)
Years of Ed.	0.02* (0.01)	0.03* (0.01)	0.04** (0.02)	0.005 (0.02)	0.02 (0.02)	0.03 (0.02)	0.05 (0.04)	0.01 (0.02)
Constant	-0.59** (0.27)	-0.61** (0.27)	-0.66 (0.41)	-0.53 (0.37)	-0.65* (0.39)	-0.35 (0.40)	-0.56 (0.73)	-0.58 (0.41)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	851	851	371	480	444	401	99	351
R <sup>2</sup>	0.02	0.02	0.03	0.02	0.03	0.03	0.09	0.02

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

### Effect of the entrepreneurship modalities on time allocation

Table 30, shows the overall effect of the entrepreneurship programme on individuals' time allocation. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Free time index". The index included all questions that measured an individual's free time. Specifically, it included individuals' self-reported free time in hours, individuals' perceptions about their lives being too busy, and individuals' likelihood to spend free time with leisure activities such as watching television, consuming alcohol or meeting up with friends. As before, the evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Free Time Index".

"After training we realised that there is a lot more we can do with our time. Instead of spending time drinking beer or talking to friends, we now spend more time working and trying to engage in activities which bring in some money"

(male FGD participant, Harare).

As was to be expected, column 1 estimated that the programme had a negative effect on individuals' free time. The effect on size, however, was small and insignificant. Individuals assigned to the programme were 0.04 standard deviations less likely to have free time (broadly measured). This effect translated into the sample of attendees (column 2). Here, however, the evaluation found that individuals that accessed funding, were more likely to have free time.

Columns 3 and 4 show that the negative treatment effect was more pronounced within modality 1a. This effect was to be expected as there were more pronounced treatment effects across modalities 1a and 1b in Table 30. Specifically, modality 1a reduced free time by 0.18 standard deviations (a significant reduction) compared to 0.6 standard deviations in modality 1b.

Column 5 shows that the reduction in free time was less pronounced and, indeed, positive among women. The effect (0.08 standard deviations), however, was not statistically significant. Regarding geographic differences, the evaluation found in columns 6, 7 and 8 that the treatment effects were broadly similar across Harare (-0.07), Bulawayo (-0.02) and Goromonzi (-0.05). None of these effects, however, were statistically significant.

Table 30: Effect of the entrepreneurship modalities on time allocation

	<i>Dependent variable</i>							
	Difference in Standardized Free Time Index							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	-0.04 (0.07)		-0.18* (0.10)	0.06 (0.09)	0.08 (0.10)	-0.07 (0.10)	-0.02 (0.17)	-0.05 (0.11)
Treated: Training Only		-0.08 (0.07)						
Treated: Training + Funding		0.12 (0.12)						
Female	-0.02 (0.07)	-0.02 (0.07)	0.002 (0.10)	-0.03 (0.09)		0.01 (0.10)	0.04 (0.15)	-0.05 (0.11)
Age	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.004 (0.01)	0.004 (0.01)	0.02* (0.01)	-0.02 (0.02)	0.001 (0.01)
Years of Ed.	0.02 (0.02)	0.01 (0.02)	-0.01 (0.02)	0.04 (0.02)	0.0005 (0.02)	-0.01 (0.03)	0.02 (0.04)	0.06** (0.03)
Constant	-0.31 (0.31)	-0.28 (0.31)	-0.02 (0.43)	-0.51 (0.44)	-0.13 (0.44)	-0.29 (0.49)	0.47 (0.76)	-0.47 (0.43)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	851	851	371	480	444	401	99	351
R <sup>2</sup>	0.02	0.02	0.03	0.02	0.02	0.03	0.02	0.02

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

### Effect of the employability modality on risk attitude

Table 31 shows the overall effect of the employability modality on individuals' willingness to take risks. Column 1 reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Risk Tolerance Index". The index included all questions that measured an individual's propensity to take risks. Specifically, it included individuals' self-reported optimism about the future, their willingness to invest money in a hypothetical risky mental game, their generalised self-reported risk willingness, and their willingness to take risks in specific situations such as

driving a car, investing money and playing sport. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Risk Tolerance Index”.

Column 1 shows that the programme had a positive treatment effect on individuals’ willingness to take risks. The model compared individuals randomly assigned to the programme or treatment and to the control. The difference of 0.04 standard deviations, however, was small, though it did represent the causal effect of Z:W. Interestingly, in column 2 the evaluation found that the effect was less pronounced among those individuals that only attended the training, while it was slightly lower (and statistically insignificant) among those that also took part in PTS. Overall, the effect was slightly lower among women (column 5: 0.02 standard deviations). Finally, the evaluation found that the increase was more pronounced in Bulawayo (0.11), compared to Harare (0.02), though both estimates were insignificant.

Table 31: Effect of the employability modality on risk attitude

	<i>Dependent variable</i>				
	Difference in Standardized Risk Tolerance Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.04 (0.06)		0.02 (0.08)	0.02 (0.08)	0.11 (0.09)
Treated: No PTS		0.01 (0.08)			
Treated: PTS		0.02 (0.09)			
Female	-0.08 (0.06)	-0.08 (0.06)		-0.06 (0.08)	-0.16* (0.09)
Age	0.03** (0.01)	0.03** (0.01)	0.03* (0.02)	0.003 (0.02)	0.06*** (0.02)
Years of Ed.	0.02 (0.04)	0.02 (0.04)	0.06 (0.06)	0.05 (0.06)	0.005 (0.06)
Constant	-1.00 (0.74)	-0.97 (0.74)	-1.78* (1.07)	-0.88 (1.02)	-1.83* (0.99)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	542	542	308	344	198
R <sup>2</sup>	0.03	0.03	0.03	0.01	0.09

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

#### Effect of the employability modality on time allocation

Table 32 shows the overall effect of the employability programme on individuals’ time allocation. Column 1 shows the effect of being randomly assigned to the treatment (“Assigned to treat”) on a standardised “Free time index”. The index included all questions that measured an individual’s free time. Specifically, it included individuals’ self-reported free time in hours, individuals’ perceptions about their lives being too busy, and individuals’ likelihood to spend free time with leisure activities such as watching television, consuming alcohol or meeting up with friends. As before, the evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Free Time Index”.

As was to be expected, column 1 estimates that the programme had a negative effect on individuals' free time. The effect size, however, was small and insignificant. Individuals assigned to the programme were 0.08 standard deviations less likely to have free time (broadly measured). This effect translated into the sample of attendees (column 2). Here, however, the evaluation found that individuals that participated in PTS were significantly less likely to have free time (-0.15 standard deviations).

Column 5 demonstrates that the reduction in free time was roughly similar among men and women. The effect for women (-0.09 standard deviations), however, was not statistically significant. Regarding geographic differences, the evaluation found in columns 4 and 5 that the treatment effects were particularly pronounced in Bulawayo (-0.36), compared to Harare (0.07), where the effect was positive.

Table 32: Effect of the employability modality on time allocation

	<i>Dependent variable</i>				
	Difference in Standardized Free Time Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	-0.08 (0.10)		-0.09 (0.13)	0.07 (0.12)	-0.36** (0.17)
Treated: No PTS		0.08 (0.13)			
Treated: PTS		-0.15 (0.15)			
Female	0.01 (0.10)	0.01 (0.10)		-0.02 (0.13)	0.06 (0.16)
Age	0.04* (0.02)	0.03* (0.02)	0.03 (0.03)	0.03 (0.03)	0.04 (0.03)
Years of Ed.	-0.09 (0.07)	-0.09 (0.07)	-0.12 (0.10)	-0.08 (0.09)	-0.10 (0.10)
Constant	0.50 (1.21)	0.39 (1.21)	1.06 (1.69)	0.46 (1.60)	0.52 (1.77)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	542	542	308	344	198
R <sup>2</sup>	0.01	0.01	0.01	0.01	0.04

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

### 3.12 Research question 12: Does the Passport to Success curriculum improve the relationships of young women and young men with each other and with their families?

Table 33 shows the overall effect of the programme on relationships using descriptive statistics. These items, again, were scored on a five-point scale. Like in the preceding section, we confirmed a positive increase between the base- and the endline across most treatment groups. Respondents scored 4.33 points in the treatment group 1a regarding compassion during the baseline and 4.61 in the endline (see Figure 10). Similar increases were found across all other variables, as well as treatment groups. PTS, once more, outperformed no-PTS. Again, however, the control group, too, saw increases.

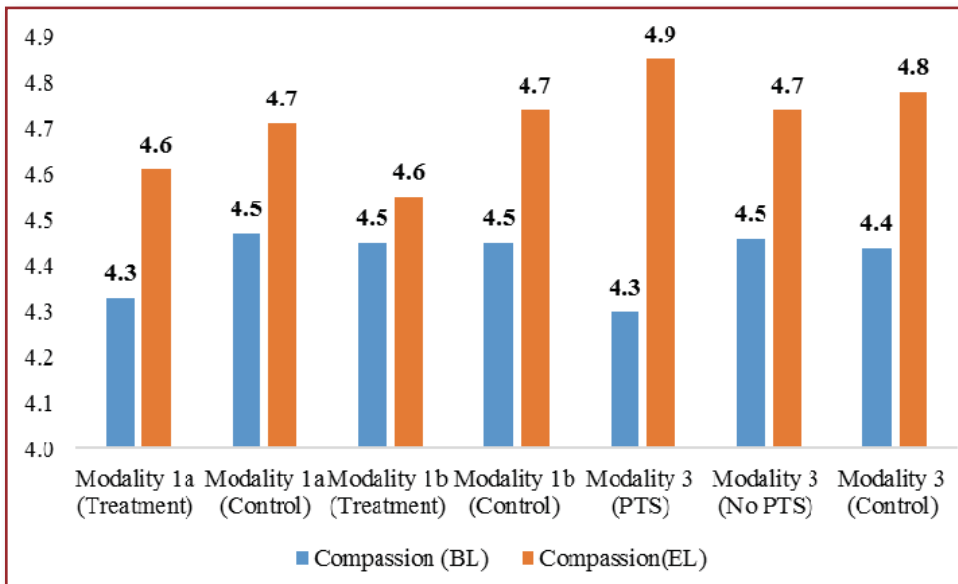


Figure 10: Compassion (relationships)

Table 33: Relationships

	Modality 1a (Treatment)	Modality 1a (Control)	Modality 1b (Treatment)	Modality 1b (Control)	Modality 3 (PTS)	Modality 3 (No PTS)	Modality 3 (Control)
Compassion (BL)	4.33	4.47	4.45	4.45	4.3	4.46	4.44
Compassion (EL)	4.61	4.71	4.55	4.74	4.85	4.74	4.78
Gets along (BL)	4.38	4.44	4.45	4.46	4.27	4.36	4.46
Gets along (EL)	4.58	4.71	4.57	4.71	4.86	4.82	4.82
Reflector (BL)	4.27	4.36	4.41	4.42	4.16	4.35	4.39
Reflector (EL)	4.47	4.61	4.45	4.61	4.7	4.71	4.6
Obedience (BL)	4.42	4.33	4.37	4.43	4.31	4.3	4.46
Obedience (EL)	4.57	4.64	4.45	4.7	4.83	4.8	4.78

### Effect of the entrepreneurship modalities on relationships

Table 34 shows the overall effect of the entrepreneurship programme on individuals' success at maintaining social relationships. Column I reports the effect of being randomly assigned to the treatment ("Assigned to treat") on a standardised "Relationship Index". The index included questions on individuals' self-reported compassion for others, their ability to get along with others, their reaction to criticism, and their relation to authorities. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable "Relationship Index".

Findings confirm that the programme reduced participants' ability to maintain and develop social relationships. Column I shows estimates that being randomly assigned to the programme reduced the index by 0.2 standard deviations, which was a sizable and statistically significant reduction. The reduction was particularly stark among the subset of beneficiaries that received funding (-0.47 standard deviations). It was not detectable among the subset of individuals that did not receive funding. Qualitative interviews showed that as young people received support from the programme, they focused more on growing their businesses, as well as worrying about repaying loans. This meant they were less likely to have time to nurture social relationships. In addition, previous literature also documents that microfinance may have adverse mental health effects (Fernald et al. 2008).

Comparing modalities 1a and 1b, the evaluation found that the effect was largely comparable across the two. If anything, the treatment effect was slightly more negative within modality 1b (-0.21) as compared to modality 1a (-0.18). But, these differences were not themselves statistically significant. In relation to gender, the evaluation showed that women showed a slightly lower negative treatment effect (-0.19), compared to men. Moreover, the treatment effect was not detectable in Harare, where it was even slightly positive. By contrast, as columns 7 and 8 show, the programme was associated with a strong decrease in relationships in Bulawayo (-0.89) and Goromonzi (-0.32).

Table 34: Effect of the entrepreneurship modalities on relationships

	<i>Dependent variable: Difference in standardized relationships index</i>							
	Full Sample	TOT	Modality 1a	Modality 1b	Women	Harare	Bulawayo	Goromonzi
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Assigned to treatment	-0.20** (0.08)		-0.18 (0.12)	-0.21* (0.11)	-0.19 (0.12)	0.04 (0.12)	-0.89*** (0.21)	-0.32** (0.13)
Treated: Training Only		-0.06 (0.08)						
Treated: Training + Funding		-0.47*** (0.14)						
Female	0.06 (0.08)	0.06 (0.08)	-0.11 (0.12)	0.20* (0.11)		0.10 (0.12)	0.01 (0.19)	0.03 (0.13)
Age	-0.02** (0.01)	-0.02** (0.01)	-0.01 (0.01)	-0.02* (0.01)	-0.02 (0.01)	-0.02 (0.01)	-0.003 (0.02)	-0.02 (0.01)
Years of Ed.	0.01 (0.02)	0.01 (0.02)	0.03 (0.03)	-0.01 (0.03)	-0.03 (0.03)	0.01 (0.03)	-0.01 (0.05)	0.03 (0.03)
Constant	0.54 (0.37)	0.49 (0.37)	0.25 (0.53)	0.90* (0.51)	1.03* (0.54)	0.53 (0.58)	-0.12 (0.97)	0.10 (0.51)
Partner FE	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Area FE	Yes	Yes	Yes	Yes	Yes	No	No	No
Observations	850	850	370	480	443	400	99	351
R <sup>2</sup>	0.08	0.08	0.05	0.11	0.08	0.01	0.17	0.02

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

*Effect of the employability modality on relationships*

Table 35 shows the overall effect of the employability programme on individuals’ success at maintaining social relationships. Column 1 reports the effect of being randomly assigned to the treatment (“Assigned to treat”) on a standardised “Relationship Index”. The index included questions regarding individuals’ self-reported compassion for others, their ability to get along with others, their reaction to criticism, and their relation to authorities. The evaluation standardised these variables and averaged across them in order to build a comprehensive and comparable “Relationship Index”.

The evaluation found that the programme increased participants’ ability to maintain and develop social relationships. In column 1, the evaluation estimated that being randomly assigned to the programme increased the index by 0.29 standard deviations, which was a sizable and statistically significant effect. The increase was particularly stark among the subset of beneficiaries that took part in the PTS (0.61 standard deviations). It was slightly lower among the subset of individuals that did not participate (0.23).

Regarding gender, the evaluation noted that women showed a slightly lower treatment effect (0.24), compared to men. But, the effect was still strong, positive and significant. The treatment effect was also particularly strong in Harare (0.38 standard deviations), while it was not detectable in Bulawayo.

Table 35: Effect of the employability modality on relationships

	<i>Dependent variable</i>				
	Difference in Standardized Relationships Index				
	Full Sample	TOT	Women	Harare	Bulawayo
	(1)	(2)	(3)	(4)	(5)
Assigned to treatment	0.29*** (0.09)		0.24* (0.12)	0.38*** (0.12)	0.07 (0.15)
Treated: No PTS		0.23* (0.12)			
Treated: PTS		0.61*** (0.14)			
Female	0.10 (0.09)	0.09 (0.09)		0.18 (0.12)	-0.02 (0.15)
Age	0.01 (0.02)	0.01 (0.02)	-0.02 (0.02)	0.04* (0.03)	-0.03 (0.03)
Years of Ed.	-0.01 (0.07)	-0.03 (0.06)	-0.11 (0.09)	-0.13 (0.09)	0.13 (0.10)
Constant	0.05 (1.13)	0.19 (1.12)	2.53 (1.60)	1.05 (1.49)	-1.13 (1.65)
Partner FE	Yes	Yes	Yes	Yes	No
Area FE	Yes	Yes	Yes	No	No
Observations	541	541	308	343	198
R <sup>2</sup>	0.05	0.07	0.07	0.05	0.02

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

## 4 CONCLUSIONS AND RECOMMENDATIONS

DOMAIN	CONCLUSION	RECOMMENDATION
Entrepreneurship	i. The programme resulted in individuals enhancing their income through their business, facilitated access to funding, catalysed business savings and resulted in business investments.	i. Future similar programmes should build on the evidence of multi-pronged entrepreneurship support anchored on needs analysis, needs driven capacity building, access to finance and mentorship.
	ii. The programme combining modality Ia and Ib worked slightly better for women, and hence has strong prospects. The evaluation documents the success of the programme in raising the economic prospects of female entrepreneurs.	ii. Future similar interventions should continue with an affirmative action approach <sup>1</sup> to gender transformation <sup>2</sup> with specific focus on deliberately targeting and supporting more females.
	iii. Increases in income as a result of the programme were highest in Harare, showing that the city has potential to have the highest paying entrepreneurial opportunities.	iii. Future similar projects should prioritise market linkages as well as access to lucrative markets to ensure young entrepreneurs get the highest possible returns from their activities.
	iv. The programme had negative effects on individuals' free time, a negative effect on self-efficacy, negligible effects on self-confidence or slightly decreased self-confidence. It further resulted in reduced participants' ability to maintain and develop social relationships while having marginally negative effects on resilience.	iv. There is a need for further enquiry to explore reasons why entrepreneurial support may potentially result in negative psychological outcomes.
Employability	v. The programme had positive effects on young people's access to longer, paid internship as well as employment.	v. Future similar projects should build on lessons learnt from the project with specific focus on supporting work readiness, facilitating access to internships as well as support towards accessing employment opportunities.
	vi. The PTS programme increases young people's employability.	vi. Explore possibilities of scaling up the PTS programme towards more young people as a way of preparing them for employment.
	vii. The Z:W project had strong positive effects on the employability of young women and employability opportunities are much higher in Harare, compared to Bulawayo.	vii. Future similar interventions should continue with an affirmative action approach to gender transformation with specific focus on deliberately targeting and supporting more females.
	viii. The project had negative effects on individuals' free time, increased young people's willingness to take risks, increased young people's self-confidence (especially women), had positive effects on self-efficacy, increased participants' ability to maintain and develop social relationships while increasing young people's resilience.	viii. Future similar projects should focus on addressing the psychosocial needs of young people beyond supporting employability.

## 5 ANNEXES

### Annex I: Case stories

#### Tichaona's story (RBCT: Goromonzi)

*My name is Tichaona Rusike (male). I am a 27-year-old man who resides in Goromonzi. I have always been into market gardening and mostly focused on tomatoes, beans, leafy vegetables and cucumber. Because I am a farmer, I did not have business skills to enable me to get the most value from produce and to also ensure that I increase production and earn more. A friend of mine from my village introduced me to the Z:W programme and encouraged me to register for their trainings as he felt they would assist me with the work I was doing. I was initially reluctant to join but later on I decided to try it and see what they were offering. I have never regretted that decision to register and join up. Once I signed up, I was initially asked questions about business. We were invited for training and the training focused on how to run a business legally, business ethics, financial literacy, record keeping and how to construct a business plan. We were also referred to people who provide loans.*

*After training, I applied for a loan of 1000 USD. The microfinance institution came and assessed me and my business. Unfortunately, they approved USD500 USD based on their assessments. With the money I received I bought seed and fertilisers to put up irrigation pipes within my garden. Access to water has always been a challenge and it made my work more labour intensive. With my water engine and irrigation system functioning, I expanded the area planted for cucumber and strawberry. Instead of spending more time watering the garden, I have more time to focus on marketing. I have also started the process of registering for tax because whenever I supply my produce to big supermarkets like Pick n Pay, they withhold money for tax.*

*I have managed to repay three quarters of the money I borrowed and I am on course to complete repaying. I am hoping that with expanded production and access to lucrative markets in Harare, I will be able to further increase the production scale and even move to a bigger plot. Although I am still focusing on repaying my loan and expanding production, I am optimistic that my involvement with the programme will change my life. I now know of branding and packaging which I am investing in. I also think that I am doing well. My peers and others in the community respect me and my opinions more.*

*While I am very grateful for all the support that was provided, I think there is need to ensure that the conditions for getting loans should be relaxed a bit especially the need for collateral and also that there should be technical support for specific business. I am in the market gardening business and I think market gardening technical support will be more welcome to compliment business management training.*

#### Ottilia's story (PROWEB: Goromonzi)

*My name is Ottilia Chinake (female). I am a 30-year-old mother of two who resides in Goromonzi. I am divorced and I have a tuckshop which sells groceries as well as stationeries. I have always known Z:W but did not have in-depth information regarding what they do in supporting young people. When I heard by our youth chairperson that they were offering training for young people with businesses, I decided to join.*

*Although my business was doing fairly well by my own standards, I was not keeping proper records and not calculating profits or losses. Sometimes I also mixed business money with my personal funds which made it difficult to measure the business' performance. After registering for training PROWEB trained us on record keeping, marketing and expanding my business. These are all skills that were very necessary for my business. After training, we were referred to a microfinance institution, which provides loans.*

*I applied for a loan of 400 USD and it was approved. In order to ensure that the money for the loan would work in a way I could track, I started keeping records for my business. I also started giving myself a salary as opposed to when I never used to. At the end of each month, I now do reconciliations and I can now see the products that bring more income and also business performance.*

*I am repaying the money that I received and my business is growing. As a woman, it is important that I can be able to provide for my children and also contribute towards household subsistence. Already there is some stigma in being a single mother, but that is worse if you do not earn a living. I think that I have earned some respect at home and within the community. The programme was very helpful and gave me skills to be better in doing the things I enjoy doing. I think it will be important if the programme tries to involve more women, not only during trainings, but in ensuring they receive loans to enhance their activities.*

### **Fisiwe's story (RBCT: Bulawayo)**

*My name is Fisiwe Juba (female). I am a 26-year-old lady from Luveve (Bulawayo). I am into buying and selling. I usually sell clothes, kitchenware, groceries and other products from South Africa and from Botswana. I usually have big orders and did not struggle to sell my stuff. However, I always had challenges with people paying since I sometimes sold my stuff on credit. Sometimes I did not record the number of people who owed me money nor the amounts they would owe. A friend of mine told me about the Z:W programme and I decided to attend especially as she said they would be linking us to microfinance institutions after training.*

*I registered for the training and attended all the sessions. I had been running my business for seven years and thought I knew everything. During the training I discovered that I knew very little about running a business successfully. I did not keep records and there were times I had to put my personal money into the business. There were also other very important aspects of the training especially marketing. I usually focused on my personal networks and people from Church. However, after training I realised that there was a lot of potential especially with social media. Another important thing relates to linkages with microfinance institutions. Previously I did not know where to access loans and neither did I know the prerequisites for accessing a loan.*

*I did not apply for a loan as my business was not structured in ways that would make me eligible for a loan. However, I now know what's required for me to get a loan and have set out to try and do so. I am now keeping records and know people who owe me. This has made it easy for me to make follow ups and remind people to pay. I am no longer struggling to raise funds to buy stuff to resell and prospects of business growth are good. I also got a stall at Unity Village and I now have a permanent physical space where I sell my products.*

*The prospects for enhancing my business are good. However, I struggled a bit when the Government banned importation of groceries including cooking oil. These are always fast moving and the ban resulted in challenges within the business. It was unfair from the Government and sometimes it may be helpful for the Government to engage us before making these decisions. It is frustrating that after being trained and having the motivation to work hard, you are then restricted by Government policy.*

### **Freddy's story (PROWEB, Harare)**

*My name is Freddy Chigodora (male). I am a 30-year-old male based in Harare. I am a carpenter by trade and am into furniture manufacturing. Business has been good, but it has also had some challenges which means there is a lot of room for things to be better. As I am a carpenter by trade, my strengths have always been around manufacturing, but I also realised that there is a lot more to a successful business. I have always worked alone to try to do the manufacturing, buying of raw materials, marketing and following up on debtors. The people from Z:W came here to our complex because they had a programme for entrepreneurs. What they said convinced me because the training they were offering was very necessary for my business.*

*I attended the training and what I remember very well was the guidance on how to structure your business in terms of what paperwork should be in place, what you should do if you want to recruit employees, how to keep financial records, how to market your products and how to follow up on people who owe you money without straining relations.*

*These things were very important because, as I said, I am a carpenter and my skill is in making furniture. However, instead of getting people to assist me, I tried to do everything by myself and this affected my business. Getting raw materials would take me an average of two days per week and that meant I had limited time to actually manufacture furniture. I also did not do any marketing besides selling to people who come here because they know this is where furniture is found.*

*After the training I set out to ensure my business had some structure. I now engage some people who assist me on short term basis. I have also started discussing with Teecherz Furnitures with a view to supply them with furniture. I also now have business cards and flyers which I have engaged a flyer distribution company to assist in distributing. I now have a bank account so it's very easy to keep records of my finances.*

*I did not apply for a loan because I felt what my business needed was organisation not more finances. Maybe with time I will realise that I need more capital and when that time comes I now know the prerequisites for accessing it.*

*The training was very important, but there are also other things that Z:W can try to assist with. Here our biggest challenge is workspace. Council does not want to engage us and there are other informal groups that harass and extort money from us. It will be helpful if we can get support in terms of ensuring we feel secure in our workspaces.*

## Annex 2: Scope of work

## Annex 3: Baseline questionnaire

## Annex 4: Endline questionnaire

### (Footnotes)

- 1 Making deliberate efforts to ensure that more women participate and benefit;
- 2 Explicitly seeks to redefine and transform gender norms and relationships to redress existing inequalities. Approaches will include engaging men, households and communities.



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