

The New Age Voices

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Amplifying youth voices

For feedback email The New Age Voices on newagevoices@gmail.com

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Cost: Free

US\$1 1M Youth fund, a pie in the sky?

EDITOR: FOLLOWING years of quandary over their inability to access loans for income generating projects, youths in the country thought that they had finally managed to bust the unemployment scourge after Old Mutual unveiled a US\$11Million loan last week but alas it seems it is just but a pie in the sky.

The youth fund which was launched by Vice President Joyce Mujuru last week on the occasion of the celebration of the Africa Youth Day, has been seen as a huge step towards eradicating unemployment, but however, The New Age Voices has learnt that there still a lot of teething problems regarding the roll out of the loan facility.

According to Old Mutual Chief Executive Officer Mr Luke Ngwerume, the loans are “flexible and youth friendly” in that there is no collateral required for one to access the loan but the viability and bankability of the proposed project becomes the collateral.

Youths who spoke to *The New Age Voices* after approaching CABS which is the bank entrusted with disbursing the funds said that the loans were not yet being disbursed and the bank has since been referring youths to the ministry of youth for audience and vice versa.

Evernice Tembo of Highfields said she was not able to get the loan application process going because of reasons better known to the ministry of youth and CABS.

“I have tried to hand in my application but I have been told that the bank is yet to get formal communication to start disbursing the funds, Evernice said.

Tendai Charakupa also confirmed to this paper that he was not lucky at the bank and like Evernice had been referred back to the Ministry of youth.

A visit by *The New Age Voices* to CABS Fourth Street also confirmed the development with the lady who attended to us signalling to some bottle necks but expressed confidence that the bandwagon will be up and running soon once the few “bottlenecks” are sorted out.

During the launch last week, the minister of youth Saviour Kasukuwere told multitudes of young people who had thronged the Harare International Conference Centre for the launch that “you can go to the bank tomorrow and start accessing the loans”

Meanwhile, The US\$11Million facility was launched by Old Mutual in compliance with the Indigenisation law and Ngwerume said that each of the country’s provinces would

receive US\$1 million with the Ministry of youth also getting US\$1 Million to administer the funds

“The funds will be given to all youths regardless of political affiliation and no form of collateral other than the viability of your business proposal will be required, the fund will help contribute to reconstruction and development of the country as youth are enterprising, innovative and dynamic and should be able to make the most of it,” Ngwerume said.

Vice President Mujuru re-emphasised the need for the youth fund to be disbursed transparently and implored youths

to be responsible and use the funds productively so that they will be able to pay back to allow others to benefit as well.

This day is usually celebrated across the continent on November 1, and this year’s commemorations marked the fifth Africa Youth Day.

Chairperson of the National Youth Development Agency in South Africa, Andile Lungisa said, “young people must be able to pay back the money to keep the fund alive for years to come – to keep young people alive.”



Minister of Youth Saviour Kasukuwere flanked by DPM Arthur Mutambara (Left) & VP Joyce Mujuru at the launch

Meikles launch US\$200 00 youth loan scheme

Meikles has launched a US\$200,000 two year horticulture and livestock loan facility for youths to be administered through the Infrastructure Development Bank of Zimbabwe (IDBZ).

According to Meikles Executive Director, Mr Woods, Meikles has already deposited US\$100,000 with the IDBZ for the disbursements to commence.

Mr. Kasirai Mudau, a Chief Economist in the Ministry of Youth Development, Indigenisation and Empowerment said the loan facility will benefit peri-urban youths within a radius of 100km from Harare. These youths should be aged between 18 and 35 years. Beneficiaries should submit business plans to the ministry’s district offices in their area. Furthermore the project should have a high employment creation potential and the produce should have

a ready market.

Meikles have engaged Interfresh to help the youths technically by giving advice to young people on the types of crops to grow and to assist the young people with the marketing of products in the horticulture sub sector. The maximum loan payable is USD5 000 and the loan term shall be one year.

The grace period for loan repayment is dependent on the gestation of the project. There is no collateral required as the project viability shall be the main consideration to funding.

To access the facility one is required to provide:

- Detailed business plan
- Proof of ownership of land
- Identification documents

An easy guide to access the Old Mutual loan

The Old Mutual Youth Development Fund is being administered by Central African Banking Society (CABS). Thus in order to access the loans, the youths should go to their nearest CABS branch and open an account. The Youth being considered are young people between the ages of 18 and 35 who have bankable projects.

According to the Ministry of Youth Development, Indigenisation and Empowerment:

- All projects must have potential to generate sustainable income for the project promoters and create employment for other youths.
- Projects and services should be marketable.
- Projects should preferably use locally available resources

In order to access the Old Mutual Youth Empowerment Fund, one is required to provide:

- Detailed business plan.
- CABS Loan Application Form
- CABS Account
- Identification documents.

The loan threshold per business plan is US\$ 000.

According to the terms of the facility no loan shall exceed a maximum of 36 months. Furthermore the grace period for the loan repayment is dependent on the gestation of the project. Most importantly there is no collateral required for loan to be granted. The vetting process takes up to a maximum of two weeks.

Lusaka: Youths moot Climate change action plan

BY FRANCIS RWODZI

Youths who gathered in Lusaka, Zambia last week for the climate change conference bemoaned the damage that climate change has caused to the African Continent and said it has created a huge ecological debt which present and future generations, those of the developing world particularly, will disproportionately bear for hundreds of years.

They said that technology, resources and institutional arrangements within the global context are necessary for the threats of climate change to be reduced.

The youths committed themselves to defining priority areas of intervention in various sectors as well as agree on the roles and responsibilities of youth in climate change activities.

They also took note that the call for initiatives and development strategies for Africa in the Cancun Agreements have been welcomed by most participating countries, especially their integration into sustainable development plans, the diversity of mitigation actions and underlying assumptions.

The youths reminded African govern-

ments that climate justice and sustainable development should be the basic fundamental strategies for Africa.

The conference ran under the theme, **“enhancing youth engagement and participation into climate change for integrated sustainable development”**.

The conference was organised by COMESA, SADC and EAC to map out strategies of overcoming climate change.

The action plan adopted by the conference entailed having a funding initiative managed by youth for youth access to renewable energy technologies and the formation of biological and sustainable agriculture projects for youth groups to ensure food security and adaptation.

The youths also resolved to seek funding for monitoring and evaluation and documentation of existing youth projects on climate change in Africa and the capacity-building of youth to effectively communicate climate change at local level.

The youth demanded that there should be a binding regional policy that regulates greenhouse gas emissions and facilitate countries' shift to a low carbon development pathway

They also said that member states strengthen and enforce existing environ-

mental laws and further promulgate any necessary laws to mitigate and adapt to climate change and that there should exist a framework to mainstream adaptation strategies in the national development agenda of member states.

The said vulnerable communities, especially women, the youth and the disabled, should be involved in policy making and adaptation and climate change strategies, a multi-sectoral community-based approach should be implemented in all areas concerning the environment, especially adaptation and that climate change information be simplified into an understandable language and translated into local languages.

“Climate change information should be widely disseminated in rural communities,” they said.

The also resolved that climate-smart agriculture should be considered as one of the most efficient adaptation strategies and implemented in all relevant communities, decade of education for sustainable development should be implemented, government, regional blocks and development partners should support and strengthen the capacity of existing regional and national youth science networks.

They said government should promote

alternative and innovative funding sources both to fund climate activities as well as investment in youth green innovations, youth should be sensitized at all levels on climate change and green entrepreneurship through different channels such as art, plays, academic institutions and new media (Facebook, Twitter).

They advocated for the promotion of alternative and innovative funding for green youth consumers, such as funding for the access to alternative energy and government to implement policies for a sustainable structure to ensure food sovereignty.

They also said there must be youth participation in policy development and implementation must be prioritized, and that youth must be recognized as active participants in all climate change activities and that there must be respect, protect and revalue the knowledge of indigenous technologies, recognizing the intellectual property of native communities and youth.

“We commit ourselves to support the African position on climate change, continue sensitizing our colleagues, parents and friends on the actions we can collectively take to fight climate change and take the lead in climate change action initiatives.

Youths respond to the National Budget

By The CPC youth committee

The Committee of the Zimbabwe People's Charter (CPC), as other organisations and individuals and in line with the consultative processes on budget formulation, on the 13th of October 2011 presented its submissions on the 2012 budget for consideration to the government of Zimbabwe through the responsible Ministry of Finance (M.O.F).

On the 24th of November 2011, the Minister of Finance Hon Tendai Biti presented his budget proposition to the parliament of Zimbabwe. In the budget, the MOF aptly recognised the challenges confronting young people: unemployment, limited access to capital sources and high borrowing costs, lack of infrastructure for youth business venture and skills deficit, and sought to put in place measures to address these challenges.

Following a careful look at the provisions of the budget, the CPC notes and cautiously welcome the budgetary provisions on the following specific aspects that invariably have an impact on the livelihoods, development and future of young people and the country in general:

- Youth and Empowerment,
- Small and Medium Scale Enterprises,
- Jobs fund,
- Women Development fund,
- Informal sector,
- Apprenticeship and Internship Schemes,
- Students grant-loan reintroduction.

The intervention and intent of government and its strategic private sectors partners, within the context of the above-mentioned strategic areas, in particular the additional resources allocated towards the youth fund and the support for small and medium scale enterprises is both welcome and commendable. However, the youth sub-committee of

Committee of the People's Charter, with the intention of ensuring the full implementation of the programs and the attainment of the desirable outcomes, wishes to raise concerns arising from past experiences regarding such noble initiatives:

- Politicisation of government programs, in the process undermining effectiveness.
- Partisanship nature of the administration of such government-involved funds.
- Conditions attached in order for one to access such funds have traditionally been a hindrance to potential beneficiaries.

These implementation impediments have to a larger extent made it difficult for genuinely deserving young people, with brilliant initiatives and the necessary skills and determination, to access the support. These impediments have also been compounded by lack of proper democratic, transparent and accountable institutions mandated to ensure the smooth implementation of apparently noble initiatives.

To address these short-coming, the CPC proposes the following:

1. Setting up of a inter-ministerial task-force (comprising the Ministries of Youth, Indigenisation and Empowerment, Women's Affairs and Gender, Small to Medium Enterprise development and Finance), mandated to coordinate the administration of these state as well as private funds so as to ensure that deserving young people including females benefit from government's empowerment initiatives.
2. Setting up of an independent National Youth Development Agency mandated to:
 - Initiate, design, co-ordinate, evaluate and monitor all programmes aimed at empowering as well as integrating

the youth into dominant players in the spheres of political, economy and society.

- Guide efforts and facilitate economic education and training
- Partner and assist organs of state, private sector and non-governmental organizations and on initiatives aimed at the overall attainment of employment and skills development
- Initiate programmes directed at poverty alleviation, urban and rural development and combating of crime, substance abuse and social decay amongst youth.
- Establish annual priority programmes in respect of youth development.
- Ensure accessibility of youth development information in particular rural youths.

The CPC also call for a 'Public Works Program' - that takes unemployed youth to work in national priority programs. As the youth, we have as many graduates and school leaders who instead of sitting at home could be providing teaching services in rural schools, helping build roads, dams, providing maintenance for schools and cleaning cities.

We further call upon government to put in place an affirmative policy towards ensuring that young people get a quota on all state contracts.

Finally, the Committee of the People's Charter sub-committee on youth calls upon young entrepreneurs to take the initiative and apply for these funds, put them to good use and effectively contribute towards the renaissance of our country. We wish to make a clarion call on young people to unleash the spirit of innovation that is inherent in them.

ARE YOU 18 AND ABOVE? ARE YOU REGISTERED TO VOTE? Take the First 5 Steps to Democracy...

1. COLLECT YOUR IDENTIFICATION DOCUMENTS
2. VISIT YOUR NEAREST VOTER REGISTRATION OFFICE WITH YOUR I.D AND PROOF OF RESIDENCE
3. REGISTER TO VOTE AT ALL COSTS
4. COLLECT YOUR REGISTRATION SLIP AND KEEP IT SAFELY
5. PATIENTLY WAIT FOR THE NEXT ELECTION TO VOTE FOR THE CANDIDATE OF YOUR OWN CHOICE

YO VOTE CAN MAKE THE DIFFERENCE
CLAIM YO VOTE, CLAIM YO FUTURE

Contact us for more information on the
Voter Registration office near you

FIRST TIME VOTERS



REGISTER • VOTE • TRANSFORM

TAKE PART IN THE CONSTITUTION MAKING PROCESS LET YOUR VOICE BE HEARD IN TIME

The stages that have been implemented

- ✓ The Appointment of the Constitution Select Committee
- ✓ All stakeholders Conference
- ✓ Outreach consultations
- ✓ Data uploading
- ✓ Sitting of thematic committees

The stages that remain

- Drafting stage
- Second all stakeholders conference
- Draft constitution debate in Parliament
- Referendum

Contact us for more information on how to take part in the remaining processes