YOUTH EMPLOYMENT AND THE PRIVATE SECTOR IN AFRICA

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Navigating Precarious Livelihoods: Youth in the SME Sector in Zimbabwe

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Abstract Since the late 1990s, Zimbabwe has experienced a protracted socioeconomic and political crisis. This crisis was marked by unprecedented unemployment rates, company closures, retrenchments, and rapid informalisation. In the face of employment uncertainties, many youth joined the burgeoning small and medium enterprises (SME) sector. This article explores private SME growth in Harare and shows how it enables young people to navigate the unemployment crisis. Based on the lived experiences of youth working in the retail and clothing SME sector in Harare, the article argues that young people deploy their agency and resourcefulness in grappling with unemployment by devising creative and inventive ways of ‘getting by’ through engagement with SMEs. Although SME sector growth can help create employment for youth, the nexus is complex. Both the number and quality of jobs created remain problematic. The SME sector is also politically sensitive, so young people have to navigate partisan politics as well.

Keywords: SMEs, youth employment, decent work, social navigation, private sector, youth bulge.

1 Introduction
This article examines how urban youth in Harare have responded to Zimbabwe’s ‘unemployment crisis’. The problem of youth unemployment in post-colonial Zimbabwe is well documented (Bennel and Ncube 1994; Grant 2003; Chirisa and Muchini 2011; Kang’ethe and Mafa 2015). According to some sources, unemployment rates have reached over 94 per cent (Langa 2016; Gukurume 2017; ILO 2015; Dekker 2009). Young people under the age of 35 years constitute the majority of the unemployed and underemployed in the country (Zinhumwe 2012). The economy is failing to absorb a growing number of graduates seeking employment (Garwe 2014; Mahiya 2016). Many young Zimbabweans have been pushed into precarious strategies of survival in the informal economy. The concept of precarity relates to contemporary forms of work organisation epitomised by
meagre salaries, lack of representation, job insecurities, poor working conditions, and casualisation (Allison 2013; Standing 2015). Scholars use the concept of precarity to refer to precarious employment, jobs that are unstable and lowly paid (see e.g. Standing 2015).

This article makes three related arguments. First, the burgeoning small and medium enterprises (SME) sector not only enables youth to navigate the challenges of everyday life, but also has great potential to create jobs for young people. Second, although the SME sector has a huge potential to create employment, the quantity and quality of jobs created remain insufficient to satisfy the demand for decent and secure work among young people. Finally, the SME sector is fraught with ambiguities, where young people are earning a living, but giving up on their aspirations due to the precarities in the sector.

The article contributes to debates on challenges facing young people across sub-Saharan Africa, by examining how young Zimbabweans engage with employment and livelihood opportunities in the SME sector. It unpacks the precarities and political dynamics in the sector and how young people navigate them. The article draws on the lived experiences of young people in Harare, the capital, to understand the potential value of the booming SME sector in tackling youth unemployment in the country.

The rest of the article is organised as follows. Section 2 conceptualises and discusses the SME sector in Zimbabwe. Section 3 addresses the methodology of the study. Section 4 discusses how engagement in the SME sector enables young people to navigate socioeconomic uncertainties and the nature of jobs created in the SME sector. While Section 5 addresses the socioeconomic and political context that shapes the workings of the SME sector in Zimbabwe, Section 6 deals with the politicisation of the SME sector and its implications for job creation. Finally, Section 7 provides the conclusions.

2 The SME sector in Zimbabwe

The SME sector has great potential to create more jobs for youth, and is the most thriving sector in Africa (Odero 2006; Zindiye, Chiliya and Masocha 2012; Ngek and van Aardt Smit 2013) and beyond (Lükács 2005; Mandl 2017). Evidence from the European Union suggests that small businesses contribute more significantly towards job creation than do large firms (de Wit and de Kok 2014). In Zimbabwe, the SME sector represents the largest employer, especially of young people (Nyamwanza 2014; Nyoni and Bonga 2018). In 2017 alone, 13,000 SMEs registered with the Zimbabwe Revenue Authority to pay taxes (Nsingo 2017). Overall, there are over 60,000 registered SMEs in Zimbabwe, which contribute up to 60 per cent to the country’s gross domestic product (GDP) (Mangudya 2017).

SMEs operate in diverse sectors, such as textiles, agribusiness, information and communications technology (ICT), and construction. Some of these
sectors are potentially labour-intensive (Makumbi, this *IDS Bulletin*). SMEs are also flexible and rooted in local economies, meaning that they have the potential to create jobs in both rural and urban areas. For these reasons, the character and quality of SMEs make them central in the private sector and youth employment creation puzzle.

Unemployment in many African countries is alarming and often framed as a serious ‘ticking time bomb’ (Shindler 1997). This has seen the emergence of problematic discourses relating to youth ‘dividends’ and ‘bulges’, which instrumentalise young people and construct them as security threats (Flynn *et al.* 2017). Many scholars writing on and about young people in Africa have engaged with such discursive frames like the ‘youth bulge’ (Oosterom *et al.* 2016; Ayele, Khan and Sumberg 2017) and the ‘demographic dividend’ (Eastwood and Lipton 2012; Ayele *et al.* 2017). The youth bulge concept refers to demographics characterised by a large youth population living in an area. This body of work views the youth bulge as both an opportunity and a threat to stability, security, and economic growth in sub-Saharan Africa. Proponents of the ‘demographic dividend’ discourse are optimistic that the ‘youth bulge’ may be a potential asset for youth to drive economic growth and development in Africa and globally (DFID 2016; AfDB 2016). Like many African countries, Zimbabwe’s experience reflects a wider African situation characterised by youth bulge, jobless growth, and unemployment, albeit with its own unique dynamics.

In Zimbabwe, unemployment occurred side by side with the emergence of multiple ways of getting by. Mwaura (2017) and Namuggala (2017) have also noted similar trends among Kenyan and Ugandan youth respectively. As Mwaura (2017) found, ‘side-hustling’ was a popular way of survival and wealth accumulation. Side-hustle denotes income-earning activities young people engage in ‘on the side’, normally over weekends or during their spare time, not only to supplement their income, but also to accumulate capital in anticipation for more livelihood opportunities. In Zimbabwe, a country fraught with protracted political and economic crisis, this attempt to make do and get by gave impetus to the rapid growth of SMEs in many cities (Maunganidze 2016). According to the International Monetary Fund (IMF), Zimbabwe has the second largest informal economy in the world and the informal sector is the country’s biggest labour market (Medina and Schneider 2018). The informal sector has been called a ‘livelihood haven’ for many urbanites in the country (Kamete 2017). In 2017, Bell and Mawadza (2017) described Zimbabwe as increasingly ‘an SME economy’, in which small business activities have become dominant in the country’s economic and commercial landscape. The Zimbabwean government has pursued a long-term strategy of support for SMEs, having established the Small Enterprises Development Corporation (SEDCO) in 1983 and a ministry for SMEs in 2005.

At independence in 1980, Zimbabwe possessed one of the strongest economies in Africa, with large-scale investment inflows in domestic
manufacturing and agriculture, and a GDP growth rate averaging 5.5 per cent from 1980 to 1990 (Kanyenze 2003). However, the adoption of the neoliberal Economic Structural Adjustment Programme (ESAP) prescribed by the IMF and the World Bank in the early 1990s exacerbated Zimbabwe’s economic meltdown (Kanyenze 2003) and from the late 1990s, Zimbabwe confronted an unprecedented socioeconomic and political crisis (Gukurume 2015). This crisis accelerated due to the government’s controversial policies, and poor macroeconomic and fiscal management (Magure 2012; Gukurume 2015). It worsened in 2008, when Zimbabwe experienced a serious hyperinflation akin to the 1922–23 Germany inflation. Young people were the hardest hit by this economic crisis (Chirisa and Muchini 2011). More than 60 per cent of them endured protracted unemployment, and political and economic marginalisation (Gukurume 2017). This pushed them into the SME sector.

The SME sector now generates over half of the private sector employment in the country and generates close to 60 per cent of the country’s GDP (Mangudya 2017; Nyoni and Bonga 2018). According to Mangudya (2017), the sector comprises over 2.8 million enterprises of different sizes and employs more than 5.7 million people, approximately 4.2 million of these being young people under the age of 35. Estimates of SMEs’ aggregate scale, turnover, and number of employees continue to rise (Mangudya 2017).

In Harare, SMEs support the livelihoods of nearly 1 million youth who struggle to be absorbed into the dwindling public sector job market. In the context where job opportunities hardly keep pace with the number of college graduates, the sector has become an alternative space for generating livelihoods. SMEs are evidently playing a crucial role in securing and maintaining household incomes (Nyoni and Bonga 2018; Maunganidze 2016).

The SME sector is composed of firms of varying sizes and diverse types. The definitions and conceptualisation of SMEs vary from one sector to another. SMEs are normally defined based on firm size, the amount of profits, and number of workers a firm employs (Zindiye et al. 2012; Nyamwanza 2014). Popular definitions of SMEs involve formal and informal enterprises and are measured against the perceived or estimated size of the sector (Nyoni and Bonga 2018). This article focuses on formal SMEs. The most widely used definition of SMEs in Zimbabwe is that of SEDCO (2010) which defines SMEs as registered firms which employ a maximum of 100 workers and with an annual turnover in sales of a maximum of US$830,000 (see also Zindiye et al. 2012).

In post-2000 Zimbabwe, SMEs grew rapidly due to economic collapse and the adoption of controversial anti-investor policies such as the indigenisation and empowerment policies that compelled foreign companies to cede 51 per cent of their shares to locals (Magure 2012). Maunganidze (2016) argued that the government acts as an obstacle
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and an engine of SME growth simultaneously. Although the SME sector has the potential to promote economic growth and create employment, it has remained largely underfunded and unsupported (Odero 2006). There has been a clear lack of adequate support for the SMEs in Zimbabwe, which is largely due to lack of coordination within the organisations responsible for SME growth (Maunganidze 2016).

3 Methodology
This article is based on qualitative ethnographic fieldwork with youth in the SME sector in Harare between 2016 and 2018. Semi-structured interviews were conducted with 40 participants (22 male and 18 female) aged between 18 and 35, and ten key informant interviews were conducted with retail and clothing SME owners. Semi-structured interviews were supplemented with data from key informant interviews, focus group discussions, and numerous informal conversations with informants. Informants were identified through snowballing and purposive sampling techniques, to select information-rich cases. Interviews were largely conducted in English, although some participants preferred to use Shona – a local language – exclusively or mixed with English. The interviews focused on young people’s lived experiences and perceptions on the quality of work in the SME sector. Key informant interviews with SME owners solicited their perspectives on decent work in the sector. Some of the participants had tertiary-level education, many had a bachelor’s degree, and a number had diplomas from vocational/polytechnical colleges.

This article is based on youth in retail and clothing SMEs in Harare. Clothing and retail SMEs were selected because most of them are not only thriving, but also constitute the majority in the SME sector. All the SMEs that I engaged with were formally registered and were selected based on their real and perceived potential to create more jobs. These SMEs employed between 20 and 100 workers and were growth-oriented.

4 Young people and the SME sector: navigating between opportunity and precarity
In analysing youth engagement in the SME sector, the concept of social navigation (Vigh 2009; Utas 2005; Honwana 2012; Oosterom forthcoming, 2019) unpacks the ways through which youth grapple with unemployment and related livelihood uncertainties. Social navigation entails a specific dialogical engagement and relationship between agents/actors (youth) and their socio-political and economic environment (Arnaut 2012), akin to Bourdieu’s ‘field’. In framing the SME sector as a ‘field’, the article adopts Arnaut’s (2012) argument that young people’s ‘tactical agency’ is embedded in, and textured by, opportunities and precarities contained in the field. In Zimbabwe, where chronic crisis and endemic uncertainties (Vigh 2008; Cooper and Pratten 2015) are common, the concept of social navigation is a compelling analytical category to understand young people’s everyday life.
In his analysis of youth navigation in war contexts, Vigh (2009) showed how young people use their agency to orient themselves towards imagined futures. Chronic crisis compels youth to consider how they can navigate constraining socioeconomic and political spaces. In Zimbabwe, party politics in the SME sector texture young people’s subjectivities, yet enable them to reimagine their aspirations, time, and temporality (Masquelier 2013). I use the concept of social navigation to assert that young people find a way to manoeuvre uncertainties and unemployment. Social navigation enables us to understand youth agency in negotiating the prevailing socioeconomic and political realities. From this section onwards, empirical data on young people’s experiences in the SME sector are used to discuss and unpack their agency, creativity, and ingenuity in navigating unemployment and attendant anxieties.

Young people are not only employees in the SME sector, they also own SMEs in their own right, employing other youth. Young employees and small business owners in Harare explained that engagement in the SME sector enables them to navigate socioeconomic uncertainties and hardships. Joseph, who was working in a clothing shop, said:

> It is definitely better than just being idle and jobless at home. If I compare myself with my colleagues who are just seated at home, I can pay my rentals, buy some food and save some money to remit to my parents in the rural areas.

Joseph explained that since he started working in the clothing shop he is no longer regarded as a rovha (loafer), a derogatory label given to young people who are doing nothing and who depend on their parents for housing, finances, and food. The term rovha is often linked to juvenile delinquency, laziness, petty crime, drug abuse, and violence. Many informants shared Joseph’s dislike of being called a ‘rovha’. Even though they aspired to white-collar office jobs, the potential stigma and labelling motivated them to take up anything to earn some money. By taking up any available and multiple forms of generating income, young people engage in the logic of kukiya kiya (Jones 2010). Kukiya kiya relates to multiple ways of making do and getting by, which are often at the margins of the economy and legality. Kukiya kiya is epitomised by goal-oriented improvisational economic actions. Literally, kukiya means locking up, but people use it metaphorically to refer to the many ways and activities people engage in to survive. By engaging in any sort of work, even kukiya kiya (Jones 2010), young people can earn respect and avoid name-calling. Though kukiya kiya can be viewed as a technique used by the unemployed (rovha), for my interlocutors, kukiya kiya is an alternative form of employment. This echoes the argument (Namuggala 2017) that there is a need to rethink essentialist and formalised conceptualisations of work in tandem with the meanings youth attach to what they do to survive. Irvine explained:

> I had to take up a job as a till operator even though I have a sociology degree. I graduated in 2010, but my frantic efforts of getting a job were in vain. People in my neighbourhood started calling me names. I could not stand being called
Irvine noted that the job is insecure, the pay is meagre, and the working conditions are poor, but he will continue to do it to contribute to the family income.

Although the work is often precarious, employment in the SME sector enabled social mobility for some young people in Harare. Diversifying and acquiring livelihood assets is one of the myriad of strategies through which youth working in the SME sector navigate and negotiate the perceived vagaries of precarious employment. For instance, Tapiwa, who worked in a small retail shop in Harare, explained that through his savings, he managed to purchase land in Epworth (a dormitory town close to Harare) and a small car that he used as an informal taxi (mushikashika) in the city centre. Tapiwa’s experience is exceptional, as through working in the SME sector he has managed to diversify his sources of income, improve his ‘ontological security’ by buying a property, and invest in other assets. Ontological security refers to the feeling of mastery and control over the chaotic, uncertain, and threatening conditions of everyday life (Giddens 1991; Grenville 2007; Maguire and Murphy 2016).

Ontological security strengthens young people’s belief that they have the capacity and urge to fight off uncertainties and existential anxieties, which make their everyday life meaningless (Maguire and Murphy 2016). Tapiwa’s income also enabled him to help with the family income. He paid his young brother’s tuition fees at a local secondary school and he hoped that a better-paying job would enable him to cover the school fees for all of his siblings; this was an expectation of his parents. Other informants’ work also allowed them to meet expectations. Josphat, a graduate of marketing was able to pay lobola/roora (bride wealth) and get married. He did so with the money he was making as a shop floor supervisor at the Red Bull retail shop and as a taxi driver.

Although Tapiwa was doing relatively well, with his national accounting diploma he still harboured hopes of getting a better-paying job in one of Harare’s big firms:

>This is not what I want to be doing for the rest of my life, I want to be a chartered accountant but as things are now I have to support my family and also try to make some money. My parents sacrificed for my education, they sold livestock to send me to school and so now it is my turn to help them even though formal and better-paying jobs are hard to come by.6

Tapiwa’s friend, Timothy, also juggled two jobs in a bridal shop in town and a grocery shop during weekends at his home area in Glen View.

Tapiwa and Timothy engaged in survival strategies that involve multiple income-earning activities, hustling (Thieme 2013), and side-hustling (Mwaura 2017). In Ghana, ‘hustling’ is a rational strategy
used by young people to increase their income and insure against any non-payment by employers (Yeboah 2017). Josphat co-owned a clothing shop with a business partner, Patrick. They decided to start the business together after failing to get jobs for several years. They travel to Tanzania, South Africa, and Botswana to buy clothes for resale in Harare. Before starting this business, Josphat was staying with and dependent on his parents for everything. However, through the income from his business, Josphat moved out, started renting, and got married. Josphat’s experience demonstrates how SMEs allow some young people to progress and establish themselves within society. Josphat managed to navigate ‘waithood’ and attain the social markers of adulthood (Mwaura 2017) through engagement with the SME sector. The labour market is an important ‘rite of passage’ to adulthood (Honwana 2012; Oosterom et al. 2016). Without jobs, youth remain stuck/in limbo, between youthhood and adulthood (Honwana 2012; Gebremariam 2017; Mwaura 2017).

The opportunities offered by SMEs enabled young people to fulfil family responsibilities and to move on socially by renting their own home, marrying, etc. The relative success of Josphat and Patrick’s business shows the centrality of social networks and collaborative potential in SME sector growth. While their case represents entrepreneurship, I contend that this is made possible through working in SMEs to raise start-up capital and expand such businesses. Importantly, their business is also a space for potential job creation for other youth. The pooling of resources and ideas helped Josphat and Patrick to boost their capital to establish their own business, overcome financial limitations, and advance their aspirations and social mobility. Indeed, the majority of participants noted that engagement with the SMEs empowered them to be active social and economic actors in their communities. The SME sector clearly plays an important role in allowing young people to navigate difficult work environments, and sometimes escape poverty and unemployment.

5 Precarity, decent work, and the SME sector

Although many of the participants (in semi-structured interviews) noted that the SME sector is an important avenue for alternative employment, the majority of them raised concerns about the nature of jobs created in SMEs. Locardia, a 23-year-old woman working as a till operator in a retail SME in Mbare explained that she and other workers have short-term contracts and are not paid well. After completing her sociology degree, she spent 18 months looking for a job and joined a retail shop when her friend recommended her. Although Locardia was happy to have a job, she plans to start up her own business and employ other youth. The job was to raise enough capital to start her own business. While aware of the economic and political constraints that come with forming and running an SME, Locardia said she was willing to take up the challenge.

The experiences of Locardia and other participants showed that the SME sector is associated with insecure and/or undesirable jobs. There
is a very complicated relationship between young people’s aspirations, employment preferences, and the nature of jobs available and created in the SME sector.

Similarly, poor working conditions in some of the SMEs emerged as a major issue about the level of decent work. Tadiwa highlighted exploitative practices at his workplace. When it comes to the question of ‘decent work’, the efficacy of SMEs in creating desirable and sustainable jobs for the youth is questionable.

6 Politicisation of the private and SME sector

The SME sector in Harare is deeply politicised. Politics, particularly the Zimbabwe African National Union-Patriotic Front (ZANU-PF) heavily interfere with the operations of the private sector and SMEs in Harare. The partisan influence and control of the economy is not new. The partisan allocation of resources such as jobs and market stalls was part of ZANU-PF’s political mobilisation strategy (Kamete 2017; Maringira and Gukurume forthcoming, 2018; Oosterom forthcoming, 2019). For instance, Maringira and Gukurume (forthcoming, 2018) show how ZANU-PF used commercial space as a way of cementing political patronage and garnering political mileage. This study confirms these findings. In fact, during fieldwork, ZANU-PF deployed violent youth militia to control the private sector and more particularly SMEs in the Mbare and Glen View neighbourhoods in Harare. ZANU-PF uses SMEs as a way of rewarding youth who do the work of violence for the political party. Politics has played a critical role in mediating who is included and excluded in the private sector. Partisan actors mediate opportunities in SMEs (Oosterom forthcoming, 2019). Indeed, some of the participants asserted that the ZANU-PF membership card mediated access to, and ownership of, an SME. For instance, Adam explained:

For you to get a market stall in here in Mbare you have to be ZANU-PF if you are not then there is nothing for you. They make it a point that only ZANU-PF supporters get space here. My boss is a well-known ZANU-PF supporter, so ZANU-PF politicians control everything here.

Patrick, a member of the ZANU-PF youth league who owns a shop in Mbare also explained:

This is our stronghold; we have targeted the SME sector for our youth empowerment and indigenisation programme. As the architects of youth empowerment, we, the ZANU-PF youth, are the primary beneficiaries. We give space to patriotic youth; MDC [Movement for Democratic Change] people are sell-outs and we cannot reward sell-outs, can we?

Patrick’s narrative is part of ZANU-PF’s broader discourse of ‘patriotic history’ (Ranger 2004). This patriotic history creates a binary of ‘patriots’ and ‘sell-outs’. In this framing, patriots, the ZANU-PF youth, are rewarded by the political ‘big man’ (McCauley 2012), while perceived ‘sell-outs’ are excluded from benefits in the SME sector. My findings reveal a deep-seated patrimonialism and patronage politics in
the everyday workings of SMEs, and in the ways in which young people gain employment and navigate the dynamics of SME politics.

Political capital was central for some young people in their entry into the SME sector in Harare. This was particularly relevant in Mbare and Glen View where ZANU-PF aligned with youth militia and vigilante groups such as Chipangano who controlled access to operating space and entrance into the SME landscape. Margret explained:

> Here the passport to own a shop is to have a ZANU-PF membership card and to attend all ZANU-PF activities such as rallies and solidarity marches as well as welcoming the president at the airport from his foreign trips. If you do this, no one questions you.9

Judith also echoed Margret’s views and explained, ‘You have to be ZANU-PF supporter to get and maintain your business or be employed here.’10

Although partisan politics constrained some young people’s entry into the SME sector, some devised innovative ways of navigating these constraints. Takunda explained:

> I do not support ZANU-PF and I have never voted for them, but because I need to survive and access resources, I bought the membership card and I chant their slogans and attend their activities to make life easy for me in the market.11

My findings confirm the argument that young people’s livelihood activities are intricately linked to their social lives and politics, particularly the politics that shape how SMEs operate (Kamete 2017; Oosterom et al. 2016; Maringira and Gukurume forthcoming, 2018). Indeed, since young people are embedded in social and political relationships, the ways in which they pursue opportunities for work will also be mediated by more than just their skills and demand for labour, but by how they navigate divisive national and local-level politics which (re)shape the nature of the local labour market and economy (Oosterom et al. 2016).

Many SME owners (from the study) felt that the government should provide an enabling environment for the growth of the SME sector. Some bemoaned the challenge of political interference and rent-seeking behaviour of the state. Many emphasised that to unlock the great potential of the SMEs in tackling youth unemployment, there has to be minimal political interference in the sector. One of the SME owners, Mr Jambo, explained: ‘The problem we have is that the SME sector in this country is heavy political involvement and influence in how we operate.’12

For SME owners, the political climate is also important for how they start, access, or run an SME. The political interference has negative implications on the growth of the SME sector and affects its capacity to contribute meaningfully to economic growth and job creation.
Although the SME sector is by far the largest employer in Zimbabwe (Enste and Schneider 2000; Mbiriri 2010), there is a conspicuous lack of recognition and support from the state and other stakeholders, such as banks (Zindiye et al. 2012). Findings showed that many SMEs are financially excluded and lack access to financial services. An SME employer explained, ‘We would want to improve the working conditions and remuneration of our workers but without enough financial support, it is very difficult.’

Most SMEs do not have collateral to access bank loans and other forms of credit. This undermines their capacity for growth. For the majority of SMEs, without support, labour demand will remain low, and so will the creation of more jobs. SMEs in Zimbabwe also face stiff competition from Chinese SMEs that sell cheap products (Gukurume 2018). Some interlocutors bemoaned lack of protection from unfair competition. To them, cheap Chinese products are pushing them out of business.

7 Conclusion
This article has explored the complex dynamics of the growing SME sector in addressing the youth employment crisis in Zimbabwe. It has looked in-depth at how the SME sector can help young people to navigate socioeconomic uncertainties. While participation in the sector can enable young people to escape poverty, the nature of the jobs created are insecure and poorly paid. These jobs are often not compatible with the dreams and aspirations of the majority of the young people. Therefore, I contend that the SME sector offers opportunities for young people, but these opportunities are often precarious. As such, for the SME sector to realise its full potential in job creation, such precarities have to be managed and addressed. Some of the precarities emanate from constant political interference, which means that young people not only have to navigate the precarious job market, but partisan politics as well. This is compounded by the operational constraints that SMEs (despite their potential) face in providing decent and non-precarious employment. Thus, there is the need for approaches to mitigate this downside of SME-driven economies, through support for private sector SME growth and strict monitoring of labour practices in the sector.

Notes
* This issue of the IDS Bulletin was produced in partnership with Mastercard Foundation.
1 PhD candidate at the Institute for Humanities in Africa (HUMA), University of Cape Town.
2 https://www.herald.co.zw/zim-has-worlds-second-largest-informal-economy-imf/.
3 Pseudonym and all the other names used in this article are anonymised.
4 Interview 10, 15 June 2017.
5 Interview 11, 17 June 2017.
6 Interview 3, 10 May 2017.
7 Interview 1, 10 November 2016.
8 Interview 38, 3 March 2018.
9 Interview 20, 4 March 2017.
10 Interview 26, 12 May 2017.
11 Interview 23, 10 May 2017.
12 Interview 8, 14 June 2017.
13 Interview 35, 10 December 2017.

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