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**FACULTY OF ARTS**

**DEPARTMENT OF DEVELOPMENT STUDIES**

**RESEARCH TOPIC:**

**THE IMPACT OF INCOME GENERATING PROJECTS ON WOMEN**

**EMPOWERMENT. THE CASE OF HELPLINE ZIMBABWE IN SHAMVA WARD 11**

**BY**

**RENIAS TOREVA**

**R15644T**

**DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE**

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**MIDLANDS STATE UNIVERSITY**

**FACULTY OF ARTS**

**DEPARTMENT OF DEVELOPMENT STUDIES**

NAME OF STUDENT: RENIAS TOREVA

REGISTRATION NUMBER: R15644T

NAME OF SUPERVISOR MR. T. CHIBANDA

**RESEARCH TOPIC: THE IMPACT OF INCOME GENERATING PROJECTS ON  
WOMEN EMPOWERMENT. THE CASE OF HELPLINE ZIMBABWE IN SHAMVA  
WARD 11**

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Signature

Date

.....

.....

## **DEDICATION**

To my wife Mercy my two daughters Anotida and Lee-Anne for being there for me always.

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May God bless you all.

## **ABSTRACT**

*The purpose of the study was to assess the impact of income generating projects on women's empowerment. A case of income generating projects funded by Helpline Zimbabwe in Shamva Ward 11 was used as the study area. Data collection methods included participatory observations, focus group discussions and interviews with 30 women who benefited from Helpline Zimbabwe's income generating projects since 2010. Key informant interviews were conducted with strategic stakeholders who were actively involved in the implementation and monitoring of income generating projects funded by Helpline Zimbabwe. The study found out that income generating projects play a critical role in uplifting the status of rural women by improving their access and control of own income, ownership of assets and improving household food security. It was also noted that women who benefited in the income generating projects were in a better position to pay for the education of their children, access better health facilities and were active in decision making at both household and community levels. The Most Significant Change (MSC) approach was used to enable project participants share their life experiences before and after the projects. Some of the benefits obtained by the women after their involvement in income generating projects included freedom of movement, improved self-worth and reduced exposure to domestic violence. The study highlighted main obstacles and challenges that may threaten the empowerment of women in Shamva using IGPs. It was discovered that limited access to bank loans, religious and cultural practice ,low educational status of women, poor government support, unavailability of sporting infrastructure, stiff competition and low demand of their products are some of the obstacles that are militating against their income generating initiatives. The study also found out that local non-governmental organizations such as Helpline Zimbabwe face a number of challenges which include inadequate funding, high staff turnover, and poor engagement of strategic stakeholders as well as political interference. The participants of this study recommended that it is crucial for NGOs to work together with government ministries to promote sustainability of IGPs. The study also found that women empowerment programmes should include men in order to address the social and cultural practices that militate against empowerment of women.*

## ACRONYMS

AIPPA .....	Access to Information and Protection of Privacy Act
BBWEE.....	Broad Based Women’s Economic Empowerment Framework
CEDAW.....	Convention on the Elimination of All Forms of Discrimination against Women
ESAP.....	Economic Structural Adjustment Programmes
FGDs.....	Focus Group Discussions
GERPM.....	Gender-Responsive Economic Policy Management Initiative
GPA.....	Global Political Agreement
HDI.....	Human Development Index
HLZT.....	Helpline Zimbabwe Trust
IEC.....	Information, Education Communication
IGAs.....	Income Generating Activities
IGPs.....	Income Generating Projects
ISALS.....	Internal Savings and Landing Schemes
LAMA.....	Legal Age of Majority Act
MDG .....	Millennium Development Goals
MSC.....	Most Significant Changes
MSE.....	Micro-Small Enterprises
MTP.....	Medium Term Plan
NERP.....	National Economic Revival Programme
NGOs.....	Non-governmental Organizations

POSA..... Public Order and Security Act

SACCOS..... Saving and Credit Cooperative Societies

SADC ..... Southern African Development Community

SAPs.....Structural Adjustment Programmes

STERP..... Short Term Emergency Recovery Programme

UNIFERM..... United Nations Development Fund for Women

USAID.....United States Agency for International Development

VIDCO..... Village Development Committee

WARDCO..... Ward Development Committee

WOZA..... Women of Zimbabwe Arise

ZIMPREST..... Zimbabwe Programme for Economic and Social Transformation

ZMERP..... Zimbabwe Millennium Economic Recovery Plan

ZWRCN .....Zimbabwe Women Resource Centre and Network



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## **INTRODUCTION**

Most feminists believe that income generating projects are a practical solution to empowering women and one of the strategies to strengthen women's positions in communities (Overholt et al., 1991 cited in Prihatinah et al 2001). According to Gionetten et al. (1994), women do not only manage economic activities better than men, but also use the economic resources more wisely and to the benefit of the entire household. Around the world, resilient and resourceful rural women contribute in a multitude of ways through different livelihood strategies to lifting their families and communities out of poverty. They work as unpaid and own-account or self-employed on-farm and non-farm labourers; as on and non-farm wage labourers for others in agriculture and agro-industry; as entrepreneurs, traders, and providers of services; as leaders; as technology researchers and developers; and as caretakers of children and the elderly (FAO 2011a). They also constitute a significant proportion of the labour on their family farms – whether producing for household consumption or for enterprise or both (UNIFEM, 2005). The recognition of women in the economic world remains very low. The informal sector has contributed about 19.5 % to the national GDP (Express, 2013). According to Zimstat as cited in Express (2013) the total value added for the informal non-farm activities is \$810 million while the value added from households engaged in agriculture is \$921.4 million giving a total \$1.73 billion. Hence, women contribute about 67% of the agricultural labour force in Zimbabwe.

Women also constitute about 52% of the total population and perform about 53% of the economic activities but their work is rendered invisible because it is not measured and is lowly paid (Dube 2014). Approximately 80% of Zimbabwean women live in the communal areas where they constitute 60% of the farmers and provide 70% of the labour force. Rural women work 16 hours a day spending at least 49% of their time in agricultural activities and about 25 %



on domestic activities (Chimbwanda et al 2011). According to Gutsa et al (2011), real income of women is three times less than that of men, and women have a higher structural unemployment rate of 70% compared to 56% for men.

In support of the women empowerment agenda governments and non-governmental organizations both local and international have developed strategies and channeled a lot of resources to improve women's participation in income generating projects. The late 1980s has been characterized by rapid growth and expansion of feminists' movements, civil society and non- governmental organizations that spearhead the women empowerment agenda. It is imperative to have an in-depth understanding of the extent of women participation in income generating projects and their contribution towards the alleviation of poverty in many households across the country. Importantly, women are a sleeping giant and an invisible force that when fully financed and economically enabled they can spur growth and alleviate rural poverty across the Zimbabwean geographical divide.

This research therefore, sought to examine the extent of women participation in income generating projects and their contribution towards women empowerment and to unearth their potential in poverty alleviation in Zimbabwe. It shall focus on income generating projects implemented by Helpline Zimbabwe in Shamva Ward 11.

## **BACKGROUND OF THE STUDY**

Since the attainment of independence in Zimbabwe women constituted the majority of participants in various income generating projects in both rural and urban centres. A study carried by Wekwete (2005) indicated that in Zimbabwe men dominated the formal sector with 1.5 million people followed by the informal sector which was dominated by women with 1.9

million people and then lastly the communal sector which had 8.4 million people and also dominated by women. From this survey it shows that women in Zimbabwe dominate the informal and communal sectors. Several scholars argue that the increase of women in small income generating projects was a counter reaction to economic hardships.

In the early 90s Zimbabwe's economy deteriorated due to the structural adjustment programme which brought massive retrenchments in the agriculture, textile, clothing, leather and construction industries. Drimie and Lafon (2003) as cited in Wekwete (2005) point out that during the economic structural adjustment programme prices of food and basic commodities escalated and the ability of the government to pay for essential imports such as grain, fuel and electricity, and the availability and quality of public service provision, especially healthcare, education and water was limited. Chinake (1997) adds that, as a result of high cost of living, the poor had to devise survival strategies in light of the hardships experienced over the years; these include prostitution, gold-panning, selling firewood and selling vegetables or other products in the informal sector. Women as caregivers in most households faced the burden. Wekwete (2005) argues that the negative effects in income distribution under structural adjustment programmes have forced women and men to also intensify paid work outside the household.

Some scholars argue that the increase of women informal businesses has its roots on the biased education system which in pre-independence Zimbabwe favoured men than women and because of that, most women were less educated and not skilled as compared to their male counterparts, so they could not be employed in the formal sector. The dominance of women in small income generating projects was an escape route out of poverty. The recurring droughts in Zimbabwe 1990-92, 2001-02, 2007-09 and 2015-16 undoubtedly had a negative impact on macro-economic growth rates and in such times of food insecurity women combine farm and non-farm income

generating activities as a means of survival. The Zimbabwean Crisis of 2007 – 2009 aggravated the social –economic challenges causing a lot of women to think outside the box and strategized on how best they can look after their families.

Non-governmental organizations in Zimbabwe have contributed a lot in the economic emancipation of women. Cohen (2006) argues that women in Zimbabwe suffered from economic subjugation in form of denial of property and land right for a longtime. Women's poverty is directly related to the absence of economic opportunities and autonomy including credit, land ownership and inheritance, and participation in the decision-making process (Srivastava and Austin n.d). Women in rural areas face difficulties to access bank loans because they do not have collateral security. Through NGOs projects in communal areas, women have managed to receive training, access inputs for income generation, access information, own resources to mention a few. According to Vivian and Maseko (1994), in 1992 there were 642 officially registered NGOs in Zimbabwe and also more than 50 international NGOs. These NGOs provided services related to education, health care, micro-finance, agricultural extension, emergency relief, and human rights (Lewis & Kanji, 2009 as cited in Srivastava and Austin n.d).

Vivian and Maseko (1994) point out that small-scale income generating projects remain a very important component of NGO activities, in spite of the well-documented problems with such projects, and increasing frustration with them at the organizational level. According to Nkululeko and Ndiweni, in Dube (2014) women tend to venture into culturally defined and low income activities such as vending foodstuffs, running mini-restaurants and sewing, while men tend to engage in activities that are more technical such as carpentry, welding and metal fabrication and trading, which yield higher income. Most women across Zimbabwe are involved in selling tomatoes, mangoes, bananas, apples and plums, potatoes, spinach, cabbages, butternuts

to corn, herbs and clothes at flea markets. Most of these commodities are seasonal and thus are subject to availability and demand. Some NGOs provides support to income generating projects through infrastructure development such as dam construction, borehole drilling and rehabilitation, provision of training as a primary activity and provision of marketing assistance to their beneficiaries.

The impact of income generating projects funded by Non-governmental organizations in Zimbabwe is not well documented. The contribution of income generating projects funded by NGOs on women empowerment remains controversial to many. Vivian and Maseko (1994) reiterate that, research revealed that the projects undertaken by NGOs suffer from a high failure rate. It is argued that, income generating projects funded by NGOs usually brings low benefits, while community-based infrastructure development programmes are highly disappointing because of low completion rates and poor structure quality. According to Vivian and Maseko (1994) income generating projects (IGPs) by NGOs have been assessed and criticized for not yielding significant income to their participants and that it is even rarer that the true benefits exceed the true costs when the value of donations and labour are accounted for.

A comprehensive study of the income generating projects of Zimbabwean NGOs conducted by the Voice in 1987 had a generally negative assessment of IGPs: According to Voice (1987) in Vivian and Maseko (1994), IGP activities of NGOs in Zimbabwe have had little impact on income generation and virtually no impact on employment generation. The findings are however contradictory to what other researchers say. Some researchers found income generating projects highly profitable and transforming to women. Chazovachii (2012) points out that NGOs contribute significantly to women income generating projects in rural areas through rehabilitation of boreholes, dams and irrigation schemes. According to Msingo (2007),

Chazovachii et al (2010) cited in Chazovachii (2012) irrigation farming has become a source of income for disadvantaged people in rural areas. Some NGOs are promoting economic women empowerment through provision of livestock such as goats, sheep, poultry and rabbits etc.

NGOs in Zimbabwe face a number of challenges in implementing income generating projects in the rural communities. One of the major external issues affecting the management and effectiveness of NGO activities is political interference. Raftopolus (2000) as cited in Zinyemba & Zinyemba (2013) argue that NGO activities in Zimbabwe are affected by restrictive laws such as Public Order and Security Act and Access to Information and Protection of Privacy Act (AIPPA) which limits freedom of assembly and information. Chawarika (2011) argues that political polarization of people in communities makes it difficult for NGOs to select deserving beneficiaries, manage their projects and engage stakeholders. Some NGOs have been implicated in politics and this has compromised their credibility, and apolitical image. Zinyemba and Zinyemba (2013) state that local NGOs in Zimbabwe faces problems of adequate funding resulting in poor monitoring of projects, poor or no documentation of success, early termination of projects, and provision of inadequate resources to the beneficiaries and also poor sustainability of income generating projects.

Helpline Zimbabwe Trust (HLZT) is also one of the NGOs in Zimbabwe which was formed to address women empowerment issues in Zimbabwe. To achieve its mission and vision the organization funds women income generating projects to economically empower rural women. Since 2008 the organization has been capacitating rural women through entrepreneurship skills training, providing women with start-up capital for small scale businesses and micro- finance projects. Through these initiatives women in Shamva have benefited and various income generating projects ranging from poultry, piggery, carpentry, sewing, market gardening and

vending. Other groups of women received grinding mills, garden equipment, fertilizers and seeds. The organization has constructed market stalls in Shamva growth point to promote women entrepreneurs from the communal areas to have access to viable markets. The main objective of the study is to find the extent to which income generating projects funded by Helpline Zimbabwe in Shamva Ward 11 are contributing to women empowerment.

## **CONCEPTUAL FRAMEWORK**

### **Income generating projects (IGPs)**

UNESCO (1993) defined income generation interventions as interventions which impart vocational skills or provide capital or commodities that enhance the capacity of individuals or groups to generate income. Income generation interventions attempt to address poverty, unemployment, and lack of economic opportunities to increase participants' ability to generate income and secure livelihoods.

UNESCO (1993) further points out that income generating projects can take a wide variety of forms, including micro-credit programs that provide small loans to individuals and business and vocational skills training for participants to enable them develop small businesses of their own. Income can be generated through self-employment, by working for others or by adding to personal resources through investment.

Project Counselling Service (2000) defined IGPs as economic activities pursued with the aim of improving the living conditions of poor households. It points out that this can be through production of goods or services including commerce or a combination of both, in rural as well as urban areas. Danida cited in Project Counselling Service (2000) argues that many IGPs have the

key goal of creating economic opportunities for women and usually strengthens women's positions within the household to be able to generate their own income. Income generation simply means gaining or increasing income.

### **Characteristics of women income generating projects**

According to Dejene (2007) women have multiple responsibilities at home, so they often choose the type of income generating activity that would allow them to manage from home. A review of African micro- small enterprises (MSEs) by USAID (1995), cited in DAI (2004) indicated that 45 percent of female headed micro and small enterprise were home-based as compared to 19 percent of the male headed micro and small enterprises. Another common characteristic of women owned income generating projects is the type of economic activity in which they are engaged. Dejene, (2007) argues that women owned income generating projects are known for their low start up and working capital and a large number of women start the small scale enterprises with personal savings or traditional collective savings. Because of lack of property rights, many women lack the necessary assets for starting businesses. A World Bank survey of female micro-entrepreneurs in Zimbabwe showed that only 5 percent of them access formal credit while 75 percent are financed by personal savings and family grants, Saito (1991) cited in Downing and Daniels (1992).

Despite the fact that women micro-enterprise operators have small starting capital, they are more likely to redirect earnings from their businesses toward the consumption of the household rather than reinvest in their businesses. Another distinct characteristic of female income generating projects is the limited growth potential of the many women managed micro-

enterprises. According to Dejene (2007), in Zimbabwe for the retail trade women's businesses grew by 11 percent, while men's demonstrated a 15 percent growth.

### **Women Empowerment**

The term empowerment has different meanings depending on the socio-economic, political and cultural context in which it is presented. Overall empowerment can be perceived as a process or as outcome/goal and can take place at different levels (individual and community). In discussing the relationship between empowerment and poverty reduction, World Bank (2001) defines empowerment as the expansion of freedom of choice and actions and increasing one's authority and control over the resources and decisions that affects ones' life. Similarly, Kabeer sees women's empowerment as a process through which women gain the ability to take ownership and control of their lives. Key elements here are the expansion of choices and the ability to make strategic life choices (Kabeer, 2001 cited in DAW, 2001). Although the process of empowerment depends on women themselves involving consciousness raising, participation, and organizing themselves, it can also be facilitated through education, capacity building, training and other measures. Change has to happen in the structures and legal frameworks (family laws, property rights, etc.) in order to make the self-transformation process of empowerment sustainable (Kabeer, 2001, and World Bank 2001).

According to Sarah Longwe cited in Wallace and March (1991) women's empowerment is enabling women to participate equally with men in the development process in order to achieve control over the factors of production. Development means enabling people to take charge of their own lives, and escape from poverty, as poverty is seen as arising not from lack of productivity, but from oppression and exploitation. (Wallace and March (1991),



## **Indicators of Women Empowerment**

According to Malhotra et al (2002) the two types of empowerment indicators that are universally used in empirical literature are those measuring domestic decision-making, and those measuring either access to, or control over resources. Malhotra et al (2002) further points out that these two aspects often merge since indicators on domestic decision-making tend to focus heavily on financial and resource allocation matters

The impact of income generating projects on women empowerment in this study will be measured using the following empowerment indicators:

- ❖ Access to or control of cash,
- ❖ Access to or control of household income,
- ❖ Access to or control of asset
- ❖ Domestic decision-making on finances, resource allocation, spending and expenditures
- ❖ Domestic decision-making on social and domestic matters (e.g. cooking, clothing)
- ❖ Domestic decision-making on child related issues (e.g. well-being, schooling, health)
- ❖ Mobility or freedom of movement
- ❖ Freedom from violence
- ❖ Appreciation in household
- ❖ Sense of self worth

## **THEORETICAL FRAMEWORK**

This study is guided by the Women Empowerment framework by Sarah Longwe. The Women's Empowerment Framework developed by Sara Hlupekile Longwe conceptualizes the process of empowerment through a sequence of measurable actions. It states that there are five 'levels of

equality, which indicate the extent to which women are equal with men, and have achieved empowerment. The levels of equality can be used to assess the likelihood of a particular development intervention to promote equality and women's empowerment. According to the framework, the levels of equality are hierarchical. The five “levels of equality” in the Women’s Empowerment Framework according to Sarah Longwe in Batliwala (2010) include the following:

- ❖ **Welfare:** The level of women's material welfare relative to men.
- ❖ **Access:** Women's access to the factors of production on an equal basis with men; equal access to land, labour, credit, training, marketing facilities, and all public services and benefits.
- ❖ **Conscientisation:** The conscious understanding of the difference between sex and gender, and an awareness that gender roles are cultural and can be changed.
- ❖ **Participation:** Women's equal participation in the decision-making process, in policy-making, planning, and administration. It is a particularly important aspect of development projects, where participation means involvement in needs-assessment, project formulation, implementation, and evaluation.
- ❖ **Control:** This term denotes women's control over the decision-making process through Conscientisation and mobilization, to achieve equality of control over the factors of production and the distribution of benefits. (March, Smyth, and Mukhopadhyay, 1999).

**Table 1: Women Empowerment Framework Tools 1 and 2**

Example of Women's Empowerment Framework Tools 1 and 2			
Project title: -----			
	Negative	Neutral	Positive
Levels of equality			
Level of recognition			
Control			
Participation			
Conscientisation			
Access			
Welfare			

*Source: March; Smyth, and Mukhopadhyay (1999)*

**Relevance of Sarah Longwe’s Women Empowerment Framework to this study:**

The study applied the five levels of equality as articulated in the Longwe Framework to assess the extent of women empowerment in women who benefited from Helpline Zimbabwe’s income generating projects.

**Welfare:** The study assessed if Helpline Zimbabwe’s income generating projects have improved the welfare of women. According to Sarah Longwe welfare relates to women having access to basic necessities of life such as food, clothing, shelter, income and medical care. Although these necessities are the basic needs for human survival, according to Longwe a project that only provides such material benefits to women is regarded as less empowering because women remain recipients of aid and their capacities to be self-reliant are not being catered for.

This meant that, if Helpline Zimbabwe's income generating projects had only improved rural women's access to basic necessities of life then the interventions are said to have brought little benefits to the women, hence their empowerment levels remains low. However, in the development context it is important to assess effects of development interventions on people's welfare since people's failure to access basic necessities defines their vulnerability to extreme poverty. The study looked at the impact of income generating projects on household food security, women's access to own income, women's access to medication and health facilities, clothing and children's education.

**Access:** The study also examined the extent to which income generating projects has improved women's access to resources. Sarah Longwe argues that access should be defined as promoting women's access to the factors of production on an equal basis with men; equal access to land, labour, credit, training, marketing facilities, and all public services and benefits. According to the framework this is the first level of women empowerment. The study also assessed the impact of income generating projects on improving rural women access to productive resources such as land, technical and vocational skills, access to the markets, and access to education, assets and other productive resources like livestock.

**Conscientisation:** The study assessed the extent to which women participation in income generating projects has conscientised them on gender issues. The main issues that were looked at included women's understanding of economic participation and become how they can become successful business people as their male counterparts. According March; Smyth, and Mukhopadhyay (1999) the objective of women empowering projects should be to provide women with general education, increase their self-confidence and awareness, and make them

realize that they are important. The study assessed the impacts of workshops that were held by Helpline Zimbabwe with women entrepreneurs on boosting women's confidences in business projects as well understanding their economic rights. In this study empowerment indicators on women consentisation included assessments on how women were appreciated in their households and communities as well their sense of self worth

**Participation:** Contemporary development approaches looks on the level of participation of the targeted participants in the entire levels of the project cycle. Other scholars also argue that women are not empowered by other people or organizations but they empower themselves. They further argue that NGOs can only influence or facilitate the empowerment process. This simply mean that empowerment of women depends on their participation and commitments as individuals or groups to improve their conditions. From this point of view the study also assessed how women participated in Helpline Zimbabwe's income generating projects. This involved assessing how income generating projects were identified and how women were allocated into various income generating projects. On participation the study also looked at how income generating projects have enhanced women participation in household decision making, participation in community development initiatives as well removal of restrictions on women for example freedom of movements and participation of women in local politics such as taking leadership roles in VEDCOs, WADCOS as well as other development committees.

**Control:** According to the women empowerment framework women are regarded empowered when they have control over factors of production and control over the decision-making process through process of conscientisation and mobilization. To assess the empowerment levels of women entrepreneurs in Shamva, the study also looked at the impact of income generating projects on improving women's access and control over productive resources. The project tried

to separate having access and control because women can have access to a resource without having control over it. To assess women's control levels, empowerment indicators such as women's access to or control of cash, control of household income, control of assets such as land, residential stands, farm implements and livestock and women's domestic decision-making on finances, resource allocation, spending and expenditures were looked at.

## **STATEMENT OF THE PROBLEM**

Income generating projects being carried out by women in rural areas played a huge impact in improving the livelihoods of people in Zimbabwe since the 1980s to the present date. Over the years, diminishing agricultural production exacerbated by social and economic challenges in Zimbabwe has contributed significantly to the rise of rural poverty. As people tried to make ends meet, there has been a rapid expansion of informal businesses even in rural areas and this has proven to be an escape route for many rural households with the larger share of participants being women. Non-governmental organisations have also been very influential in promoting entrepreneurship through provision of funding and capacity building to promote income generating projects in rural areas. Importantly although NGOs have been active in supporting women entrepreneurs in rural areas, women empowerment levels remains very low with 70% of the women still living in poverty. This research therefore, seeks to examine how the participation of women in income generating projects impact on women empowerment.

## **SIGNIFICANCE OF THE STUDY**

The desire to examine the participation of women in income generating projects and their impact on women empowerment instigated this research. This study is crucial to different stakeholders

such as non-governmental organizations involved in women empowerment and poverty alleviation in particular as it will guide their programming, academia, on knowing and understanding the contribution of income generating on women towards household livelihoods and the state government as a base data for policy formulation on women empowerment, development and poverty alleviation.

## **LIMITATIONS OF THE STUDY**

The study faced the following limitations:

- ❖ Participants were selected using purposive/ judgemental sampling and therefore the results of the study have to be interpreted in light of the shortcomings of this methodology.
- ❖ Participants deemed the research to be one of those things that come and go without feedback.
- ❖ Due to limited time and financial resources, the study could not expand to cover more areas of Shamva
- ❖ The research being evaluative in nature, the participants may have thought that Helpline Zimbabwe is exiting their community so they may have provided exaggerated information trying to impress the researcher.
- ❖ Participants may have failed to disclose the socio-political issues influencing acceptability and sustainability of NGO funded income generating projects.

Despite these limitations the research was successfully undertaken.

## **RESEARCH OBJECTIVES**

The objectives of the study were:

- ❖ To examine the impact of income generating projects by Helpline Zimbabwe on women empowerment in Shamva
- ❖ To examine women empowerment approaches in Zimbabwe
- ❖ To offer suggestions on how income generating projects can transform women lives.

## **RESEARCH QUESTIONS**

- ❖ What is the impact of income generating projects by Helpline Zimbabwe on women empowerment in Shamva?
- ❖ What are the women empowerment approaches in Zimbabwe?
- ❖ How can income generating projects transform women's lives?

## **RESEARCH METHODOLOGY**

The study was qualitative in nature and therefore it employed qualitative research methodology. Qualitative research, as a research methodology, is concerned with understanding the processes and the social and cultural contexts, which underlie various behavioural patterns. It is mostly concerned with exploring the “why” questions of research (Maree, 2007). Qualitative methods are the best way of getting an insider's view/perspective, the actor(s) definition of the situation, the meanings people attach to events and issues in their lives. The methods are easy to modify as the study progresses (Tom and Chigunwe 2011).

In view of the afore mentioned merits, the researcher found the qualitative methodology appropriate for this study as the study was aimed at exploring the experiences of participants in IGPs, which differs from person to person because people experience the same phenomena



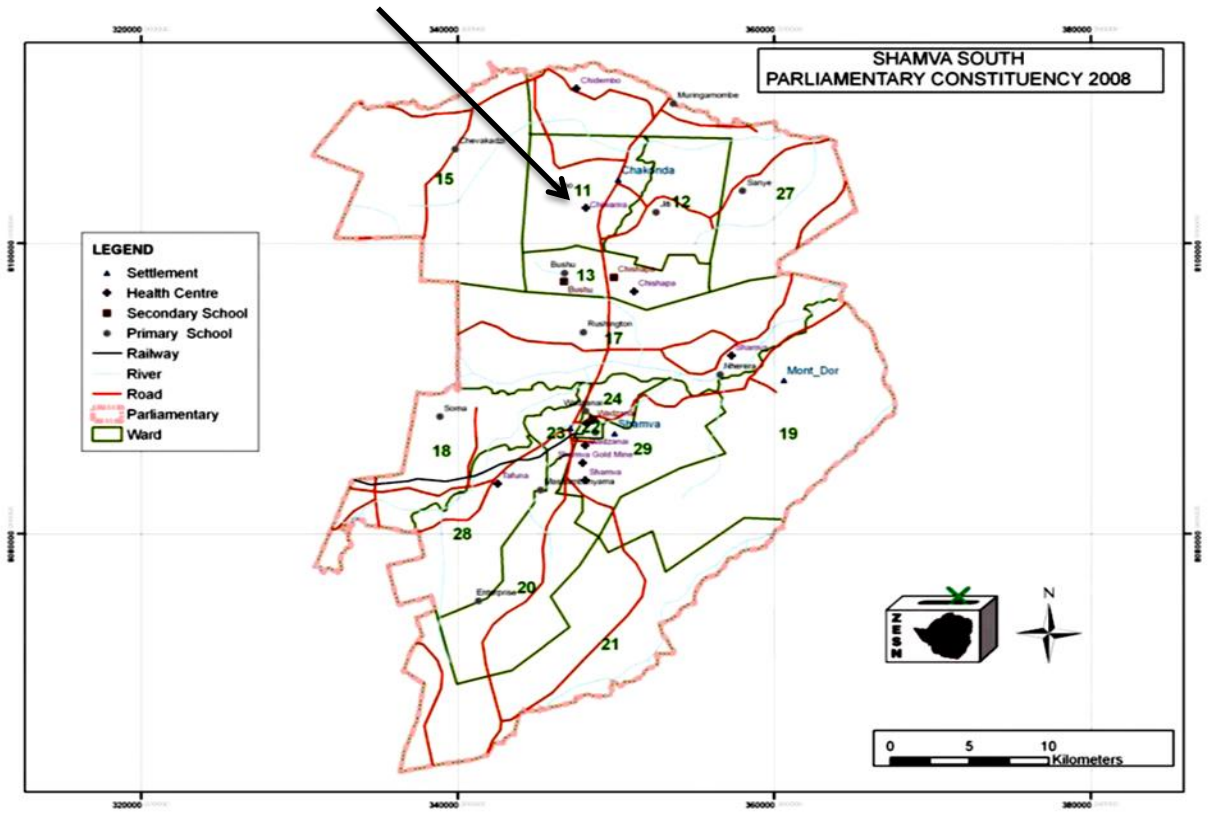
differently and attach different meanings to those experiences. The participants viewed income generating projects differently and also the strategies that were used by Helpline Zimbabwe. In addition, women empowerment varies from person to person and the levels which the participants were at the beginning of the projects were different. From this point of view no single view on IGPs was regarded as the truth, but all views were taken as meaningful. The researcher personally collected data by engaging participants who shared their lived experiences and expectations from the income generating projects. The data collected was in narrative form and was gathered through the interviews focus group discussions as well as observing the participants in their natural environment and their non-verbal behavioural when they expressed their views about their projects. The qualitative method was selected because of its ability to gather information from the respondents through use of more than one data collection method. The researcher used the questionnaire and structured interviews to collect data on income generating projects and women empowerment issues.

## **POPULATION**

Shamva is one of the districts in Mashonaland Central Province of Zimbabwe. It is located along the Mazowe valley, about 98 km north-east of Harare. According to 2012 Censes Report the district has a total of 119530 people. The district is rich in alluvial gold mostly found along the Mazowe basin. The economic activity is mainly gold panning and farming. Although Shamva district is considered to be predominately rich in minerals, people in the communal areas struggle to make a living through agricultural production. Considering that the majority of the people rely on rain fed agriculture, the drastic change of rainfall patterns due to climate change is affecting livelihoods of many households in the district. Shamva district is comprised of 29 wards which are politically divided into two constituencies (Shamva South and Shamva North). Ward 11

which is the study area of this research is one of the wards in Shamva South constituency located about 21 km north of Shamva Growth point. As per the 2012 Census Report ward 11 had a total population of 4429 people (2104 males and 2325 females) and a total of 1038 households. The study population consisted of 300 women residing in ward 11, Shamva who benefited from the income generating projects funded by Helpline Zimbabwe since 2010. It also involved the key stakeholders who played key influential roles during the implementation of the projects such as Agricultural Extension Officers, Ministry of Women Affairs Gender and Community Development Ward Coordinators, local leaders for example, Chief, Councilors and Village Heads.

*Map showing the study area: Ward 11*



*Source: Zimbabwe Election Support Network (2008)*

## **SAMPLING PLAN**

In this research, the researcher used mixed sampling approaches. The researcher first clustered the beneficiaries according to the income generating projects they are doing and then convenience sampling was used. The researcher used cluster sampling to get representation of participants from all the different income generating projects implemented by Helpline Zimbabwe in Shamva. The five clusters identified were: market gardening, ISALS, small livestock, arts and crafts and trading/vending. From the five clusters convenience sampling was used to get participants who were interviewed, who answered the questionnaires and participated in FGDs. The researcher chose convenience sampling because he had limited time so respondents are selected on the basis of their availability/presence. Purposive sampling was used to select key informants for the study. Purposive sampling was used because it gave the researcher the room to select key informants who were well versed with the projects that were implemented by Helpline Zimbabwe and also who had background on the economic levels of the women before and after the project.

## **SAMPLE SIZE**

The project benefited 300 women in Ward 11. To have a representative sample the researcher interviewed 10%. 30 women who benefited from income generating projects funded by Helpline Zimbabwe participated in this research. 6 key informants were also interviewed.

## **RESEARCH INSTRUMENTS**

Arisunta (2010) posits that an instrument is any tool that is used in data collection. Babbie, (2001) also defines a research instrument as a tool that is used for collecting data needed to find solutions to the problem under investigation.

### **Semi- Structured Interviews.**

For the purpose of this study semi- structured interviews were used for data collection. This technique was deemed appropriate for the data gathering process among the women because, according to Babbie and Mouton (2001) it allows for an open interview that enables the subject to speak freely. The advantages of semi structured interviews are that they provide the opportunity to pose questions in an open-ended manner as the researcher aims to elicit responses of an introspective nature, it is flexible and participants' ideas guide the process. The disadvantages of semi structured interviews are that it can be difficult to elicit participation from individuals who have time constraints and documentation and analysis can be time consuming

### **Key Informant interviews**

Key informant interviews were conducted with the Agricultural Extension Officer responsible for ward 11, Ministry of Women Affairs Gender and Community Development Ward 11 Coordinator, Chief and Helpline Zimbabwe Staff. The key informants were selected to illicit information, views and experiences of national frameworks, policies, strategies, initiatives and programmes. In-depth interviews were conducted with key informants. Gillham, (2000) argues that the purpose of using in depth interviews is to elicit from the key informants what they know vis-à-vis the focus of a particular study. Through key informant interviews the researcher gained insight into the successes as well as the challenges facing women in IGPs. The advantages of

using key informant interviews in this study was to collect information from people with varied experience including government officials, professionals, who have first-hand knowledge about the successes and failures of income generating activities that were being carried out by women in Shamva. According to Neumann (2000) one of the weaknesses of this method is that the researcher may face challenges in selecting the right key informant

### **Focus group discussion**

Focus group discussions were conducted with women who were doing their projects in form of cooperatives. These groups of people were selected because they make up the primary beneficiaries of this project so engaging them in focus group discussion was going to bring out rich information on their experiences on income generating projects. According to USAID (1996) a focus group interview is an inexpensive, rapid appraisal technique that can provide researchers with a wealth of qualitative information on performance of development activities, services, and products, or other issues. The main advantage of focus group discussion is that it has low cost, provides speedy results and its flexible format allows the facilitator to explore unanticipated issues and encourages interaction among participants (USAID 1996). However, Focus group discussions can be dominated by a few powerful individuals making the voices of others unheard.

### **Self-Administered Questionnaires**

To collect data from participants who had limited time to attend to one on one interviews self-administered questionnaire were also used. These were used to compliment the key informant interviews and one-one interviews with project beneficiaries. According to USAID (1996) this is a method of gathering data through written questions, where respondents provide answers to the

questions. Questionnaires are important because they save time and enable the researcher to gather both qualitative and quantitative data from a wide range of respondents.

## **Desktop Research**

The researcher also conducted an in-depth study of the available literature on the projects that were implemented by Helpline Zimbabwe. The following documents from HLZT were reviewed; project proposals, quarterly reports, training manuals, the Information, Education and Communication Materials (IEC materials used during the human rights campaigns), budgets, baseline survey reports and other publications and researches that have been conducted in the area.

## **DATA PRESENTATION AND ANALYSIS**

Analysis of qualitative data was done using thematic narrative analysis, whilst that of quantitative was analyzed through SPSS to produce frequency graphs, tables and charts. Responses for both questionnaires, Interview guide for the key-informants and questionnaire for the beneficiaries were analyzed concurrently in accordance with the main research themes and research questions.

## **LITERATURE REVIEW**

### **Income Generating Projects in Bangladesh**

Bangladesh introduced a number of measures to improve the income status of women for example, quotas in government administration, public service, local government and special measures to increase girls' enrolment in schools. Non-governmental organizations in Bangladesh

introduced small-scale manufacturing and service unit for poor women through soft credit and skills development training (Sheheli, 2012). Like all other partriachical societies, women in Bangladesh are mostly confined to the homestead due to cultural, religious and social restrictions. Rural women in Bangladesh participate in different income generating activities like crop production, livestock and poultry rearing, aquaculture etc. (Adb, 2007; Al-Amin, 2008; Hoque and Itohara, 2009). Women from the poorest households sometimes work outside the home as paid laborers for their family's survival (Adb, 2001). Even though the economic contribution of rural women is substantial, it is largely unacknowledged (Adb, 2004 in Sheheli 2012).

Decisions on economic matters such as land acquisition, purchasing agricultural inputs, crop production, marketing (Haider and Akhter, 1999), sale or pawn of large animals, such as cows and oxen (Miller, 2001; Ifid, 2004), the important decisions are often made by men. Women tend to have control over small animals such as goats, sheep, poultry and pigs (World Bank, 2008b). In rural areas women are the dominant decision-makers in areas such as home gardening, cattle, goat and poultry rearing, and post-harvest activities such as seed production and storage (Bose et al., 2009). From these facts it shows that the participation of women in decision making is very low.

According to Sheheli (2012) Income generating activities of rural women in Bangladesh can be divided into two broad categories: agricultural and non-agricultural activities. The most important agricultural activities includes, homestead vegetables cultivation, crop production, post-harvest activities in agriculture farming, poultry rearing, management of livestock, fisheries, bee keeping, sericulture, etc.

In the rural areas, home gardens are a well-established land-use system where different vegetables and trees are grown, capital input is low, simple techniques are applied and the family members themselves participate as labour. Homestead gardens are the source of supplementary food which plays an important role to meet nutrient requirements for a family and income from sale of surplus vegetables. (Helen Keller International, Bangladesh, 2008). Livestock is the basis of survival for poor and landless households in Bangladesh. The poorest women collect dung from fields for making dried dung cakes that they sell during the winter (Sheheli 2012). Islam (2008) points out that poor women care for richer people's animals in return for 50% of its production including offspring. This strategy is known as shared ownership. Dairy provides a viable subsidiary occupation for the unemployed rural poor (Shamsuddohae, 2009). The care of all animals is mostly done by women. Cattle, sheep and goats are led to graze by older women and children, while housewives prepare feed, feed and clean animals, and often milk cows. Eggs and milk tend to be sold by women, primarily within the village.

Poultry (chicken and ducks) rearing at household level in Bangladesh is a traditional method. It is an integral part of agro-business of the village community. About 89% of the rural households rear poultry and the average number of birds per household is 6.8 (Islam et al., 2003). Usually poultry-related work is carried out by women (Rahman, 2003), which play vital role for income generation. In rural areas, 94% of the poultry is owned by women (Brac, 2007). Poultry production by poor rural households contributes to income, nutrition, food security, savings and insurance (Nielsen et. al, 2003; Sonaiya, 2007; Smucker and Wisner, 2008). Rural women have the discretion to use money earned from the home-based poultry firm. They spend those earnings on the welfare of their children, clothes, school fees and medication of family members. Through these traditional poultry rearing practices, rural women are empowered by being involved in the



decision making process of their households. (Islam et al., 2003) They can spend money for themselves, which gives them independence to take part in making family decisions. Greater financial independence for rural women increases their bargaining capacity, reduces violence against women, and enables them to gain more influence over decision-making in the family (Hadi, 1997).

The non-agricultural income generating activities by women includes self-employment activities such as handicrafts (dressmaking, wall mats, household accessories, baskets making, jute bags, bamboo work and embroidery) or cigarette making (Al-amin, 2008). They conduct small businesses such as shop keeping, trading CDs or video cassettes etc. Some women operate grocery shops (especially if adjoining their homes), or travel from village to village to selling clothes and other items (Fakir, 2008; Farid et al., 2009). The poorest women are finding work such as gathering firewood, laboring in brick fields, and earthwork on roads, and in rural industries. Women are also engaged in rice/paddy trading, rent of rickshaws, studio business, preparing and supplying fishing nets and other fishing instruments, and so on. They also work as domestic helpers in other people's houses (Hossain and Boss, 2004; Tango, 2006), where payment is often minimal.

In Bangladesh, almost all NGOs provide microfinance services to their members. A number of studies have been undertaken on the impact of income generating micro-finance programs. Some impact evaluation studies have found that the access to credit by the poor has a positive impact both on household outcomes and on individual outcomes as well as large and permanent effect on living standards. However, other studies have found that the living standards have not improved through micro-credit, but rather that poor households simply become poorer through the additional burden of debt (Sheheli 2012). Firstly, microcredit programs create employment

opportunities, increase productivity, increase income and provide economic security, improve nutritional and health status, and improve housing condition of rural women (Hossain And Sen, 1992) Secondly, microfinance programs have a significant influence on social empowerment, awareness and education, self-esteem, sense of dignity, organizational and management skills, mobilization of collective strengths, only to name a few. (Pitt and Khandaker, 1996; Khandker, 1998; Nahar, 2007). This socio-economic change subsequently increases the control of women over their own lives, improves freedom in the family, helps the rural women to be more independent and more financially solvent in their families, and increases convincing power for both in their families and society as well (Pitt And Khandker, 1996; Hashemi, 1996; Fakir, 2008). Furthermore, women's participation in such programs increases their mobility to visit market places for buying and selling products, health centres for medication, cinema halls for watching film, neighbors or other houses in the village, and outside villages for more relations. It enhances the ability to make small and large purchases. Small purchases include small items used for daily in preparation for the family, for example, Kerosene oil, cooking oil, spices, for oneself (for example, hair oil, soap, glass), buy ice-cream or sweets for the children. The large purchases are related to pots and pans, children clothing, own clothing such as saris, and family's daily food.

### **Income Generating Projects in Tanzania**

About 80% of the economically active female labour force in Tanzania is employed in agriculture and women comprise about 47% of the total agricultural labour force (Manuh, 1998). To raise capital for income generating projects most women in Tanzania form social and economic groups and others form saving and credit cooperative societies (SACCOs). The main income generating projects which women do include farming, managing small enterprise

business and livestock keeping. Business women initiatives include buying and selling fruits, cattle feeds, secondary manufactured clothes, pots and milk. Women who are livestock keepers keep chickens, cattle, pigs and other related animals (Sawendo and Emanuel, 2012). Women in farmers raise income from vegetable gardening, small processing units and diary processing. Sawendo and Emanuel (2012) further point out that through these income generating projects women who engaged in income generating activities are capable of paying school fees for their children from primary school to secondary education even to tertiary education, supply food, shelter and clothes to the family, even poor family are able to get two to three meals per day. Studies on women's IGAs in Tanzania; (Bryceson and Kirimbai, 1980; Mbughuni and Mwangunga, 1989 Omari, 1991) found that the activities were small-scale; traditionally feminine; service oriented; utilizing traditional skills with small capital investment and low returns.

### **Income Generating Projects in Kenya**

In Kenya, women constitute approximately 52.2 per cent of the population and form the backbone of rural development by providing up to 80 per cent of the labour force (Wawire and Nafukho, 2009). They contribute about 70 per cent of food production. Non-governmental organizations are the main funders of income generating projects for women in rural areas. It has been realized that small businesses which donors and other agencies are keen to involve the beneficiaries from their conceptual stage, channel funds directly to their bank accounts, and carry out advocacy, often succeed. A research by Wawire and Nafukho (2009) shows 25% rural women raise income through animal rearing such as beekeeping; sheep rearing; piggery; poultry keeping; keeping dairy animals; and fish farming. Business and trading activities are the second most frequent with 19%, these included micro-small enterprises (MSEs) such as: shop keeping:

hotels; kiosks; selling of assorted goods; second hand clothes; cereals; firewood; paraffin and water. Crop farming MSEs such as growing of French beans; sugar cane; sweet potatoes; Irish potatoes; groundnuts; sunflower; and horticultural crops mainly vegetables had 16 per cent. In Kenya the income-generating approach to economic empowerment faces several problems particularly related to success and sustainability. The externally funded MSEs are, for example, often short-lived and usually fragment the local community. Even those MSEs which are initiated and funded by the groups themselves or through “harambee” (self-help) some don’t succeed and those that succeed are not sustained (Wawire and Nafukho 2009).

### **Women income generating projects in Zimbabwe**

The issue of economic empowerment of women in Zimbabwe has traditionally been dominated by women’s income-generating projects. In Zimbabwe, the informal economy is especially important for providing women’s income earning opportunities. According to Rippenburg (1996) the informal sector in Zimbabwe by 1996 was providing employment to 1.6 million people against 1.25 million people who were employed in the formal sector occupations. The pressure to earn extra money is especially felt by women who are responsible for family essentials. Researches by various scholars point out that the majority of women in Zimbabwe do not earn income from crop production (orange, tobacco, cotton) but through such activities as market gardening or other non-farm income earning activities, such as crocheting, basket making, pottery or food processing (beer or peanut butter).

Gear (1994) cited in Rippenburg (1996) pointed out that the informal sector in Zimbabwe is important for women’s income earning opportunities since two thirds of informal sector micro-

enterprises are run by women. Riphenburg(1996) listed that small income generating projects common in Zimbabwe include livestock rearing, oil pressing, pottery, tree plantations, catering, poultry raising, piggery, garment making (school uniforms, children's and adult clothes), gardening, carpentry, goat keeping, soap making, fence making, flour making, sewing, bread making, brick molding, small scale irrigation, bee keeping, and crocheting. According to Mupedziswa and Gumbo (1998) the negative effects of structural adjustment programmes (SAPS), political instability and economic meltdown has prompted women to make money in non-traditional spheres. Traditionally in the Zimbabwean context livestock rearing for example cattle ranching was mainly done by men for status and personal use and not for commercial purposes. Riphenburg (1996) argues that there has been a drastic shift on perceptions and cultural practice since now women are raising livestock to sell on the market.

In the dry communal regions of Zimbabwe such as Mberengwa, Masvingo and Buhera there has been a rapid expansion of beekeeping. According to Chazovachii et al (2012) beekeeping in the traditional mode required work at night or dawn and was associated with sorcery and witchcraft if performed by women. Through improving technology, humans began to domesticate wild bees in artificial hives using hollow logs, wooden boxes, pottery vessels and woven straw baskets. Conarad (2007) talks of invention of movable comb hives and further argues that the introduction of new methods in beekeeping has led women to be involved in the activity. Belie (2009) cited in Chazovachii et al (2007) gives an Ethiopian case study where women utilize products from beekeeping to make secondary products. In Ethiopia industry of Tej (honey wine), is administered by women who brew and sell honey beer.

According to Riphenburg (1996) non-governmental organizations in Zimbabwe have been very influential in supporting women cooperatives in rural areas. Most of the cooperatives have

savings clubs to which members contribute monthly and which help the group accumulate funds for new equipment or allow members to withdraw money with interest for a certain period. According to Buang et al (2014) various NGOs in Zimbabwe are training women and youth in savings and lending activities which supplement their income-generating activities. Buang et al (2014) further argues that saving clubs helps to create self-help solutions to community issues, create associations to address community-wide issues through self-sufficiency and building capacity to carry out effective large-scale micro-finance activities. Savings clubs are formed by five to twenty five members, who organize themselves, receive training and collectively pool their savings and loan it out to one another at group-determined levels of interest.

According to Rukuni et al (2006) communal gardens are also a source of income to the majority of rural women. Most communal gardens are located in a communal centre with perennial water source and are organized and managed by a community group (thirty to two hundred people) which collectively owns the land, share the work and proceeds among members. A research carried out by Rukuni et al (2006) shows most that women in rural areas engage in market gardening seasonally especially during the dry season waiting for the rain season and the profits they make are used for accessing inputs during the main season of farming (New farmer, 2004).

According to New Farmer (2004) A1 resettled women farmers in Shamva without adequate irrigation facilities have opted for gardening instead of irrigation schemes because of their huge profits. Huge profits are being made from gardening by selling their crops to Mbare Musika and along Shamva road (New farmer, 2004). Scoones (2010) in Rukuni et al (2006) points out that gardens have benefited women through specialization and they obtained vegetables, groundnuts and bambara nuts for the household food consumption.

According to Kachingwe (1997) the creation of the Ministry of Women affairs Gender and Community Development for the purposes of accelerating and improving the emancipation of women and the development of communities has improved the status of women. The ministry promotes self- help projects in agricultural production, through encouraging women to identify and undertake agricultural orientated income-generating projects such as fruit and vegetable growing, animal husbandry and the construction of small farms, crop production and the establishment of savings clubs. NGOs in Zimbabwe have been complimenting the government's effort through promoting entrepreneurship in rural areas.

Kachingwe (1997) further argues that rural women in Zimbabwe face a number of challenges in their income generating projects. Women venturing into businesses are encountering problems of accessing bank from financial institutions loans either to start or maintain projects. Women cannot borrow money because they find it difficult to meet the requirements needed by the banks. A survey conducted by Zekhali et al (2014) in Nkayi District showed that women entrepreneurs in rural areas face critical challenges such as less support from the government departments or private sector, low prices, unavailability of money to buy raw materials, no access to markets, transport costs to the markets and limited time to travel to sell the products. Although community gardens were also source of income for women, the groups were not able to meet borehole maintenance expenses, raise money to buy fence for the garden and to buy seedlings. Kachingwe (1986) states that, women famers in horticultural business face economic challenges to access viable markets for perishables such as vegetables and fruits. Rural women problems range from the packaging and preservation of products to unfamiliarity with pricing systems and the non-availability of cheap transport. Penetration to outlets is also confounded by competition from long established producers

According to Kachingwe (1997) in areas such as Gokwe and Hurungwe Districts where women spend a lot of their time producing cash crops such tobacco and cotton. There are a number of harvest suicides during the crop selling season. During tobacco and cotton selling seasons the crops are sold in the name of the husband who in most cases misuse the funds. Kachingwe (1997) argues that this is because the land tenure system in Zimbabwe favoured men than women and gave men authority over land. This has been the challenge hindering women to realize the full rewards of their sweats.

## **ETHICAL CONSIDERATIONS**

Strydom (1998) cited in Arisunta (2010) defines ethics as a set of moral principle which is suggested by an individual or group, is subsequently widely accepted, and which offers rules and behavioral expectations about the most correct conduct towards experimental subjects and respondents. The study did not exposed respondents to any harm be, it physical, emotional or psychological. The study required participants to expose issues they considered extremely private so the principles of voluntary participation and informed consent were observed during identification of interviewees and their recruitment to the study (Babbie and Mouton, 2001). Confidentiality of information was respected during the study.



# **CHAPTER 1**

## **1. OVERVIEW OF WOMEN EMPOWERMENT APPROACHES IN ZIMBABWE**

### **1.1 Chapter Introduction**

The chapter provides a review of women empowerment approaches in Zimbabwe since independence. It provides a detailed discussion on the international and regional conventions which Zimbabwe ratified as well as the national policies and laws and that were developed and implemented by the Zimbabwean government to domesticate the international conventions on women empowerment. The chapter will cover some of the empowerment programmes that were implemented by the government of Zimbabwe to uplift the status of women. The discussion raises the success and failures of these programmes. Nongovernmental organizations contributed a lot in the women empowerment journey in Zimbabwe, this chapter explores some of the work that has been done by nongovernmental organizations in Zimbabwe.

### **1.2 Women empowerment approaches by the State since independence**

Upon the attainment of independence the Zimbabwean government signed and ratified a number of regional and international conventions, treaties, declarations and protocols on gender equality and the empowerment of women. These include the Universal Declaration of Human Rights, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Convention on Economic Social and Cultural Rights, the Convention on Civil and Political Rights; the Universal Declaration of Human Rights; the Beijing Declaration and Platform for Action and Eradication of Violence against Women and Children. According to the National Gender Policy (2013) in 2008, Zimbabwe ratified the protocol to the 2003 African Charter on Human and People's Rights on the Rights of Women. Zimbabwe is also part to the 2004 Solemn Declaration on Gender and Equality in Africa. In 1997 Zimbabwe ratified the Southern African Development Community's (SADC) Gender and Development Protocol and subsequently ratified the SADC Protocol on Gender and Development which was adopted by SADC in 2008. The protocol advocates for gender parity in all sectors and sets out 28 substantive targets for achieving gender equality by 2015. Zimbabwe also subscribes to the COMESA Gender Policy which fosters gender equality and equity at all levels of regional integration and cooperation (National Gender Policy 2013).

According to Chipaziwa (n.d), the Government of Zimbabwe followed up these regional and international conventions and protocols by domesticating their requirements especially those of CEDAW through enacting several pieces of domestic legislation designed to promote gender equality and the empowerment of women. Notable legislations adopted include the Legal Age of Majority Act of 1982; the Labour Relations Act of 1985; the Matrimonial Causes Act of 1987; the Sexual Discrimination Removal Act; Administration of Estate Act (1997); Maintenance Act

(1999); Sexual Offences Act (2001), Education Act (2004), Criminal Law Act (2006); Domestic Violence Act (2007). In 2004 the National Gender Policy was developed and years later the National Gender Policy Implementation Strategy and Work Plans for 2008 -2012 and 2013-2017 were also developed. The 2004 Public Sector Gender Policy put in place Gender Focal Points in all Ministries and parastatals and in 2012 dialogue was initiated to set up a Gender Commission. The National Gender Policy provides guidelines and the institutional framework to engender all sectorial policies, programmes and projects and activities at all levels of the society and economy.

According to the National Gender Policy (2013), the Constitution of Zimbabwe adopted in 2013 is widely acknowledged for its firm commitment to gender equality. The affirmative action provisions further assert the new Constitution's resolve for gender inequality redress. The Bill of Rights in Chapter 4 of the new Constitution recognizes that men and women have a right to equal treatment, including right to equal opportunities in political, economic, cultural and social spheres. It accords to women the right to custody and guardianship, and makes void all laws, customs, cultural practices and traditions that infringe on the rights of women and girls.

Mungwini (2007) notes that a number of eminent scholars have produced illuminating work on the plight of women in Zimbabwe since independence (Gaidzanwa 1985, Kazembe 1986, Batezat and Mwalo 1989, Tichagwa 1998, McFaden 1999, Lewis 2003, Esof 2005, to select just a few), and much more research has continued to be produced in this area. With the adoption of its anti-imperialist, anti-Eurocentric and Afrocentric stance at both the national and international level, the government has instituted a number of reforms whose overall effects are yet to be fully

documented. Although the Government is committed to uplifting the status of women, people's attitudes need to be changed accordingly. Attitudes die hard and positive changes cannot be expected overnight

**Table 2: Laws passed to redress the women plight in Zimbabwe since independence**

Legislative instrument	Before enactment	With enactment	Key result area
1982, Legal Age of Majority Act (LAMA)	Widows had to surrender guardianship of their children to a male relative of their husbands, which meant the same, could control the estate of the deceased. Authority was susceptible to abuse.	Full legal capacity for women alongside men on reaching 18years of age, implying no impediments to women in terms of property acquisition and disposing of its representation. In case where there are no sons, daughters could also inherit intestate from their fathers' estate. Women eligible to guardianship and custody of their children.	Emancipation of women. Powers for women to acquire own and control property in their own right accorded.
Maintenance Amendments Acts	Customary laws of maintenance. A negligent and uncaring parent could „get away“ with neglecting his of her offspring, which is the fruit of their procreation.	Customary laws of maintenance superseded. A negligent non-custodian parent to make a regular contribution to the maintenance of minor children in the custody of their parent. There is also the provision for the maintenance of spouses after divorce hence allowing women direct access to resources important for their own and children’s survival.	Shared responsibility of "messed" life of children and spouse. “Pressure release” on a single-handedly burdened parent, normally and in the majority of cases – the mother.
1991, Deeds Registries Amendment Act – DRA- (No 2 of 1991)	Section 15 of the DRA (Chapter 139) required a married woman to be assisted by her husband in executing any deed or document required or permitted to be registered in the Deeds Registry, unless	Provisions of the act only require that her husband assist a woman when executing a deed or document required or permitted to be registered in the Deeds Registry. Since marriages in Zimbabwe are automatically out of community property (unless the parties sign an ante nuptial contract to the contrary), many married women now enjoy the same	With resources permitting, the woman can acquire real property, which is considered to be “an effective hedge against inflation” i.e. women are assured

	she could prove to the satisfaction of the Registrar of Deeds that she could sign without the assistance of the husband. A married woman could not, on her own, register any immovable property in her own name. Notwithstanding the LAMA, women efforts to the property acquisition were greatly shattered.	rights as men to acquire and dispose of immovable property in their own right.	of access to acquisition.
1980, Maternity Leave Regulations	Women at the risk of losing jobs and pay in the event of being pregnant.	Women can now take up to 90days maternity leave without losing their jobs or jeopardizing their career prospects. The Labour Relations Act of 1985 has anchored the position by its stipulation that says the leave has to be paid up to 75% of one's salary.	Relaxed milieu for pregnant women and nursing mothers. Equity and flexibility and overbearance with the feminine group.
1980, Equal Pay Regulations	Women and men doing the same kind of job, with the same qualifications were remunerated on different scales with men getting higher wages. Such occupations were thus treading on precipices.	Discriminatory practice outlawed and now there is equal work for equal pay.	Quantum meruit i.e. let payees get according to effort they invest or let everyone reap what he or she deserves.
1980, Minimum Wages Act	No Minimum wage stipulation for different types of unskilled occupations.	Seasonal workers e.g. tobacco, tea and cotton pickers now categorized as permanent and entitled to pension.	A major stride for women. Life after work i.e. at retirement more certain
1985, Public Service Pensions (Amendment Regulations)	Civil women servants automatically contributed at a low rate to their pension and therefore were not on par with men at retirement or resignation.	A woman in public service contributes to their pension at the same rate as men, that is 7,5% of their pensionable emoluments.	Enhanced security for women at retirement or resignation.
1988, Finance Act (No 2 of 1988)	The woman's salary was taken as additional income to that of her husband and the bulk of the couple's tax liability was imposed on the woman. Thus the higher a salary the man earned the less the woman's take-home pay was.	With effect from 1 April 1988 separate taxation for couples. Abolition of Section 27 of the Income Tax Act (Chapter 181) required that the income of a married woman be assessed together with that of her husband for the tax purposes.	Extermination of a weak and vulnerable economic standpoint for women.
1982, Immovable Property	Patent and evident discrimination against women intending to invest in	Prohibition of discrimination in the sale, letting or use of immovable property on the ground, inter alia, of sex. Nevertheless, law	An extended territory upon which women can play and

(Prevention of Discrimination Act)	real property. It was a „women-no-go-zone“.	covers only urban and rural commercial land and does not deal with rights in communal areas, which continue to be governed by custom and tradition (inherently discriminatory against women).	display as potential and competent investors and also contribute meaningfully to development and the economy at large.
1987, Deceased Pensions' Family Maintenance Act	Surviving spouses had no right under customary laws to inherit from each other in the absence of a will.	Surviving spouse and children allowed to continue to occupy the matrimonial home, use the household goods and effects they were using immediately before the parent spouse's death; and use and enjoy the crops and animals the same way they did before.	An offence for the interference by anyone of the stated rights or property thereby reducing the likelihood of greedy relatives engaging in property grabbing.

*Source: Gopal and Salim (1998) in Chirisa 2004*

Over the years the government has always had a Ministry to deal with issues of gender and women's affairs, thus demonstrating its unwavering commitment to the upliftment of women. The idea was to eliminate all customary, social, economic, and legal constraints that inhibited women's full participation in the development of their country. In its national gender policy the government spelt out one of its aims as that of ensuring that women, especially those in the rural areas, become aware of their social, economic, political and cultural rights. In 1995, the Government created the Ministry of Women Affairs, Gender and Community Development to oversee coordination of all gender programmes and to facilitate gender mainstreaming in all sector ministries.

On the political front, Zimbabwe has also made considerable progress in implementing the provisions of the SADC Protocol on Gender and Development in terms of enhancing women's participation in the governance and political institutions of society such as the Parliament and the judiciary. According to Gudhlanga (2011) the SADC Ministerial Declaration of 2007 stated that women should constitute 30% of decision-making positions by 2005 and this has

since been revised to 50% by 2015. Chipaziwa (n.d) point out that, as part of this effort, the Government of Zimbabwe is working to address the yawning gaps in gender representation in governance and political institutions of the country. In this regard, the Government continues to promote proportional representation for women in Parliament as a way of politically empowering them. Political parties in Zimbabwe have adopted a quota system which has seen an increase in women's representation in politics even though this is still below the 30% quota set by the African Union and the 50% gender parity set in the SADC Protocol on Gender and Development. Statistics from ZWRCN in the National Gender Policy (2013) show that, in Public Service in 2012, women represented 56% of employees, the women employed as Ambassadors and in Missions was 30%, women in Public Service Commissioners was 67%, Deputy Directors to Principal Directors in Public Service averaged above 60% and Magistrates 41%.

UNICEF report on gender (2010) highlights that upon its independence in 1980, Zimbabwe inherited a hybrid economy with a combination of a diversified modern economy and a rural subsistence farming sector which underpinned a highly unequal social-economic and political system. In 1981, the Government of Zimbabwe set out a grand plan - "Growth with Equity: An Economic Policy Statement" which aimed to build a socialist and egalitarian society (Government of Zimbabwe: 1981). This period was characterized by impressive economic growth and major social programmes with the objective of reducing economic and social inequities, including food subsidies, expanded education, health and water investments and the setting of minimum wages (Sanders D:1990) These policies not only led to major improvements across social indicators but also a sharp decline in gender disparities. The Human Development Index, a composite index capturing a society's living standards as well as state of health and

education, showed continued progress during this period, while the rest of Africa experienced the so-called "lost decade". The Gini coefficient, a common measure of income inequality dropped significantly during this period from 0.623 in 1969 to 0.568 in 1990.

On the economic front, the Government of Zimbabwe has instituted a number of affirmative action programmes meant to economically empower women. According to the National Gender Policy (2013) post 2004, the Government of Zimbabwe pursued a number of gender responsive economic policies and programmes. The main ones were: (i) the Zimbabwe Economic Development Strategy (ZEDS) (2007 – 2010); (ii) STERP I and STERP II (2009 – 2010) (iii) Mid Term Plan (MTP) (2011 – 2015); (iv) Gender-Responsive Economic Policy Management Initiative (GERPMI). The Gender Responsive Economic Policy Management Initiative (GEPMI) was initiated to equip local policy makers, economists, budget officers and other development practitioners with the expertise and ability to mainstream gender aspects into economic development policy formulations. Chipaziwa (n.d) argues that, the Government of Zimbabwe launched the Broad Based Women's Economic Empowerment Framework (BBWEE) in July 2012 which is a medium-term development plan whose principal objective is that of gender equality and the empowerment of women in all sectors of the national economy. The framework outlines key strategies on how to fully integrate women in the entire value chain of the economic sectors in line with the Indigenization and Empowerment Act as well as other regional and international gender mainstreaming instruments such as the SADC Protocol on Gender and Development as well as CEDAW. The Government of Zimbabwe has strong political will to ensure the successful implementation of the framework at all levels and in all parts of the country.



Mlambo (1995) explains that with the growing popularity of the modernization theory and neo-liberal approach in many parts of the world. The government of Zimbabwe introduced the Economic Structural Adjustment Programmes (ESAP). Gibbon (1991) notes that, in 1991 the Economic Structural Adjustment Programme ushered in a wave of initiatives including trade liberalization, budget deficit reduction, and deregulation of prices, wages, transport and investment, and commercialization and efficiency improvement of parastatals. However, the anticipated positive effects of the reforms were not realized. During this period, the HDI showed a marked decline. The budget deficit remained high and Government borrowing pushed up interest rates, discouraging investment and growth. Inflation rose to double-digits ranging between 20-25 per cent per annum.

Due to these factors and recurrent drought, real GDP growth fell to around 1.5 per cent per annum.( UNDP: 2008).The introduction of cost-sharing measures in the health and education sectors under ESAP reversed the gains achieved in these areas, with severe consequences for the poor and vulnerable groups who could not afford the user fees.(Mlambo: 1995). By 1997, the economic crisis had deepened such that the government replaced ESAP with the Zimbabwe Programme for Economic and Social Transformation (ZIMPREST), 1996–2001(.UNDP:2008).

Notwithstanding the introduction of ZIMPREST, the onset of the land reform programme and the decline in the output of the commercial farming sector, in exports, and in inputs for the manufacturing sector, together with a growing budget deficit and severe foreign exchange shortages, contributed to further declines in GDP from 0.0% in 1998 to -7.4% in 2000 and

subsequently -10.4% in 2003. From 2000 to 2008, Zimbabwe's economy suffered a further decline, with GDP shrinking by an estimated 40% between 2000 and 2007.

(UNCTAD: 2000), extremely high levels of inflation ensued, with profoundly negative consequences for development and the eradication of poverty. (UNDP: 2000) further highlights that in the area of work, for example, there is evidence from studies of the impacts of SAP in Africa, that more women than men became unemployed, wage differentials between men and women grew, working conditions of women deteriorated, a situation exacerbated by the fact that more women were swelling the ranks of informal sector workers (Dzodzi Tsikata, 2010). Makoni (1990) further argues that in 1991, when cost recovery measures were first introduced, there was a slight decline in the enrolment figures for girls compared to those for 1990, while those for boys increased. There was a 0.47% decrease in the 1991 enrolment figure for girls yet that of boys increased by 1.88% in the same year with the highest discrepancy between the enrolment for boys and girls being in 1991.

Muzondidya (2009) cited in UNICEF report, posits that ZIMPREST placed great emphasis on national development, envisaging a comprehensive restructuring of Government to achieve efficient delivery of key services and to facilitate economic empowerment, private sector development and job creation. Unfortunately, it was not able to arrest the economic difficulties facing Zimbabwe, such as the rapid depreciation of the Zimbabwe dollar and the increasing rate of inflation, intensified balance of payment pressures and eroded business confidence. UNICEF (2011) highlights that with the onset of land reform and the decline in output of the commercial farming sector and the resulting decline in exports and inputs for the manufacturing sector, as

well as the growing budget deficit and foreign exchange shortages, the Zimbabwean economy started to decline precipitously. The various attempts by the Government, including the development of the Millennium Economic Recovery Plan (ZMERP) in 2000 and the National Economic Revival Programme in 2003 (NERP), could not reverse the decline (.MDG report 2010)

MDG report (2010) notes that the government recognized the need to redress the decade-long crisis period and get the economy onto a path of recovery and growth. The formulation of the Medium-Term Plan (MTP) 2010–2015 was a direct response to fundamental development challenges. Based on the mandate espoused in Article III of the Global Political Agreement (GPA) of the Inclusive Government to support the restoration of economic stability and growth in Zimbabwe, such growth will be inclusive and pro-poor in order to simultaneously address the country's high poverty and inequality levels.

Since independence, the Government of Zimbabwe has regarded education as a critical and essential empowerment tool for women and great strides have been made in ensuring that women, especially the girl child, receive the education that they deserve. According to Gordon (1995), at independence in 1980 the Government of Zimbabwe embarked on a programme of educational reconstruction and expansion, the aim being to make access to education a reality for all Zimbabweans. Education was perceived as a human right and an important means by which development and the redress of social inequalities inherited from the colonial era could be attained. Machinga (2000) also asserts that the Zimbabwean Government is committed to achieving the national goal of education for all by ensuring that there is equality of access and

participation in education. The government is also committed to the promotion of equality with regards to the education of women, girls and other disadvantaged groups who traditionally have suffered limited access to education. Education enables women to develop the necessary skills that are vital for the management and success of their business enterprises.

**Table 3: Summary of Total Enrolment Data by sex-1996:**

<b>Summary of Total Enrolment Data by sex-1996: Level</b>	<b>Female</b>	<b>Male</b>	<b>Total</b>
ECEC centres	202410	181 052	383 462
Pry Schools	1 227 900	1 265 891	2 493 791
Sec Schools	346 944	404 405	751 349
Tertiary Education	16 144	27 312	43 456

*Source: (Source: Nziramasanga, 1999:174 in Mareva 2014)*

**Table 4: The female-male ratios at secondary school level:**

<b>Enrolment in Forms 1V, Lower VI, Upper V1 by Sex: 1985-1991</b>	<b>Form 1V</b>		<b>Lower V1</b>		<b>Upper V1</b>	
	<b>%Girls</b>	<b>%Boys</b>	<b>%Girls</b>	<b>%Boys</b>	<b>%Girls</b>	<b>%Boys</b>
1985	37.8	62.2	39.3	60.7	27.0	73.0
1987	39.0	61.0	32.5	67.5	31.3	68.7
1989	38.8	61.2	30.3	69.7	29.4	70.6
1991	42.3	57.7	38.2	61.8	37.7	62.3

*Source: (Source: Report of the Secretary for Education, in Gordon, 1985 in Mareva 2014).*

**Table 5: Tertiary Institutions: Total Enrolment by Sex-1996**

<b>Tertiary Institutions: Total Enrolment by Sex-1996 Institution</b>	<b>Male</b>	<b>female</b>	<b>Total</b>
Teachers Colleges	8 204	8 478	16 682
Universities	8 223	3 302	11 532
Vocational and technical Colleges	10 875	4 394	15 239
Total	27 312	16 144	43 456

*Source(Source: Nziramasanga, 1999 in Mareva 2014)*

Despite the efforts by the government and other agencies to empower women, Kanyenze et al (2011) notes that over the years , policies implemented by the government have to large extent failed to respond sufficiently to the needs and responsibilities of women , hence the persistence of gender inequality and inequity. Many of the policy responses have been poorly implemented for various reasons, which include capacity deficits, inadequate budget allocations and poor infrastructure. Kanyenze et al further notes that the poverty assessment study of 2003 found that the incidence of poverty was higher in female headed households than in male headed households.

In 2000 the Zimbabwean government launched the Fast Track Land Reform program as a way of empowering the citizen with productive land. The programme addressed the racial inequalities that existed between whites and blacks in Zimbabwe over ownership of land. According to Matondi and Dekker (2011), most women accessed land via male bonds that were either perpetuated by marriage, maternal relationships or blood relations either involving a sister and a

brother or an uncle and a niece. In the communal areas, women gained access to land through their husbands. National Gender Policy (2013) points out that statistics on the Land Reform Programme from the University of Zimbabwe revealed that women constitute 18% of beneficiaries under A1 and 12 % under A2 falling far short of the gender parity ideal.

According to Makwerere and Chawada (2014), the formation of the Ministry of Youth Development, Indigenisation and Empowerment marked increased the official government activities towards empowerment initiatives. The ministry immediately came up with the Indigenisation and Economic Empowerment Act. According to the Indigenisation and Economic Empowerment Act (2007), foreign owned companies are compelled to cede 51 percent shares to Zimbabweans and at least 10 percent of the 51 percent of equity reserved for indigenous Zimbabweans will be set aside for local communities. The Indigenisation and Economic Empowerment Act stipulates that people can benefit through Community Share Ownership Schemes and Employee Share Ownership Schemes/Trust. Women are empowered through the Act in that it specifies that the Boards for Community Share Ownership Schemes are required to have a woman representative among their 7-15 members. Women can also benefit from the indigenization process through the Community Share Ownership Scheme through the National Indigenisation and Economic Empowerment Fund. The Fund was established to finance the acquisition of working capital, shares, and other forms of finance for indigenous people.

Various scholars argue that, the exploitation of the National Indigenization and Economic Empowerment Fund has greater potential to promote gender equality as well as transform socio-economic conditions for women around the country. However, the indigenization drive in Zimbabwe is widely criticized by various scholars because of its multi-weaknesses. According to Makwerere and Chawada (2014) the programme is affected by corruption, politisazation and

poor monitoring mechanisms. Makwerere and Chawada (2014) further argue that the Empowerment programme lacks inclusivity and already women groups are crying foul over this issue. The process must endeavour to come up with an appropriate framework so as to ensure the inclusion of women in the indigenization program. The programme must ensure that there is a systematic and strategic way of redistributing national wealth in a manner that benefits a broad spectrum of societal groups notably, women, youth, chiefs and the physically handicapped.

### **1.3 Non- governmental Organisations and women empowerment in Zimbabwe**

Since the 1980s, NGOs have become major players in the field of development by promoting democracy, advocating for human rights, promoting sustainable socio-economic development, providing humanitarian relief, and supporting educational and cultural renewal (Rice & Ritchie, 1995). The emergence of NGOs in developing countries results, in part, from the failure of governments to reach the poorest of the poor and/or address the widening gaps between the rich and the poor (Streeten, 1997). As van der Heijden (1986) notes, the effectiveness of the NGOs lies in their ability to deliver emergency relief or development services at low cost, to many people, in remote areas; their rapid, innovation and flexible responses to emerging financial and technical assistance needs at the grass root level; their long standing familiarity with social sector development and poverty alleviation; their experience with small scale development projects as well as with those requiring a high degree of involvement by, and familiarity with, concerned target groups(cited in Riddell et al. 1995, pp 36)

Numerous studies have highlighted the role of NGOs in empowering women (Hunt & Kasynathan, 2002; Mayoux, 1998; Lewis & Kanji, 2009; Swainson, 2000). Based on the strategies and approaches, NGOs in development have adopted various innovative interventions

considering the socio economic and cultural issues to address the women's issues in the developing countries. In Zimbabwe women centered organisations such as Musasa Project, Helpline Zimbabwe, Tag a life, Zimbabwe Women Resource Centre, Women Coalition in Zimbabwe, WOZA, Roots, Institute for Young Women among others have been working tirelessly through use of various strategies to influence policy change and upliftment of women economic positions in communities. International Organizations in Zimbabwe such as UNFPA, UNICEF, USAID, DFID, DIFAT and others have been the main funders to these local grassroots organizations.

The growth in the number of NGOs since the 1980s has been enormous in terms of their outreach, services and funding. While there is a growing commitment among NGOs to integrate women into all aspects of the development process, it is difficult to identify evidence to inform practice about the nature of success and failure. The evaluation of the impact and outcomes of the various interventions undertaken by NGOs still need attention. For example, many NGOs, bilateral and international institutions have adopted gender mainstreaming policies with little attention to the impacts and outcomes of the implementations, especially on the process of translating the gender and development principles into practice. It is not clear how the adoption of income generating projects as a strategy to economically empower rural women affects and contributes to the well-being and empowerment of women. Similarly, the advocacy role of the NGOs in Zimbabwe to make women access and own economic resources need to be evaluated. In addition, the gendered practices and norms within the culture of organizations need to be monitored and evaluated for their impacts on the outcomes of gender equality policies.



## **1.4 Chapter Summary**

The chapter covered the international conventions which Zimbabwe ratified such as CEDAW, Convention on Economic Social and Cultural Rights, the Convention on Civil and Political Rights; the Universal Declaration of Human Rights; the Beijing Declaration and Platform for Action and Eradication of Violence against Women and Children among others. Locally, soon after independence the government enacted laws such as the Legal Age of Majority Act, Maintenance Amendment Act, Maternity Leave Regulations, Equal pay regulations among others. The 2015 Supreme Court ruling against Child marriages is another positive step on the realignment of the Marriage Act to the New Constitution to criminalise child marriages in Zimbabwe. NGOs in Zimbabwe have played a significant role to compliment the government's effort on its women empowerment agenda through implementation of advocacy programmes, capacity building, micro-finance, livelihoods and infrastructure development among others. However, local NGOs face critical challenges in accessing funding and some have lost their credibility because of their involvement in local politics. Although the government has developed and implemented economic programs such as the Land Reform Programme and the Indigenisation and Economic Empowerment Programme, fewer women benefited from these initiatives as compared to their male counterparts.

## **CHAPTER 2**

### **2. IMPACT OF INCOME GENERATING PROJECT BY HELPLINE ZIMBABWE ON WOMEN EMPOWERMENT IN SHAMVA**

#### **2.1 Chapter Introduction**

The chapter provides a background of Helpline Zimbabwe Trust (HLZT) and describes the income generating projects that were implemented by HLZT in Shamva. The data that was collected from the field was analyzed and presented to show the changes that were brought by income generating projects into the lives of women in IGPs in Shamva. The chapter also

discussed on the challenges that are faced by women entrepreneurs in Shamva, the challenges faced by Helpline Zimbabwe in implementing income generating projects in Shamva as well as the recommendations from the project participants on what Helpline Zimbabwe did to effectively empower rural women through income generating projects.

## **2.2 Background of Helpline Zimbabwe Trust**

Helpline Zimbabwe Trust is a local non-governmental organization that was established in 2008 with the main objective of promoting community healing, protecting and restoring dignity to vulnerable women and children, facilitating conflict transformation and promoting peace within communities. The organization implements psychosocial support, human rights advocacy, peace building and conflict transformation, governance issues, emergency response and livelihoods development projects through community participatory methodologies. The geographical coverage of interventions include Mt Darwin, Muzarabani and Shamva in Mashonaland Central Province, Mudzi, Mutoko, Mrehwa and Uzumba, Maramba, Pfungwe (UMP) in Mashonaland East Province, Hurungwe in Mashonaland West Province, Mberengwa in Midlands Province and Epworth in Harare Metropolitan Province. The Vision of the organization is to achieve a fair and just society in which women and children are treated with respect and dignity and have equal access to opportunities available to citizens of Zimbabwe. The Mission is to restore dignity, promote healing and reconciliation, enhance socio-economic development of internally displaced persons, primarily women and children, through offering protection, psycho-social support, food relief, promotion of income generating projects and advocacy in Zimbabwe

## **2.3 INCOME GENERATING PROJECTS BY HELPLINE ZIMBABWE IN SHAMVA WARD 11**

### **2.3.1 Entrepreneurship skills training**

Entrepreneurship skills training is an initiative by Helpline Zimbabwe that is meant to build the capacity of rural women to manage their own businesses as groups or as individuals. The training is also offered to strengthen the sustainability of income generating projects and as well as empower women with the knowledge that majority of them failed to get through the formal education system due to patriarchy and other social challenges. The trainings are conducted using participatory methodologies that enable disadvantaged people to understand better. The entrepreneurship skills training workshops are normally conducted for four consecutive days with a minimum of about 50 participants per each group. Topics covered during the workshop include business idea generation, business management, record keeping, marketing, group formation and conflict management among others. Before training women in business management a baseline survey is carried out to have an appreciation of their levels of understanding business concepts. The baseline information is important for the organization to develop training manuals and select the content that is appropriate to meet the needs of the target group. The objective of the training is to capacitate women entrepreneurs with skills on business management such as cash flow projection, record keeping, business ethics, marketing, costing and developing business plans among others.

### **2.3.2 Market gardening**

Helpline Zimbabwe promotes income generation through production of horticultural crops. The organization mobilizes resources that are required for construction of horticultural gardens in the communities. In Ward 11 alone there are three horticultural gardens that have been constructed and more than 90 women are benefiting from this initiative. The women are supplied with garden materials and they engage their husbands and other volunteers from the community to assist with

labour during the construction of the gardens. Helpline Zimbabwe ensures that the women receive training in horticultural production to impart them with knowledge on how to manage crops. The gardens are different from traditional gardens which the women already have in that, these gardens are managed on commercial basis, the crops that are grown are informed by the demands of the market. During the first cropping cycle the inputs are provided by Helpline Zimbabwe and the women will recapitalize their projects in the following seasons. Women are put in groups and mostly the grouping is done through geographical considerations. Women from the same communities usually combine to form a group. On average each garden consists of 30 members. The management of the garden is done by a committee which is selected by the members themselves. The group develops a constitution that guides their code of conduct. The constitution is considered as the supreme law of the group that guide the election procedures, disciplining procedures , conflict resolution guidelines, cash management, days of working and other social issues that directly affect the working of the groups. Although the women collectively own the gardens, each member has her own beds which she manages but the decisions on which crop to grow are made by the committee. The seedlings are produced and managed collectively and every member will be allocated her portions at transplanting stage. The planting is not done haphazardly, they agree on which rows to plant and they practice crop rotation. In communal areas land is usually provided by community leaders such as village heads, councilors, and chiefs.



*Picture 1: A photo showing one of the market gardens in Shamva Ward 11. Source: Field work*

### **2.3.3 Small livestock**

Helpline Zimbabwe promotes rural women to generate income through rearing of small livestock. Projects that are implemented under the small livestock category include rearing poultry (broilers, road runners, and layers), rabbits, goats, piggery as well as bee keeping. The projects are done in small groups as well as individuals. Livestock breeding training is provided specifically depending on the type of the project an individual has selected. The groups and individuals are also trained in business management techniques, marketing and group dynamics. Helpline Zimbabwe provides the startup capital and for these projects. The women were given first breeds with the exception of bees. Goats are managed individually and each participant was

given three goats for a start in 2010. Reports from Helpline Zimbabwe indicate that 60 women benefited from the small livestock project. The construction of the shelters is done by the women through assistance from their husbands, children and family members.



*Picture 2: Photograph of broilers kept by a group of women in Shave ward 11. Source: Field Work*

#### **2.3.4 Arts and Crafts**

Arts and crafts are an umbrella term that is used by Helpline Zimbabwe to refer to projects such as sewing, carpentry, welding, pottery and weaving and peanut butter making. Women entrepreneurs investing in these income generations were provided with vocational skills training to enhance their skills in the line of business they wanted to pursue on. The main objective of the



training was to improve the skills of the entrepreneurs to improve the quality of the goods they produce to meet the standards of the market. These projects are done in small groups of three to five members. The members assign each other tasks depending on the skills. They also form a committee; develop a constitution which guides the operation of the group. Project equipment's are usually kept by the group leaders who usually are the chairpersons in most cases. Some types of these income generating projects require highly skilled people for example welding, carpentry, weaving and sewing. To market their products the groups of women have to find a place to display their wares either at business centres or along the road side of highways and at times they walk around the communities selling the products. Helpline Zimbabwe provides the first startup capital inform of tools and equipment to the women.

### **2.3.5 Internal savings and lending Schemes**

Helpline Zimbabwe also initiated internal lending and savings schemes (ISALS) in Shamva ward 11. The groups are formed through self-selection. Groups range from 15 to 25 people. The participants receive training which usually takes 5 days. The trainings covers concepts on group formation, elections, constitution development, savings and social fund policy development, savings and loaning, records keeping, cash flow projection among others. This type of project is not financed by the Helpline Zimbabwe in terms of providing startup capital like other projects discussed earlier. The members of the group agree on a certain amount of money that is contributed periodically, most groups contribute savings fortnightly and others monthly depending on what has been agreed by the group. ISALS are transparent in that everything is done in front of the group ( money counting, depositing contributions and giving out loans) The money creates a fund that is loaned to group members at an agreed interest rate. At times loaning can be done to members outside the group depending on the discretion of the group members.



The interest rates ranges from 5 to 10 % per month in most groups. The saving and loaning is done for an agreed period by the group members. Most groups have cycles ranging from 8 to 12 months. Towards the end of the cycle the members reduce the loan repayment period so that all the funds are returned to the group before the disbanding day. On the disbursing day the groups share the money according to the shares or contributions of each member. A member cannot benefit an amount that is not proportional to what he or she has contributed. It is not always that the group members decide to share money, at times the groups agree to buy groceries, seeds and fertilizers, assets, cooking utensils depending on what has been agreed.

### **2.3.6 Trading or Vending**

Trading is no longer an urban phenomenon as it used to be. In Shamva Helpline Zimbabwe has provided startup capital to women who had submitted their proposals to engage in buying and selling activities. These women practice cross border trading and the products they sell include second hand clothes, new clothes, kitchen utensils and groceries. For a start each woman received a bale of second hand clothes as capital and by that time a bale of clothes ranged between \$350- \$400 depending on the quality of the clothes. In the trading business women do not sell the same type of goods, they sell products that are on demand on the market. In Shamva most of these women are still operating as informal traders and they display their products at open spaces at business centres such as townships and growth points. Those in cross border trading are at times given orders by their clients.

### **2.4 THE STATE OF WOMEN IN SHAMVA WARD 11 BEFORE IGPs**

The discussions on the state of women before the project brought out different responses. About 74% agreed that they did not have business knowledge and were not entrepreneurs at all. The

participants enjoyed using the phrase “100% house wives” meaning to say that they were not doing anything to improve household income and they spend 100% of their times at home looking after their children and husbands. Through income generating projects, the women feel being employed because they no longer spend most of their times at home. Before venturing into income generating projects most women pointed out that they were victims of domestic violence mostly perpetrated by their spouses. The women pointed out that violence in married couples was high because they were depending on their husbands for financial assistance on all household needs and in cases where the husbands cannot manage they ended up in conflicts.

60 percent of the women pointed out that they could not afford to provide their children even a decent meal per day. A decent meal according to them contains starch, proteins and vitamins sources. Others agreed that it was difficult for them to provide three meals per day to their children. Shamva district is mainly a mining area as has been pointed out in the previous chapters; the women stated that their husbands were abandoning them and their families as they could spend weeks or months away from home- in the mining claims. Their husbands mostly relied on illegal gold mining. The older women preferred to say “*varume vedu vaiva maGermans*” whilst the middle aged and younger women used the words “*varume vedu magweja/ makorokoza*” meaning to say ‘*our husbands are illegal gold panners*’. According to the women money from their husbands was not guaranteed, because at times their husbands were raided by the police and got arrested. During such moments the women had to sell some of the family assets to look after their families and help to pay the fines to the police for the husbands to be released.

90% percent agreed that they could not access basic needs such as food, building better houses, buy new clothes, send their children to school and pay for hospital bills in the event they got sick. Providing for the family was 100% fathers' responsibility. During the period when the fathers could not raise adequate money the children had to drop out of school and some were marrying younger and boys had to join their fathers in the illegal gold mining business. A few could see their children through secondary level. Most children were ending school at primary level. Cases of child marriages and child labour were higher in Shamva in the past as compared to these days according to the women. During a focus group discussion one participant said, *“vana vedu vasikana vaiti ukashaya mari yechikoro vofunga zvokuroorwa, vamwe ndovaizo batwa chibharo kuma mining claims uko vaienda kunobika nekutengesa chikafu kumagweja”* meaning... *“when the girl child failed to proceed with her education, she would thought of getting married, others were being raped in the mining claims as they seek livelihood through preparing and selling food to the illegal gold miners”*.

Ward 11 stretches along Zvirungurira River which is rich in alluvial gold. During a one on one interview with one other participant, the issue of illegal gold panning was not only associated with men, the women dominated the practice too. She showed the researcher wooden basins and other equipment which they used to separate gold granules from the mud as well as explaining how they go about it. According to her, life was tough and the business was risky as they would go along the river during flooding to collect the deposited silt on the riverbed which she said in most cases contains high levels of alluvial gold. In addition to that participating in gold panning was a seasonal activity mainly practiced during off farming seasons.

Geographically, Shamva is also commercial farming region and before the Land Reform Program more than 70 % of the land was owned by the commercial farmers. Ward 11, however,

was a communal area even during the colonial period. According to the participants the white farmers had no interest in occupying the area because its rocky, the soil is poor and the rains are generally low as compared to other wards. The community has low agricultural activity in general and poverty levels are high. The women entrepreneurs pointed out that before starting their own projects they used to work in other people's fields to get food, money and other resources. They were a source of casual labour for farmers in the A2 models. During the farming seasons women and children would travel distances to the neighbouring farms to seek for part-time jobs where they were at times paid cash or in kind. On average the payments for a day's labour in the farms was \$3 and payments in kind were mainly maize grain, clothes and groceries. Groceries included things such as soap, sugar, salt and cooking oil.

In addition to the plethora of socio-economic challenges faced by women, before the women's participation in income generating projects, their participation in decision making at both household and community level was very low. Although the participants had mixed judgments over the issue about 54 % percent agreed that although patriarchy is there in each and every household, the levels and extent of male dominance is really decreasing. As women are getting more and more empowered the power and dominance of men in controlling women's lives is reducing. Before the project household decisions were mainly centered on the husbands who would determine the food to be eaten, the clothes to be worn, the furniture and property to be bought. Men were decision makers because they were both centres of power and finance as well. Women would depend on their husbands for everything. In communities, recognition of women's issues was very low. Development committees such as village development committee (VIDCO) and ward development committee (WARDCO) were dominated by men. Women were not mobilized to advocate for their concerns in the economic, social and political spheres so all

deliberations on development issues affecting women and children were mostly made by community leaders such as village heads in consultation with men in the villages.

Before venturing in to small business the roles of women were confined in the home. Interactions and networks were very low. An interview conducted by the researcher with a woman in Internal Savings and Lending Schemes had this to say; “ *Mwanangu nguva yangu yaiperera ndiri pachivanze pangu. Ndaigofamba ndichienda kupi? Zvasiyana naiyezvino kwatava kusangana madzimai chishanu choga choga kumukando. Unotombonzwawo zvirikuitika nekubatsirwa nevamwe pane zvirikunetsa*” Translated “*My child I used to spend all my time at home. Where would I go? It is different from now where we are meeting every Friday at the Savings Club. Where I can get updates from others on what is happening around and assistance on various issues from my peers*” From the interview it showed that before the project social networking for women in Shamva was poor and platforms for women to discuss issues and matters affecting their lives and livelihoods were limited.

Ownership of property and assets was limited to men. According to the women before venturing into income generating projects, they had limited assets and property. One of the respondents pointed out that she used to have insufficient kitchen utensils and in the event that she had many visitors she had to borrow some plates and pots from her neighbours. At times she had to prepare the food and feed the visitors in groups meaning to say she had to prepare and feed a certain number and prepare again to feed remaining. As she narrated, “*... having visitors at my home was stressing because I had no adequate utensils to cater for large numbers. Although my husband was getting money from piece jobs he was not giving me the money to buy kitchen utensils. To him household property was having a plough, a scorch cart and other farming equipments*”

**Table 6: Socio-demographic characteristics of the participants**

Characteristic	Count (n= 30)	Per cent
<b>Sex</b>		
Males	2	6.67%
Females	28	93.33%
<b>Age Group</b>		
Mean	43.96	
<b>Marital status</b>		
Married	15	50%
Widowed	10	33.33%
Separated/ divorced	2	6.67%
Never Married	3	10%
<b>Household size</b>		
Mean	5.07	
<b>Education Levels</b>		
Never attended	2	6.66%
Primary	11	36.66%
Secondary	15	50%
Tertiary	2	6.66%

*Source: Field work 2016*

Study findings showed that married women are the major beneficiaries of Helpline projects because they constitutes 50% followed by widows who constitutes 33% and then the never married who constituted 10%. 57% of the participants have reached secondary school level whilst 33% ended school at primary school. 6.66% never attended school. On average each household has 5 members. The age mean is 43.96 years. Since the project targeted women only, women dominated the participation in this research with 93.33% and 6.67% males were the key informants who participated in this research.

## **2.5 Factors pushing women into income generating activities**

There are a number of factors that are pushing rural women to be actively involved in income generating projects. 66.66% of the women mentioned that they had to join Helpline Zimbabwe income generating projects because of economic hardships. By economic hardships the participants meant that they could not afford things like food, school fees, medication, clothes and other things that support the education of their children. Among these, almost every participant mentioned that their community is food insecure so they have to improve the accessibility and availability of food in their households through supplements. On Food insecurity the participants pointed out that, depending on farming alone is no longer predictable because of effects of climate change. For the past 3 years the community has been affected by erratic rains so people's livelihoods were also affected. The factors which pushed women into business ventures were almost the same only that some respondents had a number of factors on their lists whilst others have just a few causes. The participants argued that although Helpline Zimbabwe started working with them in 2010, they had some income generating activities they were doing. 35% of the participants pointed out that they stated income generating projects as back as 2000 when the economy of Zimbabwe was on a sharp decline whilst 20% began small income earning initiatives in the early 90s when massive retrenchments affected the country through Economic Structural Adjustment Programme (ESAP).

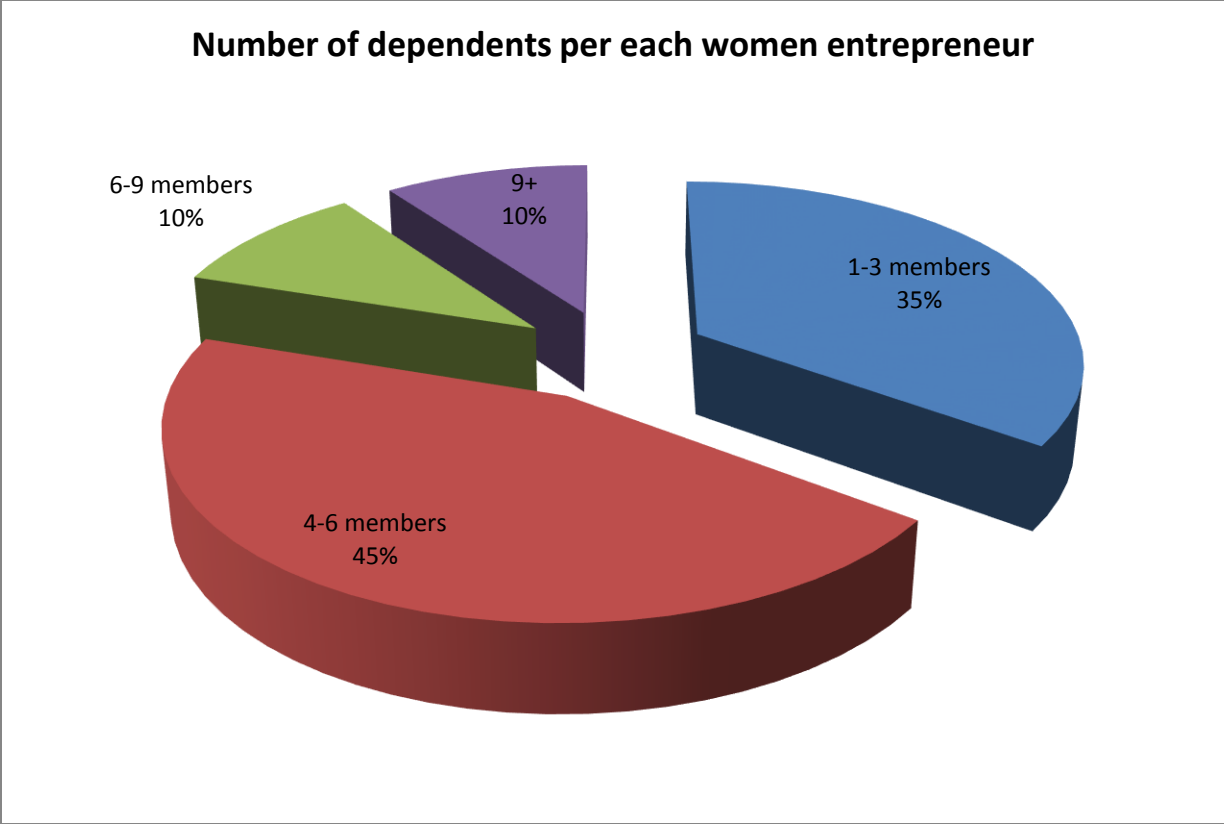
One widow pointed out that she had to start selling vegetables in the community after her husband died. When the husband was still alive he used to provide for the family but when she became the head of the household she had to provide everything for her family alone. She had limited opportunities so she chose market gardening because it doesn't require a lot of skills. About 6.66% of the women said that they had to be involved in income generating projects to

supplement their husband's salaries. They argued that although their husbands are formally employed in the public service, the salary is not sufficient to meet all the family needs and they could not buy assets such as furniture, farm equipment, construct better houses and purchase residential stands in the growth point. Acquiring assets is also a pushing factor for women to start their own business. A focus group discussion with women engaging in internal savings and lending schemes (ISALS) revealed that at the end of saving cycles the women at times do not share the proceeds from their project in form of money. They buy each other household assets such as kitchen utensils, furniture, inputs such as seeds and fertilizers and small livestock such as goats, sheep and chickens.

On average the household size is five, but it was noted that one other contributing factor was an issue of extended families. There were two older ladies above sixty years who had more than ten grandchildren to look after. The first one had thirteen grandchildren and the second one had eleven. Also 33% of the participants pointed out that they had elderly parents, siblings and children of their relatives to look after. The increase in household size meant that the women had to go extra miles to mobilize adequate resources to provide for the families.

**Fig 1: Number of Dependents per each women entrepreneur**





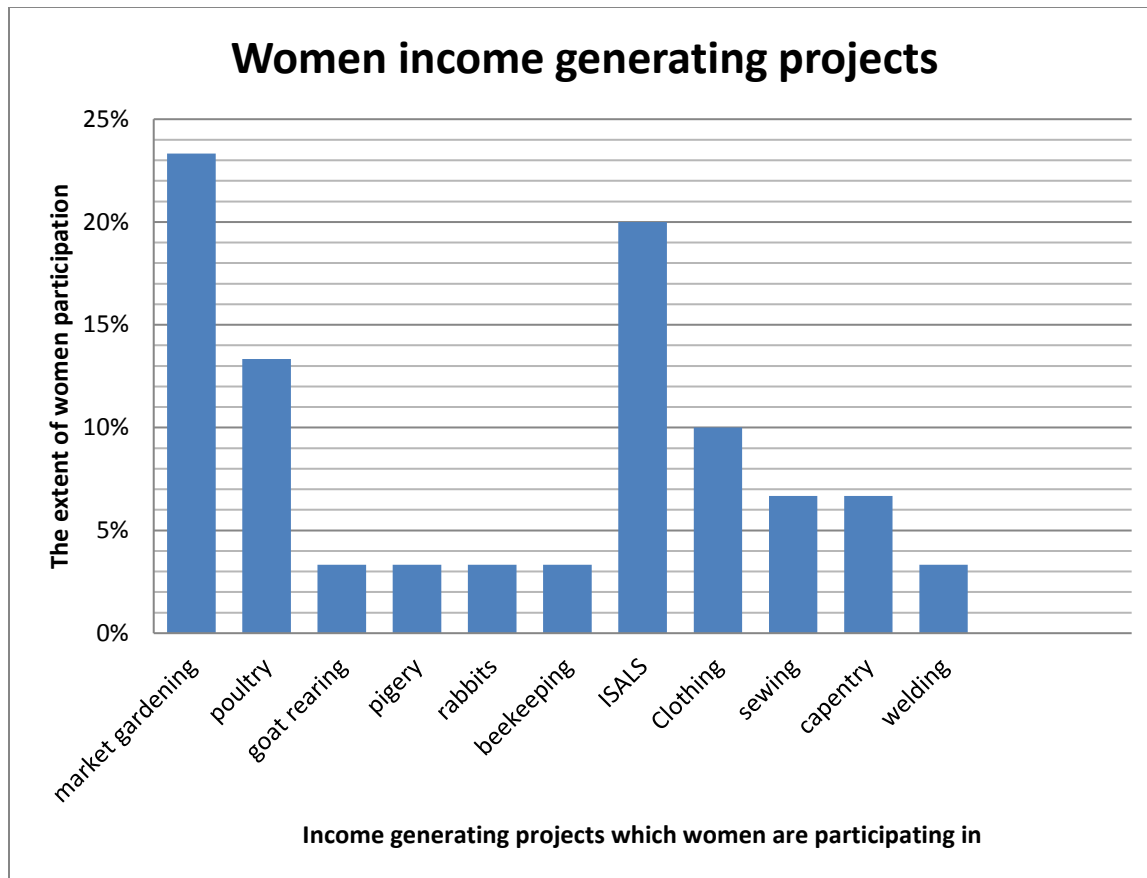
*Source: Field Work 2016*

One other lady said that she started venturing into income generating projects after she was retrenched. She was a holder of Bachelor’s Degree in Psychology, and her husband was employed in the public service. She argued that Zimbabwe has a high unemployment rate that even the degreed are jobless. After her retrenchment she approached Helpline Zimbabwe in 2013 with her business proposal. From there she was provided with start-up capital to start poultry keeping project. The younger women (those below 40 years of age) constituted 40% the participants and according to them they started income generating projects because there was no employment.

**2.6 Distribution of women income generating projects**

According to the women the decision to choose a project was informed by a number of factors such as access to resources, for example, land, water and labour. Also some income generating projects are determined by the skills of the participants for example welding, carpentry and sewing to mention some. The majority of the interviewed participants were in market gardening that constituted 23.33% of the total sample. Actually in Ward 11 Helpline Zimbabwe has constructed 3 market gardens each with 30 participants. Women acknowledged that income from horticultural products is very low but the women prefer market gardening because the market is guaranteed. *“I prefer the project because I know that the market is within the community I am staying and \$1 or \$2 is guaranteed everyday”* said one of the participants in market gardens. 20 % of the women are doing internal savings and lending schemes. It was observed that the women participating in this type of project have other projects which they do to raise the weekly, fortnightly or monthly contributions. ISALS are considered viable because the groups make their income multiply through loaning.

**Fig 2. Shows women income generating projects in Shamva**



Source: Field work 2016

Small livestock projects such as poultry, goat rearing, piggery, rabbits and bee keeping constitutes 26.65% of the participants in this research. The researcher had to cluster sample the participant's in order to have an all-inclusive assessment of the projects. Small livestock projects are dominated by poultry breeders. On poultry it was observed that the majority of women prefer keeping broilers with 54% followed by layers with 32% and 14% road runners. Broilers are preferred by most women because of quick rate of return on investment. A broiler matures in 6 weeks so the women farmers are attracted by that. Most participants agreed that they keep roadrunners at their homes but not for commercial purposes because road runners take a lot of time to mature. Participants had mixed feelings over layers though they said layers are more profitable than broilers but take more time (6 months) to reach the laying stage.

Interesting to note was that vending is no longer an urban phenomenon. Selling of second hand clothes (*mabhero*) is fast growing in the rural areas. According to the women they were given a bale each by Helpline in 2010 and since then they have managed to expand their business. The ban of second hand clothes by the government of Zimbabwe towards the end of 2015 is making the women cry foul. However, the women are graduating from selling second hand clothes to selling of new clothes which they are importing from South Africa, Zambia and Tanzania. About 10% of the women are engaged in this business. It was noted that selling of second hand clothes and cross boarder trading is dominated by younger and educated women. On arts and crafts projects, sewing constituted 6.67%, carpentry 6.67% and welding 3.33%. These projects do not attract a lot of women because they depend on skills. It was noted that women who had received welding and carpentry equipment had incorporated skilled men into their projects as a strategy to penetrate and compete in this male dominated trade.

## **2.7 THE IMPACT OF INCOME GENERATING PROJECTS ON:**

### **2.7.1 Household income**

The effects of income generating projects on women's access to own income was identified as the most success of the project. Project beneficiaries used the most significant change (MSC) approach to narrate their standards of living before and after the project. 74% of the participants pointed out that before they joined income generating projects funded by Helpline Zimbabwe they had to depend on husband's salaries and remittances from working children or relatives. Those without working relatives had to work as farm labourers or domestic workers in other people farms and homes. The women stated that access to their own income has increased by over 60% since they started income generating project.

**Table 7 below shows approximate income realized by the women carrying out various income generating projects in Shamva.**

Type of income generating project	Estimated income per day		Estimated income per month	
	Daily low (\$)	Daily high (\$)	Monthly low (\$)	Monthly High (\$)
Market gardening	1	15	60	300
Broiler rearing	18	60	600	900
Layers project	13	40	150	500
Road runners	12	70	180	260
Goat rearing	-	-	120	400
Piggery	-	-	190	800
Rabbits	15	60	180	600
ISALS	-	-	40	650
Clothing	20	50	450	800
Sewing	15	40	170	350
Carpentry	-	-	160	780
Welding	-	-	280	700

*Source: Field work 2016*

Table 7 above shows that minimum income obtained by the women ranges from \$1 to \$20 depending with the project. Small livestock projects are the highest paying projects with income ranging from \$18 per day to \$900 per month for broilers, followed by piggery, and clothes vending. It was observed that high income projects also require high capital and have high production costs. According to the women entrepreneurs their profits have dropped as compared to the years 2011 -2014. During the 2011 to 2014 period women in high income generating projects claimed that they were raising more than \$2000 dollars per month. During interviews 80% women complained of low sales due to the economic challenges facing the nation. Their business started to get low as from 2015 and their fear is that, if the situation continues like this their projects may fail to recapitalize. They pointed out that during the boom of their projects their life styles had changed in terms of food, the type of schools for their children, clothing and

even entertainment. It was sad that by the beginning of 2016 most women entrepreneurs had to send their children back to council and government schools where school fees are very low. However, the other 20% was satisfied with the money they are still getting from their projects and they said that they can still manage to meet the basic needs of their households.

### **2.7.2 Ownership and control of Assets**

The involvement of women in income generating projects, has improved their access, ownership and control of both movable and immovable assets. 83% of the participants pointed out that through income generating projects they are working, they have managed to acquire movable assets such as furniture, kitchen utensils, farm equipment's such as scotch carts, ploughs, wheel barrows , harrows, irrigation pipes and water pumps. 42 % stated that they have managed to invest in livestock such as cattle, goats, sheep and chickens. 10% have managed to buy immovable assets such as land and residential stands in Wadzanai Growth point and at Chakonda Township in Shamva. The women are in process of constructing their houses which they think if all goes well by end of 2016 they will have completed. 6.67% managed to buy cars from the projects they are doing. In general, project women find income generating projects as empowering despite the challenges they face in their projects. As the women compared their past to their present the projects have made them have assets of their own, which have given them a lot of respect in the communities and families.

To get adequate income to buy the assets, rural women have formed social saving schemes known as “rounds”. The women self-select each other and make a group of at most five people. The group agrees on an amount to give to each other rotationally on an agreed days or dates. This approach is not the same with ISALS. With rounds no interest is charged. The women

prefer to do rounds with peers doing the same type of business mainly because people doing the same business understand each other better on the amounts they can raise from their business. In Shamva women in income generating projects do weekly rounds mostly every Friday or Saturday. Their weekly contributions ranged from \$20 to \$250 depending on the income that can be raised from their projects. A focus group discussion with women in clothing revealed that they were contributing \$250 per week on rounds. Through rounds women are able to inject more capital into their business to increase the stock and even diversify their IGPs. Importantly to note was that, the choice of assets purchased by the women did not necessarily reflect the profitability of their projects but investments were determined by the priority and choices of the entrepreneurs.

**Table 8: Assets acquired by women through IGPs in Shamva**

<b>Type of Asset</b>	<b>Percentage</b>
Residential stand	10%
Household furniture ( sofas, wardrobes, beds, kitchen units, tables, chairs)	83%
Kitchen utensils ( pots, plates, dishes etc)	83%
Farm equipment/ inputs (scotch carts, ploughs, wheel barrows, harrows, water pumps, irrigation pipes, seeds and fertilizers)	36%
Livestock ( cattle, goats, sheep and chicken)	42%
Cars	6.67%

*Source Field work 2016*

The table above shows that 83% of women managed to buy household furniture and kitchen utensils using income from their projects. It was noted that income from the projects was also used to diversify livelihoods as witnessed by the 36% of women who invested their income in

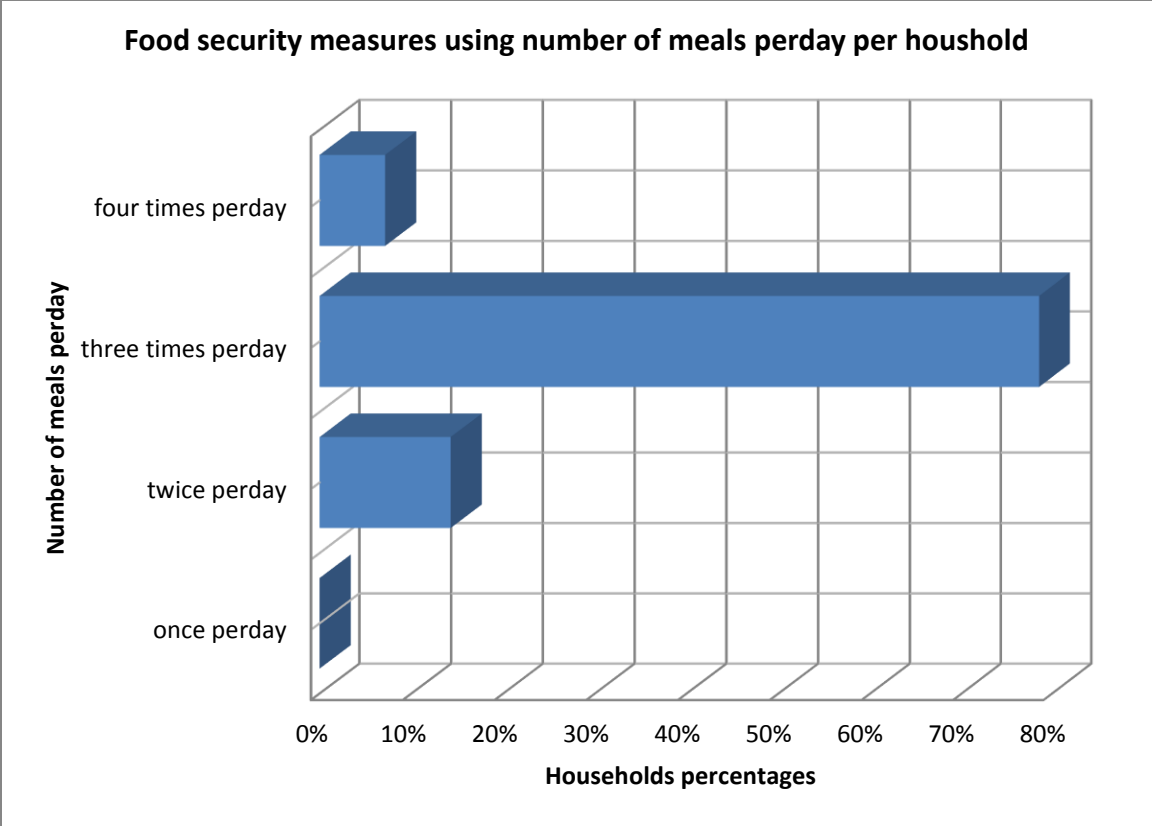
purchasing farming equipment and 46% women who acquired livestock. According to the women in small income generating projects, having access to income of their own is like having a key to reduce the inequalities that exists between them and their male counterparts. A participant during focus group discussion had this to say; “traditionally ownership of assets such as cattle, ploughs, harrows and scotch carts was limited to men but nowadays women are having access to income more than men through informal trading, so we now buy these assets to improve food production at home”

### **2.7.3 Household food security**

Women participation in income generating projects has direct effects on household food security. Before the women started income generating projects 60% of them could not afford to access adequate food for their children. The increase in household income enabled women to improve availability of food in their households through direct production or accessing it at the market. Women in ISALS pointed out that towards the rain season they use their income from their project to purchase agricultural inputs such as fertilizers and seeds. Instead of giving every member her shares in monetary form the groups buy agricultural inputs and distribute among the members and through this approach food security has been enhanced as families could manage to plough their fields in time using the early rains.

**Fig 3: Number of Meals per day per Household**





Source: Field work 2006

The bar chart shows that 79% of the women are food secured since they can afford to provide food three times (breakfast, lunch and supper) per day to their families whilst 14% stated that they can afford two meals per day (in the morning and in the evening) while 7.14% said that they can afford providing food to their children four times per day. If the 7, 14% of families giving their families food four times per day is added to the 79% it shows that 86% of the households are food secured. Differences in the meals per day were determined by the amount of income the families can get. Others argue that although the money they are getting seems adequate to provide food to their families three times per day, at times they fail doing so especially during beginning of school terms when children needs fees and other educational supplies. The household will opt to forego a meal in order to reduce expense on food and increase savings towards school fees.

#### **2.7.4 Access to Education**

The impact of income generating projects on women was also assessed through looking on their capacity to pay fees and provide other supporting supplies to support education of their children. 71% of the participants showed that they are able to pay for the education of their children whilst 29 % said that they are not able to pay fees for their children from pre-school to A' level. Failure to pay fees was not an indication that the children are not going to school or have dropped out of school it was an assessment on the capacity of parents to pay fees. Those failing to pay fees said that they owe schools some money and were not sure if they were going to be able to pay it since the amounts have been accumulating for a number of terms. These parents were taking advantage of the education policy imposed by the government that prohibits schools from sending children home because of failure to pay fees. The women entrepreneurs pointed out that their IGPs were the main source of income to raise fees for their children. Focus group discussions (FGDs) with the participants revealed that even the children are appreciating the value and contribution of their parents or guardian's project towards their education. The women said that their children also participate in the projects during school holidays and weekends. Women in market gardening stated that their children help them in watering, adding fertilizers, and repairing the gardens, weeding as well as taking the vegetables to the market.

There was a strong relation between the ability of the parent or guardian to pay fees and the level of education they attained. The 29 % who pointed out that they are failing to pay fees are those who have never attended school or have ended school at primary level. From this perspective it was difficult to relate failure of the women to pay fees to the income they raised from the projects. The income could have been sufficient but because of low education levels attained by the women they may not have been prioritizing education of their children. The

research did not look into types of schools the women entrepreneurs are managing to send their children to but from the discussions it was observed that most women preferred local government schools because of low fees they charge.

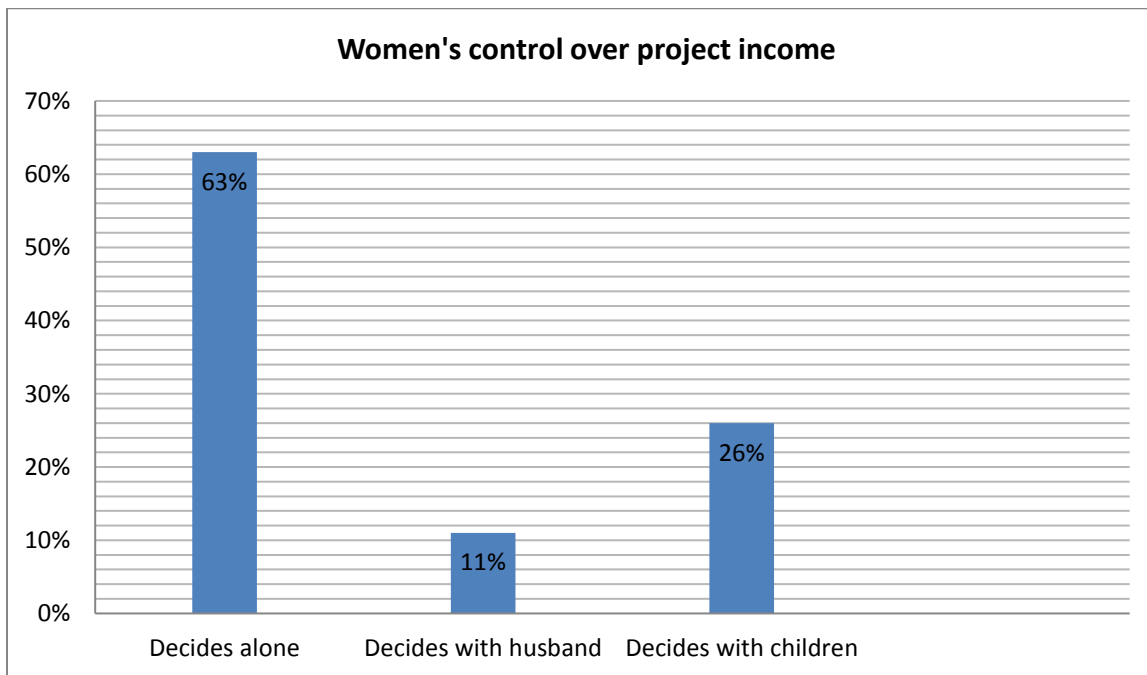
### **2.7.5 Impact on Health**

The impact of income generating projects on health was also looked at. 93% of the women said they are able to send their children to hospitals and pay medical costs for their families with income from their projects. 7% said that they do not send their children to hospitals when they got sick because of religious reasons but however agreed that if their church allowed them to go to hospitals they could manage doing so. The women pointed out that with their low income they can only manage paying medical bills from the local government hospitals and also paying for cheaper drugs from the pharmacies. In the event that expensive operations needed to be done they said they could afford doing so. Women entrepreneurs complained over the conditions set by medical aid societies in selecting their members, for example requesting a pay slip, letter of confirmation from employer etc. These demands mean that their services are only accessible to formally employed people because they are the ones who can meet the demands. The participants stated that they can manage to pay for monthly subscriptions to medical aid societies with the income they are getting from their business but it is the opportunities that are limited.

### **2.7.6 The effects of income generating projects on women's control over income**

According to Sarah Longwe empowerment is reached when women have control over factors of production as their male counterparts. Participation of women in decision making at both household, community and national level is crucial for development to take place. Before the women ventured into income generating projects, their husbands were the breadwinners. Women had to depend on their husbands for everything and decision making over finances was controlled by men. The research also looked on who decides on how the income from IGPs was used. In response to that 63% said that they decide on their own how to use the money whilst 11% said they decides together with their husbands and 26% said they discuss with their children.

**Fig 4: Household decision making over use of income from IGPs**



*Source: Field work 2006*

The graph above shows that women have control over income generated from their projects as compared to the past. 63% make decisions on how the money should be used. The women

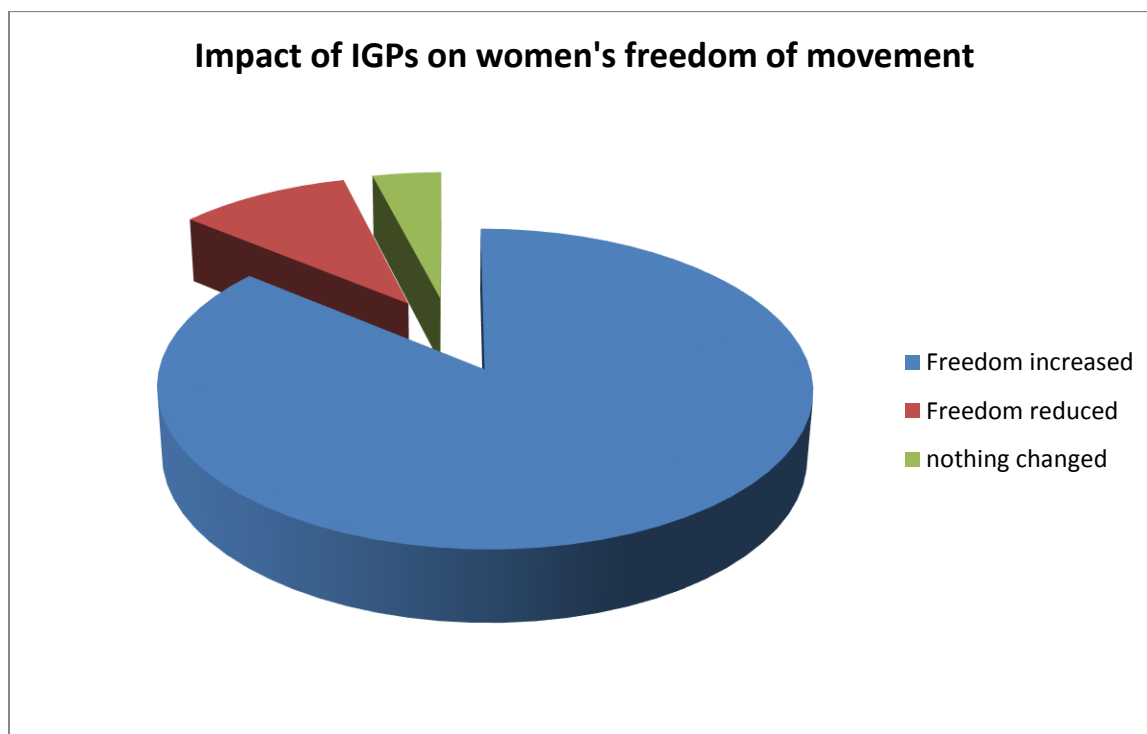
entrepreneurs had various reasons why they make individual or engage their partners on how project income should be spend. A one on one interview with a woman in sewing business had this to say: *“As a mother I have a lot of household responsibilities, I know what is needed within the home so when I get money there is no need to consult my husband because if I consult him the money will be diverted for other use. I pay for what I prioritize”* Through ownership of personal income the women take it is an opportunity to improve their status by acquiring assets as land, build houses, buy household furniture and own livestock.

Others pointed out that if they involve their husbands in their businesses the husbands may end up taking control of everything and the businesses will never be theirs anymore so keeping men out of their business was the best alternative. One of the participants in poultry project said that she decides with her husband how the income should be spend because the husband helps her through feeding, cleaning, repairing the run and transporting the chickens and eggs to the township where they market and sale their products. She cannot do everything alone because when she is at the market there is need for someone to be at home feeding and looking after the chickens. She went on further to say; *....”The project no longer belongs to me alone but for every member in the family and through family support the project has grown very fast, so income from the business belongs to the family”*. Widows and single mothers pointed out that they make financial decisions with their children because the children contributed a lot to the success of the income generating projects through provision of labour in the production cycle and marketing of the products. The freedom over income use is also determined by power dynamics within the household.

### 2.7.7 Impact IGPs on women's freedom of movement

Research findings showed that participation of women in income generating projects has positive impacts on freedom of movement. 86% agreed that participation in income generating projects makes women more free on move out of the home whilst 10% said their engagement in income generating projects have negatively affected their mobility whilst 4% said nothing has changed on their movements

**Fig 5. Impact of IGPs on women's freedom of movement**



*Source: Field Work 2016*

From the pie chart it shows that the participation of women in income generating projects improves their freedom of movement. During interviews project women preferred to use the phrase “*fulltime house wives*” meaning to say before the projects they spend 100% of their time at home. Their engagements in income generating projects have increased their freedom from of

movements as they spend more hours of the day at townships, along the highways and growth points selling their products. Depending with the type of projects, most women leave their homes around 8am soon after their children have gone to school and come back home between 4 and 6 pm from their selling points. Women in cross boarder trading spend more than a week away from home. One respondent in cross boarder trading had this to say: *“We spend three days of travelling from Zimbabwe to Tanzania. In Tanzania we stay two to three days purchasing the products we will resell here and then will spend another three days on our way back home. So we spend eight to nine days away from home”* The women argued that they no longer face restrictions from their husbands because their projects are the main source of household income. IGPs have increased women's' movements as they source for inputs for their projects. Some projects such as poultry keeping involves movements as women have to go to the growth points and nearby townships to buy stock feed. Increased access to and control over income by rural women have increased their movements to business centres to make both smaller and bigger purchases of groceries , clothes, furniture, farm equipment's among others.

However, the experiences of participants were different as 10% reported a reduction on freedom of movements as they said that they could not leave their homes or spend a day away from home because of the nature of projects they were doing. Projects such as poultry, piggery and rabbitry required their attention every day. If they were to travel away from their homes they had to find other people to pay to look after their livestock. It was noted that the restrictions were not imposed by their husbands. They however greed that through these projects they had gained exposure to a number of places as they travel at times when searching for new markets, buying stock feed and participating in agricultural shows.

### **2.7.8 Impact on decision making and child related issues**

The participation of women in income generating projects has increased their decision making on child related issues. 100% agreed that through increased access to and control of own income women were in a better position to make important decisions on child related issues such sending their children to school, buying food, clothes, health issues and overall wellbeing. Women pointed out that these responsibilities were already theirs even before their engagement in IGPs but what had changed most was that, with increased access to income they were no longer depending on income from their husbands to pay for their children's welfare, and education. Women entrepreneurs pointed out that since they started their small business most their income has been spend on issues to do with their children. During an interview with a participant in vending business she said “..... *After the death of my husband, it downed on me that the future of my children were now in my hands alone. Although my children had uncles and aunties, I was not possible for me to depend on them because they had their families too. I am proud of myself because through these projects I am managing to send my children to school. My first born is now at Bindura State University, the second born is doing A' level at Wadzanai High School, the third born is in Form 4 and my last born is in form 2*” The research findings show that the more women become financially independent the more they are involved in decision making on issues related to their children.

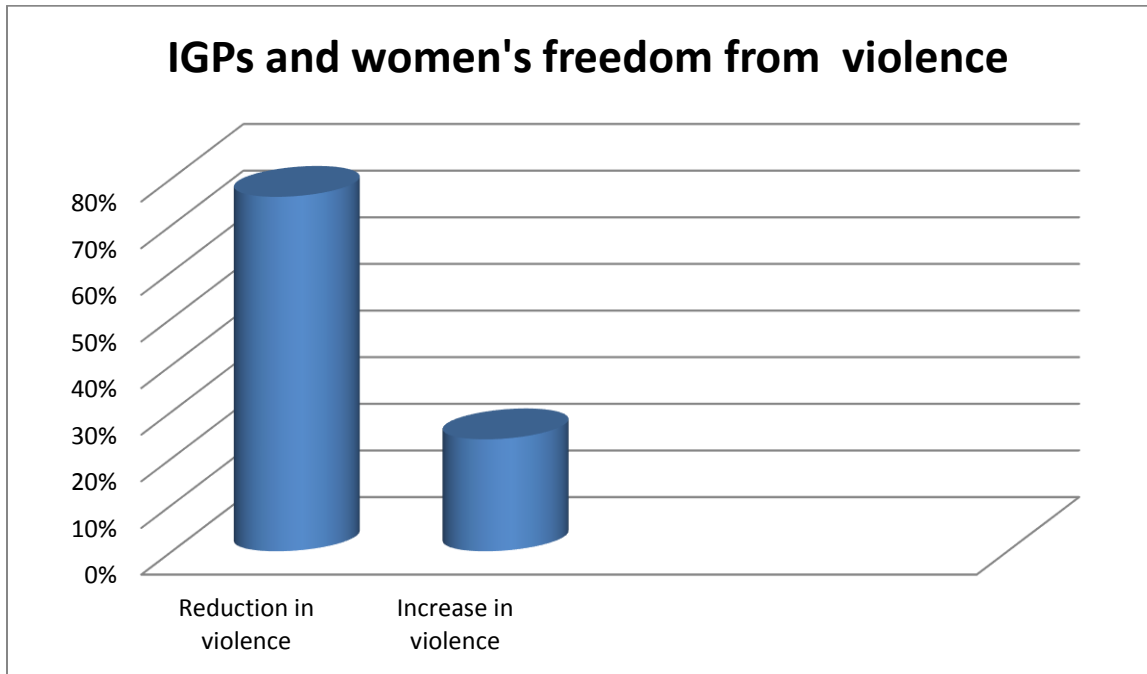
### **2.7.9 Freedom from violence**

The study found out that participation in income generating projects had an impact on reduction of violence against women in Shamva. 76% of married participants agreed that women economic independence had an effect on reduction of violence against them. By reduction of violence the



women were not saying they are not exposed to spousal violence at all but because of the respect they have gained within their household there has been a reduction on cases of violence in their lives.

**Fig 6: Impact of IGPs on women’s freedom from violence**



*Source: Field Work 2016*

As they compared their lives before and after the project, before venturing in IGPs women were victims of violence perpetrated by their spouses due to economic challenges. After their involvement in Income Generating projects women no longer depend much on their husbands and this has reduced the prevalence of conflicts in married couples. 24% pointed out that their involvement in income generating projects have led to an increase in violence in their households as they can no longer spend much of their time with their families. The 24% also pointed out that violence had increased because their husbands did not know how much money the projects could raise and would expect their wives to cater for all household needs. Some women complained

that after their engagement in income generating projects their husbands became lazy as they no longer look for piece jobs or engage in gold panning

### **2.7.10 Self-worth**

The projects have managed to make women's capabilities more visible in communities. Findings from interviews showed that active participation of women in household income has some trickle down effects on their self-esteem. 100% participants agreed that women participation in income generating projects enhances their self-worth. An interview with a single parent who was doing a poultry project rearing layers had this to say *“When I list down all the things I have managed to acquire through the poultry business, I feel proud of myself. As a mother I can do what all capable mothers can do for their children. I look after my children and myself very well and even in public I can present myself very well”* Besides monetary gains it was observed that income generating projects promoted social learning among women project beneficiaries.

## **2.8 Chapter Summary**

The chapter has highlighted the findings and presented, analyzed and discussed them. Data was displayed in tables, graphs and as text. From the data presented it was clear that income generating projects by Helpline Zimbabwe in Shamva have contributed a lot to the empowerment of rural women. Through engaging in income generating projects women are having access to, and control over own income and this has impacted positively on household food security, education of children, health, women ownership of assets and other resources, reduction of violence among women, improved participation of women in household decision making as well as their freedom of movement.

## **CHAPTER 3**

### **3. ENHANCING WOMEN EMPOWERMENT THROUGH INCOME GENERATING PROJECTS (CHALLENGES AND POSSIBLE SOLUTIONS)**

#### **3.1 Chapter Introduction**

The chapter focuses on the challenges that are faced by rural women entrepreneurs in Shamva, and challenges which Helpline Zimbabwe in its endeavor to empower rural women through implementation of income generating projects. The chapter also provides a presentation on the weaknesses of income generating projects funded by Helpline Zimbabwe from the beneficiaries' point of view. Strategies and possible solutions to the challenges raised are also discussed.

#### **3.2 CHALLENGES FACED BY WOMEN IN SHAMVA IN THEIR INCOME GENERATING PROJECTS**

##### **3.2.1 Competition from bigger suppliers**

Income generating projects in Shamva are mainly agro-based as has been explained in the previous chapters. According to the study findings, Ward 11 is surrounded by A2 farmers who access government support in terms of inputs and equipment. These farmers can produce horticultural products in huge quantities and at a cheaper cost so their products are of better quality. Women in horticultural projects pointed out that at times they are forced to sell their products at very low prices as the same products floods at the market at times. Commercial farmers at times sell a box of tomatoes for \$2 at the wholesale market. Also the customers no longer buy the vegetables at the retail market; they buy straight from the commercial farmers. In situations when a product is flooded at the market the women end up drying their vegetables for

household consumption or sell them as dried vegetables. At times they end up donating the vegetables to their neighbours for free.

Women generating income from small livestock rearing were also not spared from the stiff competition. The most affected are those in the poultry business. A discussion with one participant had this to say:

*“.... there are no jobs in Zimbabwe and everyone who thinks of doing business is thinking of keeping either broilers or layers. To realize more profit in this business one should have adequate capital to deal with large numbers at a time. Our projects are small as compared to well established producers who can manage to produce thousands of broilers at a time and sell one bird as low as \$5”.*

It was observed the prices of chicken within the participants ranged from \$6 to \$7 depending with the size. When broilers are flooded on the market the women have no choice only to sale their chickens at the lowest prevailing price. It is difficult for rural women to mass slaughter and sell dressed broilers because most of them do not have refrigeration facilities.

Despite women entrepreneurs suffering competition from well-established suppliers, it was observed that competition within small projects was too much. There is lack of diversity and innovation in the products being produced. Too many people are doing the same thing for example in Ward 11 there are three market gardens making the vegetables flooded.

### 3.2.2 Transport

Rural entrepreneurs face transport challenges to carry their products to the markets. The road networks in the rural areas are so bad that the participants face challenges to ferry their products to viable markets which are Wadzanai Growth point and Chakonda Business Centres. FGD with women in market gardening revealed that there are basically three ways which the women are selling their products. The first method is selling the vegetables in the gardens. Through this approach the women have to make sure that there are people in the gardens during the day to sell vegetables to customers who come to get the vegetables in the gardens. This method is liked in that there are no hustles in transporting the vegetables to the market and from the research it was observed that mostly it is the local people from village who buy straight from the garden and at times pedestrians passing through the area. The disadvantage of this approach is that low sales are realized.

The second approach is carrying the vegetables around the surrounding villages, schools, hospitals and townships. With this approach the women put their products in big baskets, dishes, sacks or plastic bags and walk around the villages selling their products. This method is the most painful, tiresome and strenuous since the women have to walk many kilometers the whole day selling their products. The ward has poor road infrastructure which makes it difficult for the women to make use of public transport.

The third approach is transport hire. The groups hire private vehicles to take their products to the market. Hiring is expensive so the women end up losing a lot of income. Also vegetables are perishable products so due to poor transport networks their products at times deteriorates in

quality before they reach the market making them lose valuable income through rotting and breakages.

### **3.2.3 Low demand of their products on the market**

The participants pointed out that they have been experiencing low sales of their products as from mid-2015. Since then their sales were going down and their fear is that they may end up out of business. Women in Arts and Crafts complained the demand of their products had fallen so drastically that they at times go for couple of days without selling any product. This is not healthy for their business since each day has associated costs. 84% of the participants said their daily sales are 50% lesser than daily sales they recorded in the 2012 to 2014 period. During an interview with a widow in market gardening she said....” *mazuva ano mari hakuna, vanhu havasi kutenga ndaswera zuva rese ndangotengesa matomatisi e\$0.50. Vanhu havana mari mazuvaano*”. Translated...” *these days there is no money, people are not buying and for the whole day I managed to sell tomatoes for \$0.50. People do not have money these days*” Women in income generating projects are blaming poor performance of the economy which has seen many companies closing, thousands of employees retrenched and unemployment escalating. These challenges affect the demand of goods and services on the markets as disposable income is getting less and less every day.

### **3.2.4 Lack of capital and access to bank loans**

Rural women are facing challenges to access loans from banks to capitalize their businesses. Women pointed out that banks require collateral such as immovable property, other banks requests conformation of employment letters, pay slips as well as three months bank statements for one to get loans. Women argued that, historically they had been economically disadvantage

such that the demands of banks are mostly met by men who in most cases own immovable assets and are formally employed. Since the initiation of income generating projects by Helpline Zimbabwe, women in Shamva had never accessed loans to boost their business. It was observed that 30% were accessing loans from loan sharks and were complaining of the high interest rates attached to the loans. The women are at risk of losing some of their assets to the loan sharks in the event that they fail to pay back the loans on the agreed date. The loan sharks are charging them 20% interest per month which is too high as compared to 6.5% charged by most banks.

It was observed that, although their projects were showing signs of potential growth, the women needed capital to formalize their operations for example renting some spaces in the growth point, expand their operations to increase output, transport their products to bigger towns such as Bindura and Harare, and upgrade their registration from informal co-operatives to registered co-operatives or even registered companies.

It was noted that the 54% participants were still depending on capital equipment they were provided by Helpline Zimbabwe at the beginning of their projects and were saying that they do not have income to replace for example in the gardens it was observed that the women had not increased the size of the gardens and even replacing the dilapidated structures and equipment. Their irrigation pipes were worn out and a lot of water is lost through leaking. The women required capital to increase size of the gardens, buy new irrigation equipment, garden equipment, chemicals, seeds and fertilizers. From the FGD conducted with horticultural groups, women beneficiaries showed that they wanted to add value of their products, for example instead of selling fresh tomatoes and other vegetable varieties they can process them first, pack and brand before sending to the markets and this whole process required funding.

### **3.2.5 Lack of designated places for rural entrepreneurs**

It was observed that although women income generating projects are mostly done at home and within the villages the entrepreneurs sought markets out of their villages and homes. Women had established markets along the high ways, townships and in the growth point. Chaminuka Rural District Council had not developed market stalls for rural entrepreneurs and they faced critical challenges to have places where they can display their products. It was observed that women selling second hand clothes were displaying clothes and vegetables on the ground. Women pointed out that quality of their products depreciated in value quickly due to bad weather. To avoid such losses women entrepreneurs do not sell their products during raining days which makes them lose a lot of possible income.

The marketing spaces which the women had established had no toilet and water facilities and this posed threat to their health. Although rural women were displaying their products along the road side and open spaces at townships and growth points, the Rural District Council was collecting rental fees from them. Women at Chakonda Township were paying \$5 per month to Council whilst those at Wadzanai Growth point were paying \$10 per month. If the women failed to pay monthly rental fees they risked losing the goods to council police who do periodic rounds to check on compliance. If one fails to pay the rental fees his or her goods are confiscated by council police or are asked to vacate the place. According to the women, it was unfair for Chaminuka Rural District Council to continue taking money from them whilst there were no services being provided by the council.



### **3.3 WEAKNESSES OF INCOME GENERATING PROJECTS BY HELPLINE ZIMBABWE FROM THE BENEFICIARIES POINT OF VIEW.**

Although women who benefited from Helpline Zimbabwe's income generating projects appreciated the changes that have been brought to their lives by income generating initiatives funded by Helpline Zimbabwe, they pointed out the following weaknesses:

#### **3.3.1 Deliberate exclusion of men**

The study found out that, although Helpline Zimbabwe targeted women only in their projects; the deliberate exclusion of men in their programmes worked against the success of their projects. According to women who participated in this research, although women are a disadvantaged group, NGOs should include men in income generating projects because they are equally affected by poverty. Also to deal with issues of inequality between women and men, there is need to deal with both sexes, empowerment has to do with transition of power, authority, ownership and control over resources and a change on roles which males and females are identified with within the home. According to Sarah Longwe Empowerment Framework, empowerment of women involves Conscientisation. This means that an empowering intervention should promote conscious understanding of the difference between sex and gender and awareness that gender roles are cultural and can be changed. From this point of view it means that Helpline Zimbabwe is failing to recognize that men are also victims of socialization and for empowerment to be achieved there is need for inclusion of both sexes in development projects. Awareness should be made through including them in their projects to make them understand that gender roles are socially constructed and can be changed. Through inclusion of men in IGPs

men will be mobilized to address cultural and religious issues that affect women participation in development.

An interview conducted a community leader shows a negative impact of the project as he pointed out that during the first year of Helpline Zimbabwe's working in his village there was an increase in domestic violence as men felt their status quo being challenged. He also pointed out that inclusion of men in the projects can promote behavior change as men will witness the success of projects under the leadership of women. That alone will convince them that women can lead successful projects and contribute to the development of the nation.

### **3.3.2 Provision of inadequate resources**

People who participated in Helpline Zimbabwe's income generating projects pointed out that Helpline Zimbabwe sets too high expectations from very little resources it had invested in the community. According to women doing income generating projects the startup capital they received from Helpline Zimbabwe was too little to have an impact on poverty alleviation and economic turnaround. Women in horticulture pointed out that their gardens are 70mx 70m big and each garden has a population of thirty people. According to the women, the gardens are too small for commercial production because their families also depend on vegetables from the same gardens and at times the gardens can only meet household demand without any surplus to send to the market. In addition to that, some of the gardens are located at places without perennial water and this affects productivity as women have to abandon the gardens during the dry season or they have to walk distances to fetch water using animal drawn carts. Groups in arts and crafts also pointed the same weakness as they said per every group of five members they were given one sewing machine and fabrics that were not enough to start a viable business.

### **3.3.3 Poor stakeholder engagement**

The participants argued that income generating projects funded by NGOs face challenges of sustainability due to failure of NGOs to engage stakeholders from project inception to culmination. Women in agro-based income generating projects complained that Helpline Zimbabwe failed to connect them to government departments within their communities so that they can be helped with technical assistance both in market gardening and small livestock project. The government has Agricultural Extension and veterinary officers responsible for provision of extension services to rural farmers but the involvement of extension workers in Helpline Zimbabwe was very passive. During project implementation Helpline had its own field officers who were visiting the groups providing them with technical assistance but after the projects ended the rural farmers were left unconnected to the responsible ministries for continued support.

### **3.3.4 Poor market linkage**

One of the weaknesses identified by the women on Helpline Zimbabwe income generating projects was failure of the organization to promote market linkages for the products produced by the women in rural areas. Instead of women walking around the villages, along the road sides, selling on undesignated places, Helpline Zimbabwe could have promoted private public partnerships through promoting contract farming. Through this strategy women in farming had only to produce those products that are demanded by their suppliers meaning to say that women will be able to project income flows within their projects. Challenges regarded to capital will be

solved because private companies can provide the farmers with inputs on credit which they can repay after selling their products.

### **3.4 CHALLENGES FACED BY HELPLINE ZIMBABWE IN PROMOTING WOMEN EMPOWERMENT THROUGH INCOME GENERATING PROJECTS IN SHAMVA**

Interviews conducted by the researcher with Helpline Zimbabwe staff revealed that the organization had encountered a number of challenges in its endeavor to empower women in Shamva through income generating projects. The following are some of the problems said by Helpline Zimbabwe staff:

#### **3.4.1 Political interference:**

According to Helpline Zimbabwe income generating projects were initiated in Shamva in 2010 and Ward 11 is one of the areas that recorded high cases of political violence in 2008. In 2010 when the projects were introduced the community members were still polarized. The relationship between the state and NGOs in Zimbabwe was full of suspicion as the state viewed NGOs as agencies of the regime change agenda, and NGOs on other side blaming the state for using coercive approaches to remain on power. During this period NGO operations were accepted with suspicion and the government had put security measures to strictly monitor their activities. The political leaders in ward 11 from the two main political parties (MDC-T and ZANUPF) wanted to interfere in the beneficiary selection process. Helpline Zimbabwe Field Officer had this to say:

*” The process of identifying the most vulnerable women to assist through income generating projects in Shamva was not an easy task. The local political leaders wanted us to assist women whom they have selected. According to our humanitarian code of conduct we are not allowed to do that. We had to stop the process at times and engage*

*the leaders in meetings to make them understand that we were not aligned to any political party. Those were the most difficult days in my career as I feared political victimization”*

During those years the government had passed restrictive laws POSA and AIPPA which limited the operating space for NGOs since they were not allowed to organize any gatherings without getting a clearance from the police. Helpline Zimbabwe had to apply for clearance to conduct entrepreneurship skills workshops two weeks before the date and they had to carry out distribution of startup capital in the presence of police officers meaning to say that they had to pass through the district police station and be given a police officer to accompany them to the communities. The Programs Manager had this to say:

*“...the project was implemented soon after 2008-2009 political and economic crisis so the environment was very tense. Selecting participants for the project was a challenge since everyone had not yet recovered from the economic and political crisis. Everyone was poor and wanted to be considered into the project but we had limited resources. Politicians wanted to hijack the project for their own political mileage. It was difficult to bring the people together because of hatred and enmity that had been created by political violence.”*

Political conflicts affected group cohesion and market gardens were the most affected. It was reported that some women in one of the market gardens located at Gono Business Center were booted out of the project by the ward councilor for being MDC-T activists.

### **3.4.2 Low literacy levels among women**

According to Helpline Zimbabwe, a low literacy level among rural women was another challenge faced in the success implementation of income generating projects. According to the beneficiary profiles 7% never attended and 37% ended at primary level. The project involved grasping of business concepts and bookkeeping skills to enable the beneficiaries have improved business knowledge and management skills. According to Helpline Zimbabwe low literacy levels affected the businesses in the sense that, some women did not grasp the business concepts to professionally manage their income generating projects. Although Helpline Zimbabwe had provided training in entrepreneurship skills not all women managed to grasp the concepts and as a result they failed to calculate production costs to determine the price and as a result some beneficiaries made losses and could not get back into business. Low educational skills affected their capacities to do proper bookkeeping, project cash inflows and determine whether they were operating at a profit or loss.

### **3.4.3 Low vocational skills among women**

It was observed that there is a strong relationship between level of education and possession of skills. Project participants lacked vocational skills to venture into sustainable income generating projects such as carpentry, welding, catering, baking, cutting and designing among others. Due to these challenges rural women are less innovative in developing their project proposals. They selected the same traditional income generating projects such as gardening and vending/trading which did not require much technical expertise and as a result the majority of women ended up doing the same type of projects. Lack of innovation in project selection contributed to high competition as the same products flooded the market.

### **3.4.4 Religious and Cultural Practices that discourage women**

According to Helpline Zimbabwe cultural and religious practices that discourage women participation in development initiatives are common in Shamva. Some women had to get approval from their husbands to attend training workshops and join income generating projects funded by Helpline Zimbabwe. Also the community is dominated by the Apostolic sect which discourages women participation in economic issues and taking leadership roles in the community without women getting approval from their husbands. Cultural and religious practices affected the women's choices of projects for example in small livestock, despite pigs and rabbits having high returns on the market women within the Apostolic sect did not invest in these projects because of their religious beliefs. Assessing project impact using economic indicators such as ownership of assets could not be applied to all participants because some women are discouraged by cultural/religious practices to own certain assets such as cattle, carts, land and houses as these should be owned by the household head who in most instances is the husband.

### **3.4.5 Limited Financial Resources**

Helpline Zimbabwe being a local nongovernmental organization faced challenges of inadequate resources. The organization depended on international donors for funding. Implementation of income generating projects requires a substantial amount of funds. The inflow of funding was not consistent which made it difficult for the organization to maintain its experienced human capital. The organization acknowledged that some of the shortfalls of the Income generating projects in Shamva were caused by inadequate funding. During a one on one interview with Helpline Zimbabwe Executive Director she had this to say:

*... “Our projects are community driven but the challenge which we face is inadequate funding. In 2010 we applied for land from Chaminuka Rural District Council to develop market stalls in Wadzanai Growth point as a strategy to link rural women to viable markets but we did not manage to raise adequate funds to construct the whole structure. We only managed to put a few market stalls which are inadequate to cater for the whole population”*

According to the Helpline Zimbabwe Project Coordinator because of limited financial resources, the organization could not conduct external impact assessments of the project to promote learning and improve future programming. Organizations should learn from their mistakes to come up with new approaches or methods which bring better results with the available limited resources

#### **3.4.6 Lack of government support in NGO activities**

Helpline Zimbabwe staff pointed out that to empower women in rural areas there is need for participation of strategic key stakeholders such as government employees in the various ministries. It has been observed that participation of key stakeholders was limited in the project because the government is also resource constrained. Helpline Zimbabwe field officers had this to say:

*...” governments departments at district level are not adequately resourced because we had to pass through their offices to offer them transport to the projects sites. The whole district had one vehicle and other ministries do not even have one. The government should have supporting mechanisms to projects funded by NGOs in communities. An NGO can carry out a six months project but it does not mean that the benefits of that*



*particular project should last for six months only. Government should support monitoring of these projects after the exit of NGOs to enhance sustainability”*

Also another issue that was raised pertaining stakeholder participation was of incentives. It was observed that government workers effectively participated in projects implemented by those organizations that offer them allowances. The issue of benefits on the part of stakeholders has made it difficult for smaller Nongovernmental organizations to effectively engage stakeholders in their projects since they do not have such allocations on their budgets.

### **3.5 WHAT HELPLINE ZIMBABWE SHOULD DO TO BEST IMPLEMENT INCOME GENERATING PROJECTS**

The study managed to come up some recommendations which Helpline Zimbabwe and other non-governmental organizations working on women empowerment through income generating projects should apply.

#### **3.5.1 Promoting self-financing of income generating projects**

Participants in this study recommended that self-financing is more sustainable as compared to external funding. Helpline Zimbabwe and other NGOs can promote self-financing of income generating projects through internal savings and lending schemes, social saving schemes “*marounds*” as these strategies have been tried and tested by other various NGOs. Saving schemes are advantageous in that, there are no interests attached to them. It is a strategy that can be used to manage profits generated from projects and can be a source of capital for projects expansion.

### **3.5.2. Introducing offspring passing on approach in Small livestock projects**

Participants pointed out that Helpline Zimbabwe should adopt a pass on approach in small livestock income generating projects where by the first female offspring from a rabbit, pig, goat, and chicken is retained to Helpline Zimbabwe which should organize other groups of women in other wards to benefit from the project. Through this approach the organization will not continuously apply for external funding to initiate the same type of income generating projects. This strategy empowers the women in that they become more responsible over resources and seeing others benefiting from their hard work gives motivation and creates a sense of achievement and ownership. The project will be self-sustaining in the long run once the first funds are obtained.

### **3.5.3 Promoting Exhibition Shows**

Study participants suggested that Helpline Zimbabwe and other NGOs working in the district should partner with government departments to organize exhibition shows at district level to promote marketing at grassroots level. Exhibitions have the potential to promote private public partnerships. Through exhibition shows rural women will be given the opportunity to show case their talents, goods and services. Participants argued that women in rural areas are full of talents and skills but their products are not exposed to external markets. By conducting exhibitions, synergies are created and products produced in the rural areas will find their way to viable markets.

### **3.5.4 Encourage exchange programmes**

Women beneficiaries pointed out that although income generation projects differ from one place to the other, it was imperative for Helpline Zimbabwe and other NGOs working towards

empowerment of rural women through income generating projects to promote exchange programmes. They pointed out that through visiting women doing income generating projects in other provinces, the women can get new business ideas and approaches that enhance their innovativeness in their projects. Women pointed out that although Helpline Zimbabwe imparted into them business skills through trainings, however training alone was not enough. Rural entrepreneurs need exposure to other products as this can assist them to improve quality of the goods they produce.

### **3.5.5 Promoting marketing familiarization tours**

Another suggestion was to encourage market familiarization tours within rural women. Market familiarization tours have an impact in giving the women the exposure to the quality of the products they have to produce if they are to compete at bigger markets. The beneficiaries and stakeholders suggested that women in income generating projects should have the opportunity to visit bigger towns and nearby towns to look on similar products and check on the quality, packaging and value addition that has been done. Market familiarization involves giving the women entrepreneurs the opportunities to meet various customers interested with their products so that they produce market based products. The suggestion was that it is better to start from the marketing side before there is an investment on production that has been done. Production should be guided by the market.

### **3.5.6 Advocating for improved infrastructure to support rural women IGPs**

Helpline Zimbabwe should take the advocacy role and engage local authorities to prioritize women's business ventures through providing them with facilities such as marketing sheds where they can legally sell their products. The expansion of informal trading into rural

communities means that there is need for Rural District Councils to improve infrastructure such as water and sanitation facilities at rural townships. Road networks should be improved to link rural products with the markets.

### **3.5.7 Collaborating with Government Ministries**

Helpline Zimbabwe and other NGOs working towards empowerment of women should work in collaboration with government ministries such as Ministry of Women Affairs Gender and Community Development and Ministry of Small to Medium Enterprises. The participants pointed out that working with these government departments was going to promote availability to more resources because these ministries receive government funding to spearhead development of women. Working with Ministry of Small to Medium Enterprises was going to improve the registration status of women income generating projects. If women's businesses are formally registered through the Ministry they will be in a better position to access bank loans.

### **3.5.8 Incorporating men into IGPs**

Participants in this study pointed out that there is greater need for Helpline Zimbabwe to include a certain percentage of men in IGPs. They suggested a quota system for example 70% women and 30% men when selecting participants in IGPs than the 100% women it is using. The women argued that by exclusively targeting women Helpline Zimbabwe creates tension, suspicion and hostility within households and communities. Inclusion of men promotes their participation in addressing gender inequality in communities. If men are left out in women empowerment programmers development organizations are likely to face more challenges through resistance and this may widen the gap that already exists. Men should not view income generating projects being done by the women as women's projects but as initiatives that aims to improve the status

of everyone in the community. Inclusion of men in the projects promotes conscientisation that gender roles are socially constructed and they can be reversed. To change the mindset of men towards women's roles in the home and outside the home there is need for inclusion of men in development projects.

### **3.6 Chapter summary**

The chapter discussed the challenges which women entrepreneurs are facing. It has been noted that women in rural areas have potential to improve their status through income generating projects. However, they face a number of challenges in their businesses such as inadequate capital, lack of collateral to access bank loans, poor road networks to access viable markets, lack of skills to monitor the growth of their projects and poor skills to produce market competitive products. It has been discussed that NGOs working towards empowerment of rural women through income generating projects needs to work closely with government ministries to improve supportive infrastructure such as marketing places and water and sanitation facilities. Collaboration between NGOs, government and private players have been discussed as a durable solution towards sustainability of women income generating projects

#### **4. CONCLUSION**

From the findings, debates and opinions of the people who participated in this research it is undeniable that income generating projects are a panacea to empowerment of women. It was observed that before the project women in Shamva ward 11 faced challenges of food insecurity. Through income generating projects household income has been raised making it possible for women to contribute towards food production through buying seeds and fertilizers. Accessibility of food has also improved as women can manage to buy it from the market.

The projects have improved children's access to education. Women pointed out that since their participation in income generating projects the education levels of their children have been improved. The participation of mothers in paying school fees has had an impact on the girl child. There has been a reduction in the number of girls dropping out of school as well a reduction in child marriages. Women are also able to provide adequate clothing to their children and access

health services. Promoting women's access to income has improved women's access and control over productive resources such as land; livestock, residential stands, houses and farm implements. In some households the standards of living has also been transformed as others reported that they have managed to buy cars from the money they get from their business.

Women entrepreneurs in Shamva face a number of challenges such as absence of properly constructed market sheds and water and sanitation facilities at their trading sites, harassments from council police, poor road networks to the market place, high transport costs, limited access to capital and bank loans and poor skills to produce products that can compete at bigger markets.

The study found out that, Helpline Zimbabwe and other NGOs are playing a significant role in promoting empowerment of women Zimbabwe through capacity building and provision startup capital. Helpline Zimbabwe faced a number of challenges in implementing income generating projects in Shamva. These included political interference of political leaders, limited financial resources, and high turnover of experienced personnel, low educational and skills levels of women in rural communities, poor government support and selective participation of key stakeholders in NGO projects. The operations of NGOs working towards women empowerment has also been affected by restrictive laws such as POSA and AIPPA.

Participants in this study have encouraged local NGOs to promote self-financing of IGPs, collaborate with government ministries, engage private players and advocate for the socio-economic rights of women.

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## **6. APPENDICES**

### **PROJECT BENEFICIARYS' QUESTIONNAIRE**

I am a student at Midlands State University for Masters of Arts in Development Studies Degree. As part of the programme requirement, I am carrying out a research the impact of income generating projects on women empowerment.

Instructions

- Please answer all questions in this Questionnaire.

<u>DISTRICT NAME</u>	<u>WARD NUMBER</u>	<u>VILLAGE</u>	<u>DATE</u>

**Demographics**





	<p>b ) no Why?..... .....</p> <p>iii). Your mobility/freedom of movement a) yes b) no Why?..... ..... .....</p> <p>iv) Your freedom from violence a) yes b) no Why?..... ..... .....</p> <p>v). How you are appreciated in the household a) yes b)no Why?..... ..... .....</p> <p>vi) Sense of self-worth a) yes b) no Why?..... .....</p>
<p>18. What do you think are the weaknesses of Income generating projects funded by Helpline Zimbabwe</p>	<p>a) yes b) no Why..... ..... .....</p>
<p>19. Do you want Helpline Zimbabwe to continue providing this</p>	<p>a)Yes b) no Why?..... .....</p>

<p>type of work or come up with new ways of helping marginalized women?</p>	<p>.....</p> <p>.....</p> <p>.....</p>
<p>20. What are the major challenges you are facing as you do your project?</p>	<p>.....</p> <p>.....</p> <p>.....</p>
<p>21. What do you think Helpline Zimbabwe should do to improve income generating projects in Shamva?</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>
<p>22. What do you think the government of Zimbabwe and Council should do to improve the status of rural women entrepreneurs?</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>

23. Do you any other information you want share say about the project?.....

## **INTERVIEW GUIDE**

1. How did you use to live before venturing into income generating projects?
2. What motivated you to venture into income generating projects?
3. What can you say are your major achievements since you started your income generating projects?
4. Do you think income generating projects can transform the status of women a) socially b) economically c) politically? If yes how? . If no why?
5. What do you think are the weaknesses of Income generating projects funded by Helpline Zimbabwe?
6. What do you think Helpline Zimbabwe should improve to make income generating projects more effective?

7. What are the challenges you face in your income generating projects?
8. How did you think the government/ and local council should do to improve the income generating projects for rural women?

### **HELPLINE ZIMBABWE STAFF -INTERVIEW GUIDE**

1. What would you say has been positive about the project in Shamva district?
2. From a programmatic point of view, what do you see to be the barriers for effective implementation of this project?
3. What lessons would you say HLTZ has learnt from this project
4. What else would you like to say about this project?