

The effectiveness of socio-economic empowerment strategies implemented by three
NGO's in Zimbabwe for rural women

by

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DECLARATION

Student Number: **4216-764-7**

I declare that:

“The effectiveness of socio-economic empowerment strategies implemented by three local NGO’s in Zimbabwe for rural women” is my own work and that all the sources I have used or quoted have been indicated and acknowledged by means of complete references.

I further declare that I have not previously submitted this work, or part of it, for examination at UNISA for another qualification or at any other higher education institution.

Signature

Date

SUMMARY

In Zimbabwe, women are concentrated in rural areas where there are limited resources. For human development to be achieved, the welfare of women needs to be taken into consideration. Some NGOs operating in the country aim at advancing and improving the status of women and promote gender equality through socio-economic empowerment programmes. This study aimed at determining the impact of three selected local NGO's programmes at grassroots level. The study revealed that progress has been made in transforming the general livelihoods of the women who are members of these organisations at grassroots level but there are various issues which these NGO's have to consider so as to improve their effectiveness.

Key words:

Agency, Development, Gender, Gender inequality, Non-Governmental Organisations, Poverty alleviation, Rural women, Social change, Socio-economic empowerment, Women empowerment

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LIST OF ACRONYMS

AfDB	Africa Development Bank
AIDS	Acquired Immune Deficiency Syndrome
BPFA	Beijing Platform for Action
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CIDA	Canadian International Development Agency
CSO	Central Statistics Office
DANIDA	Danish International Development Agency
DFID	Department for International Development
EC	European Commission
ECOSOC	Economic and Social Council
ESAP	Economic Structural Adjustment Programme
FTLRP	Fast Track Land Reform Programme
GAD	Gender and Development
GDP	Gross Domestic Product
GII	Gender Inequality Index
GoZ	Government of Zimbabwe
HDI	Human Development Index
HDR	Human Development Report
HIV	Human Immunodeficiency Virus
HIVOS	Humanist Institute of Development
IMF	International Monetary Fund
JPV	Jekesa Pfungwa/Vulingqondo
MDGs	Millennium Development Goals

Min of SMEs	Ministry of Small and Medium Enterprises
MPSLSW	Ministry of Public Service, Labour and Social Welfare
MSTC	Mationesa Skills Training Centre
MWAG&CD	Ministry of Women's Affairs, Gender & Community Development
NANGO	National Association of Non-Governmental Organisations
NGO	Non-Governmental Organisation
NGP	National Gender Policy
NPA	National Plan of Action
ODI	Overseas Development Institute
PAAP	Poverty Alleviation Action Plan
SAPs	Structural Adjustment Programmes
SDA	Social Dimension of Adjustment
UN	United Nations
UN STATS	United Nations Statistics Division
UNDP	United Nations Development Programme
UNFPA	United Nations Fund for Population Activities
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women
UNISA	University of South Africa
USAID	United States Agency for International Development
WID	Women in Development
WOZA	Women of Zimbabwe Arise

ZIMRA

Zimbabwe Revenue Authority

CHAPTER 1: SITUATING THE PROBLEM

1.1 INTRODUCTION

Feminists, scholars and development practitioners agree that for human development to be meaningful, the focus of the development processes must include women. Lack of participation of women in development leads to problems like high levels of food insecurity and increased poverty at household and national level (Regan 2002:236).

Various attempts are being made by governments, international development organisations, Non-governmental organisations (NGOs), civil societies, private sectors and activists in the world to advance the welfare of women through policy formulation, research, programmes and projects that aim at achieving this objective. One of the landmark policy frameworks was The Fourth World Conference on Women held in Beijing in 1995. This policy framework sought to advance gender equality so as to improve the status of women world-wide (Molyneux & Razavi 2005:983). Other mechanisms like gender mainstreaming and the Millennium Development Goals (MDGs) are all in line with the effort of achieving gender equality and empowerment of women and alleviate poverty (UN 2010:10).

NGOs are active agents in development issues world-wide. The NGOs are generally concerned with issues relating to social change, health, peace and human rights (Hendrickse 2009:24). In Zimbabwe, NGOs have been active since during the colonial era (Moyo, Makumbe & Raftopolous 2000:1). In the Zimbabwean context, both local and international NGOs act as “gap-fillers” (Muir 1992:20), which means they provide services where the government falls short or is unable to provide the appropriate services.

Over years, the approach of these NGOs has shifted from welfare and relief activities where the recipients were passive receivers to more development-oriented interventions where the recipients are part of the process of change (Riddell 1995:238). There are many local NGOs in Zimbabwe which focus on human development. Some of the areas which they focus on include human

rights, food security, health, climate change, advocacy and empowerment of women among other areas of development.

This study focuses on assessing the impact of the empowerment strategies implemented by three local NGOs Jekesa Pfungwa/Vulingqondo (JPV), Kunzwana Women's Association (Kunzwana) and Empretec Zimbabwe (Empretec) on the lives of the rural women in Zimbabwe. These three local NGOs were chosen because they were considered to be large local NGOs by Zimbabwean standards and this helped the researcher to draw a reasonable sample. Their membership is not less than 3000 for each of them and they concentrate on diverse development areas like human rights, environment conservation, women and youth empowerment. They have been in existence for more than ten years and therefore have experienced the effects of the political and economic challenges the country has encountered.

In order to determine the effectiveness of these organisations, the study utilizes mixed methods approach as a model of inquiry. This is achieved through triangulation of data collection methods which are observation, in-depth interviews and focus group discussions. The design and methodology for this is discussed in detail in Chapter 3.

1.2 PURPOSE OF THE STUDY

The study will analyse the development approaches used by the three named local NGOs in an attempt to empower rural women. It is the women themselves who through their experiences can relate to the process of empowerment or not. The study provides the rural women with the platform to reflect on these interventions. This study will help to identify the strengths and weaknesses of the strategies used by the NGOs.

It will also help to determine what impact the interventions by the local NGOs have on the ground. The findings of the study may support evaluating the local NGOs' interventions. The study may encourage other researchers to continually assess the programmes of local NGOs at different stages. By continuous

assessment of the interventions, feedback can be maintained in order to monitor the effectiveness of the interventions and to aide future planning.

1.3 RESEARCH PROBLEM

Poverty is a phenomenon that is experienced world-wide. According to the Human Development Report (HDR) of 2013, Sub-Saharan Africa had the lowest Human Development Index (HDI) as indicated in Table 1.1 below:

Table 1.1 HDI Index Regional Values

Region	HDI Value
Europe and Central Asia	0.771
Latin America and the Caribbean	0.741
South Asia	0.558
Sub-Saharan Africa	0.475

(Source: UNDP HDR 2013:23)

The HDI measures indicators of poverty, which are: life expectancy, adult education and the standard of living (Duffy & Regan 2010:88). A higher HDI represents better conditions for human development within the particular region or country.

Zimbabwe is in Sub-Saharan Africa and is one of the poorest countries in the world. This is confirmed by the HDR of 2013 which states that the HDI for Zimbabwe was 0,397 and was ranked 172nd in the world, out of 186 rated countries as shown on Figure 1.2 below (UNDP 2013:18).

In Table 1.2, it can also be noted that the Gender Inequality Index (GII) for Zimbabwe was at 0.544 (UNDP 2013:18). The GII is used to capture loss of achievement in terms of human development within a country due to gender inequality (ibid). Gender inequality is one of the major causes of poverty among women. To measure GII the following dimensions are used; reproductive health, empowerment and economic status. The smaller the figure of GII, the more desirable is the gender equality in that country and the higher the GII value, the greater the discrimination (UNDP 2013:31).

Table 1.2: HDI Ranking 2013

HDI rank	Human Development Index	Inequality-adjusted HDI		Gender Inequality Index		Multidimensional Poverty Index	
	Value	Value	Rank	Value	Rank	Value	Year
170 Malawi	0.418	0.287	112	0.573	124	0.334	2010
171 Sudan	0.414	..	..	0.604	129	..	
172 Zimbabwe	0.397	0.284	116	0.544	116	0.172	2010/2011
173 Ethiopia	0.396	0.269	121	..	..	0.564	2011
174 Liberia	0.388	0.251	123	0.658	143	0.485	2007
175 Afghanistan	0.374	..	..	0.712	147	..	
176 Guinea-Bissau	0.364	0.213	127	..	..	..
177 Sierra Leone	0.359	0.210	128	0.643	139	0.439	2008
178 Burundi	0.355	..	..	0.476	98	0.530	2005
178 Guinea	0.355	0.217	126	..	..	0.506	2005
180 Central African Republic	0.352	0.209	129	0.654	142	..	
181 Eritrea	0.351	..	..	..	..	..
182 Mali	0.344	..	..	0.649	141	0.558	2006
183 Burkina Faso	0.343	0.226	124	0.609	131	0.535	2010
184 Chad	0.340	0.203	130	..	..	0.344	2003
185 Mozambique	0.327	0.220	125	0.582	125	0.512	2009
186 Congo, Democratic Republic of the	0.304	0.183	132	0.681	144	0.392	2010
186 Niger	0.304	0.200	131	0.707	146	0.642	2006

(Source UNDP 2013:18)

It also has to be noted that Zimbabwe prides itself with high literacy rates. According to the UN Progress Report on Millennium Development Goals, the literacy rate for Zimbabwe stands at 99.6% for both males and females, up from 91% in 2009 (UN Zimbabwe 2012:31). Despite these high levels of literacy, people continue to live in poverty in Zimbabwe and the life expectancy remains low thereby pushing down the HDI (UNDP 2013:25).

In Zimbabwe, women experience higher incidences of poverty than men. This is confirmed by the Central Statistics Office (CSO 2007:40) which states that male headed-households in Zimbabwe are generally better off than female-headed households in terms of poverty. Of the male headed households, 57.5% are poor while for the female headed households the number is 66.5% (ibid). This shows the vulnerability of women.

Zimbabwe's problems are complex and overlapping due to economic, political and social issues which affect people's wellbeing particularly women and

children (UNICEF 2009:2). The period of hyperinflation that is 1998-2008, saw reduced access to basic health services, food insecurity, inadequate human services and general erosion of livelihoods (ibid). The Oxfam country profile report for 2013 states that “women are over represented among the poor, have culturally restricted access to resources and opportunities and are vulnerable to violence in the home, community and in the political arena,” (Oxfam 2013:3). This statement outlines the multiple problems which women experience in the country.

The most recent world commitment to addressing poverty world-wide was through the Millennium Declaration in 2000, which saw the formation of the MDGs. According to Painter (2004:5), “the MDGs were borne out of human rights” with the aim of improving the welfare of people world-wide. The MDGs comprise of 8 development goals and Goal 3 which aims at promoting gender equality and empowerment of women, was specifically formulated for women (Kabeer 2003:8). Development practitioners and activists agree that gender is a cross-cutting issue and should be included in all the MDGs. There is also a general consensus that achieving Goal 3 will enable all the other goals to be realised (Dersnah 2013:5).

Zimbabwe is a member of the UN and has agreed to various international treaties and protocols for human development. Despite being part of the international development community, Zimbabwe has made very little progress towards the improvement of the status of women (Tadesse & Daniel 2010:5).

In Zimbabwe, various international and local NGOs have for many years been involved in programmes which aim at improving the status of women through education, dissemination of information, health awareness programmes and socio-economic empowerment (Zimbizi, James & Milanzi 2007:24). The researcher’s intention is to find out whether the efforts made by local NGOs through various programmes and interventions have any impact in their lives taking into consideration issues highlighted above.

1.4 RESEARCH QUESTIONS

In order to determine the effectiveness of the NGOs at grassroots level, the research was guided by the following questions:

- What is the development approach used by each of the three selected local NGOs in the study to empower women socially and economically?
- How do women who are members of these NGOs relate to being 'empowered' as a result of the local NGO interventions?
- What is the impact of these interventions on the lives of the rural women?

The impact of the NGOs interventions will be determined by improvement or lack of it in the general livelihoods of the women participants, improvement in family income and how the women participants feel they are contributing to the development or change in their communities.

1.5 DEFINITION OF KEY TERMS

The following terms have been used in the study:

Agency: Agency is a component of empowerment which refers to one's ability to make choices (Malhotra, Schuller & Boender 2002:9). Agency has to be practised by the individual themselves or as a group. In exercising agency, it means that one is able to overcome the constraints that have been hindering them. Agency enables women to have control of their lives and resources (ibid).

Empowerment: Empowerment is a process which enables an individual to gain ability to make choices where this ability has been previously denied (Kabeer 2001:473). It then follows that for empowerment to occur there ought to have been some disempowerment. In this study empowerment comprises the following as indicated on Table 3.1; 1) the ability to earn an income, 2) financial autonomy, 3) ability to negotiate and influence decisions, 4) ability to identify own markets, 5) ability to identify important things gained by being member of the organisation, 6) community participation, 7) ability to carry on without the NGO's support.

Non-Governmental Organisation (NGO): The term NGO has been used in different contexts such that its meaning is debatable (Michael 2004:3). In the context of this study NGOs are non-profit making organisations which function independent of the government and whose main focus is to achieve human development and social change. NGOs can be local (originating from within the country) or international. They are classified based on the activities they undertake (ibid). In Zimbabwe the NGOs are accredited and registered by the government. In this study, the term NGO is used for local NGOs.

Resources: This is a component of empowerment which refers to the enabling factors which support empowerment (Malhotra et al 2002:8). Access to paid remunerated employment is an example of a resource.

Rural area: It is statutorily defined as a non-urban area and the land spaces are culturally identified and defined (Mutupo 2014:99). A rural area is governed by a local government under which falls chieftainship and headman. The chiefs are usually the ones responsible for allocating land in the rural areas. In rural areas people mostly depend on their labour for their livelihoods (Mutupo 2014:100).

Socio-economic empowerment: Social empowerment refers to the individual improvement in self-worth and social interactions. Economic empowerment enables the individual to think beyond survival means (Eyben, Kabeer & Cornwall 2008:10). Socio-economic empowerment is a combination of both terms.

1.6 CHAPTER LAYOUT

Chapter 1 introduces the study and outlines the context of the study. The research problem is presented as well as the research questions which guided the study. In order to aid clarity and understanding of the study, the key concepts are defined. The chapter concludes by giving the layout of the four chapters of the study.

Chapter 2 examines the literature related to the study. The first part deals with the economy of Zimbabwe, general welfare of women as well as the overview

of the nature of NGOs which operate in Zimbabwe. In the second part, the evolution of the human development theory is discussed.

Chapter 3 presents the research design and methodology. The use of mixed methods approach is justified and a detailed explanation is given of how this is achieved. The researcher justifies why quota sampling was used in selecting the research participants. The chapter concludes by giving an explanation of how ethical issues were dealt with in the study.

Chapter 4 presents findings of the study according to each NGO. An overview of each NGO is presented before the findings so as to contextualize the study. The interpretation of these findings is done using key themes which were formulated using the research questions.

Chapter 5 is the final chapter of the study. As such, the summary of the whole study is outlined. Limitations of the study are presented. In this chapter recommendations are put forward and the chapter ends by providing the final conclusion of the study.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter is divided into 2 parts. The first part starts by providing the overview of the economy of Zimbabwe and the general status of women in the country. The discussion on the background of the NGOs' work in Zimbabwe is meant to give an overview of why the country needs their intervention and to bring the NGOs into the context of the study. The second part deals with the evolvement of human development approach in relation to women and why empowerment of women might be beneficial in improving the status of women.

Much of the information in this chapter is drawn from the UN and other international development agencies' publications as these contain most recent and current trends and reports on the subject world-wide and specifically in Zimbabwe.

2.2 AN OVERVIEW OF THE ECONOMY OF ZIMBABWE AND POVERTY

Poverty has been on the increase in Zimbabwe since the adoption of the Economic Structural Adjustment Programme (ESAP) in the 1990s (Bourne 2011:127). Structural Adjustment Programmes (SAPs) were formulated by the World Bank and the International Monetary Fund (IMF) with the aim of increasing economic growth by reducing state expenditure (Jones & Nelson 1999:36). This resulted in massive retrenchments and job cuts leading to increases in the unemployment rate. The unemployment rate in 1996 was estimated to be at 35% up from 22% in 1992 (AfDB 1997:21). Poverty worsened and households headed by females had even greater incidences of poverty (Bourne 2011:133). The cost of living increased drastically, and generally people struggled to make ends meet.

Health and education were the first major sectors to feel the effect of ESAP (Moyo et al 2000:17). The access to free education and free health care which were implemented at independence in 1980 so that the poor could have access these were removed and user fees were re-introduced. This led to a drop in

school enrolment especially for the girl child, along with a drop in clinic and hospital attendance leading to increased vulnerability of women and high maternal mortality rates (ibid). The burden of caring for the sick was borne mostly by women since hospital fees were becoming unaffordable (Mutangadura 2005:6).

After realising the devastating effects of ESAP, the Social Dimension of Adjustment Programme (SDA) was introduced by the government in 1992 and this was supported by the World Bank and the African Development Bank. The aim of the SDA was to alleviate the negative effects of ESAP (Kanji 1995:40). The SDA was meant to target the poor by providing supplementary feeding, food subsidies and exemption fees for health and education for all vulnerable groups (ibid).

The SDA failed to reach the poor who were the intended target (Kanji 1995:41). In 1994, the government through the Ministry of Public Service, Labour and Social Welfare (MPSLSW) in conjunction with the UNDP launched the Poverty Alleviation Action Plan (PAAP) (CSO 2007:10). PAAP aimed at addressing poverty through self-help projects and development of the informal sector so as to create employment (Chinake 1997:44). Despite the positive attempt to address poverty issues, intended results were not achieved by PAAP and this resulted in Zimbabwe's continuation to fail economically and socially. This was confirmed by a Poverty Assessment Study carried out in 2003 which showed that 80% of the population were living below the Poverty Datum Line and 70% of these were women (Zimbizi et al 2007:6).

As years went by, Zimbabwe also had other problems which impacted heavily on its economy leading to an economic meltdown (Bourne 2011:156). The volatility of the political and economic situation hindered development of the country. As a result there was massive brain-drain with skilled people migrating to other countries, especially the United Kingdom and South Africa for better living conditions (Zanamwe & Devillard 2009:39). This left the country poorer in terms of human capacity needed for development. Many of the remaining men migrated to neighbouring countries in search for work and as a consequence,

women and children were left to head households. This impacted negatively on women's poverty and the family structure (ibid).

Some government policies also have had a severe negative impact on the economy. An example is the Fast Track Land Reform Programme (FTLRP) which was initiated by the government in 2000 (Bourne 2011:172). This programme was aimed at addressing population-land imbalances and alleviation of poverty by redistributing land from the minority white commercial farmers to the majority landless poor black people (Bowyer-Bower & Stoneman 2000:1). The problem with this programme was that it was marred by illegal farm invasions, violence and disrespect of the rule of law and corruption (Bourne 2011:172).

50% of female permanent workers and 60% of female seasonal farm workers lost their jobs compared to 30% and 33% of permanent and seasonal male farm workers respectively due to the implementation of the FTLRP and the illegal farm invasions (Zimbizi et al 2007:6). In terms of acquiring land, only 18% of the women benefited (ibid). Those who worked and resided in the affected farms were moved out of the farms thereby being rendered unemployed and homeless. Physical and psychological trauma were suffered by those affected (Bourne 2011:170).

The FTLRP led to hyperinflation, decline in basic services, shortage of foreign currency and an increase in poverty levels (Bourne 2011:266). In 2007, hyperinflation reached 20 000%, a rise from 96% in 2001 (UNICEF 2011:5). This rapid rise in inflation is shown on Figure 2.1 below. By July 2008, hyperinflation had reached 231 million%, leading to severe shortages of basic commodities including drugs, food, fuel, industrial and consumer goods (Bourne 2011:267).

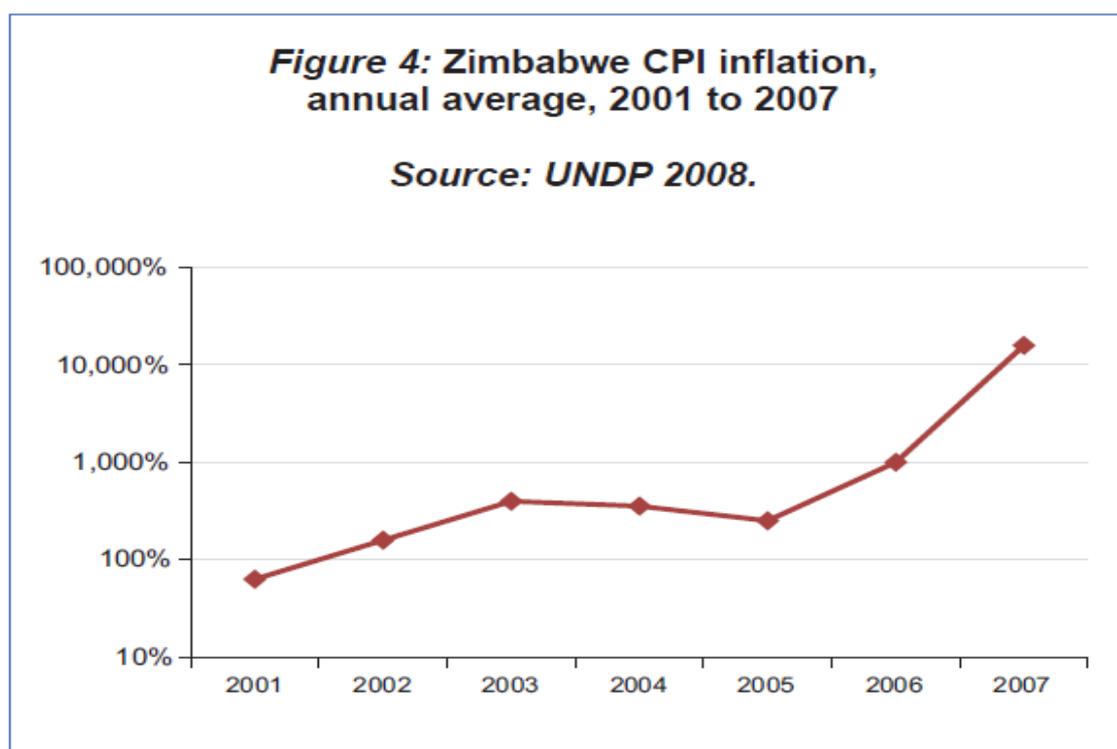


Figure 2.1: Inflation figures 2001 to 2007 (Source: UNICEF 2011:5)

Zimbabwe has also experienced difficult political conditions in the past decade, there has been a lot of political intolerance which has been characterised by incidences of violence and displacement. According to UNICEF, women affected by political violence were exposed to sexual exploitation, torture and abuse (UNICEF 2009). The complex economic, political and social situation of the country has led to further deterioration of the livelihoods of the people of Zimbabwe especially women and children leading to the country's heavy reliance on humanitarian aid from foreign donors (UN 2010:4).

Following the Global Political Agreement between Zimbabwe's major political parties in 2008, an inclusive government was formed (AfDB 2011:4). This led to some slight improvement in the economy of the country as indicated by the rise in the Gross Domestic Product (GDP) from 5.4% in 2009 to 9.3% in 2011 (UN Zimbabwe 2012:14). This slight improvement in the economy has unfortunately not transformed the welfare of people and in particular women and this is confirmed by the HDI and the GII levels discussed in the previous chapter.

2.3 STATUS OF WOMEN IN ZIMBABWE

According to Zimbabwe National Statistics Agency (Zim Stat), 68% of the population in Zimbabwe reside in rural areas and 52% of these are women (Zim Stat 2012:4). In rural areas most people survive on subsistence as there are limited job opportunities (ibid). According to ZimStat (2013:xviii), “A household whose head has communal or resettlement farming as a main economic activity is much more likely to be poor or extremely poor when compared to a household headed by a permanent or casual employee.” Due to limited job opportunities, people in rural areas are vulnerable to high incidences of poverty.

As indicated above, women in Zimbabwe are concentrated in rural areas where resources are scarce. They are also concentrated in the informal sector where income is inconsistent making it difficult for them to meet their needs (ibid). In Zimbabwe women constitute the majority of the food producers despite the fact that they are constrained by socio-economic factors such as limited access to land, lack of power in decision-making process and lack of farming in-puts (Wekwete 2005:7). Men usually migrate to urban areas in search of employment. As a result women are left behind to head the households and fend for the families thereby placing more demand on women (Horrell, Johnson & Mosley 2008:171).

Women’s poverty is worsened by the HIV/AIDS pandemic (Malaba 2006:8). Biologically, women are more susceptible to contracting HIV. Contracting the virus exposes women to being stigmatised and subjected to denial of their rights thereby increasing their vulnerability socially and economically (Duffy & Regan 2010:11). Women also have a burden of caring for those affected by the disease thereby placing more demands on their time and increasing their workload (Malaba 2006:10).

Zimbabwe’s political climate is not conducive for the people in general, for example, there is lack of freedom of expression. Organisations like Women of Zimbabwe Arise (WOZA), which is an organisation advocating for social justice for women have had their members persecuted and jailed several times as a way of silencing them from airing their views on different issues affecting them (Williams 2012). Any peaceful gathering is considered a political threat (ibid).

Women are continually prevented from discussing issues which are of importance to them and this leaves them vulnerable as their voices are always silenced.

According to The World Bank, "...inheritance is one of the mechanisms for accumulation of assets" (World Bank 2012:159). A survey carried out in Zimbabwe on widowed women whose husbands had assets, revealed that 40% of these assets was inherited by the wife and children, 55% by the husband's family, 2% by the other wife and 3% by other (World Bank 2012:163). This shows that the husband's family receive the majority of assets despite having civil laws in place which protect women and children in these circumstances. Most women do not challenge this in court of law due to ignorance of laws that protect their rights (MWAG&CD 2006:4). This is an indication of how rights of women and children are violated making them vulnerable to poverty.

The UNFPA report for 2011 states that "...Zimbabwe is regarded as a highly unequal society which is a reflection of the general low status of women in terms of access, control, ownership of economic resources and positions in decision-making" (UNFPA 2011). This means that women are generally regarded lower than men, be it at household level, community level or national level. Female representation at local government level decision-making bodies is still very low with only 19% being women (UN Zimbabwe 2012:31). This low representation means that it is difficult for women to have any influence on issues that affect them.

The poverty experienced by women in Zimbabwe is multi-dimensional. In the context of this study, socially, women lack the power in decision making at household level, they are subordinate to their husbands and are voiceless within the society. Economically, they lack economic autonomy and are over-burdened by other roles and they live in poverty. The political and economic turmoil have worsened the women's situation.

2.4 NON-GOVERNMENTAL ORGANISATIONS (NGOs)

According to Moyo et al (2000:7), Zimbabwe had an influx of international NGOs after it gained its independence from the colonial rule in 1980. There are at least 7 groupings of NGOs operating in Zimbabwe:

1. *“Foreign based but locally registered (international) NGOs*
 2. *Independent Zimbabwean organisations, operating in more than one locality*
 3. *Independent Zimbabwean associations operating in only one locality*
 4. *Church-based Zimbabwean organisations operating in more than on locality*
 5. *Church-based associations operating in one locality*
 6. *Politically-linked Zimbabwean organisations operating in more than one locality*
 7. *Politically-linked Zimbabwean associations, operating in only one locality”*
- (Muir 1992:16).

International NGOs source their funds from outside Zimbabwe and their involvement is usually at larger scale than the local NGOs. The church run NGOs also have their major funding from where the headquarters of that particular church is located. Local NGOs usually restrict their functions to one sector of development, and this has funding implications, because by concentrating on one sector of development one also restricts the number of donors that they can potentially source support from (Michael 2004:51).

The National Association of Non-Governmental Organisations (NANGO) is Zimbabwe’s umbrella body for both local and international NGOs. It is responsible for promoting and supporting the coordination and collaboration between the government and the NGOs (Michael 2004:56). NGOs in Zimbabwe are required to register with this umbrella body.

The local NGOs obtain their funds either from well-wishers or from international donors like DANIDA, CIDA, USAID, the EC and Dutch HIVOS among others (Michael 2004:59). The major problem encountered by local NGOs is that most of them struggle financially and this makes it difficult for them to fulfil their

mandate (Michael 2004:53). The increased political turmoil and the interference by the Government of Zimbabwe (GoZ) on the functioning of the NGOs has led to poor relations with the donor community leading to the donor community reducing their funding to Zimbabwe (Zimbizi et al 2007:14). The global financial crisis being experienced in developed countries also has had a negative impact on the funding of the NGOs by donor agencies (ODI 2009: vii).

The activities of both international and local NGOs in Zimbabwe are vast. The nature of their involvement includes poverty alleviation, education, health-care, provision of food and self-help projects, women empowerment, human rights activism, and environment conservation. The focus of the local NGOs' activities in Zimbabwe is associated with the donors' funding priorities (Michael 2004:52). The NGOs are constantly looking for funding and by focusing on different development areas, the NGO allows itself space to secure funds and clients for its projects (ibid).

In Zimbabwe, local NGOs operate at grassroots level. Their activities are geographically widespread such that they are not concentrated in one area (Michael 2004:53). These local NGOs have strong relationships amongst themselves as this allows them to have a unified voice when lobbying (ibid).

This study concentrates on 3 local NGOs operating in three different Provinces in Zimbabwe, which are Manicaland, Mashonaland East; and Matebeleland South. These local NGOs are: Jekesa Pfungwa/Vulingqondo (JPV), Kunzwana Women's Association (Kunzwana) and Empretec Zimbabwe (Empretec). These NGOs specifically aim at empowering rural women in Zimbabwe.

2.5 THEORETICAL PERSPECTIVE ON GENDER AND EMPOWERMENT OF WOMEN

Human development approach with regards to women has undergone various contextual changes since 1970s (Razavi & Miller 1995:1). The discussion that follows below is centred on these contextual changes and how they have affected women.

2.5.1 The 'Welfare' Approach

The 'welfare approach' which was popular around the 1950s was the earliest approach in the development discourse for women (Tasli 2007:11). It was rooted in the social welfare model where women were perceived as passive recipients of aid and not development agents (Razavi & Miller 1995:4). The approach only recognised the women's reproductive role as mothers and wives and women's policies were restricted to nutritional education and home economics (ibid). Due to the nature of the approach, the status of women did not improve and women continued to be marginalised and inequality persisted.

2.5.2 Women in Development

In the 1970s, feminists advocated for a change in development approach after realising that with the welfare approach women continued to be marginalised. This saw the birth of the Women in Development (WID) approach. In WID approach, women are recognised as productive members of the society hence the need to make their work and contributions to the economy visible (Razavi & Miller 1995:6).

Women's importance in agricultural economy demonstrated their capability of being productive members of the society just like men even though their work was not being recognised and there was need for them to have equal access to resources (Boserup 1970:43). Boserup's research influenced policy change thereby propping up WID approach (Razavi & Miller 1995:4). The thrust of this approach was that once the productive role of women was recognised and integrated into the economy, the women's status would then improve (ibid).

In order for women to participate fully in the development agenda, there was need to promote their unique rights as women and this led to the establishment of the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) in 1979 which aimed at recognising the rights of women and promoting gender equality (Razavi & Miller 1995:6). This landmark policy framework's success is evident even today as efforts of promoting gender equality continue.

The drawback of WID was that it did not address the root causes of inequality and did not take into account the social processes that affect women hence it

also failed to improve the status of women (Malaba 2006:4). The focus on women only as an analytic category has a problem of isolating women from their lives and relationships where the inequalities occur (Kabeer 1994:xii).

2.5.3 Gender and Development (GAD) and gender mainstreaming

In an attempt to bring power relations of both men and women into picture, the development practitioners advocated for a shift of focus from 'women' to 'gender' in order to challenge the limitations of the WID approach. The Gender and Development approach (GAD) was formulated around the early 1980s (Razavi & Miller 1995:6). This approach identifies gender inequalities as emanating from social interactions and hence the need to include cultural, socio-economic and political structures in the development agenda (Tasli 2007:3).

The Beijing Platform for Action (BPFA) in 1995 put together strategies which aimed at advancing the welfare of women after it was agreed that women world-wide had similar concerns (Neuhold 2005:3). One of the major achievements was the formulation of the gender mainstreaming concept which was adopted at the Fourth World Conference on Women in 1995 where participating governments pledged their commitment to it (UN 2010:vii).

The widely accepted definition of gender mainstreaming was developed by the UN and it states that "Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality" (ECOSOC 1997:2). The lower status of women is linked to gender inequality. By mainstreaming gender, the development agenda is approached holistically.

The gender mainstreaming approach was adopted internationally by the member states of the United Nations (UN) so as to address the failures of previous strategies which were meant to improve gender inequality thereby improving the status of women (Mehra & Gupta 2006:2). In gender

mainstreaming, planning at all levels of government and organisations has to consciously consider gender dimensions thereby considering the specific needs for women (ibid).

Gender mainstreaming has had problems with implementation and the proper procedures which were outlined by the UN were not being followed by other implementers (Mehra & Gupta 2006:4). Lack of training of those who were to implement the policy was one of the causes of problems experienced at the implementation stage (ibid). In support of gender mainstreaming are the 8 Millennium Development Goals which were formulated by the UN in 2000 (Kabeer 2003:7).

2.5.4 Millennium development Goal (MDG) 3

The MDGs were adopted internationally in 2000 with the aim of improving the welfare of people by ensuring fulfilment of basic human rights and ensuring human development world-wide by 2015 (Neuhold 2005:4). MDGs are a set of 8 goals which were extracted from the Millennium Declaration (ibid) and these are shown in Table 2.1 below. Each goal has targets and these targets have indicators which help to monitor progress on each goal.

The inclusion of Goal 3 demonstrates the commitment made by UN member states at the BPFA in 1995 (Mehra & Gupta 2006:1). There is a general consensus amongst development practitioners that Goal 3 is an all-encompassing goal (Dersnah 2013:6). Mainstreaming gender in all the MDGs is the only way for MDGs to succeed since gender is a cross-cutting issue (UN Women 2013:8). In all the MDGs, women have specific needs and their rights need to be upheld so as to promote gender equality (ibid). The mainstreaming of gender in all development goals needs a conscious effort.

Table 2.1: The MDGs

The Millennium Development Goals:
1. Eradicate extreme poverty and hunger
<ul style="list-style-type: none"> Halve, between 1990 and 2015 the proportion of people living on less than a dollar a day.

<ul style="list-style-type: none"> • Halve, between 1990 and 2015 the proportion of people who suffer from hunger.
2. Achieve universal primary education
<ul style="list-style-type: none"> • Ensure that by 2015, children everywhere, boys and girls alike, will complete a full course of primary schooling.
3. Promote gender equality and empower women
<ul style="list-style-type: none"> • Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels of education by no later than 2015.
4. Reduce child mortality
<ul style="list-style-type: none"> • Reduce by two thirds, between 1990 and 2015, the under -five the mortality rate.
5. Improve maternal health
<ul style="list-style-type: none"> • Reduce by three quarters, between 1990 and 2015, the maternal mortality ratio.
6. Combat HIV/AIDS, malaria and other diseases
<ul style="list-style-type: none"> • Have halted by 2015, and begun to reverse, the spread of HIV/AIDS.
<ul style="list-style-type: none"> • Have halted by 2015, and begun to reverse, the incidence of malaria and other major disease.
7. Ensure environmental sustainability
1. Integrate the principles of sustainable development into country policies and programs and reverse the loss of environmental resources.
2. Halve, by 2015, the proportion of people without sustainable access to safe drinking water.
3. By 2020, to have achieved a significant improvement in lives of at least 100 million slum dwellers.
8. Develop a global partnership for development
<ul style="list-style-type: none"> • Develop further an open, rule-based, predictable and non-discriminatory trading and financial system. Includes a commitment to good governance, development and poverty reduction—nationally and internationally.
<ul style="list-style-type: none"> • Address the Special Needs for least developed countries' special needs. This includes tariff- and quota-free access for their exports; enhanced debt relief for heavily indebted poor countries; cancellation of official bilateral debt; and more generous official development assistance for countries committed to poverty reduction.
<ul style="list-style-type: none"> • Address the special needs of landlocked and small island developing States.
<ul style="list-style-type: none"> • Deal comprehensively with developing countries' debt problems through national and international measures to make debt sustainable in the long term.
<ul style="list-style-type: none"> • In cooperation with the developing countries, develop decent and productive work for youth.
<ul style="list-style-type: none"> • In cooperation with pharmaceutical companies, provide access to affordable essential drugs in developing countries.
<ul style="list-style-type: none"> • In cooperation with the private sector, make available the benefits of new technologies—especially information and communications technologies.

(Source: Kabeer 2003:8)

2.6 ZIMBABWE'S DEVELOPMENT APPROACH FOR WOMEN

The Government of Zimbabwe (GoZ) is a signatory to various regional and international conventions, protocols and declarations, which seek to address gender inequality and promote women's welfare and human rights (Tadesse & Daniel 2010:117). This indicates the government's awareness in dealing with issues of gender and human rights according to agreed standards at regional and international level. A major achievement by the GoZ was the formulation of the National Plan of Action (NPA) following the Fourth World Conference on Women held in Beijing in 1995 (Tadesse & Daniel 2010:121). The NPA in turn enabled the formulation of the National Gender Policy (NGP) in 2004 (ibid). The main goal of the NGP was "to strengthen the institutional and legal capacity to deal with gender violence and inheritance laws," (Zimbizi et al 2007:17) The NGP facilitated the formation of the Domestic Violence Act in 2007, which aims at protecting women against domestic violence and the amendment of the inheritance laws which were biased towards men (ibid).

Despite the efforts shown by the government, the majority of the policies have remained on paper and have failed to turn into reality mainly due to lack of financial capacity, human resources and lack of commitment by the government (Tadesse & Daniel 2010:4). The welfare of women remains a major concern as revealed by the GII of 0.544 shown on Table 1.2.

According to the UN report, Zimbabwe will achieve only a few MDG Goals by 2015 (UN Zimbabwe 2012:70). The lack of progress is attributed to the political and economic challenges which the country has experienced (ibid). The other issue of concern in the context of Zimbabwe is the narrow targets of the MDGs as it left out issues of gender-based violence, discrimination, job creation and employment as these affect women in Zimbabwe (ibid). Goal 3, which is specific to this study, will partially be achieved.

According to the UN report on the status of Goal 3 in Zimbabwe, in 2012 the literacy levels for females continued to rise from 91% in 2009 to 99.6% in 2012 (UN Zimbabwe 2012:31) . This shows the elimination gender disparity in relation to literacy. The situation is different though at all decision-making levels in the country, that is at district level, provincial level and national level (ibid). This then

shows that for the status of women to improve, women need to be empowered so that they participate at different decision-making levels.

Table 2.2: Status of MDG 3 in Zimbabwe

TARGET	INDICATORS	TRENDS	STATUS
Target 3A Eliminate gender disparity in primary and secondary education, preferably by 2005, and to all levels of education no later than 2015.	3.1: Ratio of girls to boys in primary, secondary and tertiary education.	Gender parity remains strong, with an index of 1 in primary and secondary school (Form 1 to 4) and 0.7 in university education.	MDG target is likely to be achieved by 2015 if current efforts continue.
	a) Net enrolment ratios (NER) by gender at primary school level.	NER has remained fairly high for both genders, with 97.9% females/97.5% males (97.7% total) in 2009.	
Target 3B Increase the participation of women in decision-making in all sectors and at all levels (to 40% for women in senior civil service positions and to 30% for parliament) by 2005 and to a 50:50 balance by 2015.	b) NER by gender at secondary school level (Forms 1-4).	NER at secondary school level is 45.9% female/43.1% males (44.5% total) as of 2009, with a gender parity index of 1.06.	MDG target is unlikely to be achieved by 2015.
	c) Literacy rates of 15- to 24-year-olds by gender.	Literacy rates are high at 99.6% females/99.6% males in 2011, increasing from 91% in 2009.	
	d) Completion rates by gender for primary education.	Completion rates have improved from 69% females/68% males in 2006 to 85% females/79.8% males in 2009.	
	e) Percentage share of female enrolment rate in universities.	The percentage female enrolment rate at universities has increased from 23% in 2006 to 43% by 2011.	
	3.2: Share of women in wage employment in the non-agricultural sector.	Share of women in wage employment in the non-agricultural sector was 34% in 2011.	
	3.3: Proportion of seats held by women in Parliament.	The proportion of seats held by women has not changed since 2008, remaining at 14% in the Lower House and 24% in the Upper House.	
3.4: Percentage share of women in the civil service who are at under-secretary level and above.	The percentage of women at levels of Permanent Secretary, Principal Director, Director, Deputy Director, Ambassadors and Heads of Missions is above 25% but less than 35%. (2012).		
3.5: Percentage share of women in the private sector at managerial level.	The percentage of women managers was 21% in 2011. In 2004, female directors, managers and company secretaries were 17% of this occupational category.		
3.6: Percentage share of women in local government decision-making bodies.	The percentage share of female councillors as of 2011 has remained more or less consistent with 2010 figures, with 19% female representation in all local government positions.		

(Source: UN Zimbabwe 2012:31)

2.7 EMPOWERMENT OF WOMEN

2.7.1 Defining empowerment

The term 'empowerment' is rather elusive and difficult to define, "...empowerment has been used to represent a wide range of concepts and to describe a proliferation of outcomes" (Malhotra et al 2002:4). Several authors

have defined the term empowerment differently but they generally agree that empowerment is a process which comprises of different elements. The elements which feature frequently in the definition of empowerment are: freedom of choice, resources, and options (Malhotra et al 2002:5).

Empowerment has been misunderstood as an end rather than a means (Muyoyeta undated:11). It is a process of transformation which results in one having acquired the ability to make their own decisions after being exposed to some external factors which stimulate change (Bhatnagar 2011:4). From this definition one can note that some of the elements mentioned by Malhotra et al are present which are: choice and resources. The term empowerment is linked to the term disempowerment (Bhatnagar 2011:2). The individual therefore must have experienced some form of constraints or incapability for them to be disempowered. For women in Zimbabwe, lack of resources, patriarchal systems and gender violence are some of the major causes of disempowerment (Zimbizi et al 2007:5).

Kabeer describes empowerment as "...the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them" (Kabeer 2001:437). In this definition, Kabeer brings to fore some of the critical elements of empowerment. From this definition, one can deduce the following: a) empowerment is context specific; b) empowerment is a process which is revealed by the expansion of the individual's ability; c) there ought to have been an element of disempowerment; d) there ought to be progressive change so that the individual is able to make choices. When the women participants were explaining their understanding of empowerment these elements came up and therefore the study follows this definition of empowerment.

In further explaining the concept of empowerment, Kabeer (2003:171) explains that it can be explored through three dimensions which are: agency, resources and achievements. Agency refers to the ability to formulate choices and to control resources and decisions (Malhotra et al 2002:9). For agency to be achieved, the environment needs to be conducive. Agency cannot happen outside the individual's environment and neither can the environment alone

without the individual's participation lead to agency. In the context of this study for empowerment to be realised, the women themselves have to be part of the programmes directed to them and the programmes have to be able to foster this agency. Resources refers to the enabling factors under which empowerment is likely to occur (Malhotra et al 2002:8). These enabling factors act as catalysts to aid empowerment. One can consider things like government policies and the NGO strategies as the enabling factors that aid empowerment of rural women. The last of the three dimensions of empowerment is achievements as identified by Kabeer. Achievements refer to the consequences of the agency exercised (Kabeer 2003:173). This is the realisation or lack of realisation of the individual(s) potential.

“A woman can only empower herself, although organizations and agencies around the world can play a role in supporting this journey and providing an enabling environment” (Kumar 2011:29). Governments and NGOs therefore help by providing the external support and interventions which then enable the process of empowerment. It is the women themselves who should experience and identify the positive changes in their situation or lives. Empowerment cannot be achieved by an individual or an organisation for someone else, but by the individual themselves (Bhatnagar 2011:4). Unless the process of empowerment involves those disempowered as agents of that change, empowerment cannot be achieved (ibid).

In Zimbabwe, rural women face different challenges in their lives which have left them disempowered. It is through empowerment that their lives can change for the better. They need to be empowered in all aspects of their lives, that is, socially, economically, politically, psychologically and culturally.

2.7.2 Measuring Empowerment

As stated previously, empowerment is context specific, what is empowering in one community or individual might not be empowering in the other. The context can also be important in determining the extent at which empowerment at individual level and household level has occurred. Therefore there cannot be a universal measure of empowerment, and that poses a challenge to development practitioners.

Various empirical studies have been carried out on different aspects of women's empowerment. Different authors have come up with different frameworks of essential elements of empowerment and this poses a problem of developing broad elements (Malhotra et al 2002:11). These elements are the domains or dimensions of empowerment (Santillan, Schuller, Anh, Minh, Trang & Duc 2004:536). The indicators of empowerment are then formulated from each domain depending on the purpose for which they will be used. Kabeer on the other hand states that if empowerment is to be measured it has to be measured in terms of resources, agency and achievement (Kabeer 2001:422). The frequent dimensions of 'resources' are access and control. Kabeer (2001:445) states that "...control can be defined in relation to resources, e.g. earnings and expenditure....control as decision-making, (who has the final say in making decisions...)." Dimensions of 'agency' which are frequently measured are: mobility of women in the public domain, community participation and decision-making (ibid). Defining the dimensions enables one to focus on that which needs to be measured.

"Women's empowerment needs to occur in the following dimensions: economic, socio-cultural, familial/interpersonal, legal, political and psychological" (Malhotra et al 2002:12). Each domain can be further subdivided so as to avoid broadness, for example, economic can be sub-divided to formal employment and informal employment. It has to be noted again that these empowerment needs occur at different social aggregation levels; individual level, household level, community level and at broader arenas (ibid). One therefore has to be aware of the level they intend to measure and in the context of this study the researcher attempts to assess empowerment at individual level, household level and community level.

2.8 SOCIO-ECONOMIC EMPOWERMENT

A woman is said to be socio-economically empowered when she is able to rise above her constraints and hindrances within her household and the community at large (Golla, Malhotra, Nanda & Mehra 2011:4). In this context these constraints and hindrances would be social, cultural and economic. In the social

and cultural dimension, one has to consider things like decision-making at household level and community participation among others. The economic aspect entails access and control of family resources, employment, ability to earn an income and the access to markets.

Social empowerment enables the individual to develop capacity for agency (Eyben et al 2008:8). This capacity for agency can be achieved as an individual or as a collective and it leads to one having a sense of self-worth and it helps to improve social relations. Social empowerment can be achieved through education, awareness programmes and social interaction. Women need to be socially empowered first as this is the most basic form of empowerment at individual level. Social empowerment includes the environment within which the individual/individuals live.

Economic empowerment enables the individual to think beyond immediate survival needs. It also leads to greater control of strategic life choices and resources (Eyben et al 2008:10). When one is economically empowered, it strengthens their negotiating power, decision-making and it increases social status (ibid). "There is increasing recognition that economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare" (Golla et al 2011:3). When a woman is economically empowered, the welfare of the family improves, the welfare of the community improves as well as the welfare of the country (ibid).

In Zimbabwe, as stated in preceding sections, women suffer from multiple dimensions of poverty. In this study the focus on socio-economic empowerment is at household level and at community level. At household level, many women are disempowered as they lack access to resources, they are not involved with decision-making and they are burdened by gender roles among other things. At community level and broader arenas, as indicated in Table 2.2 on page 20, women are under-represented in strategic positions as a result they cannot be able to influence decisions on issues that affect them. The representation of women at all local government decision-making bodies in 2011 was at 19% (UN Zimbabwe 2012:31). This shows that women have little influence on issues that

are of importance to them and those that affect them directly as women. It is therefore difficult for them push for policies that would help them to improve their welfare.

This study concentrates on the socio-economic empowerment of rural women in Zimbabwe. It aims at capturing women's experiences of empowerment at individual level, household level and community level as the result of the development support programmes provided by NGOs in their communities.

2.9 CONCLUSION

This chapter started by giving an overview of the Zimbabwe's economic and poverty situation. The economic and political situation of Zimbabwe has a bearing on the livelihoods of people, and research confirms that women are most disadvantaged. It is therefore important to look at the issues of women taking into consideration the environment in which these women find themselves in. This environment is the one which impacts on their status.

The evolvement of the development approaches in relation to women was discussed in order to bring to fore the various attempts which have been made in order to highlight and advance the welfare of women throughout the world. By signing the international treaties, protocols and conventions, Zimbabwe places itself in the stage of development focus and hence its performance has to be evaluated according to the set standards. As the time frame for the MDGs gets closer i.e. 2015, Zimbabwe finds itself unlikely to meet most of the MDGs particularly those related to the empowerment of women (UN Zimbabwe 2012:70).

The efforts of the NGOs in Zimbabwe directed in improving the welfare of women are acknowledged. The next chapter outlines how the study was conducted so as to measure the concept of socio-economic empowerment of rural women in Zimbabwe.

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1 INTRODUCTION

In this chapter, the research methodology of the study is discussed. Research methodology refers to the paradigm used, theoretical model and the data gathering approach (Babbie & Mouton 2001:75). Research methodology therefore covers the whole process of how the research was conducted.

3.2 RESEARCH DESIGN

A mixed methods approach was used in this study. Mixed methods approach “...focuses on mixing both quantitative and qualitative data in a single study or series of studies” (Creswell 2003:18). The main advantage of using the mixed methods approach is that it enables better understanding of the research problem and this cannot be achieved if only qualitative or quantitative approach is used. The researcher opted for the mixed methods approach so as to unearth the women’s experiences, feelings and opinions in order to achieve deeper understanding of the research topic.

The qualitative approach was utilised to a greater extent than the quantitative approach to collect data. “Qualitative research describes a set of non-statistical inquiry techniques and processes used to gather data about social phenomena” (McNabb 2002:267). The data is gathered through multiple sources such as interviews and observations instead of single source of data (Creswell 2007:38). The researcher opted to use the qualitative approach to a greater extent as it best suited in depth understanding the women’s experiences and the context in which these experiences occur in relation to the process of empowerment.

Quantitative approach was used to a lesser extent on collection and analysis of demographic data. In quantitative approach data is collected using close-ended questions (Creswell 2003:21). Quantitative enabled the researcher to note if the variables of the demographic data had any relation with the participants’ level of empowerment. This was important considering the differences in age, level of

education, marital status and the difference in number of years the women had been members.

The focus on this mixed methods study was to understand the approaches used by the three selected local NGOs in an attempt to empower women and also to understand how the rural women interpret their own social reality following the interventions by these local NGOs. In order to achieve this, the researcher spent a week living with the Area Leader of each NGO, attending club meetings with the women, doing observations and conducting interviews. This enabled the researcher to understand and be able to give detail of how the women who participated in the study related to these interventions. This promoted deeper understanding of the research topic and allowed for continuous reflection on the research process. The researcher was also able to understand how the women organised and ran their lives to determine the intended progress towards empowerment.

In qualitative research, data are usually collected through field notes, observations and interviews with the participants (McNabb 2002:269). This process is typically conducted in the natural settings of the research subjects or people being studied (Bui 2014:14). This is how this study was conducted in line with the established norms of qualitative research. The study benefitted from the use of triangulation of data. In triangulation of data, the data is collected using different ways, different sources and different times (Oliver-Hoyo & Dee Dee 2006:1). This study employed in-depth interviews, non-participatory observation and focus group discussions and quantitative approach as ways of collecting data. Triangulation enables the researcher to achieve more accurate and valid estimate of that which they are studying (ibid). The researcher conducted individual in-depth interviews first followed by focus group interviews so as to unearth some of the issues which might have failed to come out during individual interviews. This also helped in encouraging women to say more about their experiences. This way, findings were also consolidated. The researcher had the opportunity to clarify things which seemed unclear during observation and this enriched the study. Quantitative data supported the qualitative data in analysing relations between variables, for example if the participant's marital status has hindered or supported their empowerment process.

A phenomenological paradigm was used in framing the study. "...phenomenology focuses on describing how people experience some phenomenon-how they perceive it, describe it, feel it, remember it, make sense of it and talk about it with others" (Guest, Namey & Mitchell 2013:119). As the researcher interacted with the women participants, the researcher focused at gaining an understanding of the women's experiences and how they perceived the interventions of the NGOs in supporting their socio-economic empowerment. In a phenomenological study, the researcher focuses on the meaning by several individuals in relation to their lived experiences (Creswell 2007:57). In-depth interviews with the individual participants, focus group discussions as well as observations were the major tools used to achieve this. Phenomenological studies are also interpretive because the researcher's intent is to analyse and interpret the views others have about their own world (Creswell 2007:21).

The study is descriptive. "Descriptive studies answer the questions of what, where, when and how" (Babbie 2011:69). In this study, the researcher sought to understand what approach the three selected local NGOs used in an attempt to socially and economically empower rural women. The study also aimed at describing how women viewed the changes if any in their lives following the intervention of the NGOs.

3.3 RESEARCH SETTING

The research was conducted with the selected three local NGOs in Zimbabwe which are Jekesa Pfungwa/Vulingqondo (JPV), Kunzwana Women's Association (Kunzwana) and Empretec Zimbabwe (Empretec) and their selected members. These NGOs operate in three different provinces in Zimbabwe. These were purposefully selected because they concentrate on the social and economic aspects of empowerment of rural women.

The reason why three different provinces were selected is that while different NGOs might operate in the same province, their focus would be different. For example, in Manicaland Province where JPV has women empowerment programmes, Empretec focuses on youth development in the same province.

The researcher had to therefore identify where each NGO specifically targeted empowerment of women and the membership was such that one could draw a representative sample. There was no intention to compare the 3 NGOs as this was outside the scope of the study. Rather, the study focused mainly on identifying the development approach used by each NGO and the intended impact on the lives of the rural women.

3.4 SAMPLING AND SAMPLE PROFILE

The research was conducted on 1) each local NGO, and then 2) on the selected members of the NGO. Quota sampling was used in this study. In quota sampling the research participants are “selected into a sample on the basis of specified characteristics...” (Babbie 2011:180). When using quota sampling the selected sample should “...have the same distribution of characteristics assumed to exist in the population being studied” (ibid). In this study, the age, level of education and marital status were used as the distribution characteristics of women. This method of sampling enabled the researcher to have a sample which was representative of all the women members of the selected NGOs. The following were the pre-defined characteristics of the sampling criteria for the local NGOs:

- They focus on socio-economic empowerment of rural women.
- They have been in existence for more than 10 years. This means they have experienced the political and economic challenges the country has experienced in the last decade.
- The total membership for each organisation is not less than 3000 members country-wide as this is considered to be a large local NGO by Zimbabwe standards and this would help the researcher to draw a sizeable representative sample.

The researcher had to initially conduct a desk study of the profiles of different local NGOs based in Harare in order to identify those which suited the sampling criteria. The researcher chose those NGOs who had their Head Offices in Harare as this enabled easy access during interviews and lessen the burden of travelling expenses. This led to the selection of JPV, Kunzwana and Empretec

as these fitted the above criteria. The Directors of each NGO were approached to seek permission to conduct the study. The permission was granted verbally by all the Directors of the selected NGOs.

After the NGOs were identified, quota sampling was used to select the women participants from each NGO. The following were the pre-defined characteristics used to select the women participants for the study:

- They should be above 18 years of age as this qualifies them to be adults in Zimbabwe.
- Should have been with the organisation for at least 5 years. The rationale being that empowerment is a process and the researcher felt that after 5 years of being a member of the organisation there should be some evidence of impact in their lives.
- The profile should demonstrate the different age groups for the women.
- The sample profile to include single, widowed, divorced and married women.
- Both employed and unemployed women were to be interviewed to demonstrate a reflective analysis of findings and to test the theory of the need for economic resources for empowerment.

The women with the above characteristics were identified with the help of the Field Officers and the Area Leaders in each of the three research settings. The Area Leaders act as caretakers and coordinators of the NGO projects at community level and are selected by the members of the organisation. The Area Leader from each community studied was used as the Key Informant. The main reason of using the Area Leaders as a Key Informants was that they are part of the community and reside in the community. They understand the dynamics of the community and are a link between the NGO and the community. The Area Leaders helped the researcher to gain access to the communities.

Each NGO had 20 women participants in the study, and a total of 60 women were interviewed. The researcher chose only 20 members from each NGO in a particular village. A village is a group of homesteads and is the administrative unit at local level. Each village falls under the leadership of a Headman. Homesteads are grouped into villages according to their proximity to each other.

The researcher chose one particular village in an area as it was easier to access the members as they shared common resources within a village like boreholes, clinics and schools. These women met for their club meetings at the residence of one of the members. By concentrating on one village the researcher found it convenient to get to the members and participate in some of their club activities without having to travel long distances.

3.5 DATA COLLECTION TECHNIQUES

The study utilized participant and non-participant observation, in-depth interviews using open-ended questions as well as focus group discussions for collecting data.

3.5.1 In-depth interviews

“In-depth interviews are characterised by four features: a) they are conducted one on one allowing for probing thereby enabling the researcher to focus on the content of the responses given by the interviewee, b) utilize open-ended questions to ensure detailed responses, c) inductive probing which entails use of questions that are based on the interviewees response d) allows the interview to feel more like a conversation” (Guest et al 2013:113). This study utilized all the four features of in-depth interviews outlined above for collecting data from the representatives of the NGOs’ management and from the women participants.

The researcher opted for this as one of the methods of data collection as it enables one to probe the participants and generate deeper understanding of the topic being researched. The researcher asked questions based on the participants’ responses. In-depth interviews allow interviewees to give meaning to their experiences (Guest et al 2013:116). The participants described their own experiences to the researcher as they perceived them.

“A qualitative interview is an interaction between the interviewer and a respondent in which the interviewer has a general plan of inquiry including the topics to be covered but not a set of questions that must be asked with particular words or in particular order” (Babbie 2011:312). The researcher prepared

questions (see Appendix B, C and D) which were used as a guideline to ensure adequate coverage of the topic. The researcher followed the flow of the conversation but was able to keep the conversation on track such that it focused on addressing the research questions.

The interviews were conducted face to face. Face to face interviews allow for optimal communication as both verbal and non-verbal communication is noted by the researcher (Alasuutari, Bickman & Brannen 2008:317). It allows for the researcher to tie the verbal and non-verbal communication for better understanding. In focus group discussions, guiding questions were also used.

The interviews with the members of the NGOs were conducted by the researcher in Shona and Ndebele which are the local languages for the areas where research was conducted. The interviews were audio-recorded with the participants' consent. The researcher personally conducted all the interviews. This was done for 3 major reasons:

- (1) the sample size was manageable since it was small
- (2) to ensure accuracy and consistency in the data collected
- (3) the researcher is fluent in both Shona and Ndebele languages and therefore did not need an interpreter.

The interviews with the representatives of each NGO aimed at understanding the development approach the NGO was using in order to achieve socio-economic empowerment of women. The sample of the questions used in data collection is included in Appendix B. Those interviewed were in senior management for each NGO. At JPV and Empretec, interviews were conducted with the Programmes Managers and at Kunzwana the interview was conducted with the Executive Director. Interviews were also conducted with the Field Officers from each NGO as the Field Officers are the ones who are in charge of the administrative issues at grassroots level. These interviews were audio recorded after obtaining verbal consent from those who were being interviewed.

3.5.2 Observation

The researcher employed both participant and non-participant observation as ways of collecting data. An observation in qualitative research is watching what

is happening with an intention of gaining understanding (Bouma & Ling 2004:58). By spending time residing in the communities, the researcher wanted to see how the women interacted in their club meetings, what they spoke about, how the NGOs delivered their trainings and how the women reacted to the skills trainings provided by the NGOs. Clarity was sought from those responsible where the researcher felt that the observations needed clarification. The researcher maintained a journal in which observations were being recorded. Informal conversations provided some insight on how the members view the NGOs' model of empowerment. Participant observation provided the researcher with a platform of unearthing those things which the researcher had missed or regarded as unimportant during interviews. The data collected from observation was presented in a narrative form.

3.5.3 Focus groups discussions

A focus group is a group of six to a dozen individuals with similar interests or characteristics who are interviewed together in the same room" (McNabb 2002:295). In this case, the common interest for these women is that they were all members of the NGOs and were part of the NGOs' socio-economic empowerment programmes. In this study, the members were put into groups of 10 and the discussions were centred on the major indicators of socio-economic empowerment as shown in Table 3.1. One of the major reasons why focus group discussion was chosen by the researcher is that it enabled the researcher to collect data on shared experiences and this cannot be achieved by conducting individual interviews.

Focus group interviews were also used in order to obtain the members' opinion at another level which is the group level. Groups usually create their own meaning and one can uncover information which could have been missed in individual interviews (Babbie 2011:361). It also challenges other women to contribute to the discussion thereby enriching the study by unearthing those things which were not mentioned during group individual interviews. Focus group interviews were conducted after the individual interviews so as to clarify some of the issues raised during individual interviews, to fill in the gaps which were identified during individual interviews and to consolidate findings. The members participating in focus groups were chosen in such a way that they

represented different age groups, different levels of education and different number of years the individual had been with the organisation so that they formed a proper representation of the larger group participating in the NGO's programme.

In each NGO, 2 focus group discussions were conducted and there were 10 participants in each group. These comprised of the same women who were interviewed individually. Each focus group discussion lasted for about one hour and thirty minutes. The selected members participated in one of the 2 focus group discussions. The discussions were audio-recorded after obtaining verbal consent from the participants so as to ensure that the discussions were accurately captured. The data was then transcribed to verbatim by the researcher to allow for coding and analysis. Direct quotations from the participants were included in the presentation of the results. Direct quotations bring perspective into the study (Bui 2014:183).

3.6 DEFINING VARIABLES AND MEASUREMENT

It is important that the variables used for measurement are identified so as to ensure understanding of that which is being measured. "Social research involves the study of variables and the attributes that compose them" (Babbie 2011:15). A set of attributes which can be called characteristics or qualities therefore make up a variable (ibid). For example, in this study, 'ability to earn an income' is a variable which is made up of attributes 'less' ability to earn an income or 'more' ability to earn an income. Those variables which represent different levels of measure are called ordinal measures (Babbie 2011:121). Those variables which offer labels for exhaustiveness or completeness are called nominal measures. For example, in this study, age is a nominal measure; there is no 'more' or 'less' of it. This study employed both nominal and ordinal measures. The biographic data represents the nominal measure. Each variable in the biographic data is exhaustive and cannot be ranked further. The following was the biographic data collected from the women:

- Age in years; refers to the age of the participant in years.

- Marital Status; refers to a union in marriage either civil or traditional.
- Level of education; refers to the highest level of education attained by the individual.
- Number of years with the organisation; refers to the number of years the participant has been with the organisation.

The other 8 variables shown in Figure 3.1 which were used to measure the concept socio-economic empowerment are ordinal as they are put in a scale of 3 levels. Level one refers to least empowered and level 3 to the most empowered. The level was allocated according to how the researcher interpreted the participant’s experience. The column ‘variables’ indicates the variables used to measure the concept, socio-economic empowerment. The researcher identified those indicators which indicated socio-economic empowerment and used 3 different levels to assess how each participant’s experience related to each variable. The column ‘comments’ provides explanation of each variable.

These variables were modelled around Santilan et al’s (2004) work entitled *“Developing Indicators to Assess Women’s Empowerment in Vietnam”* The researcher opted to modify this model so as to come up with sound variables which were a reflection of socio-economic empowerment for rural women in Zimbabwe. The researcher combined this model with the information obtained from the representatives of the NGOs to formulate the variables shown in Table3.1 below.

Table 3.1 Socio-economic empowerment variables

Indicators	Level 1 (Least empowered)	Level 2	Level 3 (Most empowered)	Comments
1. Ability to earn an income	Husband is the only source of income	Follows husband's instructions on what to do and when in order to earn income	Able to decide on her own what to do and when do it so as to earn an income incorporating the skills and knowledge gained from the NGO.	Does the individual have the capacity to earn an income independently by incorporating the skills and knowledge gained from the NGO

2. Financial Autonomy	Follows the husband's decision without discussion on how money should be spent	Involved with discussion but the husband's decision is final	Is able to independently decide on expenses or can make a joint decision with the husband through negotiation	Does the woman have any influence on family expenses?
3. Ability to negotiate and influence decisions	Husband decides on the day to day running of the home. Wife has no say and relies on husband.	Able to discuss with the husband but has no influence on the final decision	Through the skills learnt the woman is able to express herself and influence decisions or is able to independently make decisions.	Decision making involves day to day decision-making at home. Includes things like sending children to school or not, health care, nutritional needs of the family, issues with relatives etc.
4. Ability to identify own markets	Relies on the NGO or the husband to identify markets	Just follows what other women do and is not yet able to act independently	Does her own networking and has been able to identify own markets independently using the skills learnt.	Women are taught basic business skills and to identify own markets as part of the strategies to empower them.
5. Most important things gained from being member of the organisation.	Is not able to articulate her gains or feels it is too early to say.	Only realises and puts more emphasis on tangible gains	Counts the tangible gains and that which is not tangible. Is able to give examples of how being enlightened has helped her to improve her situation. Values knowledge gained as she can use it as a firm foundation in her life.	One of the strategies of the NGO is to disseminate information on various issues. They hold various workshops with women to educate them on current issues, on their rights, importance of participation and many other things. These help in enabling the women to view life differently and to be aware of the options they have.

6. Most significant changes in one's life	Is able to identify the physical changes only	Is able to identify changes which only apply at household level.	Is able to express how her mind set has changed. Being enlightened now influences the decisions she makes and the way she approaches life. She also is able participate meaningfully at community level.	As one gets empowered, there should be notable changes in one's life and this is felt and can be expressed by the individual. Knowledge gained is applied at household and community level.
7. Community participation	Does not participate in any community activities since the husband does not allow her.	Rarely participates in community activities. Only does when the husband approves.	Understands and values the need for community participation. She views community participation differently from before she joined the organisation.	Women should be able to participate in community activities and to be able to voice issues that affect them as community. It is through active community participation that development can be achieved
8. Ability to carry on without the help of the NGO	Relies on the NGO on what skills to learn, what economic activities to engage in and identification of markets	Is able to identify by herself what she would want to do but still needs support and guidance from the NGO	She has now been able to do other things outside the NGO and can function independently. Is using the knowledge and the skills learnt from the NGO as the basis of moving to the next level.	The aim is to enable the women to be able to carry on when the NGO eventually completes their programme. After 5 years of being a member one should be showing some independence.

3.7 DATA ANALYSIS AND PRESENTATION

The variables used to collect biographic data have already been discussed on page 36 above. This quantitative data was analysed and findings were presented in bar graphs using Microsoft Excel. Chapter 4 deals with presentation of these findings.

For the qualitative approach the indicators which were used to measure the concept of socio-economic empowerment are shown on Table 3.1 on page 37.

The data recorded was transcribed into verbatim. The findings were presented using narrative summaries. Some direct quotes from the women participants were also included in the findings to bring to fore women's perspectives and to elaborate or clarify points. These findings are presented in Chapter 4.

In order to bring together the findings from the three NGOs, the researcher formulated key themes using the research questions. This was to ensure that the study did address the research questions. The key themes formulated were: a) The development approach used by the NGO to empower women, b) How women relate to being empowered as a result of the NGOs' intervention, c) The impact of the NGOs' intervention on the lives of the rural women. The findings of the study were interpreted using these key themes. The interpretation of the findings is covered in Chapter 4.

3.8 VALIDITY AND RELIABILITY

"Validity refers to the extent to which an empirical measure adequately reflects the real meaning of the concept under consideration" (Babbie 2011:131). The ambiguity of the concept "socio-economic empowerment" makes it difficult for one to come up with universal indicators.

Empowerment is context specific, what can be viewed as empowerment in one community might not be empowerment at all in the other community (Santillan et al 2004:535). To be context specific, the researcher had to consider what the management of the NGOs and the rural women themselves considered as empowerment. To ensure validity, the researcher used the information obtained from the NGOs together with Santillan et al's model for empowerment indicators (Santillan et al 2004:538) to come up with suitable variables for the study and these were cross checked with the women.

The interviews were conducted in local languages and in the absence of Field Officers to ensure that the participants communicated freely without fear of victimisation by the Field Officers. The researcher spent one week in each community residing with the Area Leaders so as to gain the participants' trust and to feel accepted. The researcher attended some of the club meetings the

participants held as well as skills training workshops. This enabled the researcher to be part of the communities and to experience how these trainings were being conducted. In turn, the participants were able to feel at ease with the researcher, making conducting of the interviews much more relaxed and easier.

Reliability refers to the fact that if the same methods of collecting data were to be repeated for the same phenomenon, the result would be the same (Babbie 2011:129). Reliability is difficult to defend in qualitative research since the instruments used for measurement are not as definite as in quantitative research (ibid). To ensure reliability in this study, the researcher had to make use of the triangulation of methods. The researcher employed four ways of gathering data which are: in-depth interviews with the NGOs, in-depth interviews with the individual women, observation and focus group discussions. Using one way of gathering data poses a risk of not being able to unearth all factors relating to the purpose of the study. By following this comprehensive approach, the researcher's aim was to consolidate findings thereby ensuring reliability.

To aid reliability of the study, the researcher used the following techniques:

- a) The researcher personally conducted the interviews in order to ensure consistency in data collection.
- b) The interviews were conducted in local languages by the researcher
- c) All the interviews were audio-recorded to ensure proper capturing of the discussions and these were then transcribed to verbatim by the researcher.
- d) After individual interviews, the researcher conducted focus group interviews with same participants so as to further explore the topic under discussion and to consolidate findings.
- e) The researcher personally analysed the data.

3.9 ETHICAL CONSIDERATIONS

“Ethics in research is the general agreement shared by researchers about what is proper and improper in the conduct of scientific inquiry” (Babbie 2011:478). In

this study the researcher had to make sure that various ethical issues were considered and addressed.

Ethical clearance to conduct research was obtained from UNISA Department of Development Studies (see Appendix A). Permission to conduct research was sought from the Director of each NGO and this was verbally granted. The researcher was introduced to the local leadership of each community by the Field Officers and the Area Leaders, where consent to conduct research was verbally granted by each local Headman. This enabled the researcher not to be viewed with suspicion since the research was conducted just before the presidential elections and the political climate was tense.

The process of the research was explained to each participant and they voluntarily participated in the research. It was explained to them that they could withdraw from the research at any time without giving any reasons and this would not affect their relationship with their organisation. Before the interviews, each individual was given a copy of the consent form which was written in the local language and the researcher read it out to ensure that each participant understood what it entailed. An opportunity was given to each participant to ask questions relating to the research process and clarity was given accordingly. This was to ensure that the participants understood the implications of their participation and were able to give an informed verbal consent.

No remuneration was given to participants. The interviews were audio-recorded after obtaining verbal consent from each participant. Focus group discussions were done at homesteads where the participants met for their skills training and in that way they did not have to make extra time to come for interviews. No names were written anywhere during data collection and in transcribing to verbatim form. Where there are direct quotes, the researcher used pseudonyms.

3.10 CONCLUSION

This chapter presented the research methodology and the design of the study. This provided the road map of the study. A detailed explanation was given on how the participants were chosen and how the data was collected. Validity,

reliability and ethical issues are important elements of research and in this chapter, the researcher discussed how these were upheld. The findings of the study are presented in the next chapter.

CHAPTER 4: PRESENTATION OF RESULTS AND DISCUSSION

4.1 INTRODUCTION

This chapter presents the findings and discussions from the data collected during field research. It starts off by giving a brief overview of each NGO so as to contextualize the study. Findings from each NGO and its members are then presented separately. From each NGO, 20 participants were selected (n=20). As stated above, the study had no intention to compare the NGOs.

The sample questions which the representatives of the NGOs were asked are included in Appendix B and those which participants were asked during in-depth interviews and focus group discussions are included in Appendix C and Appendix D respectively. The in-depth interviews and focus group discussions were audio-recorded then transcribed into verbatim. The presentation of findings is such that in each sample, findings from the interviews with the NGO are presented first followed by findings from the women participants.

4.2 BRIEF OVERVIEW OF JEKESA PFUNGWA/VULINGQONDO (JPV)

Jekesa Pfungwa/Vulingqondo (JPV) was formed in 1983 after Zimbabwe had gained its independence from colonial rule. The organisation was formed as an off-shoot of the National Federation of Women's Institutes of Rhodesia. The National Federation of Women's Institutes of Rhodesia was a voluntary organisation which taught hygiene, nutrition and home craft skills in the townships (Jekesa Pfungwa Vulingqondo: undated). The founder members, who are the Directors of JPV, are former members of this organisation which taught skills in the townships.

JPV is a membership based organisation with a vision of having an empowered member who is capable of managing and making informed choices about their life (Jekesa Pfungwa Vulingqondo: undated). Their mission statement is "to train, support, inform and advocate for women to assert their rights in order to gain greater control of their livelihoods at individual, family, community, national and regional level" (ibid). The members pay an annual membership fee of US\$5. Members can pay this annual fee in monthly instalments. The organisation is

governed by a Board of Directors which is comprised of founder members, development practitioners, academics, other professionals and the grassroots women themselves.

The organisation has a membership of about 10 000 members across all the 10 provinces of Zimbabwe. Of these members, only 10% are men who are part of the youth empowerment programmes and 90% are women. The members work in groups of 10-12 according to the proximity of homesteads to each other and these groups are popularly known as clubs. JPV has its Head Office in Harare which is the capital city of Zimbabwe. They have a regional office in Bulawayo, the second largest city in Zimbabwe.

In order to achieve its objectives, the organisation gets funding from donor agencies and other funding partners. Funding has been a problem in the past few years due to the political and economic situation of the country. This has impacted negatively on the operations of this organisation as its impact on the ground has been greatly reduced. Funding is difficult to secure as the organisation has to respond to the calls for proposals and has to compete with other organisations unlike in the past where they were fewer NGOs and it was easier to secure funding. Some donors have conditions attached to their funding and the organisation has to work around that. One of the examples cited by the organisation's representative was where the donor might want to fund projects on climate change while the recipients' main need would be food security.

The government does not provide any funding to the NGO. It only provides the legal framework in which the NGOs operate. They also monitor the way the NGOs operate. At times there is interference from the government in the operations of the NGO making it difficult for the organisation to fulfil its mandate. Disseminating information on human rights is viewed suspiciously by the government and as a result at times the organisation gets summoned by the provincial authorities to be reminded of the government's position on such issues.

4.2.1 JPV's development approach to socio-economic empowerment of rural women

In its organisation's objectives, JPV states that it aims to improve the position of women through capacity building in entrepreneurial skills and to provide technical assistance to women's small scale enterprises (Jekesa Pfungwa/Vulingqondo:undated). JPV aims at empowering its members so that they are able to gain greater control of their lives. This is to be achieved through practical skills training, dissemination of information and provision of support and education of members. Provision of practical skills to women enables women themselves to be able to earn an income thereby bringing about positive change in their lives. The organisation focuses on rural and peri-urban areas which is where the organisation feels there is high prevalence of poverty.

The organisation's programmes are informed by the women themselves through needs assessment done by the organisation at regular intervals, the environment and the economic status of the country. The women, under the guidance of the Field Officers, do continuous needs assessments through continuous gathering of the information. This is achieved by holding community meetings and workshops in which the women in the area come together to identify areas that they feel need intervention. The information obtained also helps in the formulation of the organisation's strategies on intervention. The Field Officers provide information and education to the women on cross-cutting issues like HIV/AIDS, domestic violence, human rights, environment conservation and adult literacy. The Field Officers are trained by the organisation so that they are able to conduct skills training on the organisation's members. These Field Officers are responsible for implementing some of the programmes and projects at grassroots level.

Each Field Officer covers a very large geographic area. This makes their work cumbersome and it is difficult to keep up with the happenings in each village or club. What makes it even more complicated is that they rely on public transport to go to different villages within the district which in itself is a problem due to poor road network and unreliable transport. As a result much time is spent on travelling. For those communities which are very far, the Field Officer visits them

once every 4 months unless if there are funded projects then the visits are more frequent.

In each club there is an Area Leader who is the link between the Field Officer and the women. The Area Leader acts as the point of contact in the area and is selected by the members themselves. The Area Leader is also responsible for transmitting information between the members and the organisations and is responsible for the running of the club.

The membership paid by the women is for administrative purposes. The organisation also believes that by paying the membership fee, women also pledge commitment to the programmes and projects directed to them. The practical skills training provided by the organisation aims at enabling the rural women to realise an income thereby supporting the improvement in their lives. The type of the skills training needed is identified through the needs assessment process mentioned above. At times this is determined by the donor after identifying the type of projects they want to fund. The skills training provided by JPV only involved learning the trade but did not include budgeting and marketing.

The organisation does its own monitoring on its programmes half yearly and the findings are then presented to the Board. External evaluation is usually project based. The donor provides the framework of monitoring and evaluation and the frequency of these during the life of the project.

According to the Programmes Manager of the organisation who was interviewed, the organisation has had a lot of successes. She said some of the women who have been members of the organisation have excelled in small business establishment. She also stated that the major gain has been that women are now able to organise themselves. They are able to work independently in groups whereby they support each other and are able to discuss issues that affect them as women with no external intervention.

The women who participated in the study were selected from Kopera Village in Chipinge District which is in Manicaland Province. This village is about 500km from Harare. It is almost at the boarder of Zimbabwe with Mozambique and according to the representative of the NGO it is one of the villages which has

been lagging behind in terms of development. The identification of the participants was done by the Area Leader of Kopera in consultation with the researcher and the Field Officer according to the criteria outlined by the researcher on page 30. The researcher spent one week residing in the community at the Field Officer's homestead.

According to the Programmes Manager, when the organisation started working in this area, there were very high levels of illiteracy and families were reluctant to send girl children to school. Through dissemination of information, literacy and awareness programmes the literacy levels have improved due to the intervention by JPV together with other NGOs and the government.

Women in this community had been involved with homestead improvements and horticulture skills training provided by the NGO. After training they were given seeds, seedlings and fencing material so that they could start their own organic vegetable gardening and fruit tree projects. The aim was to enable them to be able to produce fruit and vegetables for their families thereby realising good nutrition and promoting good health and food security in the family. Thereafter, they could sell some of their produces so as to earn an income. Another condition was that they would not use fertilizers which are damaging to the environment and are expensive. Instead, the members used organic manure to improve the fertility of the soil so that they could realise good yields.

In homestead developments, the aim was to equip the women with building skills that would enable them to improve the structure of their houses using locally available materials since most of them had been living in mud and pole round huts. This included moulding bricks using special type of soil which was locally available and without using cement as most of the members could not afford to buy cement. The idea was to enable each household to have decent housing which was affordable using locally available resources. They were also involved with the moulding of special types of stoves which use less firewood. These stoves utilize less firewood and retain more heat. Looking for firewood is one of the time-consuming chores for rural women in Zimbabwe. By using a stove which uses less firewood it means less time would be spent on looking for

firewood thereby lessening the burden on women. Cutting down of trees is also reduced leading to promotion of environment conservation.

4.2.2 Demographic characteristics of JPV participants that were interviewed

The following demographic data was collected by the researcher in order to understand the sample profile and to find out if the demographic characteristics had any relationship with the level of empowerment of the individual participants.

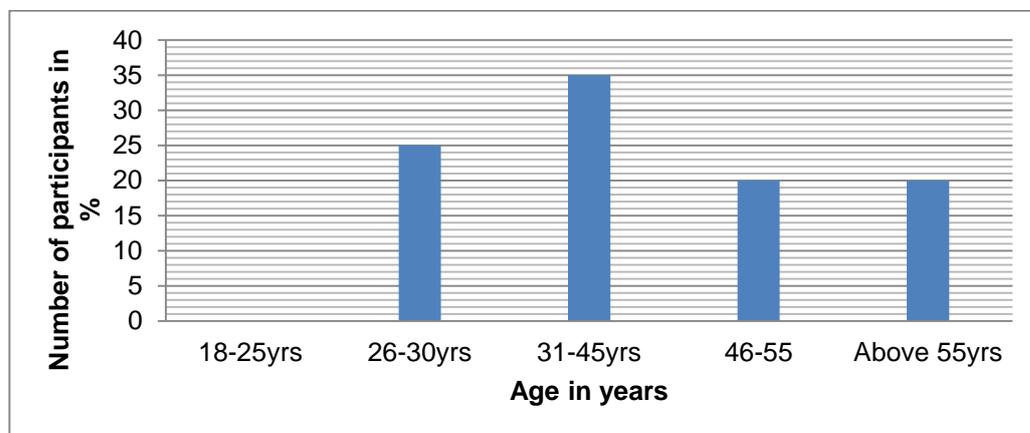


Figure 4.1: Age Profile JPV

The ages of the women who participated in the study are represented in Figure 4.1 above. Their ages ranged from 26 years to 60 years old. 18-25years 0% (n=0), 26-30 years 25% (n=5), 31-45 years 35% (n=7), 46-55 years 20% (n=4), above 55 years 20% (n=4). As can be noted, there was no one below the age of 26 years who participated in the study. It could be that they were eliminated due to the minimum number of years with the organisation which was required. The other reason could be that the responsibility of reproduction and caring for young children leaves them with no time to engage in other activities.

Women's marital status

In this sample, 65% (n=15) of the participants reported being married and of these only one was in a polygamous relationship. Widows constituted 25% (n=5) of the sample and the divorced were 5% (n=1), and the single were 5% (n=1).

This is presented on Figure 4.2 below. The researcher was interested in knowing whether the marital status of the individual had any effect on the level of empowerment.

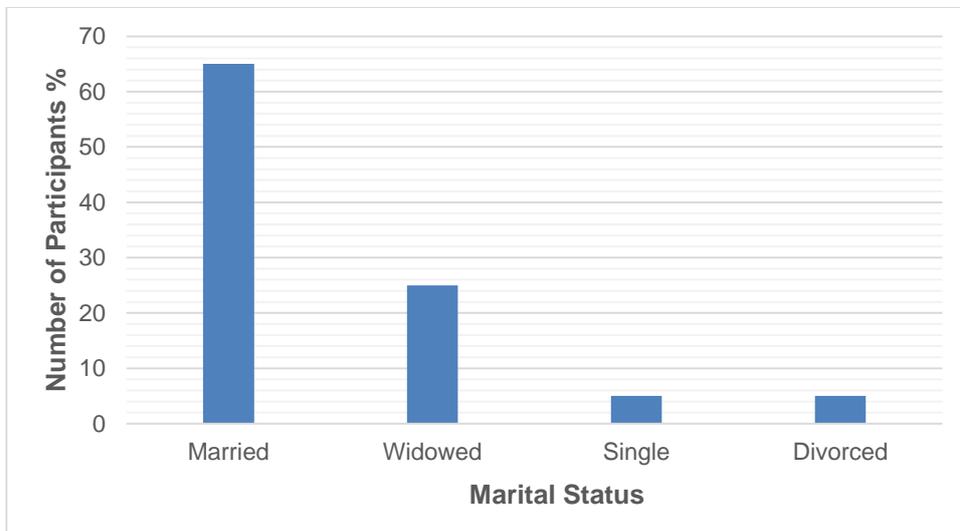


Figure 4.2: Marital Status JPV

Single women and widowed women scored higher in most empowerment variables. The reason could be that because there is no man to rely on, women have no option but to engage in those activities that will enable them to be able to fend for their families. In African culture, men are traditionally expected to provide for their families. In their absence women take it upon themselves to provide for the welfare of their families.

Women's level of education

In Zimbabwe, primary school education is from Grade 1 to Grade 7 and secondary school education is from Form 1 to Form 4. Form 4 represents exit level where one can take up most post-secondary education career training or vocational training. Level of education indicates the general literate levels of the sample.

As shown on Figure 4.3, only 5% (n=1) of the participants reported not having any formal education at all. 50% (n=10) reported having attained primary school education though at different levels. 45% (n=9) reported having done some secondary school level education again at different levels.

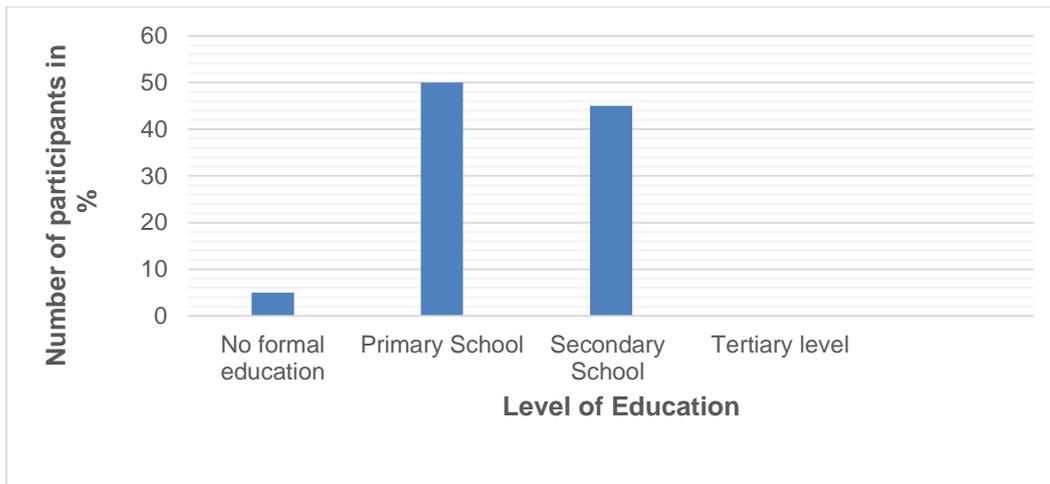


Figure 4.3: Level of Education JPV

There is widely documented evidence that access to education helps to empower women. According to Kabeer (2003:176) education improves the women’s ability to access and utilise information to their benefit on certain issues. Some domains of women’s empowerment have had direct positive impact resulting from education (ibid). In this sample, it was difficult to note the direct impact education had on the livelihoods of the women participants.

Women’s number of years with the organisation

The researcher wanted to know if there was any relationship between the number of years each member had been in the organisation and the level of empowerment. Of the participants who were interviewed, 30% (n=6) had been with the organisation for 5 years, 10% (n=2) for 6 years, 10% (n=2) for 7 years, 10% (n=2) for 8 years, 25% (n=5) for 10 years and 15% (n=3) for 15 years (see Figure 4.4).

According to the data gathered in this sample, the participants who had been with the organisation for longer time demonstrated more progress in their empowerment variables than those who had been with the organisation for lesser years. The reason could be that the organisation fostered an environment for personal growth and group cohesion for the women and this was affirmed by the women themselves.

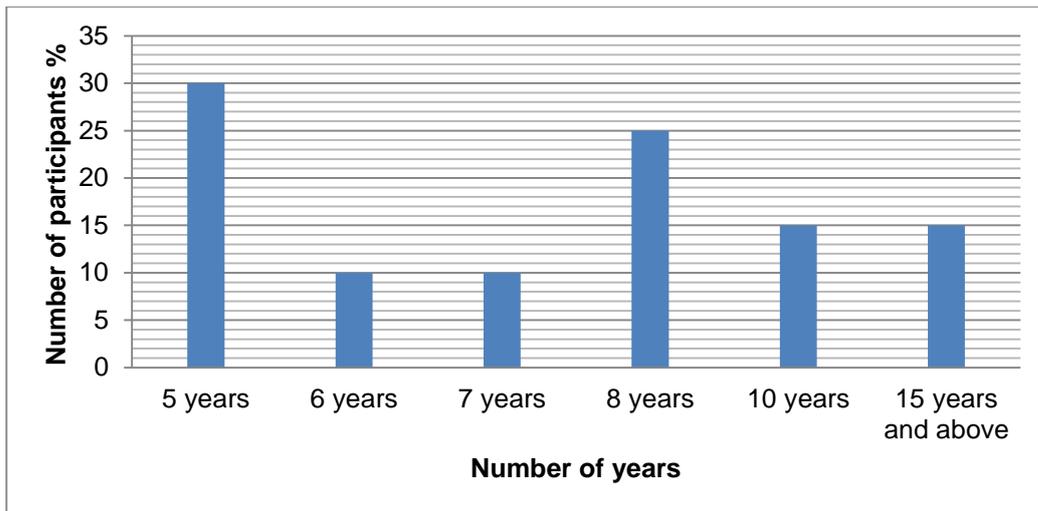


Figure 4.4: Number of years with the organisation JPV

4.2.4 Main findings from JPV women participants

1. Income generating projects

Through skills training programmes, one of the aims of this NGO is to enable women to be financially independent through establishing small income generating projects. There is evidence that once a woman is able to contribute some income in the household, her status improves as well as her negotiating power thereby enabling her to influence decisions (Kabeer 2003:175). Women of Kopera have demonstrated this. To these women, the ability to earn an income has made a significant change in their lives. For most of the women who participated in the study, the relationships with their husbands has significantly changed for the better. They feel that the communication with their husbands has improved since they started earning an income. Their confidence and sense of self-worth was boosted by being able to earn an income and for the women this was very important. One of the participants Mary (pseudonym for research participant) said:

“Ini kubva zvandakatanga kuwana yangu mari chero kutaurirana nemurume kwakabva kwachinja. Zvido zvangu ave kuzviterera. Ndinonyatsonzwa kuti ndave kubatwa semunhuwo zvinechiremera.”

(As for me, since I started earning my own money communication with my husband changed. He now considers my views. I feel I am now being treated like a human being and I am being respected.)

However, the women in this sample are not able to make money which goes beyond survival needs by utilising the practical skills learnt from JPV. They still face various constraints for them to transform these projects so that they are able to become serious entrepreneurs. According to the women who participated in the study one of the major problems they face is the difficulty in finding markets for their produce. The community is generally poor and most people are engaged in the same projects thereby making it difficult for them to trade amongst themselves.

The nearest town, Chipinge, is about 60km from Kopera village and the road network is very poor making it difficult for the villagers to access markets in Chipinge. Even if they were to be able to access these markets the cost of transportation would erode the profits. The women who participated in the study explained how they resort to barter trading due to shortage of cash in rural areas. Members of the community use maize to buy fruit and vegetables. This process is cumbersome and demands a lot of time from women as they will have to resell the maize in order to get cash. Due to all these issues, most women in Kopera feel they still need the support of the organisation in finding solutions and easy ways of selling their products. They feel that they have failed as a group to come up with sustainable solutions. The organisation is aware of these challenges which the women are facing.

2. Importance of being members of the organisation

Members who had fewer years with the organisation explained that the change in the lives of those women who had been with the organisation for a longer time acted as a pull factor for them to join the organisation. The women from Kopera who participated in the study viewed being members of JPV as an enabling factor for their personal development. In the context of this sample, JPV can be viewed as 'resource' which fosters capacity building. The organisation provides the women with the platform to gain a skill, knowledge and be well informed

about issues affecting their day to day lives. It also offers them with the opportunity to support each other and learn from each other.

During the interviews, the researcher noted that the women kept saying “the time when we were still backward” or the “time when we didn’t know anything”. To the researcher the women referred to this part of their lives in the past meaning there has been some progress made towards the improvement of their lives.

3. Value of working in groups

The women in Kopera who participated in the study valued being able to work in groups which was being facilitated by JPV. The women worked in groups of 8-10 according to the villages they come from and the proximity to each other, these groups are popularly known as clubs. In these clubs, besides doing their usual projects and skills training with the NGO, the women supported each other, shared information and educated each other. Working in groups also enabled them to be able to identify their needs and present these at the workshops held by their organisation. In these groups they also got the opportunity to evaluate their own individual progress by weighing it against each other.

Besides providing the environment of being able to work together, JPV provided these women with a sense of togetherness and belonging. They feel they now have a platform where they can discuss issues that affect them as women. Some community members who are not members of JPV are copying what these women are doing and implementing it at household and community level. Malhotra et al (2002:16) states that “according to sociological theories of diffusion, new ideas and practices often spread gradually without collective consciousness that fundamental change is occurring.” The progress made by these women mostly happens without them knowing or realising it.

4. Recognition at household level

Most women in this sample felt that they were now in a position to influence their domestic relationships. They were able to negotiate with their husbands without undermining them, something which they found difficult before. They attributed this to the confidence they developed over time since they became members

of the organisation. The recognition and respect they get from their husbands is very important to them as this motivates them. They feel they are now able to contribute to the well-being of the family in a meaningful way as they feel confident about making decisions. Recognition and support at household level transforms to better participation at community level, most women who were part of decision-making at household level found it easier and beneficial to participate in community activities.

5. Improved homesteads

Members of the JPV have been able to transform the quality of their houses from mud and pole round huts to brick structures by utilising the skills they learnt from JPV. The researcher observed that of the members who participated in the study, none of them still had the old building style, they all had adopted the modern structures. This had also influenced the other members for the community even those who were not members to the same. The organisation's initiative is filtering throughout the community going beyond the members.

Some members of JPV have been contracted by some other local NGOs like Africa 2000 to teach their members on the construction of the Chingwa stoves (bread ovens) and they get paid for the work they do. This has helped the women to get an extra income thereby improving their livelihoods.

6. Issues with membership fees and workshops

Despite realising the need to be members of the organisation, the women did not seem to understand why they were meant to pay the membership fees. Others thought the membership fees enabled them to qualify for inputs like garden tools and seedlings. The members who joined the organisation after the gardening project had been completed felt cheated as they thought they also would get inputs like everyone else.

The women were also disgruntled that despite their faithfulness to the organisation and being able to pay their annual membership fees, the organisation had not conducted any workshops in a very long time. It is during these workshops that the organisation provides skills training, education and dissemination of information. Due to reduced funding, JPV has found it difficult

to hold these workshops at a regular basis and this has resulted in some members leaving the organisation. The women have raised this with their Field Officer and were told that there were no funds available to conduct workshops.

For some women the membership fee was very high considering the fact they do not generate much money from their projects. For those women who can afford it, they have become members of other membership based organisations in order to be able to benefit from more projects.

7. Ability to do other things outside the NGO

Working in groups has helped the women to be able to do other things outside the JPV's programmes. This group has been able through the local Councillor to find buyers for their maize. Some of the maize they sell through this channel is the one they would have collected as a result of barter trading. The buyers usually want huge quantities of grain so the women have mobilised other members of the community so that they all put their grain together at a designated point ready for weighing and collection by the buyers. If they were to do this as individuals, it would be almost impossible to get buyers for the maize grain since the quantities would be small and no one would be prepared to travel long distances to collect small quantities.

4.3 OVERVIEW OF KUNZWANA WOMEN'S ASSOCIATION (KUNZWANA)

Kunzwana Women's Association (Kunzwana) was established as an NGO in 1995. Its founder member has a social work background. The organisation is membership based and has a membership of over 10 000 members both youth and women of which 90% of these are women. The members pay an annual affiliation fee of \$10.

Kunzwana is governed by a board of directors drawn from different professions, academia, development practitioners and members of civil society. The board is involved with strategic planning for the organisation. The board holds quarterly meetings so as to keep abreast with the happenings in the organisation.

The organisation's Head Office is based in Harare and is responsible for the management and administration of the organisation. At Head Office the

organisation is headed by the Executive Director. Other staff members include the Finance and Administration Manager, Finance Officers, Programmes Manager, the Project Officers and Office manager as well as the Field Officers. The Field Officers work at grassroots level with the Area Leaders and the women members. The Field Officers are responsible for facilitating the skills training for the women and also work hand in hand with various ministries like the Ministry of Women, Gender and Community Development (MWG&CD), Ministry of Health and Ministry of Small to Medium Enterprises among others.

Kunzwana has operations in 5 provinces of Zimbabwe which are Manicaland Province, Midlands Province, Matebeleland North Province, Mashonaland West Province and Mashonaland East Province. The organisation has presence in a total of 194 villages across the mentioned provinces (Kunzwana: undated). Kunzwana owns Mationesa Skills Training Centre in Macheke (MSTC) where most of the practical skills training is conducted.

The study was conducted in Home Park, a village in Macheke District of Mashonaland East Province. Home Park is about 115km from Harare. The villagers were resettled in this area in 2000 following the FTLRP which was a government initiative. Kunzwana Women's Association has some of its members residing in this village. The women who participated in this study had been trained in various skills like candle-making, organic farming, market gardening, weaving, baking, dress-making, brick-laying, carpentry and welding. Most of them had been trained in more than one skill.

4.3.1 Kunzwana's development approach to socio-economic empowerment of rural women

The major development approach for Kunzwana is that of provision of practical skills to rural women. They adopted a door to door approach whereby they go to the farms and resettlement areas to sensitise women on development issues such as empowerment, food security and human rights among other issues. Women are then encouraged to join the organisation. Once one becomes a member they automatically qualify for skills training of their choice.

The organisation uses the training sessions as platforms to disseminate information and educate women on various topics like gender equality, gender based violence, human rights, health care issues and many other topics. According to the organisation, it is difficult to assemble women to disseminate information only as they view this as a waste of time.

The practical skills trainings are usually conducted about three times a year and run continuously for a week. Trainees are drawn from all areas where the organisation has membership. MSTC accommodates a total of 45 trainees at any given time. Food and accommodation are offered to the trainees at no additional costs. The \$10 annual affiliation fee is all a member has to pay. The organisation reimburses its members of the travel expenses incurred to attend training workshops. The duration of training is usually one week after which a graduation ceremony is held and the participants are issued with certificates.

The skills which require specialised equipment are done at MSTC and those which do not require specialised equipment can be conducted in the communities where the members reside. Trainings for organic gardening and baking, as an example, can be trained in the field. The advantage of training in the field is that many members can be trained at the same time. In most cases all members of that club are able to receive training in one area at the same time unlike going to MSTC where numbers are limited and some people go for a year or so without being able to access training.

To assist the women in identifying markets, the organisation holds Market Fairs in conjunction with UN Women annually. The aim is to provide women with the platform to showcase their products and for them to access larger markets. It also provides the women with the platform of networking and learning from others.

Kunzwana sources its funding from international donors. The organisation cited funding problems. The donors put conditions on their funds and the organisation has to work around that. Some of the donors state that their funds should be used for particular development focus and this at times conflicts with the interests of the recipients but because they have no choice they just have to go

with the donor's prescription. Sourcing funds is an on-going process. The organisation gets no funding from the government.

Senior management of the organisation is involved with the monitoring of the programmes. Monitoring is usually done half-yearly but there is no specific tool used. The monitoring is usually done on the financial aspect more than the impact on the ground. The results of the monitoring feed into the policy formulation. The other form of monitoring is project based. The project funders design their own monitoring and evaluation tools which must be implemented by the organisation.

According to the representative of the organisation, Kunzwana has seen many women's lives being transformed with some of its members having become serious entrepreneurs. Some members have progressed with their skills trainings to higher institutions and have attained higher level certificates from vocational training institutions. In communities, Kunzwana has transformed general livelihoods of its members as women are now able to earn an income and can now feed their families and send their children to school.

The researcher spent a week residing with the Area Leader of Home Park. This enabled the researcher to have a relationship with the participants so that they felt at ease during the interviews. The researcher also attended club meetings and observed the skills training sessions. The Area Leader was the key informant as she was a member of the community.

For income generation, most of the participants were involved with market gardening. They sold their produce along the Harare-Macheke highway where they erected some stalls. They sold their produce to motorists who travelled along this road.

4.3.2 Kunzwana women's biographic data

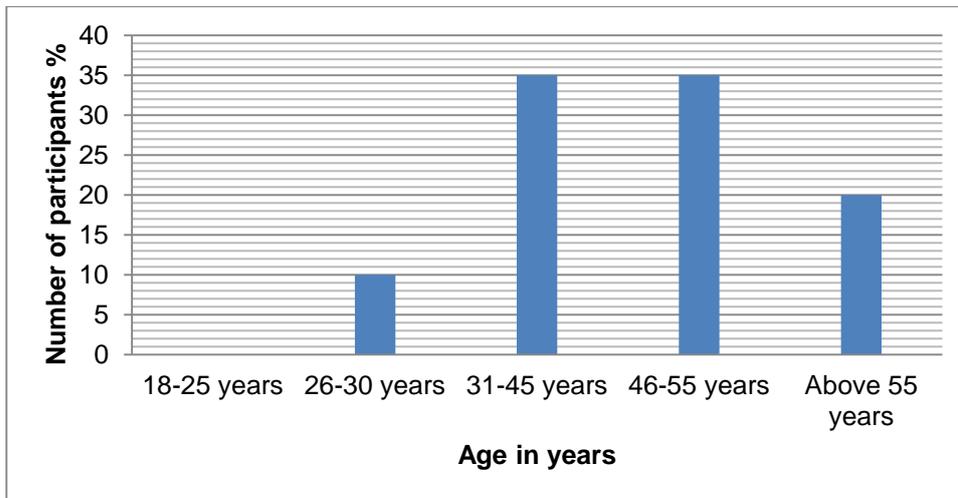


Figure 4.5: Age Profile Kunzwana

The age profile for the Kunzwana women who participated in the study is shown on Figure 4.5 above. 18-25 years old: 0% (n=0) 26-30 years old: 10% (n=2), 31-45 years old: 35% (n=7), 46-55 years old: 35% (n=7), above 55 years old: 20% (n=4) Like the previous sample, there was no one below the age of 26 who participated in the study. It could be that they were eliminated from the study by the fact that only those members who had been with the organisation for more than 5 years were considered for participation.

Level of women's education

Most of the Home Park women who participated in the study had attained some education as shown in Figure 4.6 below. 70 % (n=14) of the women attained secondary school education though at different levels. 25% (n=5) attained primary school education at different level as well and only 5% (n=1) had no formal education at all.

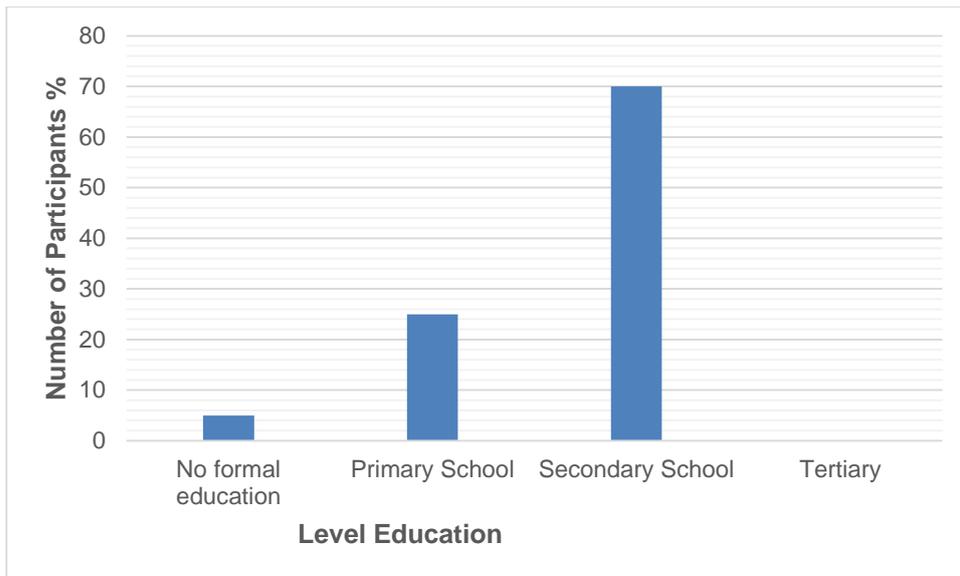


Figure 4.6: Level of education Kunzwana

Marital Status

In this sample there were no divorced or single women. Married women constituted 70% (n=14) of the participants and widowed women constituted 30% (n=6). The information is presented in Figure 4.7.

Civil and customary unions were both referred to as married. In relation to socio-economic empowerment variables on page 37, the widowed women showed more progress towards empowerment according to the empowerment variables used by the researcher.

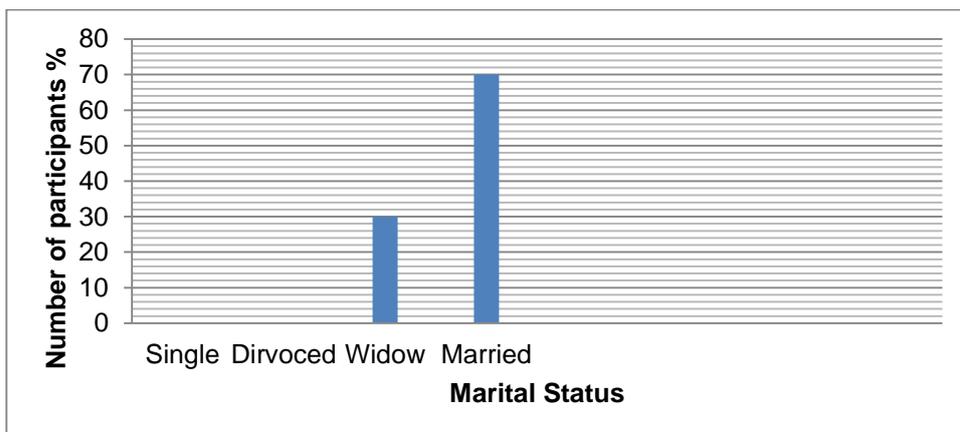


Figure 4.7: Marital Status Kunzwana

Number of years with the organisation

Of the women who participated in the study 30% (n=6) had been with organisation for 5 years, 25% (n=5) for 6 years, 10% (n=2) for 7years, 5% (n=1) for 8, 5% (n=1) for 9 years, 20% (n=4) for 10 years and 5% (n=1) for 12 years. This information is presented on Figure 4.8 below.

The women who had been with organisation for more than 10 years showed much ability to influence decisions at household level. Most of these women reported that they found it difficult to negotiate with their husbands before joining the organisation.

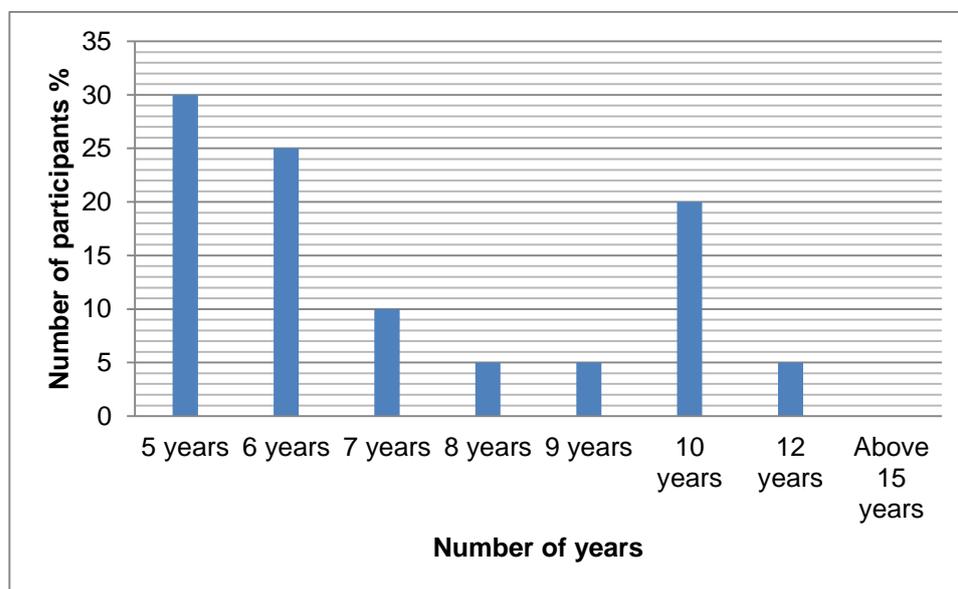


Figure 4.8: Number of years with the organisation Kunzwana

4.3.3 Main findings from Kunzwana women participants

1. Working together

Women in Home Park value working together which has been facilitated by Kunzwana. The women expressed how they were able to organise themselves within their clubs and in the community due to the confidence they have gained since they became members of Kunzwana. The women who participated in the study explained how they had been able to start their own savings club by contributing \$2 each week. The money was then lent to the members who needed it and they paid back with 10% interest. At some stage part of the money

would be shared equally amongst the members and part retained as savings. This was the members' initiative. This clearly brings out the components of empowerment which are agency, resources and achievements. Agency can be exercised by individuals or a group (Malhotra et al 2002:4).

The women who participated in the study reported that together with other members of the organisation they were paying school fees of an orphan within the community whose grandmother was not a member of the organisation. This demonstrates that the women are also mindful of the community needs around them. By working in groups they are now able to identify their own needs and to work out the possible solutions instead of waiting for somebody to come and help them. There is a link between individual agency and public action (Malhotra et al 2002:8). This study agrees with this.

2. Earning an income

Most women in Home Park are able to utilise the skills they have learnt from the organisation to be able to earn an income. However, some women feel that the money they earn does not go beyond survival means. One of the issues raised was that in this village they all engage in the same income generating activities as a result they cannot trade amongst themselves. They also compete for the roadside market leading to conflict at times.

Since most of them are engaged in selling perishable products, at times they are forced to sell their products at a very low price such that they end up not realising much profit. They have no skills or means of preserving their vegetables or drying them so that they could sell them in variety forms as dried vegetables.

For most women, the money they get is enough for household survival and for school fees. However, there are a few women who are doing very well and are able to transport their produce to the nearest town Macheke for wider markets. These women have looked for markets which are further away and this has enabled them to sell more products at any given time.

3. Sense of self-worth

Through the facilitation of Kunzwana, women in Home Park feel they are in control of their lives as they are now less dependent on their husbands and are able to contribute to the welfare of their families. Being able to earn an income has enabled them to gain respect in their households and in the community. Esther (pseudonym of research participant) explained this by saying:

“Ikozvono ndave kunyatsonzwa kuti ndirimunhuwo pane vamwe. Ndave kukwanisa kuzvimirira ndoga pane kungotarisa kubva kunababa. Naivo baba unonyatsowona kuti varikutozvifarira nekundikuridzira kavanoita. Vave kutondibatawo zvirinani nokuti vanoziwa kuti pane chandinounzawo mumba.”

(Now I feel like a complete human being. I don't have to depend on my husband as I am now able to do things independently. My husband now appreciates me and I can tell by the way he supports me in whatever I do. He now treats me respectfully because I bring something home.)

4. Multi-skilled community

Kunzwana trained women in Home Park on different skills. Most of the women members who participated in the study had been trained on more than two skills but the training has been at basic level only. These seemed to be utilising only one skill for income generation which is organic farming. This is because it was relatively easy to find market for their produce. The other reason which was cited by the women participants was that they lack the financial capacity to invest in other projects as they need machines and materials which they cannot afford. Organic farming is easier for them since it does not need specialised machines. It can be done in their backyards which allows them to multi-task, they can tend to their gardens at the same taking of the children.

For those who were given candle moulders, they face a challenge of markets.

“...maskills tavenawo chose asi todii nawo? Tadzidziswa zvakawandisa asi nhamo ndiyoyo yekuti ruzivo rwacho unorwudii munhu. Nyangwe ukadzidzira welding-welding machine yacho unoiwanepi huye zvoku welder zvacho unozviwanepi? Vamwe vakapiwa ma moulders asi kuti ma

candles acho munotengesera kupi? Mari yacho yatinozowana hainyatsowonekwa”

(...we now have many skills but what do we do with them? We have done many different things but the problem is what does one do with that knowledge? Even if you train in welding-where do you get the welding machine from and what would you weld in the community? Some people were given moulders but where do they sell the candles? The money we make is not enough to meet all our needs....)

The researcher observed that the quality of products for those who were doing dress-making was rather poor such that it was difficult to find buyers for the products. The time spent on the training was rather short for one to be able to produce quality items and therefore women needed to invest more time on this. As much as the women themselves chose the skills they needed training on, they were not aware of how much time they needed to invest in the training for them to be able to produce quality products. Such information was not given before the commencement of the training.

5. Exposure to wider markets

The market fairs which Kunzwana in collaboration with UN Women hold annually in one of the major cities in the country provide the women with opportunity to advertise their products to wider markets and it also provides the women with the opportunity to network and share ideas. These are usually a success for some women as they usually sell their products and others manage to secure contracts with some companies.

There was a concern however from the members that the Field Officers tend to choose the same people to go and showcase their products at the market fairs thereby side-lining others. As a result not everyone benefits from the market fairs even though it is a good initiative. The opportunity is not given to all the women but to those women who have been hand-picked by the Field Officer and who seem to be already doing very well.

4.4 BRIEF OVERVIEW OF EMPRETEC ZIMBABWE (EMPRETEC)

Empretec Zimbabwe (Empretec) was set up in 1992 as a joint initiative with UNDP and Zimbabwe Investment Centre and became an autonomous entity in 1997. Empretec is governed by a Board of Directors mainly drawn from the private sector. The Board is responsible for strategic planning and policy formulation. Empretec's development approach is through provision of entrepreneurial training to women and youth with the aim of economically empowering them. It is also a membership based organisation though they do not pay any membership fee.

Empretec is donor funded. The donor funds are project specific and time bound. As a result the organisation has to constantly look for funding. Their policies are influenced by the economic and the political environment of the country. As much as they draw from the national policy, they always try to align their policies to rural women's needs.

4.4.1 Empretec's development approach

According to the Programmes Manager who was interviewed, the organisation trains the women on various skills, market linkages, value-addition, business management and entrepreneurial skills. The thrust of this approach is that even if the women acquire some practical skills as long as they have no minimum business knowledge, they will never rise above the survival means. Empretec has formed partnership with various Ministries like Ministry of Small and Medium Enterprises (Min of SMEs) and Ministry of Women Affairs, Gender & Community Development (MWAG&CD) with whom they work hand in hand in terms of identifying areas of intervention.

The organisation also provides information to its members regarding licensing and how to access the licensing institutions. For one to be able to trade, they need a Hawker's licence and Tax number. A Hawker's licence is a permit to trade in the streets and markets within a designated geographic area. A tax number is to ensure that the trader is compliant with requirements of the Zimbabwe Revenue Authority (ZIMRA). With a Hawker's licence one is ensured to be able to trade freely within a designated area without fear of arrest by municipal authorities. The organisation therefore equips its members on the

requirements of these licensing departments and the importance of obtaining such documents.

Despite the organisation's effort in educating the women on basic business management, the Programmes Manager stated that due to the women's literacy levels, it is difficult for them to understand what the concept entails. The organisation feels that the way rural women respond to their intervention is too slow and as a result too much time is spent on tasks. The time taken in trainings is usually much longer than what would be planned for. The rate at which the women grasp information and skill is usually very slow. Sustainability after the life of the project is always a challenge as women constantly need help due to the complex nature of their problems.

Mthwakazi Village is found in Matobo District in Matebeleland South Province. It is in this village where Empretec had a development project with a group of women. Empretec imparted these women with poultry keeping skills. Women were made to form groups of 5 and each group was given 100 chicks and chicken feed for at the start of the project. The aim was to enable them to engage in income generating projects as well as equipping them with small business skill management so that they are able to know whether they are making any profit or loss so as to improve their livelihoods. Once the women are equipped with this knowledge it would be easier for them to scale up their projects.

4.4.2 Empretec Women's biographic data

The following is the biographic data which was collected from the women participants of Empretec:

Age profile

The women who participated in the study were put in the following age groups: 18-25 years old: nil, 26-30 years old: 15% (n=3), 31-45 years old: 45% (n=9), 46-55 years old: 25% (n=5) and above 55 years old: 15% (n=3). No one below the age 25 years participated in the study and the age group 31-45 years had the largest number of participants. Figure 4.9 presents the age profile for this sample.

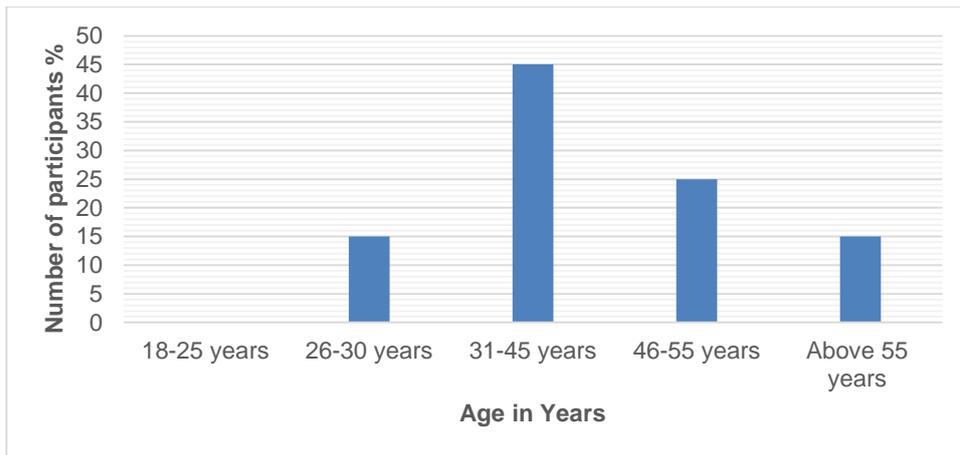


Figure 4.9: Age profile Empretec

Level of education

Only 10% (n=2) of the women reported that they never attended any formal education. 25% (n=5) of the women attended primary school education and 65% (n=13) reported having had some secondary school education. This information is shown on Figure 4.10

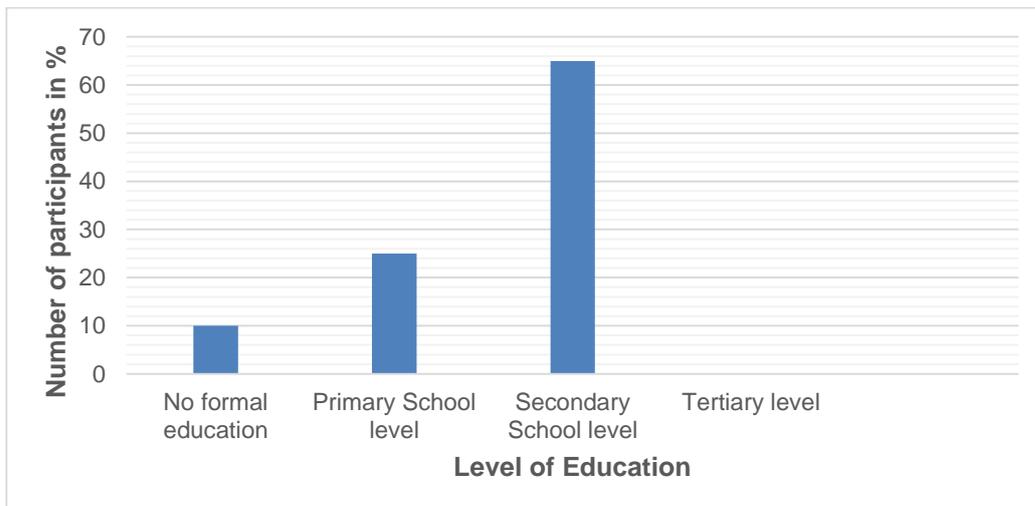


Figure 4.10: Level of education Empretec

Marital status

Figure 1.11 below presents the marital status of the participants in the sample. The data collected on the marital status of this sample is presented on Figure 4.11 below. Of the women who participated in the study, 10% (n=2) were single, 65% (n=13) reported being married. Both civil and traditional unions are recognised in this study. 20% (n=4) of the women stated that they were widowed

and 5% (n=1) stated that they were divorced. In this sample most of the married women stated that their husbands were not employed and they had stepped in to provide for their families.

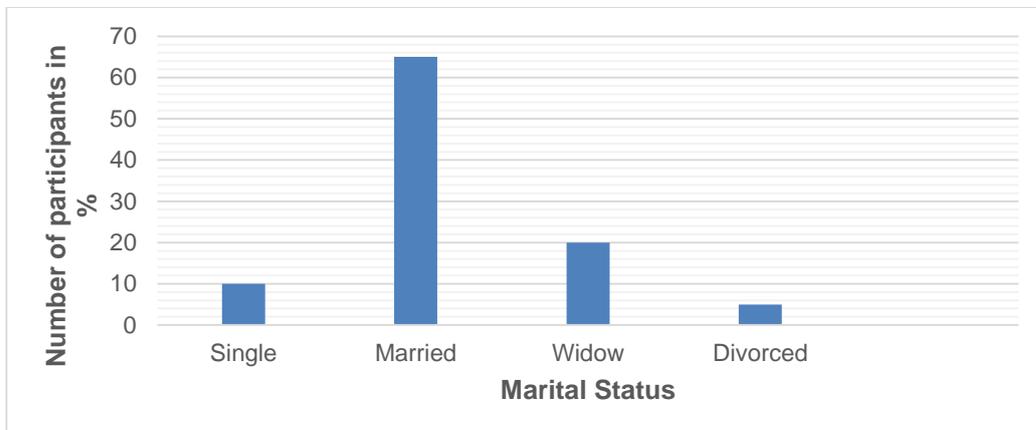


Figure 4.11: Marital Status Empretec

Number of years in the organisation

35% (n=7) of the women interviewed had been with the organisation for 5 years. 30% (n=6) had been with the organisation for 6 years and 35% (n=7) had been with the organisation for 7 years. This information is represented on Figure 4.12 below.

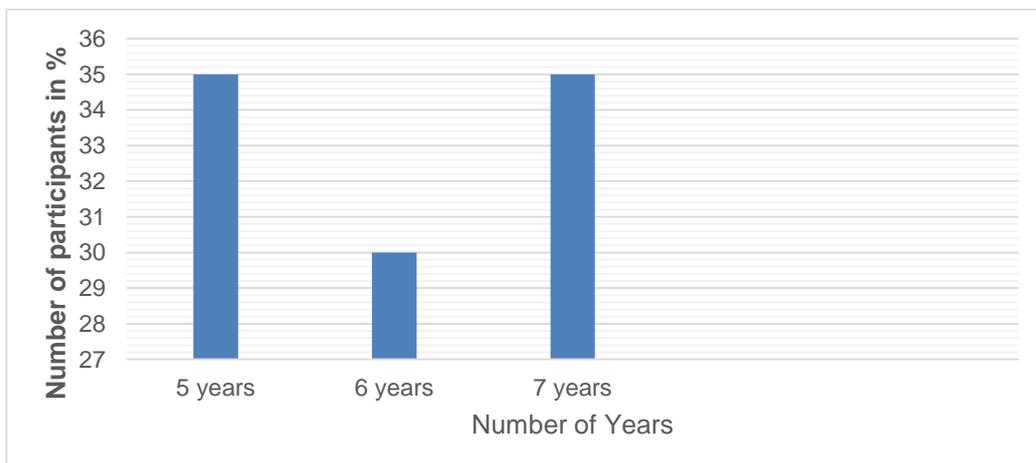


Figure 4.12: Number of years with the organisation Empretec

4.4.3 Main findings from Empretec women participants

1. Ability to earn an income

Mthwakazi women who participated in the study felt that being able to earn income enabled them to be able to provide food for their children as well as being able to send their children to school. Despite the challenges the women faced of finding market for their chickens, the women felt they were now in a better financial position than before they joined the organisation. Earning an income also provided them with the freedom to use the money the way they wanted and for some without even consulting their husbands since they earn the money themselves. However, some of the women were able to generate an income but their husbands had the final say on how the income was used. In some cases the husbands demanded all the money. Helen (pseudonym of research participant) said:

“Mina umkami kafuni ngitsho lokungincedisa kodwa nxa sokuyimali uyifuna yonke. Ukuze kungabi lomsindo lami ngihle ngimnikeze eyinye lami ngifihle khona lami ngizabona ukuthi ngiyisebenzisa ngaphi”

(As for my husband he doesn't even help me in my project but when I get cash he wants it all. To avoid confrontation I give him the money and at times I hide some which I can also use.)

Earning an income is viewed as a 'resource' and the ability to influence decisions and financial autonomy demonstrate the women's agency. How women gain access to resources is as important as the resources themselves (Kabeer 2003:172). Acquiring a skill is therefore a way of gaining resources and is an enabling factor for a woman to earn an income.

Most women as stated above have unemployed husbands and they have taken it upon themselves to fend for their families. Their husbands did not help in the poultry projects the women were engaged in and hence the women could not share the workload with their husbands. The women were mostly being helped by their children and some employed one person to help them to look after the chickens as they still had household chores to attend to as well.

2. Knowledge

Being members of Empretec has enabled the women to gain knowledge which they can apply in any small scale business model. Despite expressing the difficulties they face in grasping the content they are given by the NGO, these women always try to work through the content in their own time in small groups or pairs and this helps them in understanding. To the women though this knowledge alone is not enough if they cannot get financial assistance to pursue their dreams. With the high unemployment rate experienced in the country, the women are aware that that engaging in income generating projects is the only way they can sustain their families. Women feel that the organisation should add a financing scheme which could help them to scale up their projects. This would enable them to be able to access loans which they feel they need.

3. Entrepreneurship

Most women who participated in this study feel they have what it takes for them to be entrepreneurs but they have no market for their products. With no readily available market it is difficult for them to expand their income generating projects. The knowledge gained and the skill acquired is not being translated to serious entrepreneurship whereby one is able to generate income which goes beyond survival means. Some of the women who participated in the study stated that they have also joined other organisations with the hope that they could find assistance with identifying markets.

Rural women find it difficult to access the licensing institutions since these are located in towns. As a result, they trade without licences despite the knowledge gained from the organisation regarding importance of obtaining a trading licences. The other problem is the issue of costs associated with licencing and the women feel the cost is too much as they need the money for the survival of their families. Lack of licences means they face arrest if they want to access bigger markets in Bulawayo which is about 50km away.

4. Alternative to formal employment

Entrepreneurship is viewed as an alternative for formal employment. Due to high unemployment rate, most people in the country now resort to engaging in some form of income generating projects. By equipping the rural women with basic

business management skills, this enables them to run their projects in a commercially viable manner.

Some women have employed people to help them with their poultry keeping projects thereby creating employment in the rural areas. They only have verbal contracts with their employees and their wages are quite low. One of the women who does poultry farming employs 3 people and has since started to scale up her project. She has managed to do this because she got financial assistance from her son.

4.5 DISCUSSION: SUMMARY AND INTERPRETATION OF FINDINGS

4.5.1 Summary

The study sought to find out whether the strategies implemented by the 3 selected local NGOs to empower women socially and economically were effective or not. The researcher formulated research questions which guided the study which are: 1) What is the development approach used by the 3 selected local NGOs to empower women socially and economically? 2) How do women relate to being empowered as a result of the local NGO interventions? 3) What is the impact of these interventions in the lives of the rural women?

It was important to consider the general environment of which the study was undertaken. To this end, the researcher felt that the economic and political situation of Zimbabwe has a direct bearing on the development and wellbeing of the people. A discussion on these was presented so as to contextualize the study.

By doing a qualitative study, it meant the researcher had to spend time with the participants, doing participant and non-participant observation as well as conducting interviews. The researcher personally conducted the interviews in local languages so as to ensure validity and reliability.

The participants had diverse demographic data of age, marital status, level of education and number of years the individual had been in the organisation. This was purposely done so that the sample would be reflective of the whole

membership of the organisation. Socio-economic empowerment was measured using the variables identified in Table 3.1 on page 37. The data collected were then analysed and the findings were presented in a narrative form. The section that follows deals with the interpretation of the findings of the research.

4.5.2 Interpretation of findings

The findings of the study were analysed and interpreted according to the key themes which were formulated from the research questions and this is presented in the discussion below:

1. The development approach used by the selected NGOs in empowering rural women

- **Provision of practical skills to rural women**

The local NGOs which were studied use practical skills training and dissemination of information as ways of facilitating rural women's empowerment. The aim is to equip rural women with practical skills and knowledge which they can use to generate income so that they are able to improve the general living standards of themselves, their families and their communities.

According to each NGO studied, the programmes directed to rural women are influenced by the rural women's needs. This is supposed to be a bottom up approach with the women identifying the type of intervention needed and the NGOs formulating programmes which help address these needs. Development is only meaningful when the poor themselves identify their own areas of intervention (Sen 1999:3). This study however revealed that due to the nature of how funding is secured, it is difficult to always go according to the needs of the rural women. The NGOs therefore at times plan their interventions mainly according to the specifications of the funder.

It is therefore difficult to determine how much influence rural women have on the interventions directed to them. Due to the high levels of poverty and the economic situation of the country, the rural women take whatever projects are offered to them as a survival strategy. Empowerment cannot be realised unless the women themselves exercise agency (Santillan et al 2004:535). Prescribing

what they should do does not promote agency and in many times, does not lead to sustainability.

- **Funding challenges**

The local NGOs which were studied expressed facing challenges in securing funding. Funding is also dependent on the political and economic situation of the country. Zimbabwe has had not so good relations with the international community and has been viewed in a bad light in relation to human rights and this has had a negative impact on the funding of development projects (Tadesse & Danielle 2010:119). Without adequate funding, the NGOs cannot function as desired. Limited funding might also be a driving factor towards the NGOs accepting programmes which they know very well are not sustainable as they are not community driven and owned.

- **Monitoring of women's progress**

The study revealed that the NGOs which were studied had no clear tools for monitoring the progress of the women regularly. The monitoring is only directed to specific projects and is usually done during the life of the project. The progress of women is therefore generalised and it is those few women who do very well who are mentioned as success stories. The majority of the women are left behind.

- **Conducive political and economic environment**

In this study, it has been revealed that the gains which had been made by the NGOs before the economic meltdown were all eroded by the economic crisis and the political instability. This further pushed the rural women into poverty. It has been difficult for the NGOs and their members to recover from that.

The political, economic and social situation of the country determine the welfare of the people (UNICEF 2010:1). As long as these are not supportive of development, the efforts of the NGOs will not yield positive results. The tight monitoring of the NGOs by the government makes it difficult for the NGOs to execute their duties as desired.

Barter trading reveals the unavailability of cash in rural areas. The introduction of multi-currency which was made by the government in 2009 to curb inflation has made it difficult for rural people to access cash. Furthermore, there was no education given to the rural people on the different currencies and this makes it difficult for rural women to price their products appropriately.

2. How women relate to being empowered as a result of the NGO's interventions

- **Capacity to work in groups**

From all the three organisations that were studied, the value of working together as groups came out as one of the most important things the women have gained from being members of these organisations. In their groups, the women are able to discuss their needs, formulate their own solutions, educate and support each other without the help of the NGOs. The NGOs fostered the environment of group cohesion and the women embraced this very well.

This demonstrates all three dimensions of empowerment which are: agency, resources and achievements. When working in groups, the women's agency is demonstrated by their capacity of identifying their issues and finding ways of dealing with them. In the context of this study, knowledge shared can be viewed as a resource and finding solutions can as achievements.

- **Realising an income**

This study revealed that most women are now able to earn an income using the knowledge and skills gained from the NGOs. Resources are catalysts which foster the empowerment process (Narayan 2006:72). The NGOs can be viewed as a resource since it provides the environment which fosters the empowerment process.

Studies on women's empowerment reveal that earning an income is an important ingredient in the process of empowerment. "Resources are a medium of power" (Kabeer 2003:172). When one has resources, their negotiation power increases. This has been revealed in this study where most women reported that their negotiation power in the household changed for the better since they

started earning an income. This has led to increase in self-confidence and self-worth.

To the concept of empowerment, agency is the major component. (Kabeer 2003:171). Agency has to do with the individual's ability to make choices, challenging power relations and the individual's motivation (ibid). This is demonstrated by the fact that some women are even able to engage in other activities outside the NGOs using the knowledge and the skills they acquired. The findings from this study clearly demonstrate that the rural women working with the named NGOs are now able to practise agency due to the interventions of the NGOs. The selected NGOs have been able to build capacity for most rural women.

- **Availability and access to markets**

In their clubs, women do almost the same projects for income generation. It becomes difficult for the women as they have to compete for the small available market and they cannot trade amongst themselves meaning they have to look for markets outside their villages. The women have to travel long distances in search for markets and most of the time they travel to nearby villages on foot. This places more burden on them as they are still expected to attend to gender roles in their households such as fetching water, cooking and looking after the children.

The women feel that their choices are limited by the constraints they encounter in accessing markets. Easy access to markets will enable the women to sell their products and to increase their production.

3. The impact of the NGOs intervention on rural women

The impact of the NGOs intervention was determined in relation to general improvement of the livelihoods of the rural women who are members of these organisations, an improvement in their income, food security and the role women play in developing their own communities. The following has been the impact:

- **Improvement in financial status at household level**

According to the findings, most women's financial status improved following acquiring different skills which enabled the women to be able to generate an income. The income generated enabled the women to be able to afford basic commodities, pay school fees and buy school uniforms for their children something which they were not able to do before. This improvement in the financial status of the household translates to an improvement in their general livelihoods.

Malhotra et al (2002:11) states that an intervention promoting a particular dimension of empowerment does not mean that empowerment in other areas will follow. This study revealed that most of these women still feel they still need the support of the NGOs even if they are able to earn an income. They feel that the income generated is not enough even though they acknowledge improvement in their lives. In economic empowerment, there is need to go beyond survival needs.

- **Food security**

Most women were engaged in activities which promoted availability of food in their households. By doing market gardening, planting of fruit trees and poultry keeping, this has helped the women to ensure that their households are not only food secure but get variety of foods to promote good health in their families. By selling their produce/products at different markets, this promotes food security to different communities at large.

For those who were engaged in other activities which are not farming, the income generated is used to source food for their families.

- **Conservation of the environment**

In their skills training programmes, the NGOs emphasize the use of locally available materials. In the process the members are also given information on acceptable practices of how to conserve their environment. Those involved in market gardening are encouraged to plant trees around their gardens to prevent runaways and soil erosion and also to maintain a balance in soil nutrients. Conservation of the environment is one major factor of sustainable development.

The knowledge gained on conservation of the environment usually becomes the common practice within a local community. This clearly demonstrates how the women who are members of these NGOs act as change agents in their own communities.

- **Knowledge**

The women who participated in the study explained how the knowledge they gained from the organisation has enabled them to unleash their potential. Some women felt that even their thinking has changed since they joined the organisation. They are constantly looking for ways of bringing change in their lives instead of just waiting for someone from outside to help them. Their lives have been to a great extent transformed. At community level, the women feel that they are now able to share the knowledge they have acquired from the NGOs with the greater community thereby contributing to the process of development in their respective communities.

4.6 CONCLUSION

The NGOs in Zimbabwe play a pivotal role in development. This chapter presented the findings of the three named local NGOs. These NGOs use a similar approach to empower women socially and economically. The findings of the study identified some common practices some of which promote empowerment whilst others hinder the process of empowerment of women.

According to the interpretation of the findings, there are many positives in the interventions of the NGOs as they attempt to bring about change in the lives of rural women. Most of these women are able to use their skills to improve the financial status at household level, it is easier for them to provide food for their families, they enjoy better status at household and community level and they are now able to organise themselves and work in groups to share knowledge and support each other. However, for these NGOs to improve on their effectiveness on the ground, the researcher identified various recommendations for consideration. These are discussed in the next chapter.

CHAPTER 5: RECOMMENDATION AND CONCLUSION

5.1 INTRODUCTION

This study aimed at determining the effectiveness of the socio-economic empowerment strategies employed by three local NGO's in rural women's development. This chapter starts off by presenting the limitations of the study. The summary of the study is then presented. Recommendations and suggestions for future research are presented and final conclusions are drawn.

5.2 LIMITATIONS OF THE STUDY

- Malhotra et al (2002:12), states that women's empowerment needs to occur along six different dimensions which are: economic, socio-cultural, familial/interpersonal, legal, political and psychological. This study only concentrated on the socio-economic aspects of empowerment at household and community level and for detailed reflection of empowerment, these other dimensions need to be considered.
- The study was conducted at household and community level and did not cover how women's empowerment is experienced at district level, provincial level and national level. The result of the study can therefore not be used to evaluate women's empowerment more broadly.
- The fact that empowerment is a process, shows that change happens over time. Undertaking a once-off study with a small sample may not be more broadly representative of the country, however the study focused on women who had been with the NGO for more than 5 years and the findings were interpreted within this context.

5.3 SUMMARY

This descriptive study was achieved by utilizing mixed methods approach to analyse the development approaches used by JPV, Kunzwana and Empretec and to determine the impact of their interventions on the lives of rural women.

By utilizing the triangulation of data method to collect data, the researcher unearthed the women's experiences, opinions and also observed how women related to these interventions.

As discussed in section 2.3, poverty experienced by women in Zimbabwe is multi-dimensional hence coming up with the operational definition of empowerment was challenging. Since empowerment is context specific, the NGOs and the women participants identified what would constitute empowerment and this was used as the operational definition of empowerment. This operational definition of empowerment demonstrated the elements of empowerment discussed in section 2.7.2, which are freedom of choice, resources and outcomes. These selected NGOs used skills training as a major tool for facilitating the rural women's socio-empowerment.

The three selected NGOs fit the description of "gap fillers" as described in section 1.1. They do not get any assistance from the government. The government provides the legal framework within which these NGOs operate. The study revealed that the funding challenges the NGOs faced were related to the political and economic situation of the country discussed on section 4.5.2.

The impact the selected NGOs had on the lives of rural women was discussed in section 4.5.2. To a certain extent the interventions of these NGOs go beyond the recipients who are members. Improvement in household income benefits the family and enables increase in choices for the family, improved food security benefits the household and the community and knowledge shared benefits the community at large. These benefits are the essence of human development. This supports Golla et al's view of economic empowerment of women which states that by empowering a woman economically, the welfare of the family and that of the community is improved (Golla et al 2011:3).

The impact however is not the same amongst women. This does demonstrate the fact what is empowering in one person may not be necessarily empowering to the other. Hence projects directed to women at times do not yield the intended results as these do not address individual needs. Approaching women's empowerment with an umbrella tool is unlikely to yield the intended results.

It was not the intention of the study to compare the three selected NGO's. The data did reveal however that Emperetec's incorporation of basic business management training goes a long way in preparing women for entrepreneurship. By focusing on equipping women with practical skills only the women are not equipped to deal with issues relating to marketing strategies and pricing which are very important in enabling women to engage in economic activities.

Some of the challenges which rural women face are related to the economic situation of the country which were discussed in section 2.2 and the NGOs have no control over this. As long as the situation remains as it is, the NGOs will find it difficult to fulfil their mandate and most women will find it difficult to live beyond survival means. The following section presents some of the recommendations which may be considered by the NGOs for them to improve their effectiveness.

5.4 RECOMMENDATIONS

1. Regular monitoring of individual member progress

There is need for tools to monitor progress of each individual member. After they have acquired various skills, rural women seem to be faced by other different challenges such as availability of money, access to markets just to mention a few.

By conducting regular monitoring, the NGOs can be able to identify common problems and try and work out solutions with women in their clubs. This will also help to identify those women who would be ready to do things on their own so that they are weaned off from the organisation so as to promote independence and sustainability.

2. Incorporate business management, marketing skills and value addition concept to skills training programmes

The time spent on training sessions is rather short and because of this women find it difficult to produce quality products. There are some skills which require more time than the others. Exchange visits by Field Officers would also be

beneficial as this would provide them with the platform to learn from each other and improve their effectiveness.

Practical skills training on its own is not enough to equip rural women in generating an income. They also need to be trained in small business management and through this they can do important things like pricing of their goods, how to determine if they were realising any profit or loss. Buyers usually negotiate prices with the rural women who in turn slash their prices and one wonders if these women realise any profit at all.

Those who are involved with vegetable production at times have to preserve their vegetables so that they sell them later when they are off season. Women need to understand the concept of value addition where the price is determined by how one would have arrived to the final product. There is also need to encourage the women to diversify so that they are not all selling the same product.

3. Partnering with the private sector

Accessing markets is very difficult for rural women. The fact that they all engage in almost the same individual projects makes it difficult for them to trade amongst themselves. It might be worthwhile for NGOs to forge partnerships with the private enterprises so that the rural women can supply these enterprises with products. This will lead to sustainability and the gains for the women will be much more.

4. Membership fees

The members of these NGOs seemed not to be sure of why they have to pay the membership fees. Clarity and action on this would help avoid discontentment by members.

5. Needs assessment versus donor choice of focus

The NGOs reported that they do needs assessment in order to identify their member's needs but on the other the hand, the projects they implement are tailored by the donors. The needs assessment therefore is of little significance because most projects are implemented according to the specifications of the

donor. Regular monitoring and evaluation by the organisation would help to identify wider issues which relate to needs assessment and the donors' choice of focus. Exploring for solutions at macro-level on how this can be dealt with so that the needs for the recipients are put into consideration might be necessary.

6. Facilitation to start community loan schemes

To most participants accessing loans so as to expand their projects seems to be a pressing need. The economy of Zimbabwe has been fragile for the past decade as discussed in Chapter 2 and is not conducive for the poor. These local NGOs should assist the women in establishing their own micro-finance projects in which they can loan each other money like in one of the NGOs which was studied. Instead of looking for outside help, the local NGOs can source expertise in this and help the women to establish these schemes in their communities.

7. Concentrating on smaller geographic area

The NGOs can improve their effectiveness by concentrating on a few provinces at a time. The area covered by the field officers is too wide such that it is difficult to keep up with the happenings of many provinces. By concentrating on a smaller geographic area, monitoring of progress of individual members also becomes manageable thereby improving the impact of the NGO on the ground.

5.5 FUTURE RESEARCH

Exploring why women would rather continue to be members of NGOs such as those in the study.

This study aimed at determining the effectiveness of the three selected NGOs. As revealed by the study, some women have managed to have their lives turned around by these organisations but they still feel that they need to be members and appear to be dependent on the organisation. One then wonders why that is so. When such women continue to be members the resources of the organisation are stretched and this is to the detriment of those women who still need the support of the NGOs. The research would therefore focus on the dependence of women on NGOs.

5.6 FINAL CONCLUSION

The purpose of this study was to analyse the development approaches used by JPV, Kunzwana and Emperetec in an attempt to empower women. It also aimed at determining the impact of these NGOs on the lives of the rural women as it relates to their empowerment. Research questions which guided the study were formulated and these are:

- What is the development approach used by each of the three selected local NGOs in the study to empower women socially and economically?
- How do women who are members of these NGOs relate to being 'empowered' as a result of the local NGO interventions?
- What is the impact of these interventions on the lives of the rural women?

The study fully addressed the research question as discussed in section 4.5. Reviewing the relevant literature enabled the researcher to situate the study in the human development context. The welfare of women in Zimbabwe is affected by the political and economic situation of the country. Women live in poverty making them disempowered and vulnerable. Despite the programmes directed at women, MDG 3 which specifically aims at empowerment of women by 2015 will not be met in Zimbabwe (UN Zimbabwe 2010:31).

Even though most participants showed progress towards empowerment, there is a lot to be done in order to empower women. This study demonstrated the influence the donors have on the programmes directed to women. This in itself is disempowering as some of the projects which women engage in are not of their choice hence sustainability becomes problematic.

The discussion on empowerment in chapter 2 shows that empowerment is context specific. The household, in this case, is part of the context in which women's empowerment is fostered. The awareness programmes on issues which directly affect women at household level like gender based violence which the NGOs incorporate in their programmes should be embraced.

The positive attitude and the willingness to engage in socio-economic activities demonstrated by the women who participated in the study shows that women

are willing to improve their situations. Despite the challenges they face these women soldier on with the hope that things will get better. Most of the government policies which aim at improving the status of women have remained on paper. By creating an enabling environment for the NGOs to function in and for fostering women's empowerment, the benefits of the NGOs' efforts might be improved.

It was out of the scope of this study to look at other factors besides the efforts of the selected three NGOs which enable empowerment of these women participants. However, the improvement in women's lives cannot be solely attributed to the efforts of the selected NGOs which were studied. Data revealed that some women are members of other organisations and others get some financial support from other family members to boost their income generating projects.

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APPENDICES

Appendix A	UNISA clearance letter
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APPENDIX A: UNISA Clearance letter



DEPARTMENT OF DEVELOPMENT STUDIES

5 April 2013
Ref: Prof PDS Stewart
Telephone: (012) 429-6813

LETTER OF DECLARATION

Dear Sir/ Madam

It is hereby declared that:
Ms Sikhulekile Mandinyenya
Student No: 42167647

is a bona fide student of the University of South Africa. She is currently enrolled for the Masters degree in Development Studies.

Title: **The effectiveness of socio-economic empowerment strategies implemented by three local NGOs in Zimbabwe for rural women**

Supervisor: Ms T. Pyke

Contact for supervisor: T_pyke30@hotmail.com

Yours faithfully

A handwritten signature in black ink, appearing to read "Pete Stewart", is written over a horizontal dotted line.

Prof PDS Stewart
Chair of Department (CoD)
Department of Development Studies



APPENDIX B

Interview questions for NGOs

1. What is your development approach?
2. What influences your policy formulation?
3. Where and how do you get your funding?
4. How do you monitor your programmes?
5. What would you say are your successes in following your development approach?
6. What are the challenges you face in fulfilling your mandate?

APPENDIX C

Individual participants' interview questions

1. How old are you?
2. What is your marital status?
3. What is your level of education?
4. How many years have you been with the organisation?
5. What do you understand about empowerment?
6. How do you earn a living? Where did you learn the skill of what you are doing?
7. In your household how do you decide on family expenditure?
8. How do you handle day to day decision-making in your household?
9. Who identifies the market for your products?
10. In your opinion what are the most important things you have gained from being a member of this organisation? Why are these important to you?
11. What have been the most significant changes in your life which you think is a result of being a member of the NGO?
12. Suppose the NGO stops the support they are giving you, will you be able to carry on? Explain.

APPENDIX D

Focus group questions

1. What made you join this organisation?
2. Have all your expectations been met? Please explain
3. What are the most significant changes that have happened in your life?
4. In the community, what do you think is a result of being a member of the organisation?
5. If you were to invite a friend to join your organisation what would you say?
6. Suppose the NGO stops the support they are giving you, will you be able to carry on? Please explain.

APPENDIX E

JPV SAMPLE

Age in years	Marital Status	Level of education	No of yrs. with the organisation	Ability to earn an income	Financial Autonomy	Influence	Ability to identify own markets	Most important things gained	Most significant changes	Community participation	Ability to continue	Comments
57	Married	Grade 7	Over 15 years	3	2	3	2	3	2	3	2	Even though they resorted to share the fields, the proceeds from her portion are still governed by the husband. At times she resorts to hiding the money in order to use it independently. Still needs NGO support.
42	Widow	Form 2	Over 5 years	3	3	3	2	3	3	3	1	Joined the organisation after the death of her husband. Used to rely on her husband for money and decision-making. She notes a lot of positive changes in her life. She feels she will struggle to carry on without the NGOs support because she is still experiencing difficulties in identifying markets and feels that what she is doing now might not be sustainable.

30	Married	Form 4	5 years	2	2	2	2	3	2	2	2	Used to experience some domestic violence. Used the knowledge she gained and reported the husband to the police and since then he has never physically abused her. Husband has much control and that makes her have low self-esteem.
66	Married	Grade 7	10 years	2	2	2	2	2	2	2	2	Despite the knowledge and skills gained from the NGO, she relies on her husband on most of the things.
66	Widow	Grade 6	15 years	3	3	3	2	3	3	3	2	Feels there is drastic change in her life since joining the organisation. Faces the challenges of selling her products since the local markets are always flooded.
54	Widow	Grade 3	15 years	3	3	3	3	3	3	3	3	States that the knowledge she gained from the NGO enabled her to be able to inherit her husband's property. Despite her level of education, she is standing for the local elections to be Councillor.

34	Married	Grade 7	7 years	2	2	2	2	2	2	2	1	Feels men should also attend the workshops which the NGO usually do for women so that they are aware that whatever women do it will benefit the whole family.
38	Single	Form 4	10 years	3	3	3	3	2	2	3	1	Even though she is able to do most of the things independently, she feels she cannot continue without the support of the NGO. She suggested that the NGO should give loans so that they are able to start meaningful businesses.
36	Married	Form 2	10 years	3	3	3	2	2	3	2	1	Used to live in a hut constructed with poles and mud but now lives in a brick constructed house. Used the brick-making skill she learnt from the NGO
47	Married	Grade 3	5 years	2	2	2	2	2	2	2	1	Her husband works in South Africa and relies on the guidance of the NGO on what to do and when.
42	Married	Grade 5	6 years	3	3	3	2	3	3	3	2	She faces challenges with markets and that has an impact on the viability of her projects. Feels that the skills she gained from the NGO enable her to be able to fend for her children.

26	Married	Form 3	5 years	2	2	2	2	2	2	2	1	She still faces challenges in being independent. She heavily relies on her husband and NGO's support and guidance
38	Married	Form 2	8 years	3	2	2	2	3	3	3	2	Her life has significantly changed for the better since joining the organisation. Feels that the organisation should have a lending scheme so that they can to assist them in setting up businesses
27	Married	Grade 7	5 years	2	1	1	1	2	1	2	1	Heavily relies on her husband. She is subjected to domestic violence. She is aware of what steps to take regarding domestic violence but is terrified that this might worsen the situation.
50	Divorced	Nil	10 years	3	3	3	1	3	3	3	1	When she divorced she got nothing from the husband. She had to start afresh on her own. Even though she is mostly independent, she is struggling to make enough money to sustain the family.

43	Widow	Grade 7	7 years	3	3	3	3	3	3	3	2	She managed to set up a vegetable market at the nearby shopping centre. The organisation has enabled her to realise her potential. Feels she is not ready yet to be weaned off from the organisation.
27	Married	Form 4	6 years	3	3	3	3	2	2	3	2	Has gained a lot in terms of skills training. Markets are problem since they live far from the main road.
46	Widow	Form 1	8 years	3	3	3	2	2	2	2	2	Has no time to participate in community activities since has to look after the children and at the same time look for money.
56	Married	Grade 4	10 years	3	3	3	2	3	3	3	2	There have been drastic changes in her life. She used to live in a mud house. Used to experience domestic violence. Since learning about her rights and the options she had, her situation has changed for the better.
30	Married	Form 2	5 years	2	2	2	2	2	2	2	2	Joined the organisation after realising the changes that had happened in other women's lives.

APPENDIX F

KUNZWANA SAMPLE

Age in years	Marital Status	Level of education	No of yrs. with the organisation	Ability to earn an income	Financial Autonomy	Influence decisions	Ability to identify own markets	Most important things gained	Most significant changes	Community participation	Ability to continue	Comments
33	Married	Form 2	9	3	3	3	2	3	3	3	2	She is the reflect facilitator in the area. Expresses the importance of working as a group and feels that as a group they tend to achieve more than as individuals. States that state land bureaucracy hinders their progress. Gave an example of how they are finding it difficult to have a communal garden as this has to be approved by the various structure of the village committee.
58	Married	Grade 6	12	3	2	3	2	2	3	3	2	Feels there is need for her to keep attending training sessions. Identifying market for her is a challenge as the markets get flooded at times. Also reaching markets in other cities is a challenge as transport becomes a major hindrance. Barter trading is also an issue as she

													has to spend most of her time selling.
61	Married	Form 2	10	3	3	3	2	3	3	3	2		Difficulties in identifying markets are a major constraint for her. She feels that if the NGO had to pull out it would be difficult for her to sell her stuff.
49	Widow	Nil	6	3	3	3	2	2	3	3	2		She feels that the major problem is that they all have the same products which they sell and they all sell at the roadside market and this leads to flooding and competition.
55	Widow	Form 1	10	3	3	3	3	3	3	3	3		She is able to articulate the transformation of her life. When her husband died, her in-laws took all the property they had with the husband and had to start afresh. Values working as a group. Participates actively in the community. Hold various positions in community organisations.

52	Married	Form 3	5	3	2	2	2	3	3	3	2	Even though she is able to earn an income, her husband is the final decision-maker. She is threatened with violence if she voices a different opinion. She feels that the NGO should also include men in their programs if gender inequality is to be addressed
40	Widow	Form 2	5	3	3	3	3	3	3	3	3	She used to depend on her husband a lot. When her husband died, she had to try and make ends meet and then decided to join Kunzwana. She has seen so many changes in her life. She managed to buy a cow 2 years after joining the organisation and has a herd of 6
49	Married	Form 4	5	3	3	3	3	3	3	3	3	Through the money lending scheme they started outside the NGO she has managed to open a tuck-shop which services the local community.
59	Widow	Form 2	10	2	3	3	2	2	3	2	2	She follows the ideas of the NGO and other women on how to earn an income. She is also finding it difficult to identify own markets
44	Married, polygamy	Form 3	6	3	2	2	3	3	3	3	3	She states that she has acquired a lot of skills and values working together as a group. Feels that the NGO should help them with loans so that they

												are able to engage in meaningful money-generating projects.
48	Married	Form 1	5	3	3	3	3	3	3	3	3	Feels that she has learnt many technical skills and her life has changed for the better.
51	Married	Grade 5	5	3	2	2	2	2	3	3	2	She is now able to earn an income even though her husband takes all the money. She hopes one day her husband will allow her to decide on what she wants to do with her money.
59	Married	Form 2	7	3	2	2	2	3	3	3	2	Although she is able to earn an income, the income is too little. Feels that markets are problem. Barter trading is time consuming and she has to spend more time looking for where to sell her products than to in production.
28	Married	Form 4	5	3	3	3	2	3	3	2	2	Although she is able to earn an income, finding sustainable markets is difficult. She relies on roadside markets. She also finds it difficult to participate in community activities since she has young children. Gender roles restrict her movements. She feel she cannot carry on her own because due to

												failure to identify markets.
35	Widow	Form 3	6	3	3	3	2	2	2	2	2	Her husband used to be the main source of income and was the one responsible of decision-making in the family. She has found it very challenging to take up this role but with the help of the organisation she feels a bit confident and there has been some change in the way she thinks and does life.
36	Married	Form 4	5	3	3	3	3	3	3	3	3	She says her life has changed significantly since joining the organisation. She feels confident and is able to able to negotiate most of the things with her husband. She feels that since she started earning an income her husband acknowledges and respects her. She has the confidence to carry on even if the NGO ceases its support.

43	Married	Grade 6	7	3	2	2	2	2	2	2	2	The husband continues to dominate and tells her what to do. She is subjected to domestic violence. Her participation in the community is also restricted.
28	Married	Form 3	6	3	3	3	2	2	3	2	2	She has some assets in her name e.g. goats. She does not have confidence in looking for her own market. Her products require marketing in urban areas .As of now she relies on the NGO for marketing
42	Widow	Form 2	10	3	3	3	2	2	3	2	2	It is difficult for her to spend more time on developing herself in terms of skills training due to increased demand of child care. She feels that without such burden she would be able to be in a better position.
48	Married	Grade 6	8	3	3	2	2	3	3	3	2	

APPENDIX G

EMPRETEC SAMPLE

Age	Marital Status	Level of education	No of years with the	Ability to earn an income	Financial Autonomy	Influence decisions	Ability to identify own	Most important things gained	Most significant	Community Participation	Ability to carry	Comments
32 years	Married	Form 4	5	3	3	3	2	2	3	3	2	She feels that she hasn't got what it takes to be able to carry on. States that marketing her products is problem and the NGO hasn't given them enough knowledge on how to market their products.
56 years	Married	Grade 7	7	2	2	2	2	2	2	3	2	She is struggling with identifying what she can do. Despite having various skills, she cannot concentrate on any one of them as the markets are a challenge.
48 years	Single	Form 2	6	3	3	3	3	3	3	3	2	The chicken project which she is running after gaining the knowledge from the NGO is flourishing. The local community buys chicken from her.

42 years	Married	Form 2	6	3	3	2	2	3	2	3	2	She is subjected to domestic violence by husband and has resorted to hiding the money she earns so that she is able to buy food and clothing for the family.
30 years	Married	Form 3	5	3	2	2	2	3	3	3	2	It is difficult for her to devote most of her time in the activities of the organisation since she has very young children to look after.
54 years	Married	Form 2	7	3	3	3	3	3	3	3	2	She does garment sewing and she says she would have liked to it on a wider scale if funds were permitting and feels the NGO should provide loans for those members with potential like her.
48 years	Married	Form 4	5	3	3	3	2	2	2	2	2	She feels that she still needs the support of the NGO and is not participating in economic activities in a meaningful way

29 years	Married	Form 4	5	3	3	3	2	3	2	2	2	She finds it difficult to participate in community activities because her husband has to approve first. She feels the organisation should also involve men in their programs so that they also benefit from the knowledge and the skills provided
37 years	Married	Grade 7	7	3	3	3	2	2	3	3	2	She values the importance of community participation. Not able to articulate the most important things being gained by being a member of the organisation
52 years	Married	NIL	7	3	3	3	3	3	3	3	3	Despite the fact that she never attended school she is able to earn an income which has made so much difference in her life. She is able to feed her family adequately and pay their school fees.

40 years	Widow	Form 2	6	3	3	3	2	2	2	3	2	She feels that the organisation should provide them with markets. She usually sells her chickens on credit but it very difficult for her to recover her money from people. Because of this she feels there hasn't been any meaningful change in her life.
39 years	Widow	Form 1	6	3	3	3	2	2	2	2	2	Even though her situation has changed for the better, she feels she is not yet able to do things for herself. She states that she does not get much money to buy fabric so that she concentrates fully on garment making which is what enables her to earn an income.
36 years	Married	Form 4	6	2	2	2	2	2	2	3	2	The money generating projects she is engaged in are not giving her enough money. She just follows what other women do and also she has a burden of caring for young children.

43 years	Single	Form 3	7	3	3	3	2	2	3	3	2	She is able to only identify the tangible things she got from the NGO and feels she is still not able to be in control of her own life.
57 years	Married	NIL	5	3	3	2	2	2	2	3	2	She is subjected to domestic violence by her husband and he usually takes away all the money which she makes and spends it on beer.
54 years	Widow	Grade 6	7	3	3	3	3	3	3	3	3	She says they were put into groups by the NGO and in her group they are 7. This year alone they have made over \$800 and they haven't shared their money amongst themselves as yet. They will do that at the end of the year. She also grows vegetables for marketing. Her life has improved and is able to feed her children well and send them to school.

39 years	Married	Form 1	7	3	3	3	2	3	3	3	2	She feels that it would be difficult for her to carry on if the NGO was to pull out since she feels that she still needs their support
28 years	Married	Grade 7	5	3	2	2	2	2	2	2	2	She has marital problems and this is interfering with her participation in the organisation. She feels she is trapped in her situation as she is subjected to domestic violence.
45 years	Widow	Form 2	5	3	3	3	2	3	3	3	2	She feels that if the NGO could give them loans and help them identify markets or market things for them, their lives would be transformed.

56	Divorced	Grade 7	6	3	3	3	3	3	3	3	3	3	The intervention of the NGO has changed her life completely. She states that after her divorce she was left with nothing but now has been able to rebuild her life and somehow she is able to identify new markets for herself and she was one of the women who are really doing well in her community
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