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**SOCIO-ECONOMIC CHALLENGES OF WOMEN IN NTEPE VILLAGE,
GWANDA DISTRICT, ZIMBABWE**

**Research Project submitted in fulfilment of the requirements for the
Master Degree in Development Studies.**

University of South Africa

College of Human Sciences

BY

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Abstract

The study seeks to explore the socio-economic challenges rural women in Zimbabwe face. Rural women are socially excluded and marginalised in community development programmes, and as a result their roles are being undermined and their voices in matters that affect them are weakened.

Factors such as persistent drought, lack of resources, culture and an unfavourable political climate has continued to put rural women's position at risk. Subsistence farming has been one of the major activities that rural women do for food production within the household, but this not been yielding the much-expected results due to lack of fertiliser and equipment to promote better yields.

The research used a qualitative method approach and data was gathered through telephonic interviews in accordance with Covid-19 Alert Level 3 protocols. The study reveals several socio-economic challenges that rural women in Zimbabwe face. The results from the study show that women are still marginalised in many facets of community development activities because of policies that do not take their needs into account.

The study identified that rural women remain vulnerable and exposed to high poverty levels as they fail to get the maximum required support from their husbands, community leaders and national government through its policies that have isolated them. Through social exclusion, women's rights have been violated and their dignity undermined and compromised, simply because they have not been given the necessary support to be involved in political decision making.

Key terms such as vulnerability, absolute poverty and social exclusion are explained as some of the factors that have contributed to rural women's poverty. Societal systems have continued to expose women to poverty and they remain an isolated group that fail to fully participate in and benefit from societal institutions.

The study findings provide distinctive alternatives as coping strategies that rural women need in order to do to better in their position of poverty. Different possible solutions as coping strategies and intervention programmes are

outlined in the study. To finally be able to say that the gap of poverty in women has been bridged, vigorous policies will be needed that are not only there for decorative purposes but seek to address and improve the levels of inequality that have long been affecting rural women. These policies will have to be appropriately used to address the needs and challenges of rural women.

Isifinqo

Lolu cwaningo luhlose ukuhlola izingqinamba zezehlalo nezomnotho abesifazane basemakhaya abaseZimbabwe ababhekana nazo. Abesifazane basemakhaya bakhishwa inyumbazane emphakathini futhi bakhishwa inyumbazane ezinhlelweni zokuthuthukisa umphakathi, ngenxa yalokho izindima zabo zicekelwa phansi namazwi abo ezintweni ezibathintayo ayenziwa buthaka.

Izici ezifana nesomiso esiqhubekayo, ukungabi bikho kwezinsizakusebenza, isiko nesimo sezulu esingesihle seziqhubekile nokubeka isikhundla sabesifazane basemakhaya engcupheni. Ukuziphilisa ngokulima kube ngomunye wemisebenzi emikhulu eyenziwa ngabesifazane basemakhaya ekukhiqizweni kokudla emakhaya, kepha lokhu bekungalethi imiphumela elindelwe kakhulu ngenxa yokuntuleka komanyolo nemishini yokukhuthaza isivuno esingcono.

Ucwaningo lusebenzise indlela ephathelene nesimo futhi kwaqoqwa neminingwane ngezingxoxo zocingo ngokuya ngamaphrothokholi woKhuvethe Alert Level 3. Lolu cwaningo luveza izinselelo eziningi zezehlalo nezomnotho abesifazane basemakhaya eZimbabwe ababhekana nazo. Imiphumela yalolu cwaningo ikhombisa ukuthi abesifazane basakhishwa inyumbazane emikhakheni eminingi yemisebenzi yokuthuthukisa umphakathi ngenxa yezinqubomgomo ezingazinaki izidingo zabo.

Ucwaningo lukhombisa ukuthi abesifazane basemakhaya bahlala besengozini futhi bavuleleke kumazinga aphezulu obuphofu njengoba behluleka ukuthola ukwesekwa okudingeka kakhulu kubayeni babo, abaholi bomphakathi kanye nohulumeni kazwelonke ngezinqubomgomo zabo ezibahlukanisile. Ngendlela yokukhishwa ngaphandle kwezehlalo, amalungelo abesifazane aphuliwe futhi isithunzi sabo sonakalisiwe futhi sancishiswa, ngoba nje benganikwanga ukwesekwa okudingekayo ukuze babandakanyeke ekuthathweni kwezinqumo kwezepolitiki.

Amagama asemqoka afana nokuba sengozini, ubuphofu ngokuphelele nokuvalelwa ngaphandle emphakathini kuchazwa njengezinye zezinto ezibe nomthelela ebuphofini besifazane basemakhaya. Izinhlelo zomphakathi

ziqhubekile nokubeka abesifazane enhluphekweni futhi bahlala njengeqembu elizimele elihluleka ukubamba iqhaza ngokugcwele futhi lisizakale ezikhungweni zomphakathi.

Okutholakele ocwaningweni kunikeza ezinye izindlela ezihlukile njengezindlela zokubhekana nabesifazane basemakhaya okudingeka bazilandele ukuze benze kangcono ngokwesimo sabo sobumpofu. Izisombululo ezahlukahlukene ezingaba khona njengoba amasu okubhekana nazo nezinhlelo zokungenelela zichaziwe ocwaningweni.

Ukuze ekugcineni ngikwazi ukusho ukuthi igebe lobuphofu kubantu besifazane selivaliwe, kuzodingeka izinqubomgomo ezinamandla ezingekho lapho ngenjongo yokuhlobisa kuphela kepha ezifuna ukubhekana nokwenza ngcono amazinga okungalingani osekuyisikhathi eside kuthinta abesifazane basemakhaya. Lezi zinqubomgomo kuzofanele zisetshenziswe ngendlela efanele ukubhekana nezidingo nezinselelo zabesifazane basemakhaya.

Manweledzo

Ngudo i toḡa u wanulusa khaedu dza ikonomi ya matshilisano dzine vhafumakadzi vha vhuponi ha mahayani kha ḡa Zimbabwe vha livhana nadzo. Vhafumakadzi vha vhuponi ha mahayani a vho ngo katelwa kha matshilisano na u siwa nḡa kha mbekanyamushumo dza mveledziso ya tshitshavha, nga nḡhani ha zwenezwo mishumo yavho i dzhielwa fhasi na musii vha tshi amba zwine zwa vha kwama zwi thudzelwa kule.

Nyimele dzi ngaho sa gomelelo ḡi sa gumi, u shayea ha zwiko, mvelele na mihumbulo ya polotiki i sa takadzi zwo ḡi bvela phanḡa na u vhea vhafumakadzi vha vhuponi ha mahayani kha vhuimo ha khombo. Vhuḡilimeli ho vha muḡwe wa mishumo mihulwane ine vhafumakadzi vha vhuponi ha mahayani vha ita kha mveledzazwiḡiwa muḡani, fhedzi hezwi a zwo ngo bveledza mvelelo dze dza vha dzo lavhelelwa zwihulu zwo itiswa nga nḡhani ha u shaya zwishumiswa na manyoro u bveledza khaḡo dza khwine.

Ḥhoḡisiso yo shumisa kuitele kwa ngona ya khwalithethivi ngeno data yo kuvhanganywa nga kha inthaviwu dza luḡingo u ya nga matshimbidzele a u Dzhiela nḡha Vhuimo ha 3 ha Covid-19. Ngudo yo wanulusa khaedu dzo vhalaho dza ikonomi ya matshilisano dzine vhafumakadzi vha vhuponi ha mahayani kha ḡa Zimbabwe vha livhana nadzo. Mvelelo dza ngudo dzo sumbedzisa uri vhafumakadzi vha kha ḡivha vho siwa nḡa kha masia manzhi a mveledziso dza tshitshavha nga nḡhani ha mbekanyamaitele dzine dza sa dzhieḡe nḡha ḡhoḡea dzavho.

Ngudo yo topola zwauri vhafumakadzi vha vhuponi ha mahayani vha dzula vhe khomboni na u ḡanea kha vhuimo ha vhushai vhuhulwane musii vha tshi kundelwa u wana thikhedzo khulwanesa ine vha i toḡa u bva kha vharansi vhavho, vharangaphanḡa vha zwitshavha na muvhuso wa lushaka nga kha mbekanyamaitele dzawo dze dza vha khethelula. Nga kha u siwa nḡa kha matshilisano, pfanelo dza vhafumakadzi dzo pfukekanya ngeno tshirunzi

tshavho tsho tsitsela fhasi na u hoṭefhadzwa, ngauri a vho ngo ṅetshedzwa thikhedzo yo teaho u dzhenelela kha tsheo dza zwa poṭotiki.

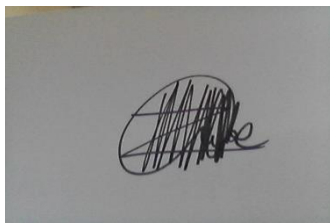
Maipfi a ndeme a ngaho sa u vha khomboni, vhushai ha vhukuma na u sa katelwa kha matshilisano zwo ṭalutshedzwa sa dziṅwe dza nyimele dzo shelaho mulenzhe kha vhushai ha vhafumakadzi vha vhuponi ha mahayani. Sisiteme ya matshilisano yo bvela phanḁa na u ṭana vhushai ha vhafumakadzi na u dzula vhe tshigwada tsho khethululwaho tsho kundelwaho u dzhenelela tshoṭhe na u vhuelwa kha zwiimiswa zwa matshilisano.

Mawanwa a ngudo o ṅetshedza ṅḁila dza u ṭhaḁula dzo fhambanaho sa zwiṭirathedzhi zwa u tshila zwine vhafumakadzi vha vhuponi ha mahayani vha ṭoḁa u zwi tevhela u itela u ita zwa khwine kha vhuimo havho ha vhushai. Khonadzeo dzo fhambanaho dza thasululo sa zwiṭirathedzhi zwa u tshila na mbekanyamushumo dza u dzhenelela dzo bviselwa khagala kha ngudo. U swikela hune ra kona u amba uri gake ḁa vhushai kha vhushai ḁo ṭumanywa, mbekanyamaitete dzo khwaṭhaho dzi ḁo ṭoḁiwa dzine dza sa vhe henefho fhedzi u itela u khavhisa fhedzi u itela u amba na u khwinisa vhuimo ha u sa lingana he ha kwama lwa tshifhinga tshilapfu vhafumakadzi vha vhuponi ha mahayani.

Declaration

I, Zenzo Ncube, declare that this research report is my own original work. It is submitted in partial fulfilment of the requirement of the degree of Master of Art in Development Studies at the University of South Africa, Pretoria. This work has never been submitted before for any degree purposes in any other University. The sources used have been cited as acknowledgement that they are not mine by means of correct referencing as per the UNISA requirements.

Signature:

A rectangular box containing a handwritten signature in black ink. The signature is somewhat stylized and appears to be 'Zenzo Ncube'.

Date: 1 June 2021

Dedication

I dedicate this work to my family, my wife Fellder Maseko and kids Unathi Neo Ncube and Siyanda Asher Ncube who have shown me great continued support throughout the entire study.

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List of acronyms

MDC	Movement for Democratic Change
MDGs	Millennium Development Goals
NGO	Non-Governmental Organisation
NSSA	National Social Security Agency
SADC	Southern African Development Community
SEWA	Self-Employed Women Association
UNDP	United Nations Development Plan
UNISA	University of South Africa
USAID	United States Agency for International Development
ZANU-PF	Zimbabwe African National Union Patriotic Front
ZAPU-PF	Zimbabwe African People Union Patriotic Front

Chapter 1: Introduction

1.1 Background to the study

In most parts of the world and particularly in Africa, the role being played by women in the economic growth of their communities often go unnoticed. Development programmes seem to have favoured urban women and exclude rural women, and thus, this chapter explores the socio-economic challenges that rural women encounter in their everyday lives. The chapter examines the important role being played by rural women in improving their socio-economic position. This role is not seen as these women are not fairly supported in their efforts. This chapter explores the background of these challenges, gives the statement of the research problem to these challenges and outlines the research objectives.

Women and men in terms of gender dynamics play different but significant roles in contributing to the economic growth of Gwanda District in Matabeleland, South Province, Zimbabwe (Osava, 2010). However, it is rural women who are much more challenged than women in urban areas and men in rural areas. When development programmes are undertaken, these tend not to include rural women, and their challenges and experiences are marginalised, further impacting on their personalised experience of poverty and social exclusion. The livelihood of these women is altered as a result of business people building industries on the land that was used for subsistence farming.

In many African countries, customary and statutory laws exist side-by-side to limit women's access to resources such as land, and this leads to vulnerability and poverty (Essof, 2005). Higgs and Smith (2012) point out that who we are is connected to our past, our culture and our upbringing, and this has caused women in rural Zimbabwe to continue to experience discrimination and marginalisation. Women's poverty levels are at the centre of political discussions around the world as government put in place initiatives and plans to mitigate these challenges. The marginalisation of women has continued because they are not directly involved in these discussions. Chant (2011) points out that most of these plans fail to take into account the complex relationship of

gender and poverty by approaching women's challenges in the same manner as those of men.

Many rural women in Ntepe village, a district in Matabeleland in South Province in Zimbabwe experience high levels of poverty due to factors such as political exclusion, marginalisation from decision making in matters that concern them, and lack of infrastructure, and this makes them dependent on human aid assistance. Matabeleland South Province is a dry province due to irregular rainfall and drought. Most women and men in this province rely on small-scale farming for their livelihood. There is also economic and social migration as men migrate to cities like Bulawayo and neighbouring countries such as South Africa and Botswana for improved economic opportunities, thereby leaving women with the burden of looking after their families and farming.

The economic lapse in Zimbabwe around 2000 led to job losses for men, and their return to the rural areas led to added pressure on women to look after them (National Social Security Agency [NSSA], 2015). Deindustrialisation has put a lot of pressure on women. For years, the city of Bulawayo has been the centre of job opportunities for both men and women, but because of political and economic decline and sanctions imposed on the country, many industries and companies had to close, leaving many jobless (NSSA, 2015). In rural Zimbabwe, and mostly in Ntepe village, women provide agricultural labour to try secure food security for the family, while men go to bottle stores and drink alcohol using the same money that the wife made from sales of firewood and vegetables. Women constitute a marginalised group in society (Census Report, 2002). Women and men have different perceptions and concerns regarding to poverty alleviation strategies. Women prefer receiving financial assistance to start irrigation schemes for vegetables, manage poultry and doing sewing projects, whereas men prefer to keep livestock. Due to climate change and as a result of irregular rainfall, livestock keeping has become a challenge as animals die from lack of water and food.

Therefore, it is important to consider that the challenges of women in rural areas and of women in urban areas are different and that appropriate development initiatives must be designed to suit the nature of their problems. Different

players need to use different methods to empower women. The significant role of women has not been catered for as women still face discrimination when trying to acquire resources such as land, and government must come up with intervention strategies that will promote women's involvement in development.

1.2 Problem Statement

The liberation struggle of Zimbabwe was centred predominantly on ownership and access to land as a result of unequal distribution (Addison and Laasko, 2003). The two dominant ethnic groups, the Ndebele and the Shona, have resulted in a bipartisan political environment to the detriment and marginalisation of the minority Ndebele population from Matabeleland South Province. Perceptions of the province being the locus of opposition politics to the Zimbabwe African National Union Patriotic Front (ZANU-PF) government has resulted in economic under-investment, reduced development and unemployment. Men and women in this dry and drought-prone area rely overwhelmingly on farming activities, but the few farms that created employment were seized by government in the 2000s, leaving many unemployed (NSSA, 2015). Men migrated for employment and better opportunities, leaving women behind to farm and leaving villages in extreme poverty and with little access to resources.

The political instability and economic problems have led to many men migrating from Ntepe village to neighbouring countries in search of jobs. Women remain behind as heads of the family in the absence of their husbands, leading to high numbers of female-headed households. This leaves women with the burden of income generation through various means and vulnerable to poverty. Poverty increases in these families as women fail to meet the needs of their families due to lack of decent jobs. The position of women has become difficult as some have to walk long distances in search of firewood for selling, wake up early to till the land, and walk far to fetch water. All these challenges make them fail to provide decent meals to their families, and as a result these challenges become worse in the sense that even women end up following their husbands and leaving children behind leading to child-headed families. Hall, Marera and Boulle (2009) state that there is widespread concern because the number of

children living in child-headed households is rapidly increasing as a result of migration. Thus, families remain trapped in poverty. There is limited infrastructure that can support women to come out of poverty, and because schools and clinics are far away, women do not get family planning tablets and their families keep growing. In view of these challenges, the research aims to establish the socio-economic challenges that rural women in Ntepe village face.

1.3 Overall Objective

The main aim of the study is to explore the challenges faced by rural women in Ntepe village, Gwanda South District of Zimbabwe.

1.4 Specific Objectives

1. To identify the problems of rural women in Ntepe village, Zimbabwe.
2. To explore the causes of rural women's socio-economic challenges in Ntepe village, Zimbabwe.
3. To suggest possible solutions to the persistent socio-economic challenges for women in rural areas.

1.5 Research Questions

1. What are the causes of the socio-economic challenges faced by rural women in Ntepe village, Zimbabwe?
2. Why are these socio-economic challenges a cause of concern for women in Ntepe village, Zimbabwe?
3. How can these challenges be mitigated?

1.6 Scope of the study

The study is aimed at rural women in Ntepe village in Gwanda District in Matabeleland South Province, Zimbabwe. This study views this village as marginalised from political and economic activities that can help eradicate poverty. The study also seeks to address inequalities that exist between men and women in terms of access to resources such as education, health care facilities and employment opportunities. The study aims to explore and examine

the socio-economic challenges that rural women in Ntepe village experience on a daily basis. Furthermore, the study aims to find possible solutions that can be used to mitigate the high levels of poverty that exist in this village.

1.7 Importance of the study

The government of Zimbabwe in its 2013 amended Constitution (Masanga 2014). Chapter 1, paragraph 17, items a, b, c(ii) state that the state must promote full gender balance in Zimbabwe. The state must promote the full participation of women in all spheres of Zimbabwean society on the basis of equality with men. This means that the government of Zimbabwe considers their efforts and the abilities of women as part of societal development and empowerment. Therefore, this study is of great importance in the sense that women in Ntepe, a rural village situated 45 km south of Gwanda town, live under the chieftainship of Nhlamba and everyday face the challenges of having their rights undermined. The villagers, especially women, make their living through subsistence farming and rearing livestock, and yet, many of them are not allowed to own any of these assets.

These women are exposed to many everyday struggles, such as waking up early in the morning to fetch firewood and water and plough the fields so that their families can be fed. They do not own the land that they use for farming purposes. Widows are made to leave their homes that they worked for many years because they are regarded as outsiders. This make them leave empty handed, losing everything they built for so many years. The kind of ruling that is happening in the village deprives women of their rights and the skills they have.

The community bylaws are oppressing women. Women who move to nearby towns to work for families are labelled negatively. According to Evans and Williams (2013:99), “for women who wanted to engage in paid work or who had to work for financial reasons government legislation and organisational restrictions meant that they were barred from entering many occupations”. This means that Ntepe rural women have the dilemma of being barred by the community rules that do not allow them to participate in economic development

projects and force them to always be in the shadow of their husbands, and it is even worse for widows.

Nearby communities such as eMakwe have irrigation programmes for women so that they can be economically empowered. Furthermore, programmes such as food for work helps women come together and work and share their everyday challenges. None of these programmes are available for women in Ntepe village.

The study does not only seek to look at the socio-economic challenges that rural women in Ntepe village face but also to find alternatives or coping strategies that these women can use. The study also seeks to address different stakeholders and policy makers, including the government of the Republic of Zimbabwe, so that when policies are designed, they cater for women, especially rural women. Rural women have long been marginalised in decision making and developmental programmes. Todaro and Smith (2011) point out that rural woman has less access to the resources necessary to generate stable income. If this trend is not minimised, women will always be at the centre of poverty. Policy makers need to view poverty as dynamic and address it differently and with different approaches.

1.8 Limitations

This study is limited to a single village in Zimbabwe, and thus, cannot be extrapolated beyond the province of Matabeleland South but rather serves as a unit study of life for rural Zimbabwean men and women with little access to education and employment opportunities. Furthermore, their lives are complicated by the lack of proximity to urban centres where they can be employed. As men and women alike face these challenges in the village, the research focuses on women to illustrate that their challenges are further impacted by traditional behaviours that further marginalise them and deny them autonomy over their beings. The researcher would have liked to use a larger sample study but failed because of time limits due to work commitment and respondents who were also committed to their daily work.

1.9 Summary

The chapter explored the different socio-economic challenges that rural women encounter by discussing the background of the cause. The following sub topics were discussed: the problem statement, scope of the study, research objectives, research aims and importance of the study.

Chapter 2: Literature Review and Theoretical Framework

2.1 Introduction

A review of the literature is how the researcher learns what is already known and not yet known (Babbie, 2013). This allows the researcher to find existing and non-existing information about the study. In this literature review the researcher had the opportunity to find out what other authors have said about the topic and what theories address it. It also allowed the researcher to find out whether there are consistent findings about the topic or are any disagreements and flaws.

2.2 Dominance of males over rural women

Samovar and Porter (2001) point out that masculinity is the extent to which the dominant values in society are male oriented. This is a direct translation of what happens within the village of Ntepe. Ntepe is rooted to its culture and tradition of viewing women as passive in community development. Mawane and Garanyemba was used in comparison to Ntepe on how the women cope with the socio-economic challenges. The culture of these villages is also male dominated and view women as a supportive structure in the family (Essof, 2005). Men are viewed as the decision makers within the family, and this leaves women to support the beliefs and actions of men. Women are silenced; they seldom attend community meetings and are relegated to maintaining the homestead. Women are treated as minors while men are treated as heads of the family (Essof, 2005). Men are recognised and respected more than women, and this gives an advantage to men in terms of treatment. Defined loosely as patriarchal, men are at an added advantage in these villages. Most women as wives are expected to submit to their husbands, even when the husband is irresponsible in everything but for the fact that he is a man, the wife should submit to him.

Mushonga (2013:14) states that, "It is important that we celebrate the road that we have walked as women and the gains we have achieved but we should realise that there is still work to be done to ensure that women enjoy their

rights". As much as there has been progress in trying to celebrate women empowerment there is still more work to be done in order to achieve this. Osava (2010) states that women's rights have not been observed in some countries as much as expected. This is so because women are not heads of the households, they live in. Failure to observe women's rights further alienates them from societal activities. Due to cultural beliefs, tradition and the religion of Ntepe village, women have been denied a chance to exercise their rights. These above-mentioned villages offer programmes to men such as being given cattle to start animal husbandry and being given fertilisers and seed or maize seed to practice farming, while most of the women in the village who do practice farming are not supported in this regard (Osava, 2010). These programmes are aimed at improving the standard of living by giving them income returns on the work done. Furthermore, non-governmental organisations (NGOs) such as World Vision, Christian Care and Red Cross offered programmes as food aid to alleviate the level of poverty that the villagers were witnessing. These NGOs also operated in the nearby villages of Mawane, Garanyemba and Manama. These NGOs did not only offer food aid, but they also offered education programmes to the villagers such as Voter's Roll and Human Rights and the nearby villages already mentioned above also benefited from the programs.

Women work long hours in the agricultural labour force to provide food and earn income for their families, to look after the health of their children and to decide on family meals. However, women remain a group that is discriminated against in terms of access to resources and opportunities due to their gender. Rieter (2012) points out that women lack ownership of strategic property. This continues to put women in position to remain dependent on their husband's resources. Local districts overlook these women's efforts to develop their communities. Most women remain unsung heroines, regardless of their efforts and the input they give to promote community development and the wellbeing of their families. The manner in which women are treated because of their gender leaves a lot to be desired and makes them believe they belong to a culture of failure. In many parts of the world, especially Africa, women are central to rural and economic development through working in fields like agriculture, and this has made them instruments of change in their respective

communities. Higgs and Smith (2012:103) argue that who we are is connected to our past, our culture, our upbringing and our life today. This means that the inability to give sufficient support to women makes them believe that they are connected to this culture or past that does not value them and by so doing they remain vulnerable to poverty. Failure to give support to women by those in positions of power make them weak and fail to meaningfully contribute to means of community development due to lack of resources. Tanner, Bahadur, Simonet and Morsi (2015) point out that there is need to ensure poor and vulnerable countries are better equipped to access international finance. This kind of financial aid will allow local governments to design programs that seek to improve the standard of living of vulnerable groups such as the livelihood of rural women.

2.3 Government efforts to curb gender inequality

Governments, especially in Africa, have tried to align their policies with those of the Western countries to try to curb gender inequality and promote women empowerment and development; however, this has not helped much as women still remain the vulnerable group in society. Policies have not changed much to accommodate women empowerment (Olufemi 2006). Different treaties, ranging from the Beijing Conference of 1995, the New Partnership for African Development, Rio 2010 and Agenda 21, have put women as the focal point of discussion to empower them, but the results have been slow. In order to improve this, Bailey and Buck (2016) state that, “governments to build a framework for guiding investment in initiatives that stand to sustainably improve the livelihoods of rural populations whose livelihood security is at risk”. The turning of the wheel has been so slow that women from different spheres of the world formed social movements, such as Umoja from Kenya and India’s Women of Guyana, to fight for and protect their rights. These social movements are an indication that women feel their national governments have failed them. In Zimbabwe, over 80% of women live in communal areas where they practise farming, yet they do not own land (Mushonga 2013). The programme of land redistribution by the government of Zimbabwe left less than 18% of the land to be owned by women; a sign of the inequality in ownership of resources between

women and men. These inequalities do not only hold back women, but their families and economies are affected as well, and this further affects the family structure and the household. It is in this regard that the research seeks to unmask the socio-economic challenges that have hindered the progress of women in rural areas of Zimbabwe.

According to Van der Waldt and Knipe (2006:110), development does not only involve the provision of services but also involves the empowerment and active participation of people in helping themselves. Therefore, in order for the Ntepe to develop its community members, especially women, it has to recognise them and offer support and programmes that will allow them to be independent.

2.4 Impact of women abuse on their socio-economic status

Women are exposed to different kinds of abuse as a result of patriarchal dominance in Ntepe village. Rieter (2012) points out that what women do is perceived as household work and what they talk about is called gossip, while men's work is viewed as the economic base of the society. The above-mentioned statement alludes to the fact that women's work is not easily recognised and appreciated and is treated as of no importance. The issue of patriarchy remains an alarming issue that needs to be corrected in the modern global world that we live in. There is a need to change the existing patterns in Ntepe village.

Women are viewed as a support base in marriages, and therefore, they remain over shadowed by their husbands in terms of decision making within the household. The issue of poverty is complex and debatable in other instances where men are also affected. In this case, men experience poverty better than women since men have support structures that allow them to have access to more resources than women. Men tend to gain more respect than women, and women are not even allowed to attend community gatherings chaired by the village heads. They can only be in attendance to represent their absent husbands, but cannot make suggestions. This shows that within the household women's rights continue to be violated. Masanga (2014) argues that as a country Zimbabwe has beautiful policy papers on gender, laws and a new constitution, but these are mere window dressing and are not being

implemented. If not so, Ntepe village would not be still practising patriarchy to continue to isolate and discriminate against women because of their gender.

The unequal distribution of resources contributes to the issue of women poverty in Ntepe village. Women are only viewed as the managers of resources in the household but not as part owners. Women must be treated better. Mushonga (2013) points out that it is critical to note that the wording of Section 17(1) of the Constitution makes it mandatory for the state to promote gender balance, particularly for the participation of women in all spheres, economic, political and social, of Zimbabwean society. This gap must be addressed with regards to how Ntepe village view women and their roles. Women play an integral role in providing essentials to family: They cook, collect firewood, collect water and even cultivate the fields, yet they do not even own the equipment they use. Poverty between men and women in the same households is not the same in the sense that men by virtue of being men own their resources.

Even decision making revolves around men. The issue of unequal distribution of resources existed in black societies before Zimbabwe gained independence. In today's society, it is expected that resources should be shared equally and that women should also be part of this integration to eradicate their poverty. Addison and Laasko (2003) point out that when independence was gained, Zimbabwe had unequal distribution of land. This has not changed yet, as women in Ntepe village still experience lack of land ownership. The reproductive role for women in providing food for the family gets defined in only that and nothing more. This makes women household property in most marriages. Ntepe village is rich in livestock or animal husbandry, and villagers use cows, goats and sheep for livelihood by selling meat for income. Women are the ones working in these areas to produce food for households, and due to climate change, women are affected most as the only means to provide for their families are being affected by different weather patterns.

Habtezion (2013) points out that the degree to which people are affected by climate change is partly a function of their social status, gender, poverty and power and their access and control over resources. Women in Ntepe village are highly dependent on local natural resources for surviving. Drought makes

women fail to maintain their livestock, thereby leaving them exposed to poverty due to the death of these animals that they use as a source of earning income for survival. Good climate that provides good rains allow women to produce land products to feed their families and sell the surplus.

Women have a key and crucial role in today's society. Many households in Ntepe village are headed by females. Females are left with a lot of burden by their husbands, either due to death or migration for employment in the cities or towns. Females are left with the burden of managing the family with minimal or no resources. If they are lucky, their husbands will send them money, but many husbands forget their families, re-marry and leave their wives at home with the responsibility of raising the children alone.

If the situation worsens, the women also migrate with the hope of finding jobs so that they can provide for their families. This leads to child-headed families. Russel (2014) argues that this can be attributed to the level of poverty and woman's decisions to migrate as result of the difficulties they encounter when trying to provide for their families. There are cases where some families in Ntepe are now headed by children because of their mothers migrating to cities such as Bulawayo and even abroad to neighbouring countries like South Africa in search of better living conditions and jobs. Todaro and Smith (2011:237) state that "rural women have less access to the resources necessary to generate stable income". This cause many women to migrate from their villages to better places in pursuit of having access to resources that will help provide food to their families.

2.5 Contribution of lack of access to resources to rural women's socio-economic status

Lack of access to local natural resources makes women vulnerable and fail to provide for their children. Todaro and Smith (2011:239) argue that "women and their dependents remain the most economically vulnerable group in the developing countries". This means that in developing and underdeveloped countries such as Zimbabwe women remain vulnerable to poverty because of the unequal distribution of resources. Sunderlin, Dewi, Pantadewo, Muller, Angelsen and Epprecht (2008) point out that the remoteness of some villages

also limits opportunities for alternative employment or income. This means that Ntepe's chance as a rural place to boost their chances of employment are slim.

Female-headed households experience poverty more severely. Chant (2008) points out that women's responsibilities and obligation in the household are as a result of feminisation. As a female heading a family, responsibilities become so much that women find themselves trying to sell assets that they do not even have. Families end up being headed by women. Sometimes it is because the husband has passed on. The United Nations Development Plan (UNDP) (2005) argues that widows are often dispossessed of their assets. This can be true in the sense that no one will stand for the widows in the village. Widows can also face far more daunting situations, like being banished from the village.

Women are sexually abused by their partners and because of fear of divorce, abuse and finding themselves with no shelter they keep quiet. Furthermore, women are exposed to various diseases from their partners. Gillet and Parr (2010) state that many women choose not to disclose their HIV status for fear of negative outcomes such as blame and rejection. This means that many women live with a too big burden on their shoulders. Other women face physical abuse from their husbands. Meinck, Cluver and Boyes (2014) claim that there is now conclusive evidence of the major and long-lasting negative effects of physical and sexual abuse that many women and children are still exposed to. According to UNIFEM (2012), the patterns of gender-based violence vary from place to place. Ntepe village experiences different forms of gender-based violence, including physical abuse.

2.6 Promoting a capable developmental state

In order to curb challenges of resource distribution and lack of women empowerment, different role players such as the Republic of Zimbabwe government, NGOs, civil society organisations and many other need to work together to promote and recognise women's efforts. Lombard (1992) suggest that community should be supported and encouraged to accept greater responsibility for their own development by becoming more involved in community work programmes. In this regard, projects have to aim at improving women and noticing their skills as able individuals who are capable of

contributing meaningful development to grow their communities. Moreover, Downing (2002) points out that democracy is government of the people by the people, for the people. This simply means that government projects and programmes need to apply a participatory approach where women will find themselves active participants in building their own communities. With the high level of unemployment, these women find themselves further pushed on the periphery in terms of decision making regarding the ownership of assets.

2.7 Impact of political decisions on rural women

The political space of any country determines the level of development of that country. Political decisions have either positive or negative bearing on the economic development of communities, especially the rural poor. Communities whose economies are stable are a result of sound political decisions that favour growth and development. Giddings, Hopewood and O'Brien (2002) assert that there are different policies to political and policy frameworks and different attitudes towards change and means of change. These policies need to abolish women's isolation in terms of acquiring resources. For example, most rural women practice agricultural activities for income generation to support their families, but none of these women own land or are included in agricultural programmes that include new technologies. This is exactly what women in Ntepe village experience: They practice subsistence farming but none of them own land because the land belongs to their husbands and male children.

Development is political. Some places are developed as a result of political affiliation, for instance, who you know in the political space. These are problems that are embedded in Zimbabwe. Chiumbu and Musemwa (2012) argue that Zimbabwean crisis is in fact a series of crises. The problems are a result of a host of factors. Ntepe village is in Matabeleland South Province, a Ndebele speaking region. Historically, there are two dominant ethnic groups in Zimbabwe, the Ndebele and the Shona. The Ndebele come from Matabeleland and the Shona come from Mashonaland. The Ndebele are labelled as supporters of the opposition party, the Zimbabwe African People's Union Patriotic Front (ZAPU-PF). ZANU-PF is the ruling party and has the power to develop communities. Ntepe village is one of many villages that is

underdeveloped because of political reasons. The village lack infrastructure such as schools and clinics that could help local residents. This lack of development negatively impacts women who cannot go to clinic to access medical help and for family planning contraceptives. Girls find it difficult to walk the long distances to school and they end up dropping out. Mtetwa, Dziro and Takaza (2013) state that most communities cannot access education and health services, not only because they cannot afford them but also because they are too far from them. This has led the women and girls in this village to experience more struggles than their counterparts. Development initiatives that other districts get have not happened in Ntepe as it is politically labelled to be supporters of the opposition party.

2.8 Women's access to land and other resources

The Rukuni Commission (1994) found that only 2.3% of large-scale farms belonged to women and that 97.7% of large-scale farms were owned by men. This statistic shows inequality in terms of land ownership. It is the same with ownership of land for resettlement. Patriarchal practices have prevented women from applying for land, and for them to do so, they need to apply using their husbands. This indicates that women's rights are not being upheld. Policy reforms need to address these existing inequalities in poor communities and promote women empowerment. Another hindrance for women to apply for land is that they are required to have resources as surety for land application. Osava (2010) points out women's rights have not been observed in some countries as much as expected. Governments have a duty to reform their policies in order to involve women. Male village heads misuse their powers as they fail to recognise the women in their communities. Policy makers must critically examine the role of village heads or councillors with regard to how they serve their communities, and more specifically, women. This method of consulting people on the ground helps to understand their needs. Jason (2013) points out that social service agencies also struggle to enact meaningful change when using top-down approaches. For meaningful change to occur bottom-up approach needs to be adopted that will allow people on the ground to participate in matters that affect them. There is need for total transformation on how women are viewed in

communities. For pro poor community development to happen, the following international instruments need to be adopted: the United Nations Universal Declaration of Human Rights of 1948; the United Nations International Covenant on Economic, Social and Cultural Rights of 1966; the African Charter on Human and People's Rights of 1981; and the Convention on the Elimination of All Forms of Discrimination Against Women of 1979. Village heads need to also align themselves with the development plans of local governments to help women to come out of poverty.

2.8.1 Lack of access to education and training

Educating a girl child is important in today's world. Communities need to realise that educating girls is as important as educating boys. More emphasis has been placed on educating boys than girls, as boys were seen as the ones to carry the family name. These traditional myths have hindered the rights of girls and women. Rural women have not been seen as needing education because their roles have been defined in farming and informal work. Browne and Barrett (1991) oppose this view by arguing that just like women in cities, women in rural areas need to be educated to improve their social wellbeing. It is important to view rural women as equal to urban women, and although their challenges are not identical, they still need to be catered for. For the most part, Ntepe village has been practising this tradition of neglecting girls' education. This has resulted in girls in the village dropping out of school to help their mothers fetch water and firewood. The village has grown backwards as a result of this, and girls have become pregnant at an early age, resulting in a bleak future. To improve the development of poor communities, empowerment of the girl child and women need to be increased. Van der Waldt and Knipe (2006) articulate that development does not only involve the provision of services but also involves the empowerment and active participation of people in helping themselves. Lack of education and support deprive women from being economically productive.

2.8.2 Lack of health care for women

Pregnant women find it difficult to get access to proper care and medication because the clinics are far from the village. Most pregnant women get help from old women who act as midwives to deliver babies. This is risky and unhealthy. Those who can afford to go to the clinic have the challenge of paying for medication because they do not have money. Albeda (1999) points out that women poverty is caused by the lack of employment or earnings. As most women rely on the earnings of their husbands, they find it difficult to have money or to make their husbands understand that they need money for sanitary purposes. Women are exposed to unhealthy situations, such as collecting water from unprotected sources, being bitten by scorpions while in search of firewood, and being victims of rape while in the bush, which might leave them with HIV/AIDS. All these circumstances expose the health issues of women.

2.9 Causes of female-headed households in Ntepe Village

Economic instability is rising in the global world, across Africa, in the region of the Southern African Development Community (SADC), and more particularly, in Zimbabwe, whose economy has been eroded and where there are high levels of inflation. Factors such as political instability have caused the decline in the Zimbabwean economy (Chikerema and Chakunda 2014). Unplanned land reform programmes implemented in 2000 crippled the economy even further. Many industries closed in Zimbabwe, leaving men to seek employment in neighbouring countries such as South Africa and Botswana. This migration caused many women to remain in charge of their families Gandure and Marongwe (2006). Women resorted to selling firewood, vegetables and beads in order to survive. This new family set-up altered the nutrition levels within households as many families could not afford to have three decent meals a day. Poverty levels also rose in Ntepe village.

Divorce is another factor that contribute to female-headed households. Chant (2007) asserts that there is considerable evidence that upon divorce, women and children suffer and experience emotional trauma and economic decline. If the husband was the provider in terms of paying school fees, this often changes

and children need to leave school. All these factors promote poverty within the family set-up.

2.10 The role of NGOs in minimising poverty

NGOs have been largely promoted by starvation and the violation of human rights in some countries. The operation of NGOs differs depending on their nature and their funders, and they are distinct in the manner in which they do their work. They assist governments with alternatives to curb poverty through food aid assistance or financial assistance. Sarah (1994) defines NGOs as typically non-official organisations that are actively involved in socio-economic development. These organisations make it their mission to set up programmes that aim at improving the conditions the poor.

World Vision is one international organisation that has been singled out by the researcher for the role it plays in most parts of Zimbabwe and Ntepe village in serving these communities with different poverty alleviation programmes. World Vision offers a range of poverty alleviation programmes that help poor communities (Dahie 2019). In Ntepe village, World Vision provides food for work programmes where people and mostly women do irrigation schemes, prepare roads and engage in sewing programmes to get food parcels. Women have been put in groups and identify a project that will generate income for them. Continuously monitoring and evaluation are done by programme facilitators to see progress. This programme has promoted the spirit of working together among women. Not only will women work together but they get an opportunity to share ideas among themselves. The profit that they make from these projects helps women to buy essentials for their families, and this slows the rate of poverty in the village. They also learn new skills. There are various forms of official aid offered in the country, and therefore, it is important to examine how this official aid is disbursed to the poor communities.

2.10.1 The responsibility of the recipient government for official aid

It is important for the recipient government to use official aid for its intended purpose to benefit the right cause. Therefore, whether the aid is in the form of financial aid or food aid, it must be fairly distributed. There are various debates questioning the ethical standings of both the donor and recipient governments in terms of official aid. Regan (2012: 42) states that, “primary purpose of the state should be to provide support and enabling environment for growth”. After receiving the financial aid, it is the responsibility of the government to see to it that a favourable environment is created to allow equal distribution of resources. Donor communities are seen having hidden motives to cater for their own interests besides the interest of bringing about development whereas recipient governments have been questioned about their failure to account for the aid. NGOs need to understand the environment in which they operate. Howell (2003) points out that NGOs that have survived have done so by extending their roles as service providers in collaboration with government. It is important for NGOs to operate within the government rules and regulations.

2.10.2 Aid effectiveness may depend on good governance

Good economic policies will enhance and facilitate good investment that in turn promotes good provision of services and production. There must be good administration for good accountability and responsibility (Mano 2003). This form of accountability allows the donor and the recipient government to continue working together. If aid is meant for Ntepe villagers, the right data must be used to help administrators to supply the right quantity of aid. Good governance will promote efficiency, effectiveness, accountability, participation and responsiveness from community members.

2.10.3 Political interference with official aid

For official aid to be effective, there must be no politics involved. In most parts of Africa, Zimbabwe in particular, politics has been interfering with official aid disbursement. The process of democracy in Zimbabwe remains unclear, and mismanagement of official aid is suspected, though there is not sufficient evidence of this act. Chiumbu and Musemwa (2012) state that politics in

Zimbabwe has hindered the effective distribution of food aid assistance. It is suspected that the ZANU-PF government label food aid donors as supporters of the opposition party who undermines the democratic revolution and ideologies of the ruling party by influencing members to support the opposition Movement for Democratic Change (MDC). Villagers in Ntepe fail to go and receive food aid because they are afraid of victimisation. The village head (*Usabhuku*) is the one with the register for the community and reports all community activities to the ward councillor, who is a ruling party supporter. The victimisation makes villagers afraid for their lives and they prefer to go hungry rather than to be labelled negatively.

2.11 Microfinance as a concept to minimise poverty in women.

Microfinance institutions have become a tool to empower women. Microfinance institutions target women empowerment by providing different services that help women mitigate their poverty levels. Janet (2009) defines microfinance as financial assistance given to the poor, small business owners and women who have no access to institutional or legal banking systems. Microfinance started in the 1970s in Bangladesh through the Grameen Bank and has spread all over the world targeting women.

2.11.1 The significance of microfinance to women

The aim of most microfinance institutions is to eradicate poverty among women. It does so through financial assistance in the form of loans. These loans help women form co-operatives and engage in income generating projects. Kabeer (2001) asserts that microfinance is interested in giving women access to financial services to address issues of inequality within households. Women can learn a lot if they can follow the case study of women who formed a group called the Self-Employed Women Association (SEWA) in India. This group of women came together to form co-operatives that started sewing projects for income generation. The group will encourage facilitation of participation involvement of women in different initiatives (Tau 2013). If rural women could follow suit, they will be able to escape severe poverty in their communities. However, Meer (1998) argues that governments need to make more effort to

support women. While it is important for women to form groups, it is also important for favourable development policies to include women.

2.11.2 Paradigms of microfinance

Microfinance covers three paradigms in its scope of operations. These paradigms are the financial self-sustainability paradigm, the poverty alleviation paradigm and the feminist empowerment paradigm.

2.11.2.1 Financial self-sustainability paradigm

This paradigm aims to provide women with financial assistance such as loans with reasonable payment plans. Because of women's economic activities, such as agriculture, it has allowed this paradigm to offer financial aid for women to improve their farming skills. Increasing women's access to microfinance services promote active participation in economic growth (Mayoux 2002). Economic empowerment increases the individual wellbeing of households, families and even the community as a whole. It also caters for women's empowerment of their social and political being. Figure 2.1 shows the virtuous spirals and compares the paradigms to show how the financial self-sustainability paradigm helps empower women and helps them to eradicate poverty.

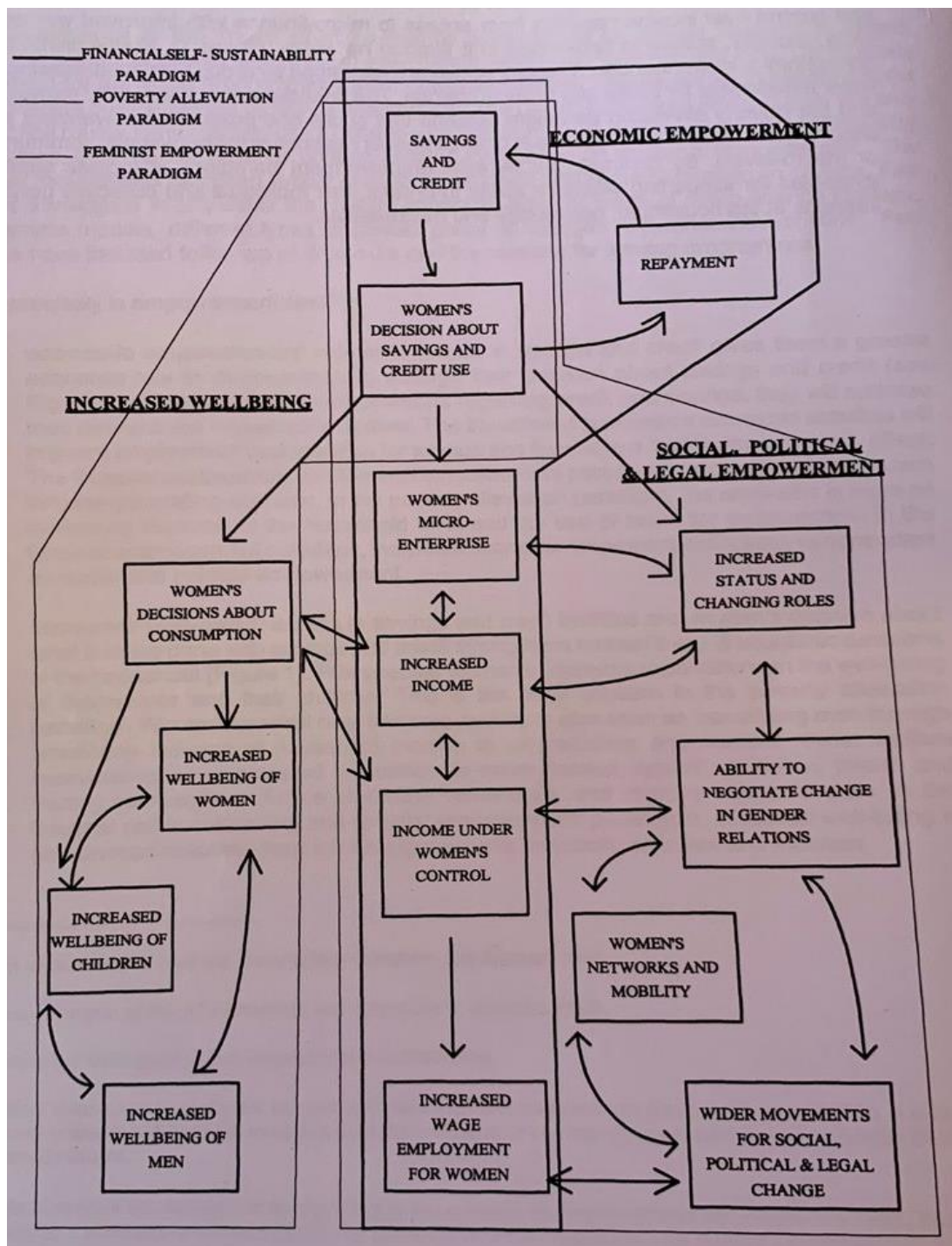


Figure 2.1: Virtuous paradigms compared. Source: Mayoux, 2006:398

2.11.3 Poverty alleviation paradigm

The poverty alleviation paradigm aims to improve levels of poverty among women by increasing their wellbeing. Cartledge (1995) points out that the number of poor rural women has dramatically increased. In order to reduce this number, microfinance institutions play a pivotal role in helping women with

financial aid. The paradigm promotes group formation for community development, and it also seeks to improve women's participation in community development projects. Furthermore, this paradigm seeks to increase women's empowerment skills and decision making in the household.

2.11.4 Feminist empowerment paradigm

This paradigm raises gender awareness cautiousness and calls for feminist organisations to acknowledge the work being done by women. It promotes the transformation of power relations throughout communities. The paradigm aims to address the societal gender inequalities and provides a conducive environment for women to be central in development. However, the three paradigms point out the issue of women empowerment through economic aid to improve levels of household wellbeing. Even though this has been the case, the cases of women being in control is still overpowered by men who remain in charge of women's income from their projects. Various assumptions are raised on the effectiveness of women as decisionmakers. Figure 2.2 show how there are clashes in these paradigms.

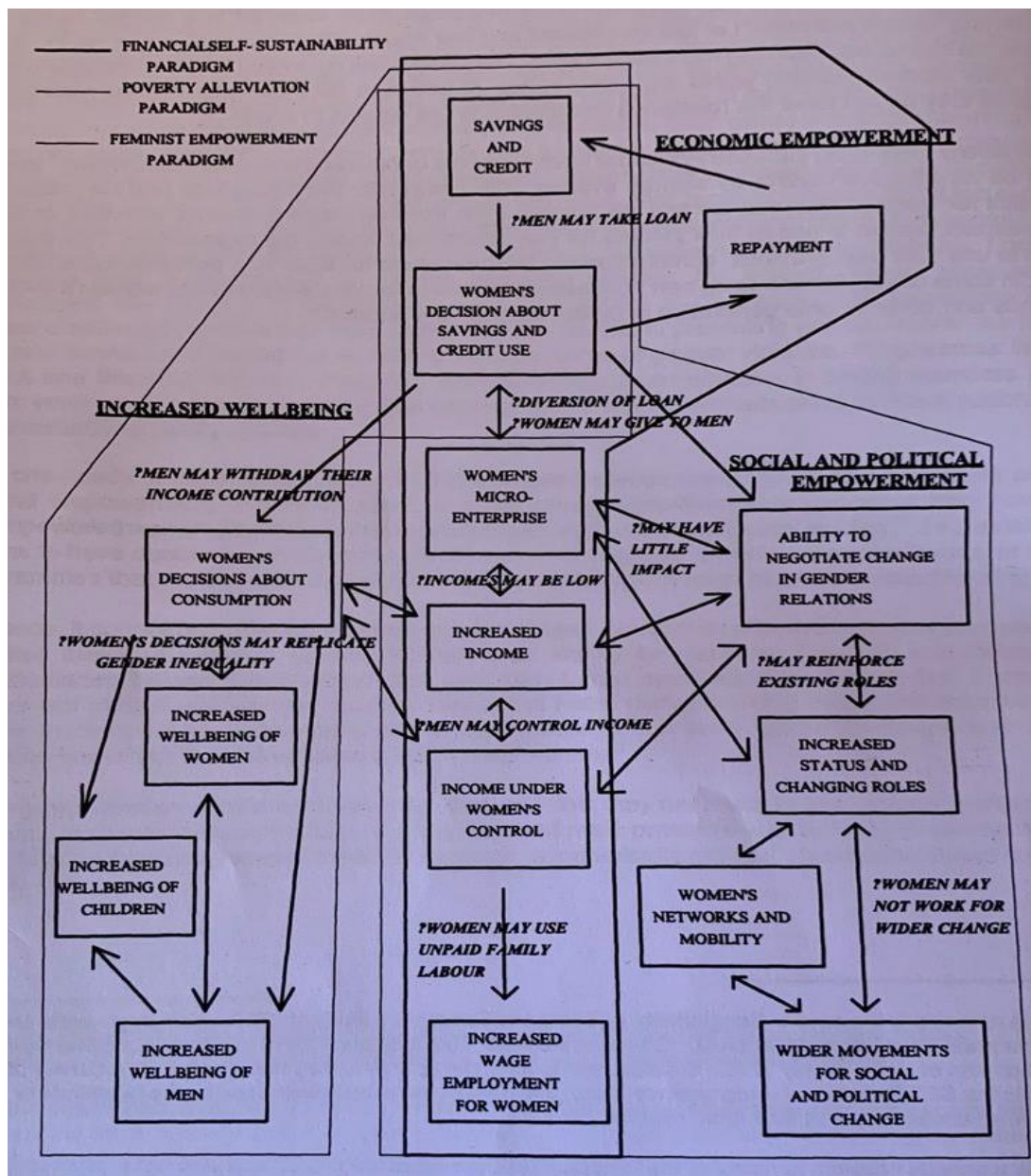


Figure 2.2: Virtuous spiral: Questioning assumptions. Source: Mayoux, 2006:473

2.11.5 Is microfinance a magic bullet for poverty alleviation?

The introduction of microfinance cannot be seen as the total solution for eradicating poverty for women, but it has helped close the gap that existed. Mayoux (2002) asserts that although there is no “magic bullet”, microfinance is potentially a significant contributor to gender equality and women’s empowerment. To a certain extent microfinance institutions have helped women bridge the gap of poverty. These institutions do not exist to substitute

government policies but seek to enhance poor communities and the democratic participation of individuals in policy formulation.

2.12 Theoretical Framework

In this research, the researcher used the sustainable livelihood approach as the development theory for the study. The research looks at the role of women in respect to community development and how the theory can be implemented to help and promote women's empowerment and eradicate poverty in women.

2.12.1 Sustainable livelihoods Approach

The concept of the sustainable livelihood approach gained prominence through the Brundtland Report of 1987 (Chambers 1997). The concept of sustainable livelihood approach came into effect as a response to the disappointing results of traditional approaches used before. The approach is a more people-oriented approach rather than an approach that do not consider the position of the poor. Hansen (2008:18) state that, "the concept requires a mind shift from traditional approaches". This implies that the sustainable livelihood approach is a new concept that is people centred. The approach is attributed to Robert Chambers at the Institution of Development Studies. Chambers and Conway (1992:4) point out that "sustainable livelihoods presented them as a linking of the three concepts of capability, equity and sustainability". This means that people are viewed as capable individuals regardless of their status, that resources need to be shared equally to promote balance of ownership, and with regard to sustainability, the approach must help people identify situations that promote poverty and avoid them by reducing external stress and shocks by providing safety nets such as loans.

According to Kaag (2004), the livelihood approach represents a multidisciplinary view of poverty and acknowledges that poverty is not an economic problem but that it involves political, cultural, social and ecological aspects as well. This means that the approach does not streamline poverty to be an economic problem but views poverty as having multi-complex factors. The approach emphasises people as active members to their own development, unlike traditional methods that view people as passive.

Furthermore, the sustainable livelihood approach seeks to help people identify their hidden talents by making them realise that they are capable beings that promote their own community development. The sustainable livelihood approach does not only focus on what people lack but also on what they have and their capabilities.

The approach has been widely used in Africa. Countries such as Zimbabwe have benefited from this approach. Zimbabwe has experienced difficult challenges in the past years, ranging from political, unemployment and high inflation rates, and as result NGOs such as World Vision, Christian Care and Red Cross have gone to rural areas to support people with programmes such food for work co-operatives that allow rural people to provide their knowledge and skills on how they can best generate income and food. These organisations only provided assistance in terms of the resources needed. This shows that the approach is being applied in the sense that it not only focuses on providing but also focus on what the people have that they can use to better themselves.

Carney (2002:21) states that, “the approach should be seen as adding value to the more traditional approaches to development, by providing a holistic and cross-sectoral approach to analysing and evaluating of programmes and policies”. This means that the approach needs to accommodate different people and not only concentrate on a specific group because of their status in the community. The sustainable livelihood approach is people centred as it looks at what matters to people and does not impose what should be done but allows people’s responsiveness and participation in the programme as key actors. The approach looks at poverty as multi-complex and provides an environment that allow different policies to integrate and consider the needs of the people.

The sustainable livelihood approach has also been used in Uganda to link macro and micro experiences in the Plan for the Modernisation of Agriculture. The approach was used as a strategy to eradicate rural poverty through the transformation of the agricultural sector in general and subsistence farming. The approach served as a key pillar for Uganda’s Poverty Eradication Action Plan. The Plan for the Modernisation Agriculture represented a process of wide consultation of different groups in Uganda by involving the national government,

provincial government and the local government. The Food and Agriculture Organisation (2014) points out that in many parts of the world, rural livelihoods consist primarily of family forms involved in agricultural, community forestry, pastoral agriculture and production activities. This approach wants to understand the different challenges and needs of people in different positions and find a common ground of operating. This approach did not promote sustainable livelihoods but helped the government of Uganda understand poverty at a multidimensional level and correct their policies to support poverty eradication. The Plan for the Modernisation of Agriculture implementation in Uganda will help strengthen and deepen decentralisation as a key to poverty eradication. Brown (2014) argues that situating resilience building initiatives helps rural communities raise important policy issues of empowerment and human rights. The government of Uganda realised that setting policies that do not include the marginalised groups does not help grow the country but continuously expose the poor to be poorer.

One of the sustainable livelihood approach's core concepts is that it must be people centred. People's views must be respected regardless of their status in the community. This approach works to support people to achieve their potential livelihood goals. Poverty can be eradicated if external support works with people in a way that does not undermine them. The approach must be holistic and try to identify challenges that people face. It needs to build on what people have and how they view their own problems without any negative influence. The approach accommodates dynamism whereby it will need to learn from change and find out how it can use change patterns positively for community development. The key aspect of the sustainable livelihood approach recognises everyone's potential. While the sustainable livelihood approach is recommended because it works better than traditional approaches, it is vital to note that it does not offer simple solutions to problems, but it does provide an approach to facilitate various challenges in a more positive way.

2.12.2 Application of Sustainable Livelihood Approach

Different institutions such as the World Bank, the Food and Agriculture Organisation, UNDP, the United States of America International Development (USAID), the International Fund for Agriculture, the International Labour Office, the Intergovernmental Panel on Climate Change and Oxfam have all put resources into assisting governments in poor countries to apply the sustainable livelihood approach as a strategy to eradicate poverty. This has happened through funding programmes that benefit and help develop poor communities. According to the Food and Agriculture Organisation (2014), in many parts of the world, rural livelihoods consist primarily of family farms involved in agriculture. These organisations aim to provide capital and resources that will help poor communities sustain themselves. In Zimbabwe, agriculture remains the main provider of source of income to many rural women. In Ntepe village, most of the women practice subsistence farming as means of survival, but their efforts are challenged by lack of farming resources and ownership of assets. This approach collaborates with donors to provide resources and training to enhance their yield. Table 2.1. shows different agencies and their priorities in poor communities.

Table 2.1: Application of the Sustainable Livelihood Approach

Name of Agency	Priority
UNDP	Emphasizes the impact of technology livelihood strategies
Food and Agriculture Organisation	Promotes agricultural productivity and nutrition
USAID	Gives markets assistance to emerging farmers
World Bank	Develop economic capital through building social capital
Oxfam	Improve rights of the poor
IFAD	Raise awareness of risk management by poor communities
Intergovernmental Panel on Climate Change	Build the capacity for rural households to cope with shocks and stress

However, it is not that important what these agencies have outlined in their plans to assist the poor, but that they design a livelihood framework to understand the needs of the poor and cater for them. Hussein (2002) points out that the economic wellbeing of poor people should be understood from their view point. It is of no use to design livelihood framework that fails to address the needs of the poor.

2.12.3 Importance of the Sustainable Livelihood Approach

The approach allows for the continuous engagement and co-ordination of governments and donor communities to design strategies that will help the poor, and more specifically, women. Harini (2004) asserts that governments need to support communities to generate income through various activities. The point is to have different initiatives in place to promote programmes and projects that will generate income. Governments and particularly Zimbabwe need to design planning frameworks that promote and build the 'uses' of sustainable livelihood approach programmes. Table 2.2 shows how various countries have incorporated the sustainable livelihood approach in their national development plan.

Table 2.2: Sustainable Livelihood Approach in National Development plans for 2030

Country	Uses of the Approach	Examples
Kenya	Created a space for dialogue between people and the government to address poverty	Kipepeo Project in Kenya
Zambia	Broadened the scope of NGO networks to address poverty	Monitoring and evaluation of NGOs
Uganda	National Level Planning	Plan for the Modernisation of Agriculture
Republic of South Africa	Development of large-scale poverty eradication strategies	Khanya in Free State
Bangladesh	Project planning	Bangladesh's Chars Livelihoods Programmes
Bolivia	Government and civil society interacted on public policy for poverty eradication	

2.12.4 Sustainable livelihood approach as a coping strategy

The approach as a strategy needs to centre itself in addressing the real issues that concern the poor. The approach must not only design programmes and projects for the poor but also facilitate a participatory method for the people to take ownership of these projects. Programmes such as irrigation schemes, poultry, subsistence farming and cattle fattening are most common in rural areas. Owusu (2004) states that Ghana has used the sustainable livelihood approach to mobilise household resources.

Women in Ntepe village practice irrigation schemes where they grow tomatoes, vegetables and sunflowers as means of trying to cope with poverty. These irrigation schemes are intended to generate income for poverty eradication. The women manage to buy food essentials from the sales of tomatoes and vegetables. Not only does the money buy food essentials, some of it is also used to pay school fees for their children. It is, however, necessary for the sustainable livelihood approach to support such schemes that aim to make

income for poverty reduction. Dumas *et al.* (2016) assert that providing assistance and training in coping strategies is a high priority in Zambia's National Development Plan. If emphasis is placed on training rural women, it broadens their knowledge of handling finances.

2.12.5 Case studies used as reference for coping strategies.

Case studies from other countries can help the villagers find ways to use sustainable livelihood projects to their advantage. The case study of women in India who came together to form a group called Self Employed Women Association (SEWA) can help most women in Africa realise the importance of co-operatives. This SEWA group engaged in sewing programmes for income generation.

Another case study that is used in this research is the study of the Umoja group in Kenya. No men are allowed to enter the premises of Umoja, and only women and girls live in the Umoja group. Umoja is a Samburu village in Kenya and was formed by 15 women who experienced various forms of abuse from males. The abuse ranged from domestic violence and rape, and thus women in this village came together to be united and fight this abuse (Bindel, 2015). The Umoja community has senior women who train and educate girls and women on issues that affect them. In 2009, Umoja was shelter to 47 women and 200 children. These women are trained to make jewellery and Samburu beaded ornaments and also created a nursery school for the children's education. The case studies can be good lessons for women in different parts of Africa, and specifically for the women in Zimbabwe in Ntepe village where the poverty levels of women are high. If women in Ntepe village can emulate the Umoja group and the SEWA women it will help them find better coping strategies that will help them form income generating projects to eradicate poverty levels. Figure 2.3 is a picture of the Umoja community that lessons can be learnt by other rural women in Africa.



Figure 2.3: Umoja village. Source: Bindel, 2015

2.12.6 Sustainable Livelihood Approach as an intervention tool

Governments and donor communities need to create learning environments to allow the applicability of the sustainable livelihood approach to be important in promoting development in poor communities. Furthermore, through their national development plans governments must include new ways of farming technology to enhance food production. Isaacs, Snapp, Chung and Waldman (2016) point out that local, traditional knowledge must be integrated with scientific knowledge. Friedman (1999) asserts that development policies need to include guidelines for the process and practice of delivery. If this is not done with policies, it is unlikely that the challenge of unequal power relations will end. Improvements in combining these methods will strengthen the two methods and improve the levels of production. Policy formulation should seek to incorporate the political, social, economic and cultural contexts of rural communities to raise awareness of empowerment and participation. Tanner and Lewis (2015) assert that policy transformation is necessary because it will enable and accommodate rural women to be included in decision making in matters that concern them.

Sustainability of poverty in a country also depends on how the governments link their national development plans with that of the UNDP. The Millennium Development Goals (MDGs) were set to have achieved poverty eradication by 2015, and this has not been the case, although Zimbabwe also adopted this policy of inclusivity to be in line with them. Most African countries lack the resources to curb the level of poverty and with other areas needing financial aid it led to this goal not being achieved, leaving women and girls in persistent poverty. The MDGs were not only meant to eradicate poverty, they were also aimed at improving education, healthcare, hunger, the environment and women equality. The MDGs were replaced by the Sustainable Development Goals, which aim to combat the effects of climate change. However, this also has not yielded any positive outcomes for rural women facing poverty because all these initiatives failed to address the direct issues that rural women face. The United Nations (2016) highlight the issue of empowering women. All these developmental initiatives have failed to centre their approach around promoting and empowering rural women as key players to economic development through the work they do in agriculture. Hope is not lost though, as policy makers have identified Agenda 2063 as a tool that will address some of these issues that the other instruments have failed to solve.

2.13 Summary

The chapter looked at different literature on the topic of this research and the sustainable livelihood approach. The applicability of the sustainable livelihood approach in Africa and other European countries was also discussed. This chapter demonstrated a comprehensive and detailed various studies and cited different literature and case studies that have been done to indicate the socio-economic challenges of women. Case study of Umoja village was used to demonstrate initiatives women of Kenya adopted in order to improve their poverty status and this study case study could be adopted by other women in different parts of Africa where women are exposed to poverty.

Chapter 3: Research Methodology

3.1 Introduction

This chapter outlines the methodology used to conduct the study. According to Bak (2004), research methodology is a blue print to be followed when carrying out a study. This chapter is important as it determines the quality of data used in the research. As Hofstee (2009) argues, the quality of any academic work depends on the quality of the argument put forth, and the quality of the methodology determine the quality of the general findings of the study.

3.2 Research Methods

This study used a qualitative research methodology. A qualitative methodology allows certain phenomenon to be described in detail for a better and more meaningful understanding (Babbie, 2013). According to Bouma and Ling (2004:166), “the aim of qualitative research is often to describe in detail what is happening in a group, in a conversation or in a community”. This means that qualitative research was used to understand why women in Ntepe village are in the position that they are in. In addition, Helman (2007:1) asserts that, “when studying a group of human beings, it is necessary to study their features of both society and their culture”. Using a qualitative research method, the researcher used telephone conversations to collect data so that there were no contact with the participants because of Covid-19.

A case study approach and telephonic interviews were used to allow the researcher to gather as much data as possible. It is in this regard that preference was given to the use of WhatsApp. Turner (2010) points out that the importance of interviews is to acquire information, however as a result of Covid-19, telephonic interviews were used instead of face-to-face interviews. The engagement and interaction with participants allowed for the interpretation of different scenarios and situations. Merriam and Tisdell (2015) pointed out that although interviews are ideal to get the perspective of the participants, it is not always possible to detect whether the participant is being truthful according to their knowledge of the phenomenon being studied. This is why participants were allowed to participate freely and fairly in the telephonic interviews through

being encouraged to speak their mind and without and form judgement or being undermined.

3.2.1 Research design

According to Hofstee (2009), if there is a problem that needs to be solved, certain steps should be followed. These steps should be followed methodologically and are designed to yield quality results. Dale and Mason (2011) emphasise the importance of quality design, arguing that fieldwork is invaluable. This means that the research design must be given the utmost consideration to yield good results. A case study approach using qualitative methods was used for this study. A case study promotes an in-depth exploration of why circumstances are what they are. According to Babbie (2013), the in-depth study of a particular topic can yield explanatory insights. Therefore, the case study of the socio-economic challenges that women in Ntepe village face gave the researcher better and deeper insights into the reasons why. The researcher looked at the cause of these challenges and at the critical factors that contribute to these challenges, and by doing so, tried to understand the different problems that women in Ntepe village faced.

A case study approach was best for this research; however, it had its own disadvantages. The process was long because of the non-commitment of the participants who feared they would be victimised.

3.2.2 Qualitative field research

The researcher used qualitative field research to collect data. This approach applied exploratory means to explore the socio-economic challenges that rural women in Ntepe village encountered on a daily basis. This meant that the approach gave the researcher the opportunity to understand the lives of the participants, in addition, Bryman (2016:4) adds that “the existing knowledge about an area in which a researcher is interested forms an important part of the background within which social research takes place”. The researcher should be familiar with the literature used. The manner in which rural women engaged in their lives on a daily basis were examined by looking at how they worked, what they did and things that affected them. Babbie (2013:304) states that, “one

of the key strengths of field research is how comprehensive a perspective gave researchers”. Qualitative field research, when correctly conducted, provide a comprehensive process of attaining data. In qualitative field research, researchers get an opportunity to interact with and listen to the concerns of the participants. Field research offers diverse data collection opportunities.

As data was collected in its natural setting, it provided an opportunity for the researcher to interact with the rural women in Ntepe village about their daily routine. The approach is flexible and allowed the researcher to modify information as new experiences surfaced. Different experiences of the challenges of rural women were examined. The patriarchal nature of Ntepe village was revealed as this research approach was not limited to exploratory research but can also be descriptive. The research also studied how gender contributed to social life activities.

3.2.3 Democratic participation in qualitative field research

The approach created a conducive environment for participants to interact freely without fear of being victimised. This democratic way promoted and facilitated the active participation of participants in the study. Different insights and ideas were raised about the concept under study. In some way, the participants were empowered through the interactive skills they gained in the process of engaging with the researcher through telephonic interviews that was used as one of the methods of data collection. The researcher created a conducive environment to allow democratic participation to happen.

3.2.4 Strengths of qualitative field research

Field research as an approach provides diversity because it accommodates different people. It looks at dynamic scenarios in nature and explores them. It allows people of different social standings to participate in the research. The knowledge that the researcher gained was immense as a result of working with different people who made different contributions. Babbie (2013:304) purports that, “by going directly to the social phenomenon under study and observing it as completely as possible, researchers can develop a deeper and fuller understanding of it”. It shows that the richness of the approach is interacting

with participants in their natural settings. This approach is not restricted to academics or only one discipline, therefore, it allowed for a wide range of disciplines to be researched. Engaging with women of different calibres from poor backgrounds and with no high status to being involved in their natural setting where their daily struggles were experienced summed up the fact that the approach was not only restricted to academics but also involved low status people.

3.2.5 Weaknesses of qualitative field research

The approach requires resources, and this might have been a setback if the researcher did not have sufficient resources to carry out the study. The approach can be very costly. Field research is qualitative in nature rather than quantitative, and therefore it was difficult to gather statistical data. Babbie (2013:334) echoed the sentiment that, “being qualitative rather than quantitative, it is not appropriate means for arriving at statistical descriptions of a large population”. The data was not presented in the form of statistics as it tends to lose reliability the moment the researcher favours a certain group and get biased towards another.

3.2.6 The population

This study used the sample of married, single, and divorced women and widows in Ntepe village. According to Babbie (2013:119), “the population for a study is the group about whom the researcher wants to draw conclusions”. The group of people that was studied in this research were women. The researcher tried to discover the position of women in Ntepe village, Gwanda District, Zimbabwe, with regards to access to resources and their status in the household structure. The researcher also tried to discover why women are the group being most affected by poverty in the village of Ntepe. According to the 2019 ZimStats, Gwanda District has a population of 14 738 444, and 32% of the population lives in urban areas whereas 68% lives in rural areas. Gwanda town as a constituency has a population of 51 209 people, comprising of 26 608 females and 24 601 males (Census Report, 2002).

3.3 Sample size

In this study, the researcher narrowed down the population group to a sample size that was easy to manage to achieve the objectives of the study. The chosen participants gave their insights with regards to their positions and the challenges they encountered in their everyday lives. Gordan (2000) states that, "a sample is the selected elements chosen for participation in the study". The sample of the study were women in Ntepe village ranging between the ages of 18 and 50. Women were selected as a sample in this study because of the vulnerability to poverty and social exclusion to economic development projects. The sample included a main group of ten women as key participants and two key officials from the Ministry of Women and Youth.

Due to the Covid-19 situation, the group discussions were not conducted. Telephonic interviews were conducted instead of face-to-face interviews. This was to minimise the risk of Covid-19 spreading.

3.3.1 Sampling technique

Sampling is using a group of people or objects that are taken from a larger population for measurement (Babbie, 2013). The sample represents the population to ensure that the researcher can generalise the findings from the research sample to the population as a whole. Sampling is done in research to get accurate results. It also allows the researcher to collect and analyse data for a small group of the population. In this study, the researcher selected the characteristics of the study at hand. Jupp (2006) discusses sampling procedures that involves techniques that the researcher uses to select groups from the wider population. Women were chosen as the sample of the study due to their vulnerability to poverty and social exclusion in economic development projects. The availability of participants contributes to the sampling technique used. The researcher used purposive sampling for this research.

3.3.2 Purposive sampling

In purposive sampling, the researcher chooses the participants based on the goals of the study and the objectives that they need to achieve. Therefore, in this research, purposive sampling was used because women and their socio-economic challenges in Ntepe village were being studied. This meant that women were chosen because they fitted the purpose of the study. According to Babbie (2013:200), “it is appropriate to select a sample on the basis of knowledge of a population, its element and purpose of the study”. Women were chosen as participants in the study to discover their positions with regards to equality and access to resources in Ntepe village and in their households.

3.4 Data Gathering Procedure

The researcher used telephonic interviews and WhatsApp to gather data from the participants. This was done to minimise any contact with the participants as a result of Covid-19. Ten women as participants answered questions through WhatsApp. The participants were approached through a contact person who acted as a facilitator in the process who organised and conveyed communication to participants. Participants were given chance to talk about the challenges they encountered as women in their daily lives. This method of data collection had challenges of participants running short of data and at times they were offline for long periods and this limited efficient collection of data. Women were not able to express themselves freely, some citing issues of victimisation by their husbands.

3.4.1 Collecting data during Covid-19 lockdown regulations

Covid-19 has destabilised almost everything; therefore, we cannot live and operate the same way that we used to. As the researcher had to collect data during the lockdown period, extra care had to be taken to make sure the virus was not spread. According to the Department of Public Service and Administration (DPSA) circular 18 (2020:1), “to mitigate the spread of Covid-19 government declared state of disaster and subsequent thereto also declared a national lockdown ...”. In light of the above, the researcher had to design measures to curb the spread of the virus. To be responsible while collecting

data, the researcher had to provide a safe environment, and therefore, used telephonic interviews and WhatsApp. This ensured that there was no contact with the participants.

The researcher called the participants and read the consent form to them, explaining that their participation is voluntary and that they can withdraw at any time. The researcher also told them that their identity will be kept anonymous, that whatever is discussed will remain confidential, and that all the information will only be used for the study and for nothing else. The researcher also explained that there are no monetary benefits.

A WhatsApp group was created to collect data. WhatsApp was used because most of the participants were in the village, and while they have access to phones, they have no access to emails, and therefore, WhatsApp was a more convenient way to communicate. For telephonic interviews, the researcher read questions to individual participants in order to obtain individual responses. During telephone conversations the audio were recorded to transcribe at a later time.

3.4.2 Data Gathering Instruments

Telephonic interviews were used to gather the required data from the participants of the study. No face-to-face interviews were used in this study. According to Ruane (2005:123), an interview is a personal form of survey research in which questions are posed face to face or in a telephonic exchange between the interviewer and the respondent.

Telephonic interviews were conducted with the use of cell phones and the interviews consisted of semi-structured questions. The researcher designed a set of questions that the participants had to answer. Telephonic interviews gave the researcher an understanding and a feel of how the participants related to the given questions. An interview is defined in simple terms by Chikoko and Mhloyi (1995:80) as “a face to face questionnaire”. It was important that the researcher create a conducive atmosphere for interviews to take place so that participants felt at home and were able to contribute meaningfully (Babbie 2013). The researcher also had to understand the level of education of the

participants so that the questions and language used was on the level of the participants. Before and during the interview's participants should be as free as possible so that they can give their full participation. The process of interviews is a continuous facilitation on the set questions. McGowan (2006:125) states that "facilitation in practice are parts of a continuous and interactive process". The researcher's skills were key in seeing this process through. Under normal circumstances, the researcher and participants would engage through direct interaction, but because of Covid-19 this wasn't possible and telephones were used.

During the telephonic interviews, the researcher got to understand the broad issues that different families face, how they live, what affects them, and their ambition in life. Weiss (1994) highlights that telephonic interviews are an important tool that provides an opportunity for the researcher to learn about different family settings. Therefore, it was not only important to use telephonic interviews to complete the study, but it was also an opportunity for the researcher to understand different family dynamics. Telephonic interviews became a good platform for the researcher to understand why situations are interpreted the way they are. During the process of telephonic interviews, the researcher was able to understand the feelings and motives of the participants. Telephonic interviews also accorded the opportunity to the researcher and participants to explore the feelings and motives noted by the researcher.

3.4.2.1 Disadvantages of telephonic interviews

If a researcher fails to understand the participants' needs, the whole purpose of telephonic interviews will fail to yield good results (Downing, 2002). It is the duty of the researcher to design detailed questions, and if this is poorly done, the research will fail to achieve its intended objectives and the whole process will be a waste of time. In the research, WhatsApp posed some challenges as some participants responded late. It was also noted that most phones were off due to lack of electricity in rural areas to charge phones. Failure of participants to express themselves during telephonic interviews can disturb and derail the whole process. Some key officials decided to provide incorrect information due to fear of victimisation at work place. Covid-19 placed some limitations on the

participants and the research experienced challenges of acquiring vital information. Extra effort was needed to make sure participants were not inconvenienced by the challenges related to the cell phone and data use.

3.5 Data Presentation

The data generated from different instruments are presented in various forms, such as tables, pie-charts and graphs, to give a general overview of what worked and what did not work during data collection. The responses are put in the form of percentages.

3.5.1 Data analysis

The researcher used the thematic data analysis strategy to reflect on the information gathered during interviews and observations. The data was also put into categories of married women and men. This made it easier to access the information. Furthermore, interpretive data analysis allowed the researcher to write notes during the interviews about what the participants said. The audio recordings made during the interviews were transcribed as notes. Taking into consideration that the study was conducted in Ntepe village, the participants responded in their vernacular language, which is isiNdebele, since Ntepe village is based in Matabeleland South where isiNdebele is the most common used language.

The validity of the data was ensured by looking at the socio-economic challenges that women faced on daily basis in their lives. Validity is defined by Babbie (2013:154) as a term describing a measure that accurately reflects the concept it is intended to measure. The study intended to measure factors that contributed to women's exclusion in the socio-economic development in Ntepe village. It is believed that the findings were implemented broadly and can be used for other similar areas in the district and the country.

3.5.2 Reliability

Reliability is defined by Babbie (2013:152) "as that quality measurement method that suggests that the same data would have been collected each time in repeated observations of the same phenomenon". This means that if different

interviewing methods were used and the same responses were received, the data is reliable and can be used for the study.

3.5.3 Ethical considerations

This part of the study focuses on making sure the researcher was conscious of ethical considerations when interacting with people. Hofstee (2009) indicates that institutions such as universities set out ethics that must be followed.

3.5.3.1 Ethical considerations before the study

The researcher first introduced himself to the participants and fully explained the purpose of the study. The researcher also explained and provided informed consent forms to the participants so that they were fully aware of what was going to happen.

The researcher also explained in full matters related to Covid-19 and outlined the measures that would be followed to prevent its spread and to ensure everyone's safety. Participants were asked the status of their participation after getting information about the Covid-19 measures as some may have been reluctant to take part fearing the risk of being infected. Participants were free to suggest other preventative measures to be added if they thought there was a gap.

McCauley (cited by Du Plessis, 2017:71) describes ethics in social research as "creating a mutually respectful, win-win relationship in which participants are pleased to respond candidly, valid results are obtained, and the community considers the conclusions constructive". Participants were made aware that there was no payment for the interviews. The researcher also stated that anonymity and confidentiality would be respected at all times. It was clearly stated that participants can withdraw at any time if they wished to or felt uncomfortable. Letters of the alphabet were used to ensure anonymity.

3.5.3.2 Ethical considerations during the study

The researcher used the University of South Africa (UNISA) Research Ethics to guide the whole process of engaging with the participants and having

meaningful and fruitful telephonic interviews. Participants were reminded to follow Covid-19 preventative measures, including putting on masks at all times and sanitising regularly. Participants were continuously reminded that participation is free and that no payment will be given. During interviews it was the researcher's responsibility to protect the directness of the participants' voices so that it remains authentic. Vaino (2012) points out that turning what respondents say/do into data, into analytic categories and into text to be interpreted remove the directness of voice. Therefore, it is important not to lose the directness of the voice during interviews. Whereas, Whites (2015) points out that when looking at the best approaches to get the best research data, it is key to use methods that will provide better results in research.

3.5.3.3 Ethical considerations after the study

All notes, tapes and transcripts were locked in a safe place after the interviews. The results can only be shared directly with respondents through consulting relevant authorities such as the courts. Otherwise the results will be published as part of the university work. All will be done to keep the particulars of the participants confidential.

3.6 Clarification of terms

Absolute Poverty: "It is the situation of being unable or only barely able to meet the subsistence essentials of food, clothing and shelter" (Todaro and Smith, 2011:211).

Land Reform: "A deliberate attempt to recognise and transform existing agrarian systems with the intention of improving the agricultural incomes and fostering rural development" (Todaro and Smith, 2011:244).

Social exclusion: "Deeply embedded societal process whereby certain groups are unable to fully participate in and benefit from major societal institutions and experiences economic, political and social deprivations and inequalities" (Stewart, Reutter, Makwarimba, Veenstra, Love, and Raphael, 2008:78).

Subsistence Farming: “Farming in which crop production, stock and other activities are conducted mainly for personal consumption” (Todaro and Smith, 2011:432).

Sustainable Livelihood: “An integrating factor that allows policies to address development, sustainable resource management and poverty eradication simultaneously” (Krantz, 2001).

Vulnerability: “The characteristics and circumstances of a community, system, or asset that make it susceptible to the damaging effects of a hazard” (Mavhura, 2018).

3.7 Summary

This chapter discussed the research methodology that was used to collect data for the study. The research design and data instruments discussed in this chapter allowed the researcher to fully understand the nature of and how and why the events happened in their settings.

Chapter 4: Data Presentation and Interpretation

4.1 Introduction

This chapter provides the findings and responses of the participants and officials. The officials are employees from the government working for the Ministry of Women Affairs and Community Development. Participants were named with the letters of the alphabet from A–J to provide anonymity and allow their full participation in the study. The responses of participants were put in the form of letters of the alphabet. Some information came from officials who did not want their identity to be disclosed for fear of victimisation and harassment, and therefore, in this study the officials were named Official 1 and Official 2. This chapter looks at two issues, firstly the discussion of participants' responses was noted by direct quotations in italics, and secondly, coping strategies and intervention programmes are discussed as means of improving the conditions of rural women in Ntepe village. The research uses a qualitative method supported by the description of events in the form of tables and figures where applicable.

To address objective number three of the study, the following three coping strategies and intervention are programmes looked at:

- Irrigation schemes
- Microfinance institutions to lend women money
- Non-governmental assistance

4.2 Lack of education

4.3 Table 4.1: Educational level of participants

Educational Level	Number of Participants	Percentage
Primary	8	80
Secondary	1	10
College education	1	10
University education	0	0

Table 4.1 shows the level of education of the participants. It is evident that 80% of the participants have primary education. Most girls in Ntepe village only attend primary school, thereby managing to write and read letters, whereas boys manage to complete secondary school. This system provides better life chances for men than for women, who are perceived as only good with household chores and as wives. This forms part of the socio-economic challenges rural Ntepe women find themselves in. Most formal jobs require a certain level of education and without it, women are pushed to the periphery of the labour market, causing them to be economically disadvantaged. Education opens doors for success; however, these village women have no basic minimal level of education that will give them opportunities to improve their standard of living. Sarwar, Nouman, Haroon and Muhammad (2011) add that education is viewed as the primary weapon against poverty prevalence. Without education it is difficult to fight against poverty. Participant C pointed this out:

I only did my primary education and I mostly rely on working on other people's yards to get an income to buy food for my family. But with this worldwide pandemic of Covid-19, I have not been able to get any piece job, and as a result, standard of living has been so difficult. I cannot even afford to feed my family. and worse, more with Zimbabwean prices that go up every day, life has become very difficult. I now put everything in God's hands.

This clearly shows how most women with a low level of education and less means of making an income are affected. Coupled with the global Covid-19 pandemic, the situation has worsened in rural areas where there are minimal means of making an income. Education does not only help women get better jobs, it also helps them to be able to read and understand different situations where they must make proper decisions with regards to their lives and that of their family members. Different factors contributed to women's low education level, such as schools that are far and their parents' lack of financial resources. It is difficult for women to actively participate in community development projects because they have low self-esteem because of their lack of education, and they fail to fully engage in community projects.

This further marginalises women and makes their efforts of meaningful contribution to their communities and themselves as a group be of minimal value. Most women shy away from taking a stand for themselves in making informed decisions as they leave such matters to be handled by men, and therefore, men continue to dominate women. At least, if the level of education for women was a little better, they would be able to stand for themselves to make better and wiser decisions that improve their livelihood and that of their families.

Participant G noted the following:

She said as a single woman with just secondary education with no qualification's life is difficult as she cannot get a decent job and only relying on piece jobs. I fail to have three decent meals a day with my two children. I cannot also afford to send them to school.

This shows that even if one has a secondary level of education, the standard of living remains tough and difficult for many. Participant G is clearly stating her failure to provide for her two children, and also pointed out her state of poverty when she said that she couldn't even have three decent meals. Her situation was bad as the children looked up to their mother, who couldn't afford to provide for them. Participant G further pointed out that:

Mina ngingumazakhela ngihlala Labantwana abathathu manje imali yokubawondla ayikho. Angifundanga lemsebenzi ayikho. [In English this means: I am a single woman living with three children and I don't have money to support them.]

The above statement clearly shows the level of education of Participant G. The participant could not express herself in English. It is clear that Participant G has no source of income to support her family, and her children are not able to go to school because of financial problems. A deprivation trap of poverty is already created. The children will grow up and be trapped in the cycle of poverty and find themselves living a difficult life. Making a living becomes difficult in these times if one is not educated, and worse, if you are living in a rural area where opportunities of employment and decent jobs are limited or scarce. Certain

standards in acquiring a basic level of education will mean women will not be able to participate freely and their confidence in decision making and community activities that promote their own development will be affected.

Table 4.2: Marital status of participants

Status of Participants	Number of Participants	Percentage	Ages in years
Married	3	30	18–50
Single	4	40	18–50
Divorced	3	30	18-50
Widower	0	0	0
Total	10	100	

Table 4.2 shows that seven out of ten women are not married and has no support from a male figure within the family structure. Single and older women experience poverty more than married women because married women have financial support from husbands. In support of this, Gillen and Kim (2009) state that older single women are disproportionately vulnerable to poverty. The table above shows that seven out of ten women need to find ways on their own to provide the basic needs to their families. The situation that these women find themselves in is difficult as they have to play many different roles, including being a father figure to their children and work for them.

The situation gets even worse when they have to raise boys in the absence of an adult male figure. Boys tend to be problematic and experience circumstances that need a man, but in their case, they had to deal with that in the absence of a male figure. Only three out of ten of these women are married, meaning that they have their husband’s support in most things. Having a male figure is helpful in sharing responsibilities, but sometimes men become an added burden to these women through their drinking and abusive habits and behaviour. Many men behave exactly like children and leave all the work to their wives, which become an extra strain on them. Women spend most of their time working in the fields and collecting water and firewood and get little time to rest. They get physically and emotionally drained and their social lives become unimportant, and in such cases, they need partners that support them emotionally and socially so they can feel cared for and loved, but often this does

not happen since their partners spend most of their time in taverns and only come home to sleep.

4.4 Lack of resources

Lack of resources, such as tools for clearing the fields, money to buy seedlings and other income generating projects, has caused women to remain in their state of poverty. Facilities such as clinics are very far, meaning women fail to attend their family planning sessions and are even reluctant to go when they are not feeling well. Schools are also far, which is why most of these women did not attend to school. Women in this area mostly relies on land produce, but due to lack of resources they have limited opportunities to produce good harvests. Food security is depleted in most parts of Zimbabwe, especially in Region 5 where Ntepe village is situated.

Many smallholder farmers are not supported in their quest to produce food for families. This lack of support is the government failing to supply them with equipment, seeds and fertilisers so they can become more effective farmers. Musara, Chimvurahwe and Borerwe (2012) point out that most studies on efficiency in Zimbabwe have concentrated on the impact of government policies on the technical efficiency of farmers. These policies have failed to address the real issues the farmers on the ground face and as a result food production has been low, leading to shortages, fears of food security and severe state of poverty in people. This was confirmed by Participant G who highlighted that:

I cannot afford to send my children to school because of lack of money. I have no resources to help them with. We have been depending on the field produce but there has been drought for the past years and life has been difficult.

The above statement shows that lack of resources contributes to women's poverty and their inability to fully engage in activities that allow them to support their families. Not having resources to use makes it difficult for women to make ends meet. It is so sad to see a person stating her failure of being unable to provide for her family due to lack of resources. It makes one feel useless and overburdened by the inability to provide basic necessities to the family. A lot of

stress is caused by this as women worry where they will get their next meal from to provide for their families. The children dropped out of school as indicated by participant G.

Ntepe village is an area where subsistence farming is mostly practised, and as a result women find themselves with a large area of land with no resources. Sometimes they do early planting, hoping that rain would come early, and if not, the seeds die, causing all their efforts to vanish into thin air. Lack of resources has hindered women's progress to fight poverty. The strides that the United Nations made through the MDGs to address inequalities of poverty in communities did not improve the plight of women. However, according to the Official 1 from the Ministry of Women Affairs, Gender and Development, "from 2015 to 2016 UNICEF was paying only for one week per month per child, only for children coming out from female-headed households who had dropped out of school". As much as this was a noble initiative, it did not cater for a wider range of people living in poor conditions. The government of Zimbabwe introduced the Basic Education Assistance Model (BEAM) to help orphans without both parents pay their school fees, but the programme faded because of an unavailability of funds to continue running it. This caused more children dropping out of school as families could not afford to send their children to school. Participant J highlighted that:

I did a course of dressing making, if I can get a sewing machine to do school uniforms.

This shows that although she had college training, due to lack of resources she cannot use her sewing skills. Sometimes it is not only what they are supported with that can change their situation, it can also be what they have that they can use to change their position of poverty. Participant G agreed and said the following:

I have my hands that I can use for working.

Participant G highlighted that she can use her hands for working on various projects that helps her generate income to support her children. She continued:

When its rainy season and Amacimbi [Mopani worms] season, I manage to collect two to three buckets. I then clean them and dry them then thereafter; I package them in small packages for selling. I sometimes move door-to-door selling as I cannot afford to go to the business centre and sell them, simply because the business centre is far and also, they will request us to have permits to sell of which that I will not be in position to have. I sell a cup for \$1 or R20. On a good day, I manage to make few Dollars or Rands. In this way I manage to buy few essentials needed to support my children.

4.5 Culture and traditional values

Women need to be seen and acknowledged as able individuals who can do things on their own. However, certain cultural barriers do not permit this to happen. Some cultures undermine the efforts of women. Swarbrooke (2002) highlights that failure to offer opportunities to women deprive them to fully exercise their potential. What women do or say will always be perceived as gossip, while what men do or say is perceived as constructive and meaningful to community development. This kind of stereotype must be abolished as it minimises women's opportunities to contribute meaningfully to community development. People do well in an environment that support their growth and their effort but when culture and tradition became a barrier to this, it becomes a problem for women to fully express themselves. Participant B said the following with regards to culture and tradition:

As a married woman with four children, my husband is a drunkard and spends his time drinking. The little that he makes he uses it for alcohol. I don't work. I only do piece jobs in people's yards to feed my children. My children have dropped from school because I don't have money to pay school fees. The little that I make from the fields I only managed to buy food.

The above statement shows how women's powers are limited. Women are only seen as objects that need to comply with the decisions or behaviours of their husbands. No one worries how women feel or what they go through. Participant B faces many challenges apart from not having money to support her family, including physical and emotional abuse from her husband. She was physical

beaten and not given financial assistance by her husband. Women feel overburdened by what they do for their families. They have the responsibility to keep the family together and see to it that they eat well, have clothes and have access to clean water. The money made from piece jobs is not enough, and worse, with husbands' drinking habits everything becomes a burden on one person. Nothing degrades a women's dignity more than a man who beats her in front of the children. Women carry the burden of always taking the fall when asked by their children what happened that led to the husband beating her. Women, because of their protective nature and as mothers, will protect the image of their husbands and take the blame to maintain peace at home.

Participant F made the following statement:

I got married at age of 30, and I had dreams of working and be independent woman but that has not happened as culture and tradition in this village wants women to stay at home, look after children, fetch water and firewood for the family. This has been my life style. It is a challenge as it oppresses my rights of working as a woman.

It is disturbing to see that in these current times we live in, we still hear stories of women being marginalised from active community participation through work or other means that can promote and support gender progression. Participant F highlighted how culture and tradition have become an obstacle to her plans and ambition in life. Her role has simply been defined to be within the household space and nothing else. With the increased cost of living due to government increasing prices of basic goods, inflation is another factor that has contributed negatively to the state of poverty in women. It is difficult for people to afford to buy basic goods for consumption, and this has made the state of women more severe since many of them are not working. The failure to give women opportunities that allow them to think independently hinders their chances of making a meaningful impact on the development of their community.

4.6 Drought

Drought is another concern that is highlighted from the responses of the participants. The participants stated that continuous lack of or limited rain in the

past years had contributed to their state of poverty and they have been faced with severe drought. It is not easy to understand drought as it causes so many changes in the livelihood of people. According to Van Der Merwe (2010), “climate change is a complex and interdependent environmental challenge facing the world”. The world is faced by a new challenge of poverty, and it is worse in developing countries who lack the resources to mitigate this challenge. The village depends on subsistence farming and the selling of cattle, goats and sheep for survival. Ntepe village is in Region 5, a dry area where people suffer a lot if there is insufficient rain. The area becomes so dry that both people and animals have to walk long distances in search of drinking water, and the sources of drinking water are not protected, thus people and animals are exposed to unclean water. Participant E’s comment made it clear how severe the challenges of drought are:

I face challenges of supporting and providing decent meals to my family.

We have challenges of drought, no resources to better ourselves.

Cattle, goats and sheep die because of the drought, and this has caused women whose livelihood depends on the sale of livestock to experience acute levels of poverty. The drought of the past years has been one of the worse factors contributing to women’s poverty. As most of women rely on farming, it means that women have to resort to other means of surviving. Gold panning has become common, even for women, though it was first regarded as a job for men. Due to severe hunger during drought, women find themselves risking their lives doing gold panning, which is a very risky job. Even though the risk of the job is obvious, women are left with no choice but to do it to feed their children. They do not get much, but the little that they got made a difference. Policy planners in some way overlooked the effects of drought in this village as they mostly concentrated on the expansion of urban areas. According to Masunda and Chiweshe (2015), studies have overlooked the potential impact of climate variables such as drought on the productivity of smallholder farmers. Therefore, neglecting to take into account the needs of smallholder farmers in terms of equipment and training on how to respond to drought has greatly contributed to its impact.

4.6.1 Impact of drought on human health

When there is drought, many important aspects of human life tend to be neglected, and in this case the health of human beings is compromised as they turn to extreme alternative ways for survival. People in this village ended up resorting to dirty swamps and sources for drinking water because of lack of rainfall. In this way, people compromised their health as many contracted waterborne diseases such as cholera. As stated earlier, the village has a dire lack of resources and facilities such as clinics, and they resorted to using traditional herbs, which didn't always help as they needed to consult medical personnel to prescribe appropriate medication. Due to lack of resources, women are the most affected because of their complex health needs, which includes family planning and sanitary pads. Women find themselves having to risk unprotected sex with their partners, which exposes them to sexually transmitted diseases and unplanned pregnancies. Sometimes when women get sick from sexually transmitted diseases, they nurse themselves and stay away from seeking help as they fear to be labelled as having lost morals and being the one who brought the disease on themselves.

Humans are by nature sociable and they interact with each other and depend on each other for many things. They often lend each other money because they live in close community, but with the escalating levels of poverty they cannot help or depend on each other anymore. Muchinda (2001) points out that as a result of poverty during droughts, the social fabric of communities breaks as it is no longer the norm to assist each other as neighbours in times of need. The drought has caused such severe poverty that they no longer can or want to help each other.

4.6.2 Impact of drought on water availability

In most districts in Zimbabwe most sources of water have dried up due to the drought. It is even worse in Region 5, in which Ntepe village falls. This again has caused women to be overburdened by travelling long distances in search of clean drinking water. On their way, women experience various forms of abuse, such as rape. After walking far to fetch water, women then have to prepare

meals, bath children and organise seeds for ploughing the following day. By the end of the day, women suffer from many diseases such as tiredness, body pain and headaches. This is not seen as abuse because it is seen as part of women's household duties.

4.6.3 Impact of drought on livestock health



Figure 4.1: Effects of drought on livestock. Source: The Herald, 2019.

Many districts in Zimbabwe suffer water shortages for livestock during periods of drought. Many rural residents' source of wealth and income is in their livestock. Because of drought, the quality of the pastures decreases livestock numbers because they are not feeding well. Livestock depends on good quality pasture to multiply and produce, however, in the case of Ntepe village many residents' livestock suffer because of the drought. The livestock also suffer from various diseases because of the drought. Meadows (2005) points out that in Zimbabwe's districts, diseases such as foot and mouth, anthrax, black leg and lumpy skin were diagnosed. This means that most of the livestock suffered from these diseases because of the drought. People have also lost their livestock through stock theft as a result of drought, especially in the drier districts, such as Lupane and Sinazongwe, where livestock rearing is more prevalent. Figure

4.1 demonstrates how cattle are affected by the drought. Grazing areas became dry, water became very scarce, and this caused cattle to die as a result.

4.7 Migration

The political situation in Zimbabwe coupled with decline of the economy has resulted in many people experiencing hunger, and to try and mitigate this challenge, many residents have opted to migrate from their homesteads to cities and neighbouring countries in search of a better standard of living. Gandure and Marongwe (2006) stated that migration have led to a number of broken homes and a sharp decrease in household labour. When men go to cities and neighbouring countries, it takes time for them to get jobs, settle and be able to support their families back home, and therefore, many children grow up without fathers. This is worse for boys who need a father figure in their lives to monitor and help their growth; they end up becoming a problem to their mothers who fail at times to control them. Sometimes men have to use desperate measures to get a stable job and stay in a foreign country. With the ever-changing policies on migration where work permits are required, men find themselves having to marry a local wife to qualify for a spousal permit that will legitimise their stay in the country. This allows them to stay legally in the new country and try to find employment, but they face consequences of having to support two families. Participant F added that,

My husband went to South Africa to look for a job and now it is difficult to manage the children alone. We have not heard from him for months and he has not sent any money back home.

The family that is left behind in the rural area begin to feel the pressure of their absent father and the women feel the gap of the absent husband. The immediate family, which is the one that the man is staying with, get to experience and benefit from the present husband. This greatly affects the woman who remain behind with the children in supporting the children alone and doing all she can to ensure the family has food. Many homes have been broken as a result of migration in search for better jobs and running away from hunger and poverty. Gandure and Marongwe (2006) point out that migration is reported to increase in drought periods due to food insecurity. The drought

situation has done wrong too many families as people resorted to migration, thinking they are trying to get decent jobs to support their families but then it turns out to deplete the family structures that exist, and in many homes, women carry the burden of playing the role of both a father and mother.

The issue of migration in many rural areas has been seen as a better way of livelihood survival. It often occurs where the state of employment, inflation levels and economic decline is on the rise. In this case, the Zimbabwean political economy has been central to many livelihoods struggles in the country and has been felt most in rural areas where governmental support, aid and assistance are not provided or only minimally provided. Many retrenchments happened from the year 2000 to date as most of the industries in Bulawayo, a city which is seen by many as the industrial hub of the country, started closing, leaving many jobless. And as a result, many of those that were retrenched went back home, and even though they were given severance packages, it did not last or enable them to look after the family as this happened at the time when Zimbabwe was experiencing daily high levels of inflation due to escalating food prices and fuel scarcity. During the time, black market trade increased because prices on the black market are not regulated and there is no way for the government to control them; this placed more pressure on already poor households. The situation became bad and it became the survival of the fittest. This placed extreme pressure on many households that did not have decent jobs and even those who had a job became for statistical purposes as their salaries were equivalent to nothing.

4.7.1 Impact of the dollarisation programme

The dollarisation programme in Zimbabwe that started in the year 2002 negatively impacted many families' livelihoods and contributed greatly to high numbers of people migrating. Bearer's cheques were used as the legitimate money, while shops required foreign currency, which the people did not have. Iman (2020) points out that official dollarisation requires the introduction of policies that go beyond changing the law. It is clear that there was insufficient consultation on the impact of the introduction of dollarisation in Zimbabwe. Earning a livelihood became hard as people had no income and were also faced

with drought. The World Vision food aid programme started its operations in the year 2002 in Gwanda District, a district that was heavily affected by drought. This programme aimed at helping the people with food aid but the political climate hindered the facilitation of the process of food distribution. Taking into account the political instability of the country, a survey discovered that three quarters of the households were failing to have basic commodities due to the high inflation levels of dollarisation. Chikerema and Chakunda (2014) asserts that political instability is one of the challenges of democratic governance in Zimbabwe. All these factors contributed to the migration of people from all parts of the country, and it was no different in the case of Ntepe village. Participant F echoed the following:

I got married at the age of 30, and I had dreams of working and be independent woman but that has not happened as culture and tradition in this village wants woman to stay at home and look after kids, fetch water and firewood for family. My husband went to South Africa to look for a job, and now it is difficult for us when we have to make ends meet. We have not heard from him for months, and he has not sent any money.

The above statement means that families are left behind with the hope that one day the situation will improve and be better. Participant F is wondering whether the husband is alive or not in South Africa. There has not been any contact, and how does one sleep without knowing what is happening to the partner. This is a difficult situation that many women in rural areas face. Children ask every day where their father is and when will he come back, and all these questions must be answered by the women worrying about their husbands.

Many homes have been broken as a result of this and families experience more poverty and hunger (Chikerema and Chakunda 2014). Though the assets are left behind by the men in the form of livestock, women cannot make decisions to sell the assets to have money in the house; they have to wait for the absent husband who is still in charge of those decisions. The manner at which families are set-up deprive women of the power to take decision about assets. It is the men's responsibility as the head of the family to make decisions whether to sell or not. Women take care of these assets but they have no power over them;

their duty is to look after them well. Family structures, such as the nuclear family, get destroyed by migration.

4.8 Lack of government support

Many of the participants said that the government had done very little to help or support them in their quest to defeat poverty. Women felt that if the government was able to support them, maybe their position of poverty was going to be better. However, there were contradictions between what the women and Official 1 said in response to the question of whether policies factor in rural women empowerment? Official 1 answered as follows:

Yes. National Gender Policy has eight thematic areas and gender economic empowerment is one of them, which seek to promote equality and equity in access to economic opportunities for men and women and to the benefit from economic development of the country.

If this was the case, women would know about these efforts in policies that seek to address the community imbalance and promote gender equity. It could also be the case that, according to Official 1, the policies are there but they have never been broken down to reach people on the ground. The applicability of these policies might be betraying the ministry in achieving its goals for rural women empowerment. Having policies and implementing them are two different things. The Ministry of Women and Gender may also be using a top-down approach and not a bottom-up approach. The danger or challenge with a top-down approach is that at times it fails to address the real needs and challenges of the people on the ground.

Official 1 shared the sentiments of women by highlighting some factors that contributed to women's poverty in Ntepe village:

Rural poverty may be broken into three dimensions: Economic, social and environmental. Droughts and natural disasters (Region 5), lack of business skills, lack of knowledge, lack of capital.

Official 1's statement qualifies the themes that were created from the women's responses. Both the participants and Official 1 pointed to issues of drought, lack

of resources and lack of knowledge as key contributors to rural women's poverty. Official 2 acknowledged this by saying the following:

Lack of resources or start-up capital, lack of exposure, education, too much household work load plus reproductive roles may inhibit women to engage in other activities that may give them income.

The above statement raises the same challenges that the participants raised. Official 2 alluded to the challenges of lack of resources and said that lack of resources was an important contributor to poverty. However, if resources were available, it would mean that the women were going to be able to engage in different community projects and generate an income. Lack of equal access to resources caused women to feel neglected and powerless in everything they wished to do. Regarding the participants' responses that the government did not support them, Official 1 disagreed and responded as follows:

National Gender Policy has brought about institutional interventions being implemented by the Ministry, for example, establishment of Zimbabwe Women's Microfinance Bank, which has funded a number of individual enterprising.

Official 1 clearly stipulated the steps the government has put in place to assist women in their positions. However, most women do not feel supported enough in this regard, and maybe the policy has targeted women in urban areas. Most things start being implemented in urban areas and then spread to rural areas, and in this way the process is slow to reach rural areas. Official 2 also stated the position of the government in assisting women as follows:

Community sensitisations on gender roles, loans or grants offered to women groups, trainings on income generating projects/entrepreneurial skills. Entrepreneurial skills training offer women development fund loan linked them the Zimbabwe Women Microfinance bank start-up loans, assisted in Internal Savings and Lending (ISAL) formations sensitised on women empowerment.

The statements by Official 1 and Official 2 simply indicate that the government has put in place policies directed at helping women. The question is then why

do the participants not seem to know about this? Maybe it simply implies that the Ministry of Women and Youth Development has well documented and decorative policies that only exist in their offices. Why was this information only known to the officials? Maybe it is because policies are designed for compliance purposes but when they are supposed to be implemented on the ground none of that happens. Furthermore, maybe the officials did not have an open-door approach where people could just go and get relevant information.

Official 2 also urged women that they should not,

Have a spoon-fed mentality. They should engage in income generating projects, have Internal Savings and Lending (ISAL) groups, and work with their hands.

Although this statement may be true to a certain extent, the fact that these rural women have no means of having a source of income makes it difficult for them to be self-reliant and not depend on the support of the government. The economic situation of the country has not helped them to form groups where they can borrow or have start-up projects. Most of them do not have the appropriate documents needed to apply for a loan. Some of them do not even have an Identity Document because the centre where they can apply for these documents are very far.

Objective 3 of the research aimed to propose solutions to these persistent socio-economic challenges for women in rural areas. The following solutions were identified to try and help rural women lessen their challenges. Coping strategies and various interventions are seen as better approaches to minimising the challenges that rural women face.

4.9 Coping strategies for Ntepe village women

Ntepe village women have had to resort to different coping strategies to lessen the poverty they experience. These women had to take it upon themselves to act or devise a system that help generate some income. In so doing, these women took ownership of their challenges. The following methods were devised by women to cope with the challenges of the poverty they experience

every day: boreholes for irrigation, the poultry project, drought resistance seeds for farming, food for work co-operatives, and stokvels.

4.9.1 Boreholes for irrigation

Uma ngingathola amanzi from isikotsho ngingalima umbhida lamatamatisi ngithengise. [English translation: I will need projects like boreholes to start irrigation scheme.]

The above statement by Participant D means that if she can get a source of water for irrigation, it will allow her to start a garden for vegetables and tomatoes. This project aimed at generating an income through selling the garden produce. Irrigation projects are a good coping strategy that rural women can do to make money. Participant B echoed the same idea:

I will need projects like boreholes to start irrigation scheme.

This implies that irrigation is highly valued as a coping strategy by women to lessen the poverty burden within the household because it enables them to sell the garden produce. Irrigation through reliable water provides and improve greater availability and stability of food supplies during the dry season. Irrigation can also improve a community's health status by providing clean water. Women invest more than men in household nutrition, education and health, and therefore, empowering women's access to and control over irrigation can have a positive effect on nutrition. It is fair to note that there is a need to redress policies to balance gender parities that exist in communities, especially in Ntepe village. Upadhyay, Samad and Giordano (2005) point out that gender policies must be integrated in irrigation schemes for women to benefit. This is because the hard work that women put into irrigation projects do not benefit them much after sales if men make the decision on how the money should be spent.

Irrigation also provides water for livestock, washing and other household chores. Therefore, irrigation projects become a positive coping strategy for women as they can use irrigation water for various purposes. Women's household duties, among other things, included food preparation, washing, and collecting clean water for drinking; so improved water access for irrigation can reduce women's work burden.

4.9.2 Poultry

Women do poultry as a coping strategy to improve their standard of living (Mottet and Tempio, 2019). Women keep chickens for both layers and off layers to sell eggs and chickens. The money they get help to buy food parcels for their family. Some of the money is even used to pay children's school fees. Farming poultry benefit these rural women as they manage to be self-reliant from the sale of eggs. Eggs sell was fast in the village because it is affordable, and most people now used it as a relish instead of for breakfast. Fully grown chickens are sold to the nearby shops and butcheries.

4.9.3 Food for work

Women in the village engage in food for work programmes where they get involved in working for other people who are better resourced, and in turn they are paid cash or given buckets of maize meal as a thank you. This has become a coping strategy for poor rural women. Most people in the village rely on farm produce, and therefore, when its harvest time in big fields, the owners of the fields invite poor families to help with the harvesting and give them food per head. This benefit poor families who could work and share their food with their family. Food for work projects allow women to depend on their own hard labour rather than on government handouts.

4.9.4 Savings Groups

The poverty and inequality that continue to affect Zimbabwe, especially its rural communities, are centred in its historical context that promoted discrimination. Today these past challenges are most severely felt by women, and to cope women now engage in stokvels projects as a way to curb poverty. Stokvels have become a social security. Kaseke (2010) adds that the role of social security is to prevent and reduce poverty. And in this case stokvels play the role of providing social security as means to minimising levels of poverty. Women form groups where they gather and contribute a certain amount of money on a fixed monthly date in order to have savings as a group. Stokvels constitute an important part of social security. Through stokvels women engage in various activities to uplift each other: They advise each other on the best saving

methods and also encourage each other about situations they are facing. Participant F pointed out that,

We now as women formed a group of stokvels where we put some savings that help us buy basic food parcels for family. In our group we get to share ideas that help each other to grow and be independent.

Due to the high unemployment rate, stokvels became an income to most women. Unemployment contributes to poverty and participating in stokvels helps improve the lives of these rural women in Ntepe village. Since women started participating in stokvels, it has improved their ability to meet their basic needs. This means they can buy groceries and have cash for other things.

4.9.5 Intervention

The Zimbabwe government has set up various intervention programmes to help ease rural women's poverty. The state of rural women's poverty is appalling, and therefore, the state outlined different intervention programmes, such as a microfinance bank to help women, state food aid and NGOs. Official 1 highlighted that,

National Gender Policy has brought about institutional interventions being implemented by the ministry, for example, establishment of Zimbabwe Women's Microfinance Bank, which has funded a number of individual enterprising

This statement shows that the government of Zimbabwe has put in place programmes that aims to improve the conditions of rural women. The Ministry of Women and Youth Development in the district of Gwanda is responsible for running such programmes and monitors their effectiveness in the villages.

4.9.6 Microfinance bank

The microfinance bank in the district of Gwanda target rural women groups that are poor and have no source of income. The aim of microfinance institutions is to end gender disparities that exists in communities. According to King (2010:58), “microfinance helps poor people to establish projects and not to migrate for work to other countries”. In order for women to source an income and mitigate their poverty within the household, the bank offers them a range of services such as loans with reasonable rates and bond services. The bank encourages women to form groups to borrow money at a reasonable rate. Women’s groups allow them to share ideas on different projects and on ways to save money. Furthermore, it is much easier to pay back the money as a group. Microfinance institutions offer help to women in the following ways: the financial self-sustainability paradigm, the poverty alleviation paradigm and the feminist empowerment paradigm. Participant F noted the following:

We need money to start up small projects and thanks to microfinance bank that borrow us money. The bank borrows a group of women and we have formed that so we can go borrow money for our projects.

Official 1 also pointed out that,

National Gender Policy has brought about institutional interventions being implemented by the ministry, for example the establishment of Zimbabwe Women Microfinance Bank which has funded a number of individual enterprising.

These statements showed that the establishment of Zimbabwe Women Microfinance Banks helped improve women’s position of poverty

4.9.6.1 Financial self-sustainability paradigm

In this paradigm, microfinance programmes increase access to microfinance services for a large number of women. Women followed the case study of women in India who formed the SEWA group and started an income generating project. Women are encouraged through this paradigm to form groups and acquire the services of the microfinance bank to get loans to start up various

projects. The financial self-sustainability paradigm gives rural women access to resources and allows them to be involved in financial decision making in the household. Increased access for women to finance will lead to the economic empowerment of women.

4.9.6.2 Poverty alleviation paradigm

Microfinance is a part of an integrated programme that aims to reduce poverty in rural areas in women (Mayoux 2002). It aims to increase the wellbeing of the poorest households. It encourages group formation for community development by engaging in various projects that uplift the standard of living of people. Microfinance institutions target women because of their higher responsibility for household wellbeing and their severe status of poverty compared to men. Women's groups formation helps women's participation in self-help groups. The group formation promotes women with low income to move out of poverty zone through savings and loans. Microfinance aim to make women move away from the poverty trap where low-income earners has low economic growth, low savings and so on, thereby trapping them in the poverty trap. By means of loans women can now manage to save and improve their standard of livelihood.

The poverty trap illustrated in Figure 4.2. shows that poverty is high in all low activities of economic growth and development.

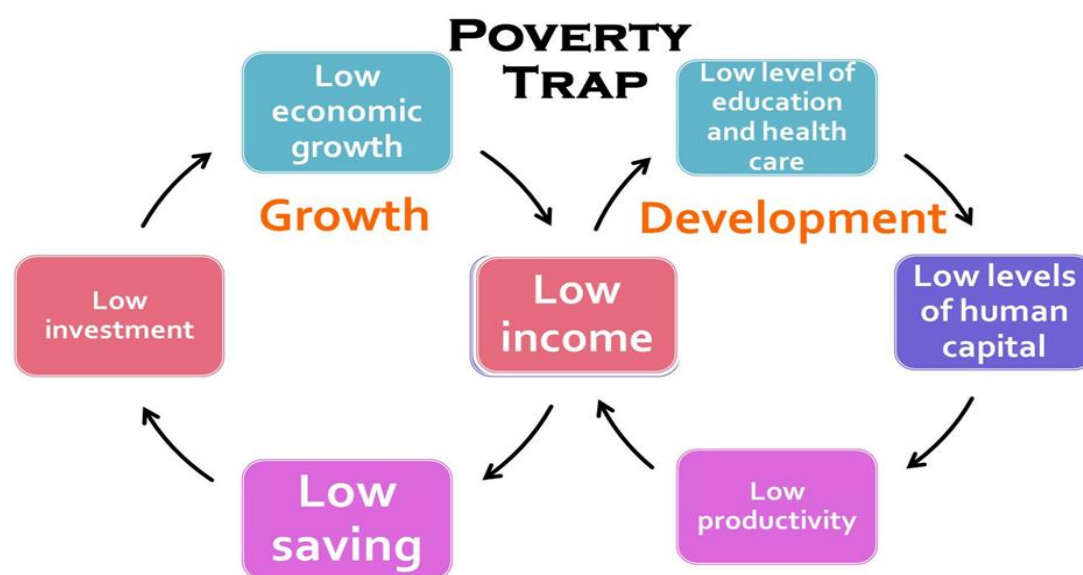


Figure 4.2: Poverty trap. Source: Chambers, 1983.

4.9.6.3 Feminist empowerment paradigm

Microfinance institutions offers a wide range of services to women to promote gender equality and give women access to ownership of assets. Gender awareness is promoted through services that recognise the worthiness of women in a community. Access to resources gives women power and recognition in the community, and it minimises or abolishes the idea that women's duties are within the household setting only. It further allows women to participate fully in community development projects without any form of discrimination. Group formation also allow women's voices to be heard against any form of abuse. Official 1 made the following statement,

National Gender-Based Violence Strategy is to support entrepreneurship opportunities for women technical skills transfer and representation in economic decision-making positions.

This shows that the Gender-Based Violence Strategy is embedded in the microfinance institutions policy to support women with various projects and in various circumstances. However, although microfinance has different tools to help women, it is not a magic bullet that deals with and fight all the socio-economic challenges that they encounter. It comes with its own challenges. The issue of group formation to borrow money leads to a conflict of interests within the group. It was still not clear to some women what empowerment is and how they can be empowered when the money they were given was a loan that they still had to pay back.

4.10 Food aid assistance by state

The Zimbabwe Grain Marketing Board is the biggest institution that supplies grain in the form of maize meal. It was noted that Ward 21, in which Ntepe fall, once received fewer tonnes of maize meal than other wards like Ward 20 and Ward 19. When residents received 50 kg maize meal per family, it was a relief to many as they took the grain to the grinding mill for mealie meal. Some Ntepe residents blamed the government of politicising the programme and others felt that the lack of consistency in the ward regarding receiving grains was because

the village was identified as supporters of the opposition party. Participant F highlighted that:

We have received different food packages from beans, cooking oil, mealie meal, sugar and soya. This has helped us to feed our families.

The Grain Marketing Board is a very big institution and they ensure that all districts receive the same grain at a consistent rate. However, the Grain Marketing Board has been receiving less maize in their silos because of the persistent drought that Zimbabwe has experienced in the past years.

4.11 Non-Governmental Organisation on food aid (world vision)

World Vision is one of Zimbabwe's largest food aid institutions that helps most villages across the country with different aid. World Vision targets vulnerable communities and marginalised groups of people by assisting them with aid. Dahie (2019) adds that NGOs provide field of service provision, short-term emergency and relief activities. In dry seasons, World Vision offers training to women on how to use drought resistance crops and so tries to curb the poverty levels that people experience in times of drought. Poor communities are assisted by World Vision through food supply per household. Food packages such as beans, mealie rice, mealie meal, cooking oil and soya are given to people. This kind of programme has been welcomed by residents as they now manage to feed their families. Participant F pointed out that,

We have also received different food packages from beans, cooking oil, mealie meal, sugar and soya and this has helped us to feed our children.

Every household has to produce a list of members to benefit from the programme, and World Vision officials has to verify this by physically making door-to-door family visits to cross-check and confirm the information they have. This is done as a controlling and monitoring tool so that no household benefited more than they should and that the food parcels go to the intended target. World Vision encouraged women to form groups or co-operatives where they could train each other on better ways of sustaining livelihood. World Vision officials train women on the best crops to be planted in dry seasons and offer women loans to start income generating projects. A wide range of activities is offered

by World Vision, and this has been welcomed and seen as a poverty alleviation intervention by poor communities. There is food warehouse in the town of Gwanda that World Vision uses as a storage and disbursement area of food to different districts. World Vision controls the whole process. Figure 4.3 shows a food warehouse for World Vision situated in Gwanda town.



Figure 4.3: World Vision storeroom in Gwanda (Source: worldvisionusprograms.org)

4.11.1 School feeding programme

World Vision extended its programme to schools, targeting school children that go to school on an empty stomach. Nutrition programmes in schools were identified by World Vision as central to children's education. Nutrition plays a big role in the livelihood of children and their education. Children that are well

fed concentrates better in class and achieves better results than children who face malnutrition. Through the feeding programme World Vision managed to ease the burden on some parents who cannot afford to give their children pocket money or lunch packs. This programme brought about equality in schools where at first it had targeted poor children but as time went by it had to cater for all the pupils.

Participant F highlighted that the school feeding scheme is helpful:

Our children at school have received food through schools feeding program supported by World Vision. This project has helped our children to like school and concentrate in class.

In this way, all children benefit the same, and no one will tease the others about what food they are eating. Not only does World Vision supply pupils with food but it also identified learners from poor families who are capable academically and pay their school fees. This initiative was an intervention to curb poverty levels in poor communities.

4.11.2 Challenges to implement its programmes

The World Vision programme was a response to the humanitarian crisis in Zimbabwe. The programme is funded by the consortium for Southern Africa Food Emergency, the World Food Programme and ECHO to implement a wide range of food relief programmes targeting poor communities and marginalised groups. When the programme started with the support of the government and local leaders, the working environment was conducive and favourable for the institution to operate. The programme became a success in many rural poor communities and even in urban areas where the food safety net was widened for almost every person. Rural people began to rely heavily on the World Vision food programme and better interaction between residents and World Vision officials was evident to everyone.

The programme came at a time when Zimbabwe was experiencing severe economic and political instability. It was then that the government of Zimbabwe labelled World Vision recipients' supporters of the opposition MDC. The relationship of the two institutions began to sour and ZANU-PF strongly alleged

that World Vision officials were campaigning for MDC through its feeding scheme programme. Most of Zimbabwe's population lives in rural areas, and this was also where World Vision was dominant. It caused the programme to be withdrawn in most rural areas, leaving many to experience high levels of poverty again. World Vision did not want its image to be tarnished as it was now being political, and it feared for victimisation of its officials. This led to the decline of the relationship between World Vision and the Zimbabwe government.

4.12 Summary

The chapter addressed the three main objectives of the study, which were to explore the causes of rural women's socio-economic challenges in Ntepe village, identify the problems of rural women in Ntepe village, and find solutions to the persistent socio-economic challenges of women in rural areas. Coping strategies for rural women and intervention programmes were also analysed. Furthermore, the data collected in this chapter highlighted six key themes as barriers that contributed to the poor status of rural women in the village. The themes are:

- Lack of education
- Lack of resources
- Culture and traditional values
- Drought
- Migration
- Lack of government support

Chapter 5 discusses the data that was collected.

Chapter 5: Discussion and Recommendations

5.1 Introduction

Chapter 5 discusses the research findings and summarises the analysed data and recommendations of the study on exploring the socio-economic challenges that rural Zimbabwean women encounter in their day-to-day lives. The data is discussed against the six themes that emerged in Chapter 4 from the participants' responses. The themes are lack of education, lack of resources, drought, culture and tradition, migration, and lack of government support. Coping strategies and intervention programmes that emerged in the previous chapter are also discussed.

5.2 Theme 1: Lack of education

It emerged that the level of primary education for participants is at 80%. This means that there is low rate of participants that have attained secondary level education. Only 10% of the participants attained secondary education and another 10% have a college education. This qualifies the manner in which the participants responded: Most participants lacked confidence in their responses because they do not know how to express themselves. Education plays critical role in allowing participants confidence and to engage in meaningful discussions. The study points out that most of these women whose education ended at primary level were deprived and denied a basic human right, which is education. Women have a low socio-economic status as a result of lack of education. Baden (2013) asserts that inadequate education is a contributing factor to women's poverty. This means that minimal education increases chances of poverty through lack of employment due to lack of qualifications for certain jobs.

The study points out that women become less confident in themselves to actively participate in community development projects. They fail to raise their voices to address matters that concern and affect them directly, not because they are ignorant but because they lack the character and ability to confidently express themselves. All this is caused by lack of education because they feel inferior and incomplete when they compare themselves to others. This

continues their social exclusion from critical platforms that can promote and improve their position in society. Women remain marginalised in public policy participation because they did not complete their primary education. This study's findings show that the level of education plays a critical role in promoting and building local currency; however, because most women lack education, they remain excluded in many community development projects because of factors such as social exclusion, inactive participation in public platforms, and lack of involvement in matters that affect them.

5.3 Theme 2: Lack of resources

Lack of resources is a critical element that contribute to women's poverty. Theme 1 showed that 80% of the participants only have primary education and that the reason why most of the women did not to proceed to secondary education is lack of resources, such as money, schools, clinics and roads. This study highlights lack of resources as the cause of the village's underdevelopment, leading to a shortage of schools. The school that is available is very far and it is impossible for girls to walk the distance.

Most women in the village practise subsistence farming for food security in the household. Women farmers lack the necessary equipment to increase crop yield and facilitate better food production. The lack of appropriate resources has promoted or acted as stumbling blocks that shattered their hope and dreams of obtaining better sustainable livelihoods for their families. This lack of resources is very clear in the inequality gap between men and women and that women's poverty are much more severe than that of men. The fact that women remain socially excluded in decision making that can improve their position in society means that they remain unable to access resources and assets that may improve the family structure for better sustainable livelihood. The study further reveal that not only do rural women lack resources, but their poverty is increased and facilitated by factors such as lack of access to credit. Credit plans available to rural women further drain them because they do not have stable jobs to qualify for these, even though these institutions claim that the programmes are meant to empower women. The study findings reveal that for every decision woman make, they must first get their husbands' approval.

The study further highlighted that institutions such as banks consider rural women high-risk borrowers without surety or a clear payment plan. Even though women are often seen as more trustworthy than men, they remain socially excluded from many facets of community development. These experiences confine women to low socio-economic positions that keep them in poverty. Rural women in Ntepe village practice small-scale farming, but because of the persistent drought they have trouble producing food product for their household needs. The acute economic decline of the Republic of Zimbabwe in early 2000 worsened the plight and position of poverty in rural women. This means that even institutions such as banks that had been offering credit to women as smallholder farmers seeking to boost food production and security could not help women, leaving them with no means or access to opportunities. Is credit an option to uplift rural woman from poverty? The answer is no, credit is not a solution for rural poor women as it could worsen their position when they could not make their payments.

5.4 Theme 3: Culture and Traditional Values

The study conducted in Ntepe village revealed that men still dominate women in decision making within the household, and this makes women vulnerable and weak, especially considering that they do most of the work in the household but cannot make decisions about what they do. Everything needs to be run by the husband first. The culture and tradition in the village still promotes social discrimination, oppression and exploitation of women. Women's roles are mostly defined within the household structures, and the village thinks that it is a taboo for women to work in towns; those that do are labelled as having loose morals and not having been brought up well by their families. This is a challenge experienced by rural women. Women are expected to live by the standards set by their communities. If they act or think otherwise, they face the consequences of domestic abuse. Though there have been numerous global initiatives to address issues of social discrimination in societies, there is little evidence that it has worked since women remain the most marginalised group. The following statement by Participant B shows the hardship women faced:

As a married woman with four children, my husband is a drunkard and spends his time drinking. The little that he makes he uses it for alcohol. I don't work. I only do piece jobs in people's yards to feed my children. My children have dropped from school because I don't have money to pay school fees. The little that I make from the fields I only managed to buy food. Again, culture and tradition in this village make us women to suffer because it doesn't support women to leave their homes and go to look for work. If my husband is drunk, he gets abusive and beats me in front of the children. Because of my role as a wife, I can't even report him because in this village you will be seen as lacking morals or manners if you do that.

The above statement pinpoints the nature of abuse women face. Women have to plan and see to it that there are meals for the family while men are busy spending money on alcohol. The little that women have have to be shared among all the family members. As if this was not enough, women are often physically abused by their drunk husbands. According to the Organisation for Economic Co-operation and Development (2014), Zimbabwe's new constitution recognises that men and women are equal and should have opportunities in political, economic and cultural spaces. Despite this, this study revealed many gaps that need to be addressed related to women being abused by their husbands.

5.5 Theme 4: Drought

The study's findings indicated that the drought further increased the poverty status of women. Women mostly rely on subsistence farming, and because of the drought women cannot farm for food production and security. This has negatively affected households' food supply. Lack of agricultural input has also impeded women's efforts at food production. As a result of the drought, even livestock such as cattle that is very valuable in rural areas got sick from diseases such as anthrax and foot and mouth and eventually died. This caused a lot of strain since cattle provide women with milk that they use as a relish and some sell to make an income. Women to a large extent carry the greater responsibility for food provision in the household, and drought has made this harder.

Women in this village as smallholder farmers experience various challenges due to drought, such as poor soil nutrients that diminished crop production. This has led to many families experiencing hunger and starvation. Children has to go to school on empty stomachs and some had to drop out of school. Learner performance at school dropped. Every child is born to succeed and no child should be a failure, however, the drought made this assertion difficult to achieve. Drought cause many imbalances within the household structure and have many effects, but women feel it most because of their role in the family and their responsibility to feed their families. Drought has destabilised the local economy, causing funds that were meant for other community projects to be shifted to food relief. Funds get diverted from their main objectives simply because hunger remains the main priority.

This study further revealed that the complex nature of drought exposed rural women to other challenges. Water is essential in any household for various purposes such as cooking, washing, drinking and bathing, but because of the drought water became scarce and women have to walk long distances in search of water. This means that rural women's burden increased because they had to walk long distances to find water. Balancing household duties became a burden to them. Women are not the only ones affected by drought, and even livestock suffer from lack of grass and water. The study found that there is an urgent need for humanitarian aid in the form of food packages to help women feed their families.

5.6 Theme 5: Migration

The study found that due to economic hardships many men have left their homesteads to go to towns and even neighbouring countries in search of a better standard of living with better employment opportunities. Furthermore, the findings from the study pointed to many families having to live with broken homes due to migration. Family members have to leave their loved ones in search of better employment opportunities, and as a result, families are divided by long-distance relationships that are hard to maintain. The study also revealed that because of migration, there are many more female-headed households.

Two groups of female-headed households emerged, the *de jure* and the *de facto*. The *de jure* female-headed households are those where husbands are absent because of death or divorce. Whereas, *de facto* female-headed households are those where the husbands are absent from their daily lives yet remain the sole decision makers for the household. The *de jure* households experienced different challenges than the *de facto* households because the women have the extra burden of looking after the family with no additional support. This does not mean that *de facto* households are not experiencing challenges, but theirs are better for the mere fact that they have husbands who at times help them lessen the burden through emotional support by listening and encouraging them. The study findings highlighted the distinctive responsibilities that the two groups experience in the household. However, both the *de jure* and *de facto* remain marginalised groups and are socially excluded from most community development projects, thereby impacting their socio-economic status in their communities. Hunger and poverty force women to revert to other means of making money to support their families. In so doing, they expose themselves to various diseases. Food insecurity, socio-economic challenges and HIV prevalence are closely related and a result of poverty.

5.7 Theme 6: Lack of Government support

Government support is crucial for the sustainable development of any community. The study's findings revealed that rural women were given minimal support to face their socio-economic challenges. Government support can take many forms, such as offering rural women training on income generating projects or microloans, but none of this have materialised, thereby continuing to expose women to poverty. The political climate in the Zimbabwe has also worsened the position of women in the village. Ntepe village is in Matabeleland South, a province that has been abandoned by the government due to the belief that people in this province support the opposition party. Other provinces like Mashonaland received government support; for example, smallholder female farmers were given fertilisers and agricultural equipment. This has not happened in Ntepe village. This political discrimination has led to the lack of

appropriate infrastructure that can benefit community members and improve the plight of rural women by participating in empowerment projects.

Women cannot remain isolated from community activities, and government support for women is key to their empowerment. According to Van der Waldt and Knipe (2006:110), “development does not involve only the provision of services but also it involves the empowerment and active participation of people in helping themselves”. This means that women should not only be given handouts, they should also be offered training and workshops that will improve their skills to be self-reliant. The study revealed that lack of government support discourages rural women to actively participate in community development projects.

5.8 Coping strategies

5.8.1 Irrigation

The study revealed that Ntepe village women use different coping strategies to try to mitigate the challenges they encounter because of poverty. Irrigation schemes is one of the coping strategies that the women engage in for food production. Although the irrigation programme is used to supplement subsistence farming and increase food security for households, it has its own challenges. Enough boreholes are necessary for an effective irrigation scheme, and when it became clear that they did not have enough boreholes, women started waking up early before the others to fetch water for the household and to water their vegetables. Running an irrigation scheme need dedication and commitment, and this means that household work is often abandoned at some point to make sure the vegetables are watered regularly and fertiliser applied correctly. The study further highlight that boreholes need maintenance and it cost money to maintain them; this makes it difficult for women to continue with the irrigation projects when the boreholes are down.

5.8.2 Poultry

Farming poultry is demanding work that needs dedication and commitment. The study findings show that the economic hardships in Zimbabwe has become a severe burden on poor communities, and this has heavily impacted rural women's endeavours to manage poultry projects that demand money. Although poultry projects are earmarked as a good way to earn a sustaining income, it requires money to continuously buy feedstock. More money was spent than the actual returns, and this demoralised women to continue working on the project. Some chickens died and there was not a big enough market to sell the grown chickens that survived. Eggs that were meant to be sold was shared among women themselves to use, and this meant that the women did not risk selling them for money even though their families were hungry. Another challenge was that the poultry work took more time than expected, and the women neglected their household duties, resulting in conflict when women started cooking dinner late or bathed the children late. This led to husbands feeling the project should stop, and because they wanted to save their marriages, the women had to comply.

5.8.3 Food for work

Villagers are divided into groups and given different work to do, and thereafter they get food packages. This is one way for people to earn food from their work. The work focuses on developing their own community through road construction, dam construction, building classroom blocks, and digging boreholes. The projects improve the participants' nutrition because they receive food packages that help maintain a balanced diet. The food for work programme improved the number of meals per family per day. Some families were only having one meal per day, but after the food for work programme they can afford at least two meals per day. However, the programme has its own challenges. Some women began romantic relationships with the officials to get more food, and this caused conflicts among the beneficiaries. Sometimes the women sold the food they receive because they need money.

5.8.4 Savings Groups

Stokvels created a way for women to meet as groups and share ideas about problems or challenges that affect them on a daily basis. When women meet to pay their monthly subscription, they also take the opportunity to discuss issues pertinent to them. They talk about their unique challenges as women and discuss solutions to the challenges. Stokvels act as food security safety nets where women can stock food that is going to last one family for a long time. Stokvels is a poverty alleviation strategy because the food that was bought will last long in a household. The findings from the study reveal that although stokvels are regarded as a good method to improve women's poverty status, it has its own challenges. Members of the stokvels often have difficulty raising their monthly contributions on time and some fail completely. Sometimes the interest for which they invested the money are not paid on time because of the severe and acute economic situation. The husbands of the women also became unsettled because the women spent more time at stokvel gatherings than at home with their families.

5.9 Intervention

5.9.1 Microfinance bank

The microfinance bank established itself as a centre to offer both urban and rural women loans to start projects that would benefit them. This move was applauded by rural women as it became an integral part of small-scale businesses. The study noted that rural women increasingly supported the idea of loans from the bank and formed groups to borrow money as a collective. This strategy seemed to ease the burden on women as they previously had no other means of income generation. As groups, women share different ideas on how they can make a profit with the borrowed money and sustain the income.

One of the reasons the microfinance bank targets rural women is to empower them economically. Economic empowerment increases women's access to savings and credit through loans. This measure greatly improves women's economic decision-making skills. Savings and credit allow women to optimise their own decisions about the household welfare. It has also improved the

investment in women's economic activities and created employment opportunities for women. King (2010:58) stated that, "microfinance helps poor people to establish projects and not migrate for work in other countries". Through the various economic activities that increases income for women, the welfare of their households also improved.

Access to savings and credit facilitate improve and increase the wellbeing of rural women. Women can now decide what should be done with their savings, and this increases their decision making in the household. It further increases their level of participation in community development activities. Nutrition in households are also greatly improved because women can draw up budgets for what must be bought, increasing the number of meals. As women's access to savings and credit increases, it allows them to improve their skills through a variety of training groups, and this also improves their social and political empowerment.

Even though microfinance plays a pivotal role in providing women with better opportunities and access to resources in the form of savings and credit, there are still vast challenges in attaining its objectives of covering a wide network base. The study findings highlighted several challenges that rural women in Ntepe village experienced. Some women were sceptical of the idea of borrowing money, fearing the payment method. This prevented them from joining groups for savings and credit. They feared that they will remain in credit or lose the little they have by repaying the loan. As good as it seemed at first, microfinance was not a magic bullet that addressed the issues of poverty in women. Although women are able to borrow money, the microfinance bank failed to address issues of empowerment as it had no policy to do so. Women have been helped by the microfinance bank, but it has not raised gender issues such as gender mainstreaming.

In order to transform microfinance into a gender strategy, the real issues women faced need to be understood instead of just giving them access to savings and credit. This will allow microfinance to be more empowering to women. Empowerment is complex and multidimensional, and therefore, it is a process where different levels must interlink and address the challenges of rural women

to alleviate their poverty status. Savings offered to women do not address the inequality between women and men, even though women are offered better opportunities to access savings and credit.

5.9.2 Non-Governmental Organisations and food aid

The international donor community through the World Food Programme worked with national, provincial and local development governments to give a helping hand to vulnerable groups. NGOs distribute food aid to poor communities. These NGOs, particularly World Vision, have diverse approaches in what they do. They do not operate in isolation but work under the supervision and framework of the Constitution of Zimbabwe to minimise conflict and to not overlap their duties.

World Vision help people with humanitarian needs by providing food essentials to vulnerable groups that governments could not help because of the unavailability of resources. In Ntepe village, World Vision provide community members with different food packages that include soya mince, mealie meal, beans, cooking oil, rice and peanut butter. These food packages ease the hunger that many are facing. The study findings noted that through food aid assistance, household nutrition improved for many families. It eased some of the burden on women who are directly responsible for providing meals for their families. The number of meals per household increased from one per day to two while others increased from two per day to three.

The study findings also revealed that World Vision did not only provide Ntepe villagers with food aid assistance but also widened their base of operations to various projects to support the community. World Vision identified various needs of women and formed groups where women are given training and workshops on sustainable development within the household. This allows women to be more actively involved in community activities. Women smallholder farmers were given fertilisers and were trained on adaptability and suitability of appropriate seeds to plant during dry seasons. This helped most of the women farmers who now used appropriate pesticides to control pests, which led to better yields. The training offered to the women helped them understand the important role they play as household providers.

World Vision further identified and sponsored children, especially girls, who had dropped out of school as a result of lack of finance. The organisation put the education of the girl child at the centre as it wanted to bridge the gap of the high number of girls dropping out of school compared to boys because of the tradition that educating a girl child is a waste as the child will get married elsewhere and the family will not benefit from her. Women were given the task to form groups where they were helped to start up income generating projects such as irrigation and poultry. Not only did the women get money but they were also taught how to save. This was a simple skill that many did not have.

Celesa clinic was built by World Vision and this project was received well by many. Celesa is situated about 5 km from Ntepe village. The clinic offers various services, including maternity services. Women applauded to this as they now had access to family planning services and other services they could not get before. Women used to spend most of their time working, and when they got sick, they remained at home because the nearest hospital was 45 km away. Pregnant women used to give birth at home assisted by grandmothers, which was risky, but now they can attend the clinic monthly for monitoring until the day of birth. At the clinic women are taught how to eat healthy and how to stay healthy so that they can remain providers to their families. Most girls in the village did not know about safe intercourse, but now they are taught about this to stay healthy and free from sexually transmitted diseases. Preventative methods are also taught to women and girls not to fall pregnant.

Despite all the improvements by World Vision, the study identified several challenges. The study findings pointed out that World Vision did not receive much needed support from the government. At first, the government approved the projects offered to Ntepe villagers by World Vision, but when the Zimbabwe elections came closer the local government claimed World Vision were campaigning for the opposition party. This caused a lot of friction and conflict, and people on the ground suffered as they were the main beneficiaries. The situation became so tense that World Vision could not operate anymore and had to suspend some of its programmes because of political interference.

5.10 Recommendations

The study findings outlined in Chapter 4 and discussed in Chapter 5 show that there are various socio-economic challenges that women in rural Ntepe village face. The recommendations made here are in line with helping the community of Ntepe village improve their poverty position and are drawn from the findings.

5.10.1 Recommendations to the central government of Zimbabwe

5.10.1.1 Change in policies

The central government of Zimbabwe should change its policies that exclude women politically and economically. The First National Gender Policy was drafted in 2004 by the government of Zimbabwe and it provided a gender perspective on the principle of 'Growth with Equity' to address gender and race inequalities. The policy increased awareness of gender equality and equity for social wellbeing and a sound economy. However, it failed to reach its target, and women continue to be marginalised in development activities. It further failed to address the 2008 SADC Protocol and the MDGs, which objectives were not achieved.

The Constitution of Zimbabwe was amended and adopted in 2013, and was widely acknowledged for its strong, firm commitment to gender equality. Chapter 2 of the Constitution of the Republic of Zimbabwe on National Objectives spelled out gender balance as one of the objectives to guide the state, all institutions and agencies of the government towards women empowerment. The silence in women's voices affect their active participation in matters that promote their own empowerment, thus the urgent need for the central government to address inequalities that still exist in communities. These policies must be conducive for institutions to be more responsive to poor women. The policies must remove barriers to political participation for women. Women's rights need to be observed, and therefore, these policies need to address that.

Domestic violence against women must end, but this can only happen if the central government puts policies in place that will combat this and take stringent

measures against those who abuse women. Women are not safe in their communities, and for this to change they need support from the central government through policies that will condemn the behaviour.

There is need for policies to decentralise power to local municipalities to enable them to address the needs of women at ground level as they work closely with them. The policy should address and take into account the conditions and nature of Ntepe village as a place and factor in the needs of Ntepe women; it should not be a blanket policy that will not directly speak to the needs of the women in Ntepe village.

5.10.1.2 Create a platform for investment

The central government through its policies must create an environment that is conducive to both foreign and local investment. Through this platform it needs to target empowering women to be more independent and shift away from only being household material. Investment means the development of communities, and when this happens, it should be a priority to train rural women with skills that empowers them. It is the central government's responsibility to see to it that a favourable environment is created to promote women's active participation in community activities. This will improve women's involvement and raise their self-esteem. The empowerment of women should be done through workshops and training to teach them skills so that they can stand on their own.

5.10.1.3 Partnering with NGOs for assistance

The central government cannot work in isolation; it needs to partner with other institutions. In this case partnering with NGOs such as World Vision could help the central government ease some of the burden of being the main provider of food aid to communities. World Vision is a funded NGO that have more resources, and it can ease the pressure of the government by taking over other roles such as providing food aid to vulnerable communities. This could only be achievable if a favourable environment for the NGOs to operate in is created. World Vision does not only concentrate on food assistance, it runs various projects such as the construction of schools and health care facilities. All these are essential resources that the government cannot afford at the moment due

to its tight budget. In order to improve the lack of facilities such as clinics and schools, the local government has to partner with NGOs to build these facilities and lessen the burden on the government's overstretched resources.

5.10.2 Recommendations to local government

5.10.2.1 Workshops and training programmes

The local government or local municipality is a direct vehicle that must seek to improve the conditions and position of rural women by providing and facilitating workshops and training to empower women with various skills. In order for women to move beyond only being useful in the household, local government must design policies that support grassroots development and make women an integral part of it. There should be workshops and training to teach women different skills, such as managing income generating projects and savings and investment skills. This will boost their confidence to participate in community development projects since they will learn how to engage with each other. The workshops and training should take into account programmes that will promote women's participation and improve their skills and knowledge to manage resources.

5.10.2.2 Training on better farming methods

The local government need to prioritise women farmers by equipping them with training that will enable them to use appropriate farming methods to improve food production and security. This training will give women farmers the appropriate skills and tools they need to mitigate failure and to produce high yields. The training should also teach women which plants are better suited to dry areas. This will enhance a sustainable approach and allow food production to continue during droughts. If women master these skills, it will improve their household skill to provide essential services to their families.

5.10.2.3 Working with community leaders.

There is need for local government officials to work with community leaders to identify the real needs of the community. The villagers know what the community needs, and it will be wise of the local government to involve those that will be affected by change and development and seek ways to promote women's participation. Community leaders know their people and consulting them will promote and create a favourable atmosphere for partnerships. Furthermore, local leaders must revise their traditional approach where everything is centred around men and begin to involve women in community development activities.

5.10.2.4 Allocation of resources

Women mostly have the responsibility of managing the household. This does not mean that this is the only thing they know or are capable of, but it results in them being marginalised and excluded from access to assets and resources. Therefore, there is a great need for local government to design policies that will improve women's access to resources and assets. If women's access to assets is improved, it will allow them to increase their level of responsibility within and outside the household. The inability of women to own assets or resources continues to marginalise them on development issues, trapping them in poverty.

5.10.3 Recommendations to NGOs, including World Vision

5.10.3.1 Proper operating framework

NGOs play a pivotal role in improving people's standard of living through providing food aid relief. However, it is very important for NGOs to maintain their objectivity and operate within the framework of the Constitution of the Republic of Zimbabwe so that there will be no conflict of interest. The NGOs must operate within its jurisdiction and not overlap their responsibilities, and this should be made possible by a supportive environment from the central government through its policy reform. World Vision will need to exercise impartiality when distributing and implementing its food programme. Everyone should know how

the NGOs operate so that there is no confusion. As NGOs seek to help, they should consider the conditions of the village and be mindful of addressing the interests of Ntepe rural women and not their own, and in so doing they will be able to address the core needs.

5.10.3.2 Respect the culture and traditions of the local people

It is very important that as Ntepe villagers receive external help in the form of food aid relief from NGOs, their culture and traditions are respected. Their vulnerable position should not expose them to being undermined and made to feel inferior. Therefore, it is the duty of the NGOs to understand and respect the culture of the local people. The assistance given to Ntepe village should not be a platform for NGOs to degrade people's way of doing things and their beliefs.

5.10.4 Recommendations to the Ministry of Women and Youth Development

5.10.4.1 Create job opportunities for women

The study highlighted various challenges that rural women face and how the Ministry of Women can intervene to mitigate these challenges. It is recommended that to improve women's poverty the ministry should create job opportunities for them. Job opportunities can be through platforms that will allow women to be involved in income generating projects. The ministry should identify projects that will suit the rural women of Ntepe village and consider what projects will benefit these women considering their conditions.

5.10.4.2 Awareness campaigns

The ministry should create awareness campaigns to train women and educate them in workshops on their rights. The campaign should aim to improve women's active participation in decision-making activities. The campaigns should be designed to raise awareness on issues that affect women in their everyday lives. The campaigns should act as an instructional tool that point at various issues of inequality in the community. Women's voices should be heard

through the awareness, and not only heard but given appropriate and necessary support.

5.10.5 Recommendations to rural women

5.10.5.1 Creation of co-operative groups

Women should adopt a 'none but ourselves' approach to form groups or co-operatives that will engage them in providing possible solutions to the challenges they face. Ntepe village women should study the case studies of the SEWA group in India and the Umoja group in Kenya who formed co-operatives and helped each other to take control of their situations. It is only women who can change their position with regard to poverty. Groups or co-operatives will teach women different skills and life experiences to share with others. The SEWA and Umoja groups created various income generating projects to improve the socio-economic challenges they face, and through solidarity they were able to achieve their goals. The women do embroidery, poultry, irrigation schemes and stokvels, and all these generate income that sustain their livelihood. Engaging in co-operative groups will enable rural women to share skills, ideas and work together to improve their social wellbeing.

5.10.5.2 Not depending on handouts

It is time that women become more involved in activities that promote self-reliance and do away with waiting for handouts. The handout mentality promotes dependency, and dependency lacks innovative ideas. When women form groups, they will be able to educate each other on different issues and as such will encourage each other to be more independent and work as a collective to combat depending on handouts. Self-belief is one characteristic that will make women believe that if they stand together, act together, be united and have similar goals everything is possible. The training and teaching that women can share, such as weaving, irrigation and sewing, will help them make money. Women need to help each other with savings and to minimise credit, and this will improve their expenditure.

5.10.5.3 Community forum groups

With rise of women abuse in different parts of Zimbabwe, women from Ntepe village should choose women leaders that will represent them in community meetings and will act as the voice of the many women who cannot afford to stand for themselves. The study recommends that these forum groups be led by women as they understand their own needs. The forum groups should act as a protective safety net for women as a marginalised and vulnerable group. It will give women a voice to protect them against discrimination.

5.10.5.4 Training on new farming systems

Different climatic conditions will require different measures to successfully farm. Women in Ntepe are affected by the change in climate patterns, and hence they must be trained to allow them to effectively produce food. New farming methods will help women increase food production and security in their households.

5.10.6 Recommendations for further research

- Transformative policies should be designed that put women at the centre of development and promote their participation in community development projects.
- Efforts should be made to develop sustainable and effective agricultural systems that will boost food production.
- Further solutions to the socio-economic challenges that rural women in Ntepe village face need to be closely monitored and evaluated to find ways of helping them.
- The government of Zimbabwe should design pro-active policies not reactive policies that promote and improve the conditions of rural women.
- The study needs to inform different stakeholders about the need to address the socio-economic challenges of women at a broader scale and give advice to policy makers about the need to address issues of rural women.

5.11 Summary

This chapter discussed the findings in Chapter 4. This chapter further made recommendations for different institutions. The recommendations were made to find the best possible solutions to the challenges found in Chapter 4 and discussed in Chapter 5

Chapter 6: Conclusion

The fundamental aim of this study was to explore the socio-economic challenges that rural women in Zimbabwe faced in their everyday lives. The village of Ntepe in the district of Gwanda was used as the case study.

Poverty is complex as it ranges from lack of ownership of assets, the unequal distribution of resources, to the entrenched patriarchal behaviours. As a result, women as a socially excluded group find it hard to provide a better standard of living for their families. The high unemployment rate and economic decline has further hindered their chances of doing income generating projects. However, there are signs of a prosperous end to poverty in this village if only the central government of Zimbabwe could transform their policies to be pro-active to drought and not reactive, so that women farmers can benefit from new initiatives that can improve their crop production and have a source of food security.

Most government policies are centred on urban development and a few urban women have benefited from these development projects. However, rural women and particularly Ntepe village, which is in Matabeleland South, has continued to be underdeveloped because of assumptions that it is aligned with the opposition party (MDC). This has contributed to lack of support and the worsening of the plight of women in this area. There is need for policy transformation and for the Constitution of the country to be reviewed to factor in and improve existing gender disparities. The root challenges that were revealed in the study are the societal processes that prevent women from participating in and benefiting from major societal institutions, leading them to experience economic, political and social deprivations and inequalities that lead to poverty. Their vulnerability has caused rural women in Ntepe village to engage in risky opportunities to survive and sustain their families. Social exclusion has been one of the major factors that contribute to women's poverty, and they are kept in this deprivation trap because they cannot get support from financial institutions and there are no projects that centre around the promotion of women empowerment.

To conclude this study, the objectives of the study will be revisited to check if the study managed to achieve them.

6.1 Objective 1: to explore the causes of rural women's socio-economic challenges in Ntepe village, Zimbabwe

The study managed to realise the objective by exploring different avenues that contributed to rural poverty. The study found that rural women in Ntepe village experienced socio-economic challenges such as financial burdens, lack of equal access to assets, inadequate agricultural resources, drought, lack of education, migration, lack of government support, and cultural and traditional gender disparities. The socio-economic challenges have led to women's poverty in this village, and as result, women have remained vulnerable and socially excluded from fully participating in and benefiting from major community development projects. The drought and high rate of unemployment has exasperated women's poverty in this village.

6.2 Objective 2: to identify the problems of rural women in Ntepe village, Zimbabwe

The study managed to realise the objective by analysing the participants' responses and looking at their natural setting that presented the conditions that rural women in this village experience. Rural women poverty in Ntepe village has been identified as being embedded in factors such as vulnerability and that women remain a socially excluded group. Being vulnerable puts women in compromising situations where they end up at risk and exposing themselves to situations as they try minimising their level of poverty. As women remain marginalised, their voices remain shadowed and they are not heard in matters that can improve and sustain their livelihood. Most women in this village rely on agriculture for food, and due to lack of rainfall, the women have failed to supply and provide food for their families, and this has caused severe poverty within households.

6.3 Objective 3: To suggest possible solutions to these persistent socio-economic challenges

The study managed to establish different coping strategies and intervention plans to improve the conditions of rural women in Ntepe village. The coping strategies are encouraging and supporting the women to start up irrigation schemes, poultry projects, food for work and stokvels. These strategies help women realise that they are able to minimise and improve their poverty status by engaging in shared ideas. The coping strategies also help women deal with the stress caused by drought and other factors that compromise their livelihood. The coping strategies presented a better sustainable model to these women to work in groups and do income generating projects that improve their standard of living.

Interventions programmes were also used as mitigative measures to improve the socio-economic conditions of rural women in Ntepe village. Both internal and external stakeholders play a critical role in establishing possible instruments to improve the conditions of these women. The establishment of the microfinance bank was welcomed by many women as it provided them with access to credit to start up projects that generated more income and improved food supply within the household. The microfinance bank came to make the dreams of rural women a reality through a supportive model approach that realised their potential and supported it by offering not only loans but also financial management training, an important skill.

NGOs such as World Vision have put together different programmes aimed at improving the conditions of rural women in Ntepe village. World Vision provided women and villagers with food aid to improve nutrition. The standard of living of these women improved as they managed to at least provide decent meals to their families. The women were encouraged to form groups and were trained on initiatives such as learning to plant drought resistant seeds and managing food for work programmes. Education programmes were offered by World Vision to children who came from poor families but showed potential in school. World Vision also established feeding schemes in schools to improve nutrition for children.

Several recommendations were made to different stakeholders to take into account when designing their policies to see beyond economic growth and begin to factor in women in order to accord them equal opportunities to benefit from and fully participate in community development projects. The recommendations suggested that conditions of rural women need to be key in order to address their needs. All stakeholders as key role players in transformation should consider creating better conditions that rural women can benefit from. It is clear that through these measures, Objective 3 was realised by the study.

To summarise, it is clear from the study findings, reached through participants' responses and official contributions, that the conditions of rural women in Ntepe village present various hardships. The study explored the socio-economic challenges that rural women in Zimbabwe face by identifying factors that contributed to women's poverty in this village. The study managed to achieve its objectives, and Objective 3 suggested possible solutions to these persistent problems and outlined different coping strategies and intervention programmes. The recommendations made in Chapter 5 are meant to assist different stakeholders to change their strategies and plans to improve the living conditions of rural women.

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APPENDIX A: INTERVIEW QUESTIONS SCHEDULED FOR WOMEN

Date of Interview: _____

Gender: Female

Age: ____

Time: _____

Questions

1. What challenges are you facing in general?

.....
.....

2. How would you like to address them?

.....
.....

3. What resources would you need to address them?

.....
.....

4. What impact has your challenges to your family, community and neighbourhood contributed?

.....
.....

5. Have you ever received any form of help to alleviate the challenges? If so, what help?

.....
.....

6. What do you have at present as a starting point to the solution of the challenges?

.....
.....

7. What opportunities are there in the community so far? If any, to what extent are they effective?

.....
.....

8. Given resources what projects would you like to do?

.....
.....

APPENDIX B: PARTICIPANT INFORMATION SHEET

Date:/..... 2020

PARTICIPANT INFORMATION SHEET (INTERVIEWS)

My name is Zenzo Ncube. I am conducting research for the purposes of attaining a Master's degree in Development Studies at the University of South Africa. The purpose of my study is to explore the socio-economic challenges that rural women encounter/face in the Gwanda in Ntepe village.

In order to do this, I will be grateful if you could allow me to interview you. The interview will last for approximately an hour and will be tape recorded. Your participation in this exercise is strictly voluntary and confidential. You will be allowed to withdraw from the interview anytime you wish to. Your personal information will be kept confidential and will use the information to analyse data only. Your name will not be used in the report different codes will be used and no one will be given access to the report. Please note that there are no ethical implications or risks attached to your participation.


I will be in contact with you in order to discuss your participation and arrange the interview. For further questions that you might have concerning the interview please feel free to contact me on +27 67 160 8662 or +27 71 648 1420

Your contribution in this study of exploring socio-economic challenges in rural women will map a better understanding of the study in women in Gwanda District in Ntepe village.

Thank you for the support you have given me.

Kind Regards.

Zenzo Ncube

A handwritten signature in black ink, appearing to read 'Zenzo Ncube', is written over a faint, circular grid pattern on a light-colored background.

APPENDIX C: CONSENT FORM

CONSENT TO PARTICIPATE IN THIS STUDY

I, _____ (participant name), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet.

I have had sufficient opportunity to ask questions and am prepared to participate in the study.

I understand that my participation is voluntary and that I am free to withdraw at any time without penalty (if applicable).

I am aware that the findings of this study will be processed into a research report, journal publications and/or conference proceedings, but that my participation will be kept confidential unless otherwise specified.

I agree to the recording of the insert specific data collection method>.

I have received a signed copy of the informed consent agreement.

Participant Name & Surname.....

Participant Signature.....

Date.....

Researcher's Name & Surname... Zenzo Ncube

Researcher's signature..... Date: ...

APPENDIX D: INTERVIEW QUESTIONS FOR OFFICIALS

Date: _____

Gender: _____

Age: _____

Time: _____

Questions

1. In terms of policy development, what policies are in place to promote socio-economic challenges for rural women in Ntepe village?

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.....
.....

2. Do these policies factor in rural women empowerment?

.....
.....
.....

3. In your opinion, what do you think contributes to the poverty of rural women in this village?

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.....
.....

4. What do you think can be done to improve the status of rural women in terms of their socio-economic challenges?

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.....
.....

5. What measures has your department done with regards to the socio-economic challenges that rural women face?

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.....

6. Are there any projects in the pipeline to help improve the conditions of rural women?

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.....
.....

7. What will your department use as steps to monitor and evaluate the progress of these projects highlighted in question?

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.....

8. As a department and an urban woman, what recommendations do you think you can give to rural women to improve their poverty status?

.....
.....
.....

APPENDIX E: REQUEST TO CONDUCT ACADEMIC RESEARCH

To: The Director

Ministry of Women's Affairs and Community Development

From: Dr B.N. Rasila (Supervisor)

Research in: MA in Development Studies DFDVA 95 (UNISA).

Date: 29 April 2020.

RE: REQUEST TO CONDUCT ACADEMIC RESEARCH IN YOUR DISTRICT AREA.

The letter serves to request your institution to allow the student Zenzo Ncube
Student number: 46864393 to conduct a study as follows:

Title: EXPLORING SOCIO-ECONOMIC CHALLENGES THOSE RURAL WOMEN IN ZIMBABWE FACE. A CASE STUDY OF GWANDA DISTRICT IN NTEPE VILLAGE.

The study will be done only for academic purposes and the findings will be used to suggest recommendations that can be done to improve the plight of women in the area.

Your permission will contribute in the above-mentioned student completing his study. Findings of the study will be used by institutions such as yours and others offering the same programmes in the local districts, province and national.

Your favourable response will be greatly appreciated.

Dr Bernard Naledzani Rasila (Supervisor)

Cell: +27 72 747 3078

E-mail: nrasila291@gmail.com or Rasilabn@edu.limpopo.gov.za

Signature (Supervisor) _____

Mr. Zenzo Ncube (Student)

Signature: Z. Ncube

APPENDIX F: ETHICAL CLEARANCE CERTIFICATE



COLLEGE OF HUMAN SCIENCES RESEARCH ETHICS REVIEW COMMITTEE

17 September 2020

Dear Zenzo Ncube

NHREC Registration # :
Rec-240816-052
CREC Reference # : 2020-
CHS-Depart-46864393

Decision:
Ethics Approval from 17
September 2020 to 17 September
2023

Researcher(s): Zenzo Ncube

Supervisor(s): Dr BN Rasila

RasilaBN@edu.limpopo.gov.za

To explore socio-economic challenges that rural women in Zimbabwe face. A case study of Ntepe Village in Gwanda District

Qualifications Applied: Master of Arts in Development Studies

Thank you for the application for research ethics clearance by the Unisa Department of Developmental Studies, College of Human Science Ethics Committee. Ethics approval is granted for three years.

The **low risk application** was **reviewed and expedited** by the Department of Development Studies College of Human Sciences Research Ethics Committee, on 17 September 2020 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment.

The proposed research may now commence with the provisions that:

1. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.



University of South Africa
Preller Street, Muckleneuk Ridge, City of Tshwane
PO Box 392 UNISA 0003 South Africa
Telephone: +27 12 429 3111 Facsimile: +27 12 429 4150
www.unisa.ac.za

2. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the Department of Development Studies Ethics Review Committee.
3. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.
4. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the confidentiality of the data, should be reported to the Committee in writing, accompanied by a progress report.
5. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's act no 38 of 2005 and the National Health Act, no 61 of 2003.
6. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data require additional ethics clearance.
7. No fieldwork activities may continue after the expiry date (17 September 2023). Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Research Committee approval.

Note:

*The reference number **2020-CHS-Depart-46864393** should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.*

Yours sincerely,

Signature :



Dr. K.J. Malesa
CHS Ethics Chairperson
Email: maleskj@unisa.ac.za
Tel: (012) 429 4780

PP



Prof K. Masemola
Executive Dean : CHS
E-mail: masemk@unisa.ac.za
Tel: (012) 429 2298



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APPENDIX G: LANGUAGE EDITING CERTIFICATE



WORDPLAY EDITING
Copy Editor and Proofreader
Email: karien.hurter@gmail.com
Tel: 071 104 9484
Website: <http://wordplayediting.net/>

4 May 2021

To Whom It May Concern:

This letter is to confirm that *To Explore Socio-Economic Challenges Rural Women in Zimbabwe Face: A Case Study of Ntepe Village in Gwanda District* by Mr Zenzo Ncube was edited by a professional language practitioner. It requires further work by the author in response to my suggested edits. I cannot be held responsible for what the author does from this point onward.

Regards,

A handwritten signature in black ink, appearing to be "KH", is written above the name Karien Hurter.

Karien Hurter