



MIDLANDS STATE UNIVERSITY

FACULTY OF ARTS

DEPARTMENT OF DEVELOPMENT STUDIES

**THE WOMEN DEVELOPMENT FUND AND WOMEN EMPOWERMENT
IN ZIMBABWE, A CASE OF CHIPINGE DISTRICT WARD 6 AND 17.**

BY

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*Submitted to Midlands State University in partial fulfillment of the requirements of the
Bachelor of Arts in Development Studies Honours Degree.*

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The undersigned certify that they have read and recommend Midlands State University to accept a dissertation entitled:

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DECLARATION

I, **GETRUDE CHIKANYAMBIDZE**, declare that this dissertation is my original work and no material in this document has been previously submitted at this University or any other. References from other sources have been duly acknowledged.

DEDICATION

This dissertation is dedicated to my late beloved parents, Mr. N. and Mrs. N. Chikanyambidze who were a source of my joy and pillar of strength. I, also dedicate this piece of writing to my brothers and sisters who are so proud to witness this achievement and continue to be pillars of my strength, without their love and caring support it would not have been possible for me to acquire my education.

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ACRYNOMS

CBZ	Commercial Bank of Zimbabwe
CDO	Community Development Officer
CEDAW	Convention on the Elimination of Discrimination Against Women
DDO	District Development Officer
GAD	Gender and Development
GII	Gender Inequality Index
GoZ	Government of Zimbabwe
HDR	Human Development Report
HIV	Human Immune Virus
MDG	Millennium Development Goals
MoWAGCD	Ministry of Women Affairs, Gender and Community Development
NGO	Non-Governmental Organisation
NGP	National Gender Policy
POSB	People's Own Savings Bank
SADC	Southern African Development Community
SEDCO	Small Enterprise Development Cooperation
UNIFEM	United Nations Fund for Women
UN	United Nations
WDC	Ward Development Coordinator
WID	Women in Development
ZANUPF	Zimbabwe African National Union Patriotic Front
ZDHS	Zimbabwe Demographic Health Survey
ZIMRA	Zimbabwe Revenue Authority

ABSTRACT

In many African countries, women are marginalised in terms of their access to capital means of production, employment opportunities as well as credit facilities. In Zimbabwe, like many African countries empowering women through enlarging their access to finance has been viewed as a means of reducing women's abject poverty, empowering them through reducing their vulnerability and improving their welfare. This study sought to find out if the government initiative Women Development Fund (WDF) has contributed to women empowerment. The study was carried out in ward 6 and 17 of Chipinge district in Manicaland province. To acquire relevant data, the study employed stratified random sampling and purposive sampling and data was collected using questionnaires and interviews. The study was guided by the Women Empowerment Framework postulated by Sara Longwe. Research revealed that WDF as a tool for women empowerment has made a contribution in improving the livelihoods of the beneficiaries through initiation of income generating projects which as a result led to economic, social, political, psychological and legal empowerment of women. However, the major handicap with WDF is that the amount of money given is not sufficient, the fund took long time to be disbursed and that it is implemented in isolate hence there is the need have complementary initiatives which encompass capacity building so as to enhance entrepreneurship skills of the beneficiaries, creation of market linkages among others.

CHAPTER ONE

INTRODUCTION TO THE STUDY

1.0. INTRODUCTION

This chapter is an introductory to the study on the Women Development Fund and women empowerment in Chipinge district ward 6 and 17. The chapter highlighted the background of the study where the research problem emanated from. The objectives of the research and questions which the research intends to answer are also highlighted as well as defining the key terms of the research. The chapter also, contains the rationale of the study and limitations of the study which consist of the challenges faced the researcher when carrying out this research. In addition, the chapter will also discuss the delimitation of the study by highlighting the boundaries of the research area. The reviewed literature, research methodology and ethical consideration are also discussed in this chapter

1.1. BACKGROUND OF THE STUDY

Gender disparities in every sphere of life are not peculiar to Zimbabwe but have been long standing anomalies worldwide. The inclusivity of gender has been a recent discussion in Zimbabwe and it is not confined to Zimbabwe alone but is in line with what is happening globally. In a bid to lessen gender inequalities the United Nations (UN) organised conferences in Mexico (1975), Copenhagen (1980), Nairobi (1985) and Beijing in 1995 (Gudhlanga and Chirimuuta, 2012). These conferences have increased attention on women empowerment and women's rights on the international stage. Despite so many moves done to empower women , women are still much more likely to be poor than men as according to the study by CESO 70 % of the 1,2 billion people living on less than a dollar per day are women and girls. CIDA reinforced that six out of ten of the world's poorest people are women and girls. These economic disparities exist partly because much of the unpaid work within families and communities falls under the shoulders of women. According to CESO women are responsible for 58 % of all the unpaid work globally. In terms of education, women have limited access to education and this

severely restricts their access to information and opportunities. Statistics by CESO showed that about two thirds of the world's illiterate are women. Also, in the political sector men continue to occupy most of the positions of political and legal authority as only 22 % of the parliamentarians are women globally.

In line with the goal of eradicating gender imbalances in economic, political and social sectors the Zimbabwean government passed various acts such as the Legal Age of Majority Act in 1982. According to Mahlaune (1995) this act stipulated that women are no longer minors. In addition, the government passed the Equal Pay Act in 1982 revealing that women were to be employed to do the same job as men and get the equal salary as their male counterparts. Also of significance was the government being a signatory to a number of regional and international treaties that aimed at creating an enabling environment for the attainment of equality and equity between men and women. These include SADC's Declaration to Gender and Development, the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), the Beijing Declaration and Platform for Action. Also the SADC ministerial declaration of 2007 stated that women should constitute 30 % of the decision making positions by 2005 and has been revised to 50 % by 2015 (Gudhlanga, 2011).

In an effort to effectively transform the theoretical provisions of regional and international instruments into practice, the government of Zimbabwe drawn up and adopted a national gender policy which aims at guidelines to engender all sectorial policies and activities at all levels of the society and economy (Gudhlanga and Chirimuuta, 2012). Another important aspect was the formation of the Ministry of Women's Affairs at independence which is currently known as the Ministry of Women Affairs, Gender and Community Development (MoWAGCD). The transformation was in line with developments at global level from Women in Development

(WID) to Gender and Development (GAD) (Chinyani, 2007). The efforts of the government have been complimented by the work of civil society organisations who have been advocating for gender equality in all sectors of life.

In spite of the growth in numbers of civil societies groups pushing for the empowerment and gender equality and the efforts done by the government in dealing with gender equality, it still remains a conspicuous fact that gender inequality is still prevailing in Zimbabwe. Driven by the motivation to involve women in the development process in order to achieve sustainable growth and development has led government, development workers and donor agencies to focus on different strategies of empowering women (Kulkan, 2011). Provision of funds to women who constitute 52 % of the population was seen as the only optional strategy of empowering women and ensuring gender equality in Zimbabwe.

According to Mishi and Kapingura (2012), the Zimbabwean culture depicts women as pivotal in sustaining family livelihood. In this context supporting women with funds will mean giving a livelihood to families, but women have been disadvantaged and mistreated in terms of access credit and other financial resources. The situation of women have been exacerbated by the economic challenges bedevilling the once bread basket of Southern Africa in the past decades. The challenges have irritabilities across all sectors including the financial sector. The economic challenges has seen an increase in poverty with the number of people living below total consumption poverty line at 72, 3 % in 2011 (GoZ). Commercial banks and other formalised money lenders require documentation which most of the times excludes women. Also banks offer credits to the formal sector such as civil servants of which more women are employed in the informal sector. Multiple hurdles confront women and the majority of women often struggle to access funds from financial institutions due to lack of collateral security such as land which

are the modes of production. Illiteracy is also another challenge that prohibits women from accessing loans.

According to Marxist theory women empowerment can only be achieved through radical restructuring of the capitalist economy where women could own modes of production. Provisioning of funds to women was seen as a way to address gender inequality as stipulated by the Marxist theory thus the government of Zimbabwe in line with this theory introduced Women Development Fund through the MoWAGCD so as to assist women who were already entrepreneurs and those who wanted to start income generating projects.

The Women Development Fund was set up in 2011 with the Ministry of Women Affairs, Gender and Community Development being the implementing agent. In Chipinge District the WDF was made available to all women in the district and this was disseminated to communities through Ward Development Coordinators who operated as agency of the ministry in different wards of the district. Women Development Fund was aimed at empowering and capacitating the disadvantaged women by providing collateral free loans. Therefore, this study is aimed at assessing how effective is Women Development Fund in empowering women by considering its impact on the lives of women in Chipinge District ward 6 and 17.

1.1. STATEMENT OF THE PROBLEM

The need to empower women through Women Development Fund responds to the growing recognition that women in Zimbabwe in general and Chipinge District in particular lack access to and control over resources, self-confidence and opportunity to participate in the decision making processes. In spite the prevailing policies set up by the government of Zimbabwe to push for the empowerment and gender equality, it still remains a problem that gender inequality is taking Zimbabwe down. Thus this study will assess the contribution made by the so called Women Development Fund in addressing gender imbalances within Chipinge district.

1.2. AIM

To assess the contribution of Women Development Fund in ensuring women empowerment and gender equality in Chipinge District

1.3. RESEARCH OBJECTIVES

- To assess the implications of Women Development Fund on the status of women in Chipinge District.
- To find out the status of women and men in Chipinge District
- To identify other institutions supporting women with funds in Chipinge District
- To identify the challenges faced in ensuring women empowerment and gender equality through Women Development Fund

1.4. RESEARCH QUESTIONS

- What are the impacts of Women Development Fund in uplifting the status of women in Chipinge District?
- What is the status of women in Chipinge District?
- What are the other institutions that provide funds to women?
- What are the challenges encountered in promoting women empowerment and gender equality through Women Development Fund?

1.5. DEFINITION OF TERMS

Women Empowerment

Empowerment is a process by which people take control of their lives or gain the ability to generate choices, exercising bargaining power, develop a sense of self-worth and belief in one's ability to secure desired changes as stipulated by UN, 2001 in Assamoah (n.d). It is also defined as the expansion in people's ability to make strategic choices where this was previously denied

to them Kabeer (2001). In this context empowerment includes both access to productive resources and the capacity to participate in decisions that affect the least privileged. Women empowerment is the process of enabling women to increase control over their lives, to gain control over the factors and decisions that shape their lives. Kabeer (1999) in Grown, Gupta and Khan (2003), empowered woman is one who has the agency to formulate strategic choices and to control resources and decisions that affect important life outcomes. In this view, women empowerment lies in the ability of the woman to control her own destiny. These definition implies that to be empowered women must not only have equal capabilities such as education and health and access to resources and opportunities such as land and employment, they must also have the agency use of those rights, capabilities resources and opportunity to make strategic choices and decisions such as in participation in political institutions. This study sets out from the understanding that empowerment is a process by which those who have been denied power gain power.

Gender Equality

Gender equality has been acknowledged as an important goal and objective in international development as evidenced by it being a goal number three in the Millennium Development Goals. According to Grown, Gupta and Khan (2003), gender equality means women having the same opportunity in life as men for example equality of access to education and employment. World Bank defines gender equality in terms of equality under the law, equality of opportunity including equality of rewards for work and equality in access to human capital and other productive resources that enable opportunity and equality of voice that is the ability to influence and contribute to the development processes. In this study gender equality will be denoted as

women having the same opportunities in life as men, including participating in public sphere as according to National Gender Policy (2013).

1.6. JUSTIFICATION OF THE STUDY

The information on the contribution of WDF in promoting women empowerment and gender equality is of much importance to various stakeholders. The research made great efforts in bringing out a very clear insight of the extent to which WDF managed to spearhead women empowerment and gender equality, which was left out by the previous studies. In addition, the researcher finds out the reason why the WDF is failing to move the issue of gender equality forward, by this the researcher highlights the challenges associated with WDF and this will inform the government of Zimbabwe about the loopholes of WDF and also areas which needs improvements so as to make WDF a sustainable way of enhancing gender equality and women empowerment.

While it is true that there has been considerable literature on the status of women in Zimbabwe, very few, if any have been presented on the status of women in Chipinge in particular. Therefore, it is the thrust of this research to shed light on the status of women in Chipinge district. Further, the value of this research lie in its ability to shed light on the prevailing existing gender imbalances in Chipinge district and it also give the contribution of WDF in uplifting the status of women which the previous studies failed to mention.

The study will help N.G.Os and other institutions that support women financially with the information which will help them to come up with strategies that enhance the increased development and women empowerment through the provisioning of funds. The findings of this research are also of great importance to the academics by providing literature for reference and

review by other researchers who might want to carry out some studies on WDF and women empowerment

1.7. DELIMITATION OF THE STUDY

The study was carried out in Chipinge district in Manicaland province in the south-eastern Zimbabwe, close to the international border with Mozambique. Its location lies approximately 170 km by road south of Mutare. Specifically, the participants in this study are drawn from within the district. The district has got thirty wards including both rural and urban wards. Therefore the researcher chose two wards one from urban areas and the other from the rural areas. The research population are twenty beneficiaries WDF from ward 6 (urban) and 17 (rural), Ministry of Women Affairs, Gender and Community Development personnel including District Development officer (DDO), Community Development Officer (CDO) as well as Ward Development Coordinators (WDC) of ward 6 and 17

1.8. LIMITATIONS OF THE STUDY

Like any other study, the researcher encountered some limitations when carrying out this research. Some respondents especially the beneficiaries of WDF were not willing to disclose information because of fear and also as a result of confidentiality. In order to deal with these limitations the researcher assured the participants that the information obtained will be treated with confidentiality and also follow ups were conducted to the respondents where questionnaires are distributed.

The researcher faced challenges during data collection using questionnaire, since questionnaire are structured in English. Most of the respondents faced difficulties in understanding the language due to illiteracy. However, the researcher need to use simple English, use of short

questions that are easy to understand and also used translations to those who do not understand English. In addition the research gave instructions to the respondents on how to respond to questionnaire, for instance either tick the appropriate or delete the inappropriate.

In addition, the researcher encountered limitations during data collection process by using a questionnaire which was structured in English, some of the beneficiaries were facing challenges in responding the questionnaire using English. However, the researcher advised the respondents to use their local shona language in responding the questionnaire.

1.9. LITERATURE REVIEW

According to Jaeger (1998) in Borg (1996) literature review is an extraction of accumulated knowledge that is learnt from what others have already published. Bless (1995) also concurs with the above definition when he argues that it is a process which involve research and evaluation of the available literature in the given subject area. Borg (1996) further summarizes the above arguments by pointing out that the review of literature involves locating, reading and evaluating reports of research as well as reports of casual observation and opinion that are related to the individual's planned research project. In this context the researcher reviewed what has been said by other scholars concerning WDF and women empowerment.

1.9.0. The concept of Women Development Fund

The concept of Women Development Fund is not a new thing to Zimbabwe, it is widely acknowledged by different organisations and governments world-wide. According to Tshuma and Selome (2014) Women Development Funds can be international, regional and national grant makers that support groups working towards women's empowerment. They invest in women and in women led solutions and build the leadership of grassroots groups that address the issue of women within their context. Oak Foundation (2011) noted that Women funds were established in the 1970s by women who saw that little mainstream generous funding was being specifically

targeted at women. In a bid to address this, women created vehicles to redress these funding imbalances and to provide a new gender lens.

Internationally there is Global Fund for Women, UNIFEM, and Fund for Gender Equality operating globally. According to Buckley (2014) Global Fund for Women was launched in 1988, it invest in women's groups that advance the human rights of women and girls including advocacy for economic participation of women. Fund for Gender Equality came into existence in 2009 operating within UN women aiming at advancing women empowerment through provision of grants to women so as to increase women's access to and control over resources and assets. UNIFEM was also widely acknowledged as the women fund organisation mandated to promote gender equality and women's empowerment in the national, regional and international agenda through provisioning of funds (Buckley, 2014).

In the African context, African Union member states in 2001 launched African Women Development Fund which finances local, national, sub regional and regional organisations working towards women's empowerment. It was created for African women to support initiatives led by African women. In addition, NEPAD Spanish Fund for African women empowerment was set in 2007 with the mandate of empowering African women with the financial resources needed to unlock their economic potential, create wealth and contribute to the achievement of the MDGs (Buckley, 2014). The fund provides grants to support projects that are aimed at empowering African women and promoting gender equality. The establishment of Women Development Funds world-wide evidence the commitment of countries to achieve women empowerment and gender equality through provisioning of funds of which Zimbabwe is not an exception.

1.9.1. The concept of women empowerment

Nabayinda (2014) pointed out that gender equality and women empowerment is the third goal of the eight millennium development goals set by UN, in an effort to achieve development in the least developed countries. As a result women empowerment has become a central issue in the development strategies of many developing countries. In setting this goal, the UN member states recognised the contributions made by women towards economic development. According to Tripathi (n.d) the concept of empowerment traces its history in the mid- 17th century with the legalistic meaning to invest with authority. The idea of empowerment is an offshoot of the discourse on human development and it became prominent after 1980s. Its linkage with feminist discourse went a long way in shaping the idea of women's empowerment. Women empowerment and the movement towards gender equality is a modern phenomenon that continues to develop around the world. Yan (n.d) asserts that in 1995 the Beijing Declaration and Platform for Action increased attention on women empowerment and women's rights on the international stage, the movement of gender equality has continued to expand. Esplen et al (2006) pointed out that three inter related components are needed that are access to and control of resources, agency (the ability to use resources to bring about new opportunities) and achievements (the attainment of new social outcomes). Therefore, empowerment has been viewed as both a process and an end (Esplen et al, 2006).

1.9.2. Components of empowerment

There are three most components of empowerment emphasized by different scholars which are resources, agency and achievement. Kabeer identified three different levels where empowerment can be achieved that are; agency, resources and achievement. Malhotra, Boender and Schuler (2002) argued that agency should be treated as the essence of empowerment, and resources and achievements as enabling conditions and outcomes, respectively.

Agency: this is the most important constituent of women's empowerment and it relates to the process by which choices are made and put into effect. For one to make choices, they have to have power to make such choices. According to Kabeer (2005), this dimension is affected by institutional factors especially the socio-cultural norms. Hence for one to be empowered, they should have the power to challenge such existing cultural norms. Inglehart and Norris (2003) and Nabayinda (2014) argued that where traditional values prevail, women are not only limited by society in terms of the opportunities they seek but also limit themselves. Thus, cultural change is a prerequisite for achieving women's empowerment. In addition, Malhotra (2003) argued that agency encompasses the ability to formulate strategic choices and to control resources and decisions that affect important life outcomes. The importance of agency in the discourse on empowerment emerges from the rejection of top down approaches towards development. At institutional and aggregate levels it emphasises popular participation and social inclusion. At the micro level, it is embodied in the idea of self-efficacy and the significance given to individual women's own realization that they can be the agents of change in their own lives (Malhotra et al, 2002)

Resources: this relates to the medium through which agency is exercised. These resources can be distributed through the various institutions and relationships in the society. According to Nabayinda (2014) it is worthy to note the extent to which the resources are made available to women. For instance, if a woman's access to resources is dependent on a family member, then her choice to have such resources is limited and dependent on that family member. Malhotra (2003) argued that resources are treated not as empowerment per se but as catalyst for empowerment, as enabling factors that can foster an empowerment process rather than as part of empowerment itself.

Achievements: After having received resources, women are able to make choices of the kind of life they want to live. This brings the level of achievement which is the third level. Kabeer (2005) defines achievement as the extent to which women's potential to achieve empowerment is realised. Thus, these achievements should lead to women's independence other than just meeting their survival needs. Malhotra et al (2002) alluded that in the context of evaluation, achievements are best treated as outcomes of empowerment.

1.9.3. Dimensions of women empowerment

Women empowerment is a multidimensional concept which can be broken into five different dimensions as proposed by different scholars who wrote about women empowerment. According to Malhotra (2003) several different efforts have been made to develop comprehensive frameworks delineating the various dimensions along which women can be empowered. Women empowerment needs to occur along these following dimensions: economic, socio-cultural, legal, political and psychological. Boender et al (2002) pointed out that it should not be assumed that if a development intervention promotes women's empowerment along a particular dimension that does not mean all dimensions are achieved.

a) Women economic empowerment

According to Nethercott, Jupp and Marriane (2013) economic empowerment means ensuring that women have the opportunity to participate and contribute to and benefit from growth as well as negotiate respectful treatment. World Bank Group Gender Action Plan (2006) reinforced that economic empowerment is about making markets work for women and empowering them to compete in markets. Women empowerment can be achieved through equal access to and control over critical economic resources and opportunities and the elimination of structural gender

inequalities in the labour market including a better sharing of unpaid care work (Tornqvist and Schmitz (2009) in Kabeer (2012).

In addition, Golla et al (2011) in Kabeer (2012) assert that economically empowering women is essential both to realise women's rights and to achieve broader development goals such as economic growth, poverty reduction, health and education. This is in line with the idea of Kabeer (2012) who said that this dimension of economic empowerment has become increasingly visible within the international policy discourse in recent years. The Beijing Platform for Action spoke of the need to promote economic independence, including employment and ensuring equal access of all women to productive resources, opportunities and public services. Also the MDG on gender equality and women empowerment emphasize on women economic empowerment. Yan (n.d) agreed that economic empowerment of women includes having control over income and family resources, ownership of assets opportunity for employment and representation in economic decision making roles. Malhotra (2003) alluded that women empowerment at broader arenas is indicated by women's representation in high paying jobs, women CEO's representation of women's economic interest in macro-economic policies. With economic empowerment women can gain financial independence, enter welfare and have equal opportunities to gain positions of economic power. Nethercott et al (2013) pointed out that a woman is economically empowered when she has both the ability to succeed and advance economically.

b) Socio-cultural empowerment

Yan (n.d) stipulated that socio-cultural empowerment of women includes the absence of discrimination against females, control over their own bodies, freedom from sexual and domestic violence, having access to family planning services, greater visibility in social spaces and shifts in cultural norms that place women subservient to men. According to Chung et al (2013) social

and cultural empowerment is essential to not only giving women control over their bodies, but also providing them with education opportunities to better their lives. Malhotra et al (2002) are of the same view that socio-cultural empowerment of women at a broad arena involves women's illiteracy and access to a broad range of educational options.

c) Legal empowerment

Legal women empowerment provides the framework for legislation that expands knowledge and awareness of legal rights (Chung et al, 2013). According to Yan (n.d) this will expand the opportunity for individuals to mobilise for increased women's rights laws, utilizing the judicial system to create from above. Also, Malhotra (2003) argued that legal empowerment of women at household is indicated by knowledge of legal rights, domestic support for exercising rights. At a community level there should be mobilisation for rights, campaign for rights awareness and effective local enforcement of legal rights. In addition Malhotra (2003) stipulated that legal women empowerment at broad arenas involves laws supporting women's rights, access to resources and options. Advocacy for rights and legislation, use of judicial to redress rights violation are recognised as indicators of legal women empowerment in broad areas.

d) Political empowerment

According to Yan (n.d) and Chung et al (2013) political empowerment of women includes having the right to vote, having knowledge of and the ability to be involved with the political system and being represented in local and national governments. Malhotra et al (2002) agreed on the fact that political women empowerment at household level involves the knowledge of political system and means of access to it, domestic support for political engagement, exercising the right to vote. In addition, political empowerment at community level is indicated by women's

involvement or mobilisation in the local political system and representation in local bodies (Boender, 2002).

e) Psychological empowerment

Psychological empowerment of women is evidenced by self-esteem, self-efficacy, psychological wellbeing (Kabeer, 2012). According to Yan (n.d) psychological empowerment of women at a community level provides a collective awareness of injustice, potential of mobilisation whereas in broad areas psychological empowerment is indicated by women's sense of inclusion and entitlement, systemic acceptance of women's entitlement and inclusion.

1.10. THEORETICAL FRAMEWORK

Several development workers have come up with different strategies of carrying out gender analysis in development initiatives. There are a number of frameworks that can be adopted in order to promote women empowerment. Among all other frameworks proposed Sara Longwe's women empowerment framework has been the most popular one to be used by different development workers because of its robust analytical ability. Therefore the framework was used for the purpose of this study.

According to Longwe (1995) women empowerment framework was developed by Sara Hlupekile Longwe as a way of conceptualising the process of empowerment through sequence of measurable actions. The framework is intended to help planners question what women empowerment and equality means in practice and to assess critically to what extent a development intervention is supporting women empowerment (March 1999). In addition, the framework is based on the notion of five different hierarchical levels of gender equality which indicate the extent to which women empowerment can be achieved. These are welfare, access, conscientisation, participation and control.

i. Welfare

According to Longwe (1994) welfare is the lowest level and looks at women's material welfare to men. At this level Longwe stated that women are being given benefits such as food, income, medical care. According to March (1999) if the intervention concentrate only on welfare, it is very unlikely that women will find the project empowering. This level produces nothing to empower women and it was referred to the zero level as most intervention focus on meeting the basic needs.

ii. Access

Williams (1994) has defined access as women's access to the factors of production on an equal basis with their male counterpart; equal access to land, labour, credit, training, marketing facilities and all public services and benefits. Longwe pointed out that equality of access is obtained by applying the principle of equality of opportunity, which typically entails the reform of the law and administrative practice to remove all forms of discrimination against women.

iii. Conscientisation

According to Longwe (1995) conscientisation is the level where there is conscious understanding of the difference between sex and gender and awareness that gender roles are cultural and can be changed. It also involves a belief that the sexual division of labour should be fair and agreeable to both sides, and not involve the economic or political domination of one sex by the other.

iv. Participation

Participation has been defined as women's equal participation in the decision making process, in policy making, planning and administration (Longwe, 1994). In addition, participation is an important aspect of development projects, where participation means involvement in need assessment, project formulation, implementation and evaluation. According to March (1999) equality of participation means involving women in making decision by which their community will be affected. Equal participation in decision making process about certain resources is more important for achieving women's empowerment than equal access to resources (Longwe, 1994).

v. Control

This term denotes women's control over the decision making process through conscientisation and participation to achieve equality of control over the factors of production and the distribution of benefits (Longwe, 1995). According to Williams (1994) equality of control means a balance of control between men and women so that neither side dominates.

1.11. RESEARCH METHODOLOGY

According to Leedy (1992) methodology is concerned about both detailed research methods which data is collected and more general philosophies upon which the collection and analysis of data is based. Bell (2001) defined methodology as various methods used in collecting and analysing data in order to find out in detail how one intends to achieve research objectives.

1.11.0. Research design

According to Pilot and Hungler (1999), research design is a blue print, or outline for conducting the study in such a way that maximum control will be exercised over factors that could interfere with the validity of the research results. The research design helps the researcher to plan and implement the study in a way that will then obtain the intended results. This research is more of a

qualitative research design. The researcher used qualitative research method; qualitative is a strategy which usually emphasizes words that is explanatory. According to Creswell (2009) qualitative research believes in words and open ended questions and it is a means of exploring and understanding the meaning individuals or groups ascribe to a social or human problem. However, in some instances the researcher borrowed some research techniques from quantitative research method. These instances are where the researcher used closed questions to design a questionnaire which was administered to WDF beneficiaries. Descriptive design was chosen because the study sought to research the views and comments uttered by respondents in as far as WDF is concerned. The study was aimed at collecting information concerning the contribution made by WDF in ensuring gender equality and women empowerment in Chipinge District.

1.11.1. Population

Pilot and Hungler (1999) define a population as the totality of all subjects that conform to a set of specifications, comprising the entire group of persons that is of interest to the researcher and to whom the research result can be generalised. Population can be referred to as a census of inquiry (Kothari, 2004). The population of this study consist of the beneficiaries of Women Development Fund, the Ward Development Coordinators as well as the management in the Ministry of Women Affairs, Gender and Community Development in Chipinge District.

1.11.2. Target population

According to Leedy (1992) a target population is a population which the research intends to draw his sample from. It is a set of persons or subjects having a common observable characteristic. In this study the researcher targeted a population of two hundred respondents which is comprised of one hundred and ninety five 18+ beneficiaries of WDF in two wards, two Ward Development Coordinators of ward 6 and 17 as well as three personnel in the MoWAGCD at the district offices.

1.11.3. Sampling

According to LoBiondo-Wood and Haber (1998) describes a sample as a portion or a subset of the research population selected to participate in a study representing the research population. Saunders (1997) described a sample as a subset of the population selected to serve as a source of necessary data, thus this is said to be ideal where the population is too large. In this study stratified random sampling and purposive sampling were used by the researcher as her sampling techniques.

Stratified sampling was used when the sampling population was divided into sub groups or strata, according to their specified characteristics. The researcher grouped the respondents into four groups which are the management in the MoWAGCD, Ward development coordinators, women beneficiary groups of WDF in ward 6 and women beneficiary group in ward 17. Then after having the strata the respondents were purposively selected. The advantage of this technique was that every member of the targeted population had equal chances of being selected. After grouping the respondents into strata, the researcher used purposive sampling as one of the effective sampling techniques. Purposive sampling was defined by Bryman (2003), as confined to specific types of people who can provide the information either because they are the only one that possess it or conform to some criteria set by the researcher. The researcher used purposive sampling to select respondents who were in a better position to provide information. The method was used to select a sample of respondents which include the management in the Ministry of Women Affairs, Gender and Community Development, ward development coordinators and the beneficiaries whom the researcher believes that they offered pertinent contribution in as far as WDF and women empowerment is concerned.

1.11.4. Sample size

Collins (2007) noted that in qualitative research sample size should not be too small to make it difficult to achieve data and at the same time it should not be so large. It should be optimum. There are no recommended sample size for research, sample size are determined by time and cost (Bryman et al, 2003). Therefore, in this study a sample size of twenty five people out the target population of two hundred was selected because the researcher considered that the sample size was going to be too large considering the time span of the research. The sample consists of twenty women, two ward development coordinators from two wards and three personnel of MoWAGCD.

Table 1.0 Sample selection table

Category of respondents	Target population	Population sample
Management in MoWAGCD	3	3
Ward development coordinators	2	2
Women in Ward 6 (urban)	97	10
Women in Ward 17 (rural)	98	10
Total	200	25

1.11.5. Research instruments

Data was collected using various research instruments. According to Kothari (2004) research instruments are techniques used to gather the much needed information from a population or sample. The researcher used questionnaires and interviews as the most appropriate instruments in collecting data.

Interviews

Kajornboon (n.d) in Nabayinda (2014) defines interviews as a systematic way of talking and listening to people and a way of collecting data through conversations. The researcher conducted five interviews with the DDO, CDO and two WDC with the aim of obtaining a better understanding of the relationship between WDF and women empowerment. The use of interviews added an advantage to the research as it helped the researcher to have a room to clarify, elaborate or rephrase statements that sound unfamiliar to the respondents. In addition, the flexibility of interviews gave the researcher an opportunity to probe for more information in the cases where the respondents gave short or one word answers.

However, it was quite hard for the researcher to take note of all that had been said by the respondent during the interviews. Interviews were also time-consuming noting that all of the respondents were busy civil servants, thus the researcher made appointment with the respondents for the time when they are free.

Questionnaires

Annum (2014) defines a questionnaire as a systematically prepared document with set of questions deliberately designed to elicit responses from respondents or research informants for the purpose of collecting data or information. The researcher administered twenty questionnaires to ten women in ward 6 and ten women in ward 17. The questionnaires helped the researcher to collect large amount of data within a short space of time and hence the researcher managed to gather data from too many people in a short space of time. In addition with the questionnaires, the respondents were free to give their view concerning the subject and they were assured that their responses were treated with confidentiality. However, with questionnaire some respondents faced challenge in responding to the questionnaire since it was framed in English, therefore the

researcher would ask the Ward Development Coordinator to assist respondents. Also, the researcher advised the respondents to write their responses even in their local shona language.

1.12. ETHICAL CONSIDERATION

Ethics refers to the appropriateness of a researcher's behaviour in relation to the rights of those who become the subjects of the study or are affected by it (Thornhill, Saunders and Lewis 2003:129). Issues of consent were highly regarded in this study such that there was openness and no deception.

The researcher, allowed the participants to express themselves voluntarily, free from any coercion so that they were able to withdraw their participation any time that they feel they should.

The researcher respected confidentiality and privacy, the limits of confidentiality were discussed and the participants were informed that their information was to be used for academic purpose only. In addition, the questionnaire have a cover letter to convince the respondent that the study is legitimate and worth the effort of response.

1.13. CHAPTER SUMMARY

The researcher introduced the whole research project. The research background of the study was briefly discussed which formed the basis of the study where the research problem emanated from. This chapter also include research objectives and questions which the researcher tried to answer in the following chapters. In addition, the rational of the study were justified to show why the study is worthwhile. The delimitation and limitations of the study were discussed. This was followed by the literature which was reviewed by the researcher in relation to the area of study. In addition the research methodology which encompasses the targeted population, sampled population and the instruments used to collect data were also discussed. Ethics which the researcher considered in carrying out this research are also enclosed in this chapter. The

following chapter will highlight the status of men and women in Zimbabwe in general and Chipinge District in general. It will also focus on the institutions which support women with funds in Chipinge District particularly ward 6 and 17.

CHAPTER TWO

THE STATUS OF WOMEN IN ZIMBABWE

2.0. INTRODUCTION

This chapter focus on highlighting the status of women in political, economic and social spheres in Zimbabwe in general. It also, discusses the status of women specifically in Chipinge district. In addition, the chapter elaborated other institutions assisting women with funds within Chipinge district and it concludes by giving a brief chapter summary.

2.1. WOMEN IN ZIMBABWE

The Zimbabwean government has always strived to achieve gender equality since its political independence in 1980. Over the years, in its continued commitment to removal of all forms of sex discrimination in the society, the government has alluded to several national and international declarations and conventions. Thus Zimbabwe became a signatory to various regional and international protocols that seek to promote and create an enabling environment for the attainment of gender equality and women empowerment (UNFPA, 2011). In the process

many policies were put in place to advance gender equality such as the National Gender Policy (NGP) (2013).

However, despite the significant progress made in the area of policy and legislation reform, the legal, socio-economic and political status of women remains relatively low. According to UNFPA (2011) in the 1998 Human Development Report (HDR) Zimbabwe was described as a highly unequal society which is a reflection of the general low status of women in terms of access, control, ownership of economic resources and positions in decision making. Additionally, Zimbabwe was ranked only 109th in the global gender ratings. Also, the 2011 HDR revealed that the Gender Inequality Index (GII) is at 0,583 compared to an ideal of zero (NGP, 2013). Furthermore, in the 2013 HDR, Zimbabwe was ranked 116 out of 148 countries in terms of GII. This indicates generally low status of women with respect to empowerment. Hence, it can be seen from this background that in Zimbabwe, theoretical efforts have been done through putting in place policies and legislation to address gender imbalance yet gender inequality still persist in all spheres of life. Thus, in economic, social and political spheres women are seen occupying inferior positions and are viewed as the minority yet numerically they are the majority.

2.1.0. WOMEN AND POLITICS

The Inter-Parliamentarians Union pointed out that globally, women make up 18,6% of parliamentarians, still far from the 30% that was envisaged in the Beijing Platform for Action as required to achieve a critical mass of women's representation. In Zimbabwe, women suffer political, social and economic exclusion. They are not involved in decision making of household, societal and even at national level (Mathebe, 2009).

In addition, Chipaziwa (n.d) asserts that on the political front the government continues to promote proportional representation for women in parliament as a way of politically empowering

them. Chipaziwa (n.d) further noted that the political parties in Zimbabwe have adopted a quota system which has seen an increase in women's representation in politics even though this is still low. The representation of women in key decision making positions in both public and private sector, in spite of recent improvements remains relatively low (UNFPA, 2011).

Furthermore, under the new constitution of 2013 females constitute only 11% of cabinet, three ministers out of the twenty six cabinet ministers. It is noted that there has been a slight increase of women participation and representation in politics as evidenced by the fact that the number of women in parliament has doubled from 17% in 2008 to 35% in 2013. Also, sixty seats were reserved for women in parliament, currently it was reported that women now comprised 124 of the 350 in Zimbabwe's parliament, including 86 women in the national house of assembly.

However, UNDP (2012) pin pointed that there is low participation of women in decision making process in all sectors as decision making and leadership positions are male dominated. The percentage of women managers in the private sector was only 21% in 2011. Therefore, irrespective of the regulatory framework established by several gender responsive laws and policies, women's participation and representation in decision making remains low. According to UNDP (2011) only 21% of all private sector managers were women reflecting that women are still being marginalised in politics.

Furthermore, the ENSURE Gender analysis report (2014) noted that key decision making public institutions are dominantly run by men in Zimbabwe. Out of the 1,958 councillors across the country only 16, 5 % (323) seats are occupied by women. While only 32% of the House of assembly seats 86 out of 270 are occupied by women. In the senate the proportion of women representatives is higher at 48% (out of 80 seats). The fact that decision making positions in the

public institutions are dominated by men implies that patriarchal tendencies are still prevailing in Zimbabwe.

2.1.1. WOMEN IN THE ECONOMIC SPHERE

According to the Institute of Economic Affairs (2008) men and women tend to have different socio-economic profiles within an economy in terms of; the positions they occupy, the activities they engage in and their overall economic status. In this regard economic growth and development will not benefit men and women equally. In the economic sector, women in Zimbabwe occupy the lower class as compared to men. Women are still facing hurdles in accessing and controlling of resources. According to Chipaziwa (n.d) women lack access to credit facilities and this is worse for rural entrepreneurs. Access to credit enables rural women in Zimbabwe to finance and diversify their entrepreneurial activities.

However, the majority of women entrepreneurs often struggle to access funds from local financial institutions due to lack of collateral security. According to Williams, Martin and Tijdens (2010) legislation allows women to have access to bank loans, but banks often ask for a husband's consent and collateral security. Mathebe (2009) observes that in most cases women have benefited from the provisions of small loans as women failed to afford large amount of loans as the financial institutions requires applicants to provide collateral and most women cannot raise this. Women, also often fail to come up with projects proposals required for the funding due to lack of skills and illiteracy. Therefore women in Zimbabwe lack access to credit and monetary resources thus they occupy an inferior position of being dependent to their male counterparts.

In addition Williams et al (2010) pointed out that Zimbabwean women encounter significant discrimination in ownership of resources. Access to land is essential for women as their survival depends on growing of subsistence crops. Yet women are rarely land owners in Zimbabwe.

According to Williams et al (2010) if the land belongs to a village, the customary law applies and land ownership is reserved for heads of households typically a man. Therefore women are effectively excluded from ownership of vital resources such as land.

Furthermore, women in Zimbabwe are attached to land where they play a key role in subsistence farming. According to the Institute of Development Studies, women provide 70% of the labour in agriculture as well as play a significant role as the primary manager of their homes where they spent about 49% of their time on agricultural activities and 25% of their time on domestic chores. In total women in Zimbabwe work about 16-18 hours a day and yet they remain very poor because of their exclusion from land ownership, lack of access to credit and other productive resources and this put them in a state of dependence. In both rural and urban Zimbabwe, women are still handicapped by the fact that they do not have the financial means to acquire land. In as far as control and access to resources is concerned, latest statistics on the land reform programme by Mathebe (2010) reveals that women constitute only 18% of beneficiaries under A1 and 12% under A2.

In terms of trade the NGP (2013) pointed out that there is limited participation of women in the formal trade sector. Women tend to be much more visible in the informal sector such as cross border trading to nearby countries. The Zimbabwe Demographic Health Survey 2010-2011 shows that 37% of women as compared to 62% of men are formally employed. Furthermore, the NGP (2013) mentioned that in the employment sector statistics show the limited job opportunities for women. According to the 2011 Labour Force Survey, the total employment to population ratio is lower for females 72, 3% compared to males (83, 9%). It is also noted that the real income of women is three times less than that of men and women have a higher structural unemployment rate of 70% compared to 56% of men. Even though women are employed in the

informal sector they tend to dominate less paying jobs such as vending and airtime selling with fewer gains as compared to men who occupy more paying jobs such as cameraman.

2.1.2. WOMEN IN SOCIAL SPHERE

Despite laws aimed at enhancing women's rights and countering certain discriminatory traditional practices, women in Zimbabwe remain disadvantaged in the society. According to Masuka (2014) women still lag behind in the social sector. Current gender inequality in Zimbabwe is characterised by females being subjected to discriminatory and abusive practices that hamper development. Poverty and vulnerability in both rural and urban areas of Zimbabwe have a gender dimension as a result more women are poor than men. Ulmer (2002) reinforced that traditional practices in Zimbabwe have a bias towards men and power dynamics are skewed in the favour of men. The existing power structures do not allow women to be households' heads, only if the husband is dead or far away.

In addition, women constitute 70% of the rural population, gaining their livelihood either as communal producers or labours. According by Malaba (2006) 74% of female headed households are classified as very poor as compared to 51% of male headed households. Therefore, poverty in Zimbabwe is something which disproportionately affects women and it can be generalized that women are most seriously affected by poverty in Zimbabwe. This is attributed to the fact that women tend to be less educated and qualified as compared to their male counterparts which makes it difficult for women to find formal sector employment. NGP (2013) stipulated that in terms of feminization of poverty, Zimbabwe is no exception to the global increase in poverty levels where women are poorer than men. It is stated that 68% of female headed households in Zimbabwe live under the Total Consumption Poverty Line according to (UNDP, 2010).

Furthermore, Zimbabwean women have limited control over their sexual and reproductive health. Due to the poor economic base women are exposed to risky behaviours which increase

their vulnerability to gender based violence and HIV. Of the 1, 2 million people living with HIV 62% are women (HIV estimates, 2009). In 2011 HIV prevalence among women stood at 18% while it stood at 12% for men, as a result the life expectancy of women is reduced as compared to that of men.

Moreover, domestic violence against women is increasingly rife amongst Zimbabweans, women continue to be abused, despite the constitution which states under section 80 that every woman has full and equal dignity. According to Williams et al (2010) many women lack awareness of their rights and husbands tend to exercise sole authority within the family particularly in rural areas where women are considered as minors. Despite legal prohibitions, women remain vulnerable to entrenched customary practices including pledging young women to marry partners not of their choices and forcing widows to marry the brothers of their late spouses. Hindin (2003) asserts that violence against women in Zimbabwe is common and women are more vulnerable because of their low status and lack of power in the family. Also women lack substantial legal resources if they experience abuse, which is a clear indication that acceptance of violence within relationships is normal in Zimbabwe. According to the 2006 ZDHS 96% of victims of domestic violence are women and girls while 99% of perpetrators are men. This clearly indicates that more women than men suffer more from various forms of violence.

In the education sector there seem to be gender parity in primary and secondary schools. However gender discrimination continues to keep girls out of schools. This is seen in some rural areas in Masvingo where high school dropouts are very high among girls due to poverty (Sithole, 2013). Sithole (2013) add on that the enrolment of females in tertiary education is still lagging behind due to various factors such as poverty among women. Zimbabwe Women's Resource Center and Network (1998) also asserts that in terms of the law there are many areas where

women are discriminated against such as law governing inheritance. Thus women in Zimbabwe encounter a number of problems including, double standard treatment, less social opportunities, domestic violence and male dominated society.

2.2 STATUS OF WOMEN IN CHIPINGE DISTRICT

While it is true that there has been considerable literature on the status of women in Zimbabwe, very few, if any have been presented on the status of women in Chipinge in particular. Therefore, it is the thrust of this section to shed light on the status of women in Chipinge district.

Gender disparities are still persisting in Chipinge district given the nature of the district that it is an area where the local Shona and Ndaou are dominant and they respect much of their culture. Gender norms in Chipinge often arise out of patrilineal practices putting women at a disadvantage when it comes to intra household bargaining and resource allocation. According to the ENSURE Gender Analysis 2014 report, the drivers of gender inequality in Chipinge include culture, religion, socialisation, statutory and common laws that still reflect patriarchal values, gender based violence and limited women economic empowerment. Mapuranga (2010) stipulated that due to patriarchy, women are not allowed to participate in the public sphere unless their role is a subordinate one. The societies in Chipinge are generally patriarchal which means men dominate women. Therefore Shona women, many of them are affected by culture and they failed to stand up and be heard at various levels due to societal and cultural expectations.

2.2.0. SOCIO-ECONOMIC STATUS OF WOMEN

In the economic sector, women in Chipinge district trail behind men on measures of economic empowerment such as labour force participation and wage equality. Women's access to productive resources and assets is relatively low in both rural and urban areas. In addition, women are still largely excluded from the mainstream economy, they perform most of the

economic work but their work is rendered invisible because it is not measured and lowly paid (Mapuranga, 2010).

In addition, women are significantly attached to the land where they play a key role in subsistence farming where they spent about 49% of their time of agricultural activities and 25% of their time on domestic chores (Mapuranga, 2010). In as far as access to resources is concerned both men and women have access to resources but men tend to have control over high valued assets such as land and cattle where as women have control over small livestock such as chicken and rabbits.

According to ENSURE Gender analysis report (2014) most of the women have no say about how their income is spent. Most women reported that even when they buy cattle through Village Saving and Lending the cattle are registered in the name of their husbands. Other important assets such as land are registered in the name of the man. Ulmer (2002) asserts that in Zimbabwe of which Chipinge is no exceptional land distribution and acquisition is governed by the communal lands act, under this act land should be owned by a man. This prohibited number of women in the ward to possess land as a result their access to land is limited.

Furthermore, in terms of accessing loans and credit, women in both rural and urban areas have limited opportunities in access funds from micro financial institutions. Mushanguri (2011) indicates that women had fewer opportunities to access credit or loans from either commercial banks or other micro financial institutions as they lack collateral security since they do not own or control high value assets. It is also reported that women face challenges in trying to secure loans to start income generating projects as commercial banks such as Commercial Bank of Zimbabwe (CBZ) took too long to process applications, the banks are too selective as they favour only people from the informal sector thereby neglecting most of the women as they are

employed in the informal sector. As a result of all these hurdles and challenges women remain poor, deprived and less empowered within Chipinge district.

2.2.1. STATUS OF WOMEN IN POLITICS

The representation and participation of women in the political spheres is still limited due to patriarchy hence politics remains a male dominated entity (Malaba, 2006).

In addition women participation in public places is limited due to traditional and cultural values with the notion that women cannot stand in front of men to give a presentation (Mapuranga, 2010). Traditionally, leadership positions are all male dominated and this leaves a very limited space for women who were not expected to take leadership positions as the positions were considered and preserved as domains for men. According to ENSURE Gender analysis report, a District Administrator in Chipinge noted that there are strong patriarchal and cultural values in Chipinge where women sought leadership were labelled and stereotyped as having loose morals. This discouraged women to compete in the political spheres.

As of the district in general there is limited number of women participating in politics and local government. It is reported that only 9, 8 % (7) of the people in public positions were women whereas 90, 2% (65) of the heads of department are men (ENSURE Gender Analysis Report, 2014).

It is noted that of all the five MPs in the district all of them are males. In the government departments and ministries out of thirty six heads of department and ministries only two heads of ministries are females. In the local authorities out of thirty councillors in the whole district only five of them are females, the rural district's CEO is a male (Gender analysis report, 2014).

Table 2.0 Gender distribution of public positions in Chipinge District

Leadership	Number of Females	Number of Males
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positions/designation		
Rural District Council CEO	0	1
District Administrator	0	1
Councillors	5	25
Head of Ministries	2	33
Member of Parliaments	0	5
Total	7	65
Total Percentage	9,8%	90.2%

Statistics provided by the ENSURE Gender Analysis Report (2014)

2.3. INSTITUTIONS SUPPORTING WOMEN WITH FUNDS IN CHIPINGE DISTRICT

Institutions supporting women with funds are an important source of creating opportunities for women to engage in income generating projects and other entrepreneurial activities. According to Barness et al (2001) in Munemo (2010) some financial institutions did survey on the impact of micro finance to women's economic empowerment and concluded that entrepreneurship with loans or funds assistance leads to increased income and decreased vulnerability for most women in both rural and urban areas.

In Zimbabwe in general and in Chipinge in particular there are so many organisations offering financial assistance in terms of micro credit to women entrepreneurs operating in the informal sector. According to Mushanguri (2011) these organisations and institutions supporting women with financial services include stand-alone micro finance institution, NGOs, credit unions and other financial operations and state owned development and postal savings banks.

In Chipinge institutions supporting women with funds are commercial banks which include CBZ, NGOs such as Plan Chipinge and World Vision through village internal saving and lending, and parastatals lending organisations such as Small and Medium enterprise revolving fund administered by the Ministry of Small and Medium Enterprise through Small Enterprise Development (SEDCO).

Furthermore, the Ministry of small medium enterprise and cooperative development through SEDCO, assist women in Chipinge district to start income generating projects such as peanut butter making, cross boarder trading, poultry and even to venture into male dominated areas such as mining. However, women still find accessing loans from SEDCO, difficult due to the requirement of collateral. The institution claimed to advocate for women empowerment but the requirements to apply for loans are beyond what women can afford. These include collateral security of movable assets for small loans and a vehicle for large amount of loans.

In addition, there is the need to provide a proof of ownership of asset pledged as collateral of which most of the rural women do not own any means of production that can be used as collateral. Also, as part of application there is need for applicants to produce proof of operating premises and bank statement yet women's status do not allow women especially those from rural areas to open bank accounts. These terms and conditions of SEDCO loans are not friendly to women as a result more women in Chipinge district have limited access to funds and they remain impoverished.

In addition, commercial banks such as CBZ are among other financial institutions offering financial services to both rural and urban women in Chipinge district. However, most women do not qualify to get loans from commercial banks since they do not suit with the requirements needed. Commercial banks are profit driven thereby having a specific target group which

automatically excludes the women (Mushanguri, 2011). These commercial banks offer their loans at high interest rate which is average of 30% monthly interest. Also, loans from banks require collateral in the forms of title deeds yet most women within the district do not have any asset registered in their names so they do not qualify to take loans from CBZ.

Furthermore, the commercial banks require the prospective loan applicant to produce a sound business plan and a proposal. Due to the fact that there are high levels of illiteracy among women in Chipinge most women find it difficult to acquire loans from commercial banks as they failed to produce a business plan and a proposal. Also, commercial banks tend to favour women in the formal sector who can provide bank statements and payslips of which most of the rural women in Chipinge are employed in the informal sector. This negative attitude of commercial banks has been a major obstacle for women to access financial services.

In addition, among institutions which support women with funds in Chipinge district there are some NGOs such as Plan Chipinge and World Vision. According to Mushanguri (2011) NGOs have a clear gender target as compared to other financial institutions because they are usually not for profit making, thus they provide non collateralised funds to women in both urban and rural areas of Chipinge. These NGOs extend financial services to women income generating and entrepreneurial activities.

The organisations were motivated by the fact that they discovered that the coverage of formal financial institutions and credit unions was limited to women and that their delivery mechanisms, credit terms and conditions were not suitable for women. These issues had to do with lack of collateral security by women and high interest rates being charged by the formal institutions. As a result Plan and World Vision launched village internal saving and lending program to try and bridge the gap. Through these program women formed groups and they were given funds which

they will use to start income generating projects as well as forming village banking system. Most women in Chipinge benefited greatly from the village saving and lending program especially those in ward 17 in remote area where formal institutions were not easily accessible to them.

Furthermore, credit unions are among institutions that are responsible for assisting women in Chipinge district. According to Mushanguri (2011) credit unions are organisations that formed on a basis of financial relation of savings and loans among its members and non-members. Credit unions often provide savings; credit and related financial services to communities that are otherwise may not have access to finance due to cultural or financial challenges facing individuals. Solten and Cover link are major credit unions in Chipinge district which sometimes support women with financial assistance. However, most women within the district were reported that they did not benefit from these credit unions because of the level of savings required and their interest rates were too high to the extent that most women were excluded from borrowing.

Table 2.1 Institutions supporting women with funds in Chipinge District

Institutions	Name of the Institution	Terms and Conditions
NGOs	Plan and World Vision	No collateral, No interest
Parastatals Lending	SEDCO	Collateral security, 15% interest rate, business plan
Credit Unions	Solten and Cover link	High interest rates average of 25%
Commercial Banks	CBZ	Collateral security, formally employed, 20-30% interest rates, project proposal

2.4. CHAPTER SUMMARY

The chapter discussed the status of women in social, economic and political spheres in Zimbabwe and found that despite measures taken by the government to advance women empowerment women are still lagging behind be it in politics, social and economic spheres. Particularly in Chipinge district as a result of culture and ignorance women empowerment becomes a mirage. Women are still being neglected in terms of accessing and controlling of resources. Also, the chapter went further in highlighting institutions that spearhead women empowerment through the provision of funds in Chipinge District and found out that though the institution claimed to be gender sensitive in as far as provisioning of loans and credit their terms and conditions are beyond what women in Chipinge district can afford.

CHAPTER THREE

THE IMPACTS OF WOMEN DEVELOPMENT FUND ON WOMEN EMPOWERMENT

3.0 INTRODUCTION

This chapter is mainly focusing on discussing the impacts of Women Development Fund on women empowerment in Chipinge District particularly in ward 6 and 17. The chapter first discuss a brief overview of the Women Development Fund on how it operates. The chapter assesses how Women Development Fund has contributed to the economic empowerment, social empowerment, political empowerment, psychological empowerment as well as legal empowerment of women in Chipinge. This will encompass the findings of the research carried out and it is aimed at answering the research question as well as fulfilling the objective of the research.

3.1 AN OVERVIEW OF WOMEN DEVELOPMENT FUND

Honourable O. Muchena in her report alludes that, in an effort to economically empower women, the government of Zimbabwe established a Women Development Fund in 2011. The fund is coordinated by the Ministry of Women Affairs, Gender and Community Development and is administered through POSB. The WDF is a revolving loan fund created to promote empowerment of women at grassroots level and to provide loans to women's groups.

The Community Development Officer pointed out that given women's living realities and challenges, there is no collateral required in accessing the loan. The DDO reinforced that the fund was made available to all those who fit in the criteria regardless of political affiliation, the only requirements to access the fund is that women should be in groups of between three and six and they should have an on-going project or they might want to start a new project. Also, each group must have a constitution and a project proposal, individuals from each groups have to bring certified copies of their identity documents, proof of residents as well as quotations of their inputs.

In addition, the key informants pointed out that the fund is given twice per year and the amount given range from \$500 to \$2000. In as far as interest rates are concerned the beneficiaries clearly noted that the interests were not high and the payback period is after six months. The fund also serves as a source of funding for women who want to have a better access to education, employment and health care services. The fund was aimed at reducing poverty and unemployment among the unemployed women and it can also boost the number of women in business and work towards economic development.

3.2. WDF AND ECONOMIC EMPOWERMENT

3.2.0. Creation of employment

The advent of WDF has created many employment opportunities for women and their family members that would otherwise have limited work opportunities. This may be on or off farm, non-farm and farm activities. Sen. (1975) in Chambers (1987) noted three aspects of employment creation as wage employment, employment providing a consumable output and employment providing recognition for being engaged in something worthwhile. Scoones (1998) relates employment creation to the creation of working days relating to the ability of a particular combination of livelihood strategy to create a gainful employment for a certain period. By enlarging the opportunities of women to initiate the entrepreneurial activities WDF created employment for women beneficiaries. As a result employment provides an opportunity for women to come out of their homes and experience the world outside the home. Therefore, women's access to employment is an important indicator of empowerment.

The study carried out shows that WDF programme has helped women in increasing employment particularly self-employment. The beneficiaries were engaged in different entrepreneurial activities such as garment making, poultry, gardening, bakery, and brick moulding and buying and selling of goods where they became gainfully employed.

According to the interviews carried out 50% of the interviewed women responded that they were involved in poultry, 20% in garment making (sewing), 15% in gardening, 10% in buying and selling and 5% were involved in brick moulding. The activities carried out by women were different; most women beneficiaries in ward 17 are engaged in buying and selling, brick moulding and gardening. Poultry, garment making and gardening are dominant in ward 6 urban where there is high demand of those services as pointed out by ward development coordinators.

Women in ward 17 pointed out that, WDF extends the benefits of empowerment even to their family members and extended families as well as the community at large as the women managed to employ other people in the community to help them in carrying out the projects. Some women who were involved in garment making pointed out that they hired some women in their communities to move door by door selling and advertising their garments. Thus WDF managed to empower women at large. This observation concur with the argument made by Gundappa (2014) who argued that giving women access to loans generates a multiplier effect that increases the impact of activities benefiting multiple generations.

Therefore, the researcher found out that WDF has a greater contribution towards women empowerment as it managed to create employment for women beneficiaries as a result they are empowered since this led to economic independence of women. The key informants reported that women beneficiaries of WDF are more economically independence as compared to those who are not beneficiaries.

3.2.1. Increased income

One of the contributions made by WDF towards women development is increased income among women beneficiaries which means that they can develop their livelihoods and improve their standards of living. The researcher found out that WDF has enabled women to invest in different forms of businesses which enabled them to raise income for their livelihoods. In ward

17, 20% of women earn their income from poultry project, 10 % of the interview women were engaged in buying and selling, 5% were involved in brick moulding, 5% earn their income from gardening and 10% were involved in garment making. These project enabled women to earn a living independently and contribute effectively to their household income.

Despite the challenges faced by women in ward 6, the beneficiaries reported they have managed to raise income for their household expenditure. The study revealed that 30% of women interviewed in ward 6 were engaged in poultry projects, 10% in gardening, and 10% in garment making.

The women reported that they managed to buy food for their families and earn income for their hospital bills. One women from ward 17 was quote saying

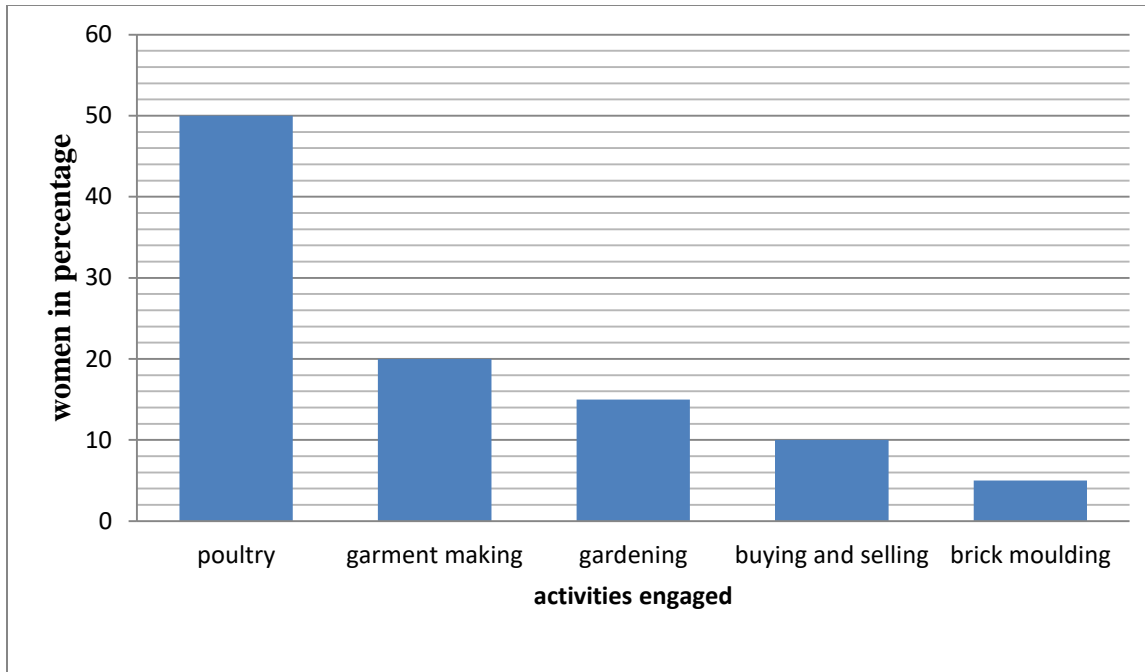
Chirongwa chekupa mari kuvanhukadzi chatibatsira zvikuru nekuti izvezvi tavakukwanisa kuendesawo vana kuchikoro, kuenda kuchipatara, kutengawo chikafu chekuti tidye nemhuri izvo zvataisakwanisa kuita kare, nekuti rakanga riri basa remadzibaba. Ndinopa kutenda zvikuru nekurangarirwa kwakadayi

the women was saying WDF has contributed greatly to the income of her family as she is now able to cater for the basic needs for her household.

The DDO commented that women were involved in different kinds of businesses and they managed to raise their incomes. The DDO relayed some successful stories of women who came to his office testifying greater financial independence. He went on saying that traditionally, women were not able to contribute to their household incomes since they lack access to financial resources, and nowadays most women within the district are able even to send their children to school and purchase food for their families without the help of their husband. Thus WDF has managed to provide a greater financial independence of women leading to empowerment.

The findings coincide with the study carried by Cheston and Kuhn (2002) in Graflund (2013) postulated that access to finance by women enables women empowerment by placing capital in their hands and allowing them to earn independent income and contribute economically to their households. According to Bansal (2011), the contribution to household income helps women to become economically independent and financial decision maker in the household expenditure. Therefore, it can be noted that WDF has managed to improve the welfare of women through increasing access to income which is first level of women empowerment as denoted by the women empowerment framework

Fig3.0. the percentages of women who are involved in different entrepreneurial activities in both ward 6 and 17.



Source: Field research

3.2.2. Increased assets

WDF has made a great contribution towards women empowerment in Chipinge district particularly ward 6 and 17 as it increases the opportunities of women to have ownership of assets. The researcher found out that WDF programme has increased the economic prospectus of women beneficiaries which helps them to have access to and control over their household economic resources.

According to the information gathered from WDC of ward 6 and 17, WDF has created a base on which women are able to have access to resources and assets. It was reported that some women managed to start their business in their own name and thereby managed to accrue assets. Despite the fact that these women faced challenges in carrying out their business, they managed to buy some assets such as kitchen utensils and farm inputs such as mouldboard ploughs among other assets said the Ward Coordinator of ward 17. Also, women in ward 6 who were involved in sewing managed to purchase sewing machines and garments in stock. One women interviewed in

ward 6 reported that she managed to purchase two sewing machines in her name and in stock she have 120 uniforms which she has made.

In addition to the above, it was noted that WDF has enabled women to have access to ownership and control of resources. The information gathered from key informants showed that through accessing to loans women were able to own resources and assets in their names. The CDO pointed out that some women within the district managed to set up petty shops registered in their names. Furthermore, WDF enabled women to access bank savings accounts in their names as it is a prerequisite for a beneficiary to open a bank account prior receiving the loan.

In ward 17 WDF has increased ownership of assets, one of the interviewed women doing cross border trading pointed out that she managed to buy a residential stand and registered it in her name under town council in town. Also, two interviewed women who were involved in poultry project noted that they have a fowl run with 85 broilers in stock ready for market. Thus, WDF has a greater contribution towards women empowerment by increasing the right to ownership of resources by women which was previously denied to them. This corresponds with the study by Gundappa (2014) who noted that access to financial services can empower women to become more confident and have ownership of resources.

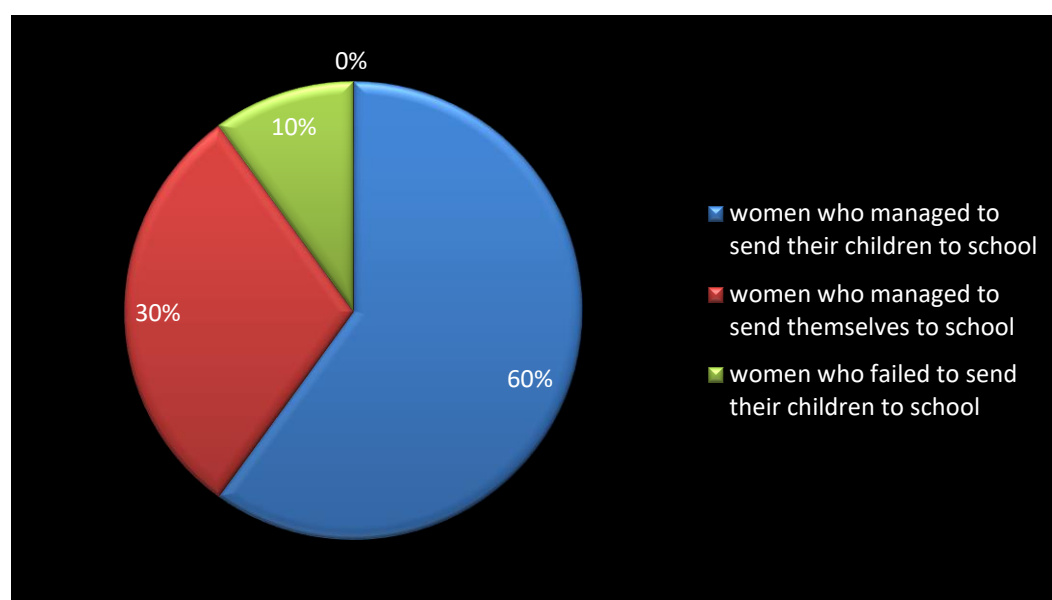
3.3. WDF AND SOCIAL EMPOWERMENT

3.3.0. Education

Basing on the information gathered, the researcher noted that WDF has an impact on women empowerment as it managed to empower women to attain education. In ward 6 and 17 of Chipinge district, 60% of the interviewed women reported that they managed to send their children even their girl children to best schools in the district. Some reported to have sent their children to as far as to tertiary schools. Also 30% of the interviewed women noted that they managed to further their education themselves. Some who have dropped out of schools due to

various reasons are now independently educating themselves paying for their school fees in private schools. Only 10% of the interviewed women reported failure in their projects as a result they failed to send their children to school. The findings are in line with the view from Littlefield, Murdoch and Hashemi (2003) who noted that one of the first thing poor women do with new income from their business is investing in education of their children. From the theoretical perspective, it can be noted that the WDF has managed to take women to the next level of empowerment which is access by enlarging women's access to education.

Fig3.1 the percentage of women who managed to send themselves and their children to school and those who failed due to project failure.



3.3.1. Poverty reduction-basic needs

In addition to the above contributions of WDF towards women empowerment, it has been agreed that WDF has helped women to come out of poverty traps in Chipinge district. Information gathered in the research show that access to financial services by women translates into better nutrition and improved health outcomes. 70% of women interviewed revealed that WDF has assisted women to buy food for their families as well as basic commodities. Most women agreed

that WDF has improved their livelihoods and it has improved their living standards. The DDO commented that overall in the district WDF has improved the lives of many women in the district and it has contributed towards poverty alleviation. He went on saying that giving women access to finance is an effective strategy of curbing poverty within families as women prioritise their family problems as compared to anything else. So WDF has attributed to poverty reduction among most women in Chipinge as they managed to cater for their basic needs. This concurs with the study by Littlefield et al (2003) who demonstrate that access to financial services enable poor people to increase their household incomes, build assets and reduce their vulnerability to the crisis that affect their daily lives.

3.3.2. Reduction in vulnerability

Furthermore, the researcher found out that WDF has contributed towards women empowerment through reducing vulnerability among women. In this context WDF has enabled women to diversify their livelihoods. Hussein and Nelson (n.d) argued that livelihoods diversification includes both on and off farm activities which are undertaken to generate income additional to that from the main household agricultural activities.

Instead of relying on agriculture as their main source of livelihood many women in ward 17 are beginning to engage in different types of entrepreneurial activities such as buying and selling, garment making and poultry which create a large economic base for their livelihood. This allows them to protect, diversify and increase their sources of income. Livelihood diversification has enabled women to cope with this current climate change as they are engaged in different activities which are rarely affected by climate change thereby reducing their vulnerability to climate change. Thus WDF has increased the capacity of rural women to cope with the existing shocks and stresses.

In addition women pointed out that WDF has enabled women to secure their living status and reduce their vulnerability even in the absence of their husbands women are able to sustain themselves. One of the beneficiaries from ward 6 who was involved in garment making was quote saying.....

Women Development Fund has enabled me to start garment making project which in turn increases my capability to cope up with widowhood after the death of my husband. It was easy for me to buy food for my children as well as sending them to school. Though, my husband is dead there is nothing different it seems as if he is still alive because materially I am sufficient like what I used to do.

Thus, the WDF played a critical role in reducing the vulnerability of women to different shocks and stresses that may confront them in their lives. It can also be noted that WDF have managed to empower women in Chipinge district in general particularly in ward 6 and 17 in their social and economic status. It has been approved that access to finance has challenged the existence of gender based violence and domestic violence. By being economically independent women have witnessed reduced vulnerability in domestic violence caused by their male counterparts. Thus the ward development coordinator commented that it seems as if WDF is a solvent to domestic violence as evidenced by reduction in cases of gender based violence among women beneficiaries.

Thus, the researcher found out that WDF has a greater contribution towards social empowerment of women in Chipinge district especially ward 6 and 17. The findings of this research concurs with the argument of Littlefield et al (2003) stated that access to finance helps safeguard poor households against the extreme vulnerability that characterises their vulnerability. The availability of financial services acts as a buffer for shocks and stresses that may confront women.

3.3.3. Social Capital

In Chipinge district ward 6 and 17, WDF has contributed towards women empowerment in the form of social capital this has been evidenced by the creation of women groups. According to the interview carried out by the researcher it was reported that women beneficiaries were given WDF in groups as a result they developed these groups to be a platform where they can share ideas, knowledge and skills on how to manage business as well as discussing life issues. The WDF has managed to foster social capital by increasing social networking and interaction among group members. This can act as an empowerment since traditionally women were denied opportunities to interact with the environment outside families and homes. In ward 6 there is Tapona group and in ward 17 there is Kupfuma Ishungu group for women beneficiaries. In these groups women ended up sharing business managing skills. The young aged women who are partly educated shared business management skills to the elderly. Also, in these groups women ended up discussing life issues with the elder women sharing life experiences and ideas to the young married women which as a result will empower the young aged women. This indicates that WDF has managed to bring women of different age together so as they share ideas among themselves as a result social capital was enhanced.

3.4. WDF AND POLITICAL EMPOWERMENT

3.4.0. Decision making

Access to finance by women is a magic ingredient towards women empowerment, as evidenced by the fact that it managed to empower women in the political sector. Access to finance has empowered women to make decision which affect their lives and their surrounding environment.

In Chipinge district in both ward 6 and 17, women were asked whether they are involved in domestic matters within their families and in making decisions such as sending children to

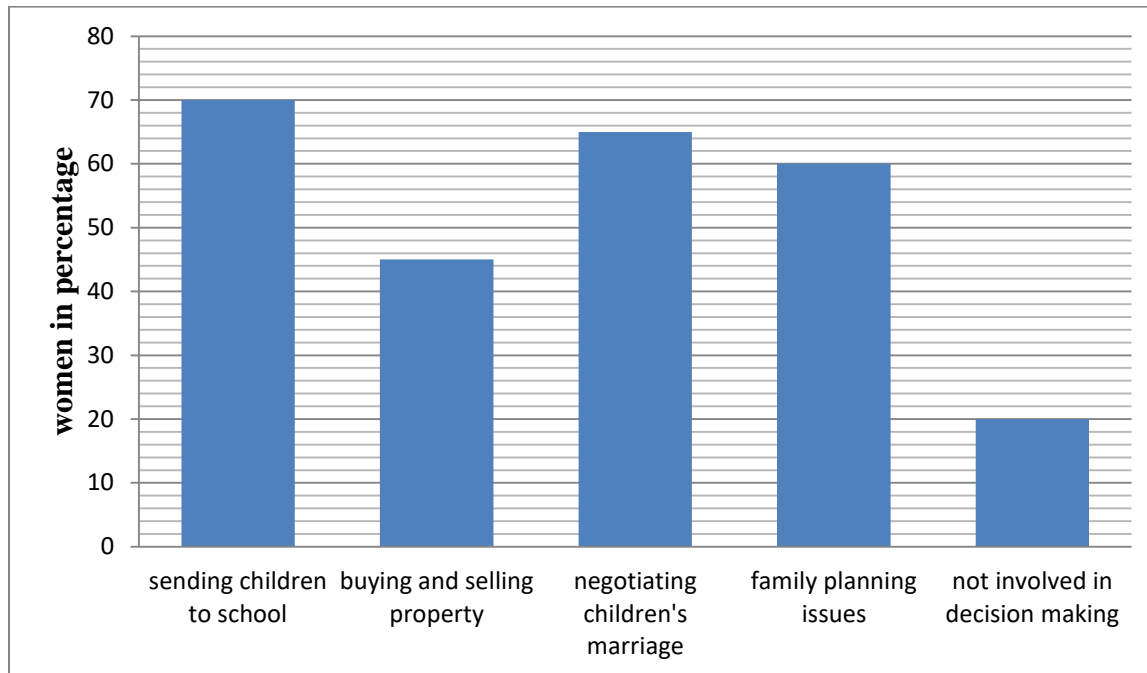
school, negotiating marriage of their children, buying and selling of property and family planning issues. The researcher noted that as a result of WDF most women were now involved in the decision making process such decisions were previously made by their husbands. 70% of women were able to make decision about sending their children to school, 65% were involved in negotiating the marriages of their children, 65% of women were included in making decisions such as family planning issues which encompasses the use of contraceptives and 45% of women were involved in making decisions about buying and selling property. Some reported that they are able to purchase property such as televisions without the approval of their husbands. Only 20% of the interviewed women were not involved in making decisions within their families.

The ward coordinators reported that even at community level women are being included in making decisions which affect the community this is due to the incentives they get and the help they offer towards community development. The ward coordinator pointed out that women beneficiaries who are engaged in business they are also called in meetings of business people and their decisions are valued.

Therefore, it was evidenced that WDF has enabled the participation of women in politics as women are included in decision making body and some women held influential positions within community bodies. Participation of women in the decision making process at the household and community level was considered as the third level of women empowerment.

In addition, WDF has enhanced the participation of women, according to Mahmud (2003) in Kato and Kratzer (2013) access to finance has much a stronger effect in increasing women's ability to exercise agency in intra household process. Thus, the researcher found that giving women access to finance increases women's participation in income generating activities and their bargaining power and decision making role within the household and the community.

Fig3.2. the percentage of women involved in decision making process within their families



Source: Field Research

3.5. WDF AND PSYCHOLOGICAL EMPOWERMENT

In Chipinge there is no doubt that WDF has led to economic empowerment of women which changes the self-perception of the women themselves and perceptions that others have on women. This evidenced that WDF has increased self-esteem of women beneficiaries. Chen(1997) in Kato and Kratzer (2013) defined self-esteem as refer to how one values oneself and one's contribution and how one feels that others value one's self and one's contribution. It involves judgement of self-worth which is derived from self-evaluation based on competence or on attributes that are culturally invested with a certain value (Nikka et al, 2010 in Kato and Kratzer (2013).

In this study the researcher found out that WDF has played a role towards psychological empowerment of women as it improves their self-esteem and self-worth. Some women interviewed state that after benefiting from WDF they start believing in themselves that they are

capable of doing business on their own and making decision and choices for their business and families. The Ward Development Coordinator of ward 17 was quote saying,

pekutanga vakadzi vazhinji vemuno muraini vaitya kunotoro loan ku Ministry vachityira kuti vaizoruzwa, vaiona sekuti hapana chavaigona uye vaizvitarirsira pasi ,vachiona sekunge zvese zvine chekuita nemari zvaifanirwa kuitwa nevanhurume, asi nekufamba kwenguva zvinhu zvakachinja izvezvi varikutochema kuti mari yamuri kutipa ishoma toda mari yakawanda tikwanise kuita mabhizimusi edu anotisimudza

The Ward Development Coordinator was saying prior receiving the loan many women in the ward were afraid to obtain the loan due to the fear of losses, they undermine themselves saying that anything which involves money is male's responsibility, however after receiving WDF some women have gained courage within themselves and they are demanding for more money so that they can set up their businesses in a large scale. This clearly indicates that through WDF women in ward 17 have developed self-worth, self-esteem and they feel that they are responsible for the development of their households and communities at large.

In addition, WDF has improved self-confidence and self-efficacy of most women in Chipinge. This has been indicated through speaking with outsiders such as interacting with customers, also through interacting with people of authority for instance the head of the MoWAGCD that is the DDO and officials from banks where their money is disbursed from. Therefore, it can be noted that even the process of acquiring loan itself can contribute to psychological empowerment of women.

Furthermore, according to the information gathered from key informants, the researcher noted that access to finance leads to changes at a personal level in the form of increased self-worth. Basing on the shona idiom which says '*ane mari ndiye mukuru*' meaning to say the one with cash has the strength. This is true to women in both ward 6 and 17 who have benefited WDF as

they gain respect in their families. One woman was quote saying *‘The money I am earning from my business has given me a big strength and respect in my family.*

The researcher found that women’s contribution of income has led to an increase of affection between women and their husbands. This is indicated by the fact that some women reported that they buy clothes for their husbands and this increased affection and consideration within their affairs. The findings are in line with the view from Littlefield et al (2003) who argued that access to financial services can empower women to become more confident, more assertive, more likely to participate in family and community decisions and better able to confront systemic gender inequalities. Hence, it can be noted that the WDF has managed to empower women psychologically.

3.6. WDF AND LEGAL EMPOWERMENT

Women Development Fund has managed to legally empower women in Chipinge district. As a result of acquiring loan from the Ministry of Women Affairs, Gender and Community Development authorities’ women began to know their legal rights as women. The DDO pointed out that WDF has expanded the opportunities for women to know their rights and utilising the judicial systems. Women were now aware of their rights as stipulated by the MoWAGCD, they now know where to report if they are abused or have seen someone being victimized. The Ward Coordinator of ward 6 commented out that through WDF women now know very well about the functions of the ministry despite lending them funds. Therefore, the researcher observed that WDF has managed to empower women legally, thus they are better able to utilise the law.

3.7. CHAPTER SUMMARY

In summary, this chapter was focusing on discussing the impacts of Women Development Fund on women empowerment in Chipinge District in general and particularly ward 6 and 17. The researcher found out that WDF played an important role towards the empowerment of women in

political spheres, social, economic, psychological and legal spheres. Thus, it was noted that women development is an effective strategy towards women empowerment as it managed to raise the status of women from being manipulated and oppresses to empowerment.

CHAPTER FOUR

THE CHALLENGES ASSOCIATED WITH WOMEN DEVELOPMENT FUND

4.0. INTRODUCTION

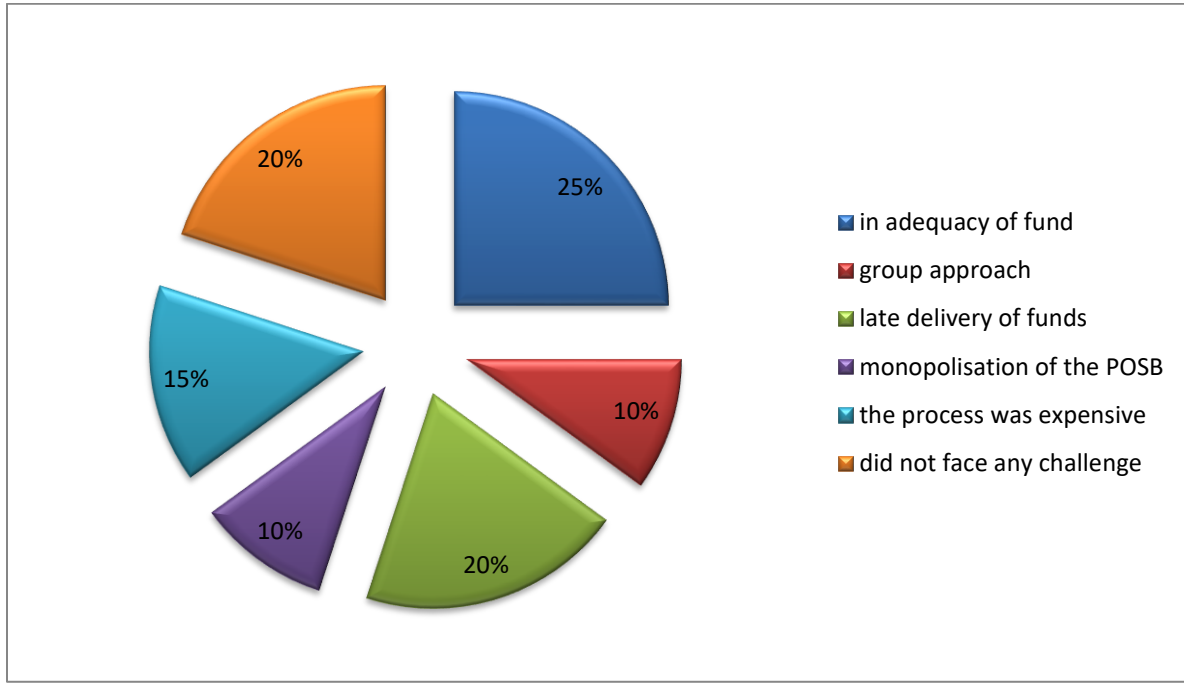
To ascertain the sustainability of the Women Development Fund programme, women beneficiaries were asked about the challenges they face in acquiring the loan and the challenges they encounter in repaying the loan. In addition, to further assess the viability of the projects implemented by women after they receive the loan, the researcher asked them about the challenges faced in running the projects. The District Development Officer and the Community Development officers were asked about the challenges faced in repaying the loan. Also the Ward Development Coordinators of both ward 6 and 17 were asked about the challenges faced by women in acquiring the loan, carrying out the projects and repaying the loan. All of their responses are going to be highlighted in this chapter. In addition the chapter discusses how these challenges were resolved. Further, the chapter draws a conclusion made by the researcher as well as suggesting some recommendations in areas which needs improvements.

4.1. CHALLENGES IN ACQUIRING THE LOAN

Basing on the information gathered from the beneficiaries, it can be noted that 80% of women who benefited from WDF faced challenges in acquiring and applying for the fund. However, only 20% reported that they did not face any challenge in acquiring the loan. 25% of women reported that the funds they received were not enough for their business, 20% said that late delivery of funds was the main obstacle, 15% pointed out that the process of acquiring the fund was tiresome and expensive, 10 % of women stated that the group approach used by the Ministry was an impediment and 10% of women noted that the monopolisation of the POSB was another

challenge they faced in acquiring the fund. However, 20 % of the beneficiaries did not encounter any challenge in acquiring the fund.

Fig4.0. the percentage of women and the challenges encountered in acquiring the WDF.



4.1.1 Late delivery of funds

On the issue of challenges faced in acquiring the Women Development Fund, the respondents were asked about the challenges they faced in acquiring the loan and 20% of them reported that late delivery of funds is the major challenge they faced. The interviewed women reported that the fund takes a long time to be disbursed. Some women reported that it took almost six months before the loan was disbursed. Some reported to have applied the loan in August/ September 2014 and the loan was disbursed in June 2015. According to the information gathered from key informants late delivery of funds was attributed to the economic hardships faced by the country. The late delivery of funds affected the implementation of their projects because of the fact that some women were involved in seasonal demand businesses. For instance women in ward 6 who were involved in garment making especially uniforms reported that they applied the loan

targeting the New Year month of January when school uniforms are on high demand as compared to other months. Therefore, late disbursement of funds greatly hindered the growth of their businesses. Although these women reported that they have succeeded in businesses their notable success is hindered by the late delivery of funds.

In addition, some women in ward 17 rural reported that late disbursement of funds challenged their business because they intend to do their business as part timers during the dry season so delivering funds lately means their projects will clash with the farming season and this hindered the effectiveness of their projects. Also, a woman who was involved in brick moulding noted that the loan take too long to be disbursed as a result she faced a challenge in carrying out her project. Late delivery of funds affected the brick moulding project since the loan sometimes was disbursed during the rainy season of which it is not appropriate to mould bricks during the rainy season.

According to the Ward Development Coordinators, late delivery of funds was a major obstacle hampering the effectiveness of the projects carried out by women. The loans were disbursed off season as a result the raw materials were scarce and the prices were higher than anticipated. This was the case of women in ward 17 who applied for the loan with the aim of starting a peanut butter project, however the loan take long time and during the time the fund was disbursed the groundnuts were scarce in the district and the women were supposed to travel to as far as Masvingo province searching for their raw materials, this increased the expenditure and as a result women were under budget, thus these women ended up quitting the project and they did not take up the loan.

4.1.2. In adequacy of the fund

In addition to the challenges associated with the WDF, though the government tried it best to give women affordable and normal loans, 25% of the interviewed beneficiaries reported that the

funds they receive from the ministry were insufficient for them to carry out their projects as they desired. The respondents noted that the funds they receive were not enough for their businesses. Some reported that they wish to diversify their projects so as not to rely on one activity so due to inadequacy of funds their dreams of diversifying are hindered. Also some women who received the loan recently reported that instead of them being given hard cash, the Ministry purchased the raw materials as per their quotations and they were given only 10% of the money they have applied in cash. This act as a challenge because some women wished to change the line of their business due to various reasons, thus a result the funds they received were not sufficient for their intended businesses.

4.1.3. The process is expensive and time consuming

Furthermore, the researcher found out those women beneficiaries faced challenges in accessing the WDF, one of the challenges given by the respondents was that the process was too expensive and time consuming. According to the key informants interviews carried out, the DDO mentioned that the prospective clients have to produce a sound project proposal and open a bank account of POSB as some of the requirements. This acts as a challenge to some women especially those from rural areas.

Some women beneficiaries were not well versed in writing project proposals, as a result of lower levels of education 16% ended school in standard. As a result most women were not able to write a project proposal so they had to hire an expert to write for them who charges USD\$5; also the documentation process of photocopying and certifying of forms was tiresome and expensive to women. Some rural women pointed out that the process of applying the fund took them a lot of money, expenses such as transport cost from their areas of residents which cost an average of USD\$10.

In addition, prior receiving the loan women were supposed to open a bank account of POSB of which it cost them a lot. In the event that the funds are disbursed the beneficiaries have to travel to the provincial offices of Mutare where they will collect the fund. This increased the expenses met by women in acquiring the WDF. Thus, the women pointed out that the process of acquiring the loan was expensive and tiresome.

The Ward Development Coordinator of ward 17 reported that due to reports that the process of acquiring the fund is tiresome and expensive most women ended up losing the interest of taking up the loan. This as a result led to a limited number of women benefiting the WDF.

4.1.4. Group approach

Another challenge that was mentioned was the group approach system used by the Ministry in disbursing the fund. According to the information gathered from the interviews with the key informants, it was noted that the fund was disbursed to women who are in a group of three to six individuals and they implement the project as a group. The women viewed this approach as a challenge to them since some women were not willing to work together as a team. The Ward Development Coordinator of ward 6 pointed out that some women who benefited the fund were not willing to work together as a result they ended up splitting and sharing the funds among themselves before they implement the project. Thus, the project was recorded as a failure.

4.1.5. Monopolisation of the POSB

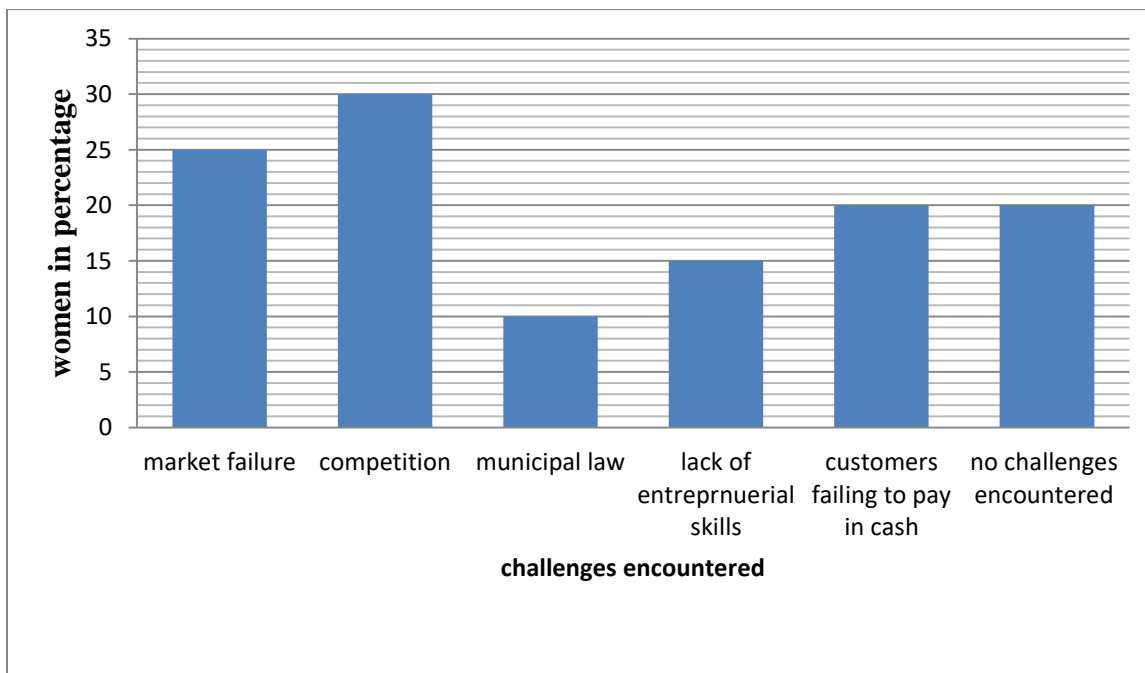
Furthermore, another challenge encountered by women in loan administration was the monopolisation of the POSB by the loan givers that is the MoWAGCD. It was noted that funds were administered only through POSB, so women were forced to open an account of POSB of which it was not easily accessible to them. This was a challenge to most women as they have already had other accounts from some other banks such as CBZ and CABS among others. The

monopolisation of the POSB meant that women beneficiaries have to meet the cost of opening a bank account to POSB instead of using the accounts they have in other banks.

4.2. CHALLENGES ENCOUNTERED IN CARRYING OUT THE PROJECTS

Responding to the question based on what are the challenges encountered in running the projects, the respondents reacted as shown on the graph below. 25% of the respondents they faced the problem of market failure, 20% faced the problem of customers failing to pay in cash, 30% faced stiff competition in running their projects, 15% of beneficiaries lacking entrepreneurial skills and 10% faced a problem with the municipal law (ZIMRA and town council). However, 20% of the beneficiaries reported that so far they have yet encountered any challenge in carrying out their projects

Fig4.1. the percentage of women and the challenges they encountered in running their projects



Source: Field research

4.2.1. Market failure

The researcher found out that 25% of the beneficiaries said that they encountered market failure in carrying out their businesses this was mainly due to lack of knowledge of the marketing system. Market failure was also attributed to competition and lack of entrepreneurship skills. The Ward Development Coordinator pointed out that some of the women do their business without first considering the issue of market research through identifying their customers, their suppliers of raw materials and also the demand of their goods and services on stock. This was the case of poultry project in ward 17 rural where the project failed due to market failure. Most people in rural areas they do not buy broilers since they already have their domestic chickens. Thus, the women encountered lack of markets of their broilers.

4.2.2. Competition

In addition, 30% of the beneficiaries responded that competition was the major challenge they encountered in running their projects. These women involved in garment making pointed out that they face stiff competition from big shops in town such as EnBee, boutiques and other people who trade in second hand clothes from Mozambique.

To add on, the Ward Development Coordinator clearly mentioned that these beneficiaries encountered competition which they created among themselves. He went on to say, women have a tendency of copying what their neighbours are doing without thinking a different project. It was noted that most of the beneficiaries are all involved in poultry project. Hence they tend to create an environment of competition among themselves.

4.2.3. Municipal law (ZIMRA and council)

Furthermore, 10% of respondents who were involved in buying and selling of goods (cross border trading) said that municipal law by ZIMRA and town council police were the major challenge they faced in running their projects. They said that ZIMRA and town council police

demand hawker's license for them to be allowed to sell their goods, failure to produce the license their goods will be taken and auctioned. The women pointed out that this act as a challenge because the process of acquiring the licence is time consuming and expensive.

4.2.4. Lack of entrepreneurial skills

More so, lack of entrepreneurship skills is one on the challenges encountered by women in carrying out their businesses. According to the information gathered 15% of women who answered the questionnaire responded that lack of entrepreneurial skills was the major problem. Some women have inadequate know how on business management. To add on, the key informants pointed out that the beneficiaries did not receive any entrepreneurial skills prior receiving the loan and this acted as a challenge since to be successful in business it requires someone with skills and knowledge on how to run a business.

4.2.5. Customers failed to pay in cash

Moreover, responding to the challenges encountered in carrying out projects, 20% of the respondents mentioned that the customers failed to pay in cash. This negatively affected their businesses since sometimes they need to purchase their raw material whereas their customers are failing to repay back the credits. However, 20% of the respondents said that so far they have not yet encountered any challenge in running their businesses.

4.3. CHALLENGES IN LOAN REPAYMENT

Although 90 % of the interviewed beneficiaries said that they did not face any challenge in repaying the loan since the loan interests' rates were not high and affordable as compared to other micro financial institutions. Also, these women pointed out that they face no challenges in repaying since the payback period was every six months. However, 10% women noted that they faced challenges in repaying the loan as a result of business failure, low returns in the business

and indebtedness. In addition the key informants mentioned that there are some challenges faced in repaying the loan; these include politicisation of the fund, death and migration of the beneficiaries.

4.3.0. Migration

Another challenge that was reported to have been encountered in loan repayment was migration of clients. The DDO stated that one of the challenges which are associated with the loan repayment is migration of beneficiaries. He noted that some beneficiaries after they benefited the fund they migrated to other faraway places where they cannot be accessed easily. The Community Development Officer interviewed also mentioned a case of a woman in ward 17 who, after receiving the loan, migrated to nearby Mozambique. The researcher also, noticed that some women ended up fleeing from their homes after they failed to repay the fund fearing that their assets might be taken by the debt collectors.

4.3.1. Death

The researcher found out that death was also another challenge encountered. Death cases of clients were mentioned as another challenge faced during loan repayment. The Community Development officer said that some clients failed to repay the fund as a result of their death of which these women they left nothing which can be taken as an asset to repay the fund. Thus, though death is a natural thing it was reported to be a challenge which cause some clients failing to repay back the fund

4.3.2. Politicisation of the fund

According to the information gathered by the researcher from the key informants, it was found that another challenge encountered in repaying the fund was politicisation of the fund by beneficiaries. The DDO pointed out that some women failed to repay back the fund not because

they did not have the money to repay but rather they politicise the fund. He went on saying some women have the thinking that the fund is given to them by the ZANU PF party and it is meant for the ZANU PF members. Thus, they took it as a gift from the ZANU PF party which must not be paid back.

4.3.3. Indebtedness

The findings of the research show that WDF caused some women to be indebted rather than helping them out of poverty. This view is in line with the view from Selome and Tshuma (2014). They observed that women who borrowed WDF in Umguza District ended up being heavily indebted. This is also the case of Chipinge district where beneficiaries failed to repay the loan due to lack of profit and savings from their businesses and they start borrowing from local financial institutions to repay the loan. Women in both ward 6 and 17 were asked how do they overcome the challenge of insufficient fund and some of them responded that they borrow money either from their friends or other financial institutions. This means that women are being trapped into a vicious cycle of debt.

44. WAYS USED TO OVERCOME THE CHALLENGES FACED

Table 4.0 Challenges faced and solutions

Challenges Encountered	Solutions
Late delivery of funds	The beneficiaries borrowed money from banks, local money lenders as well as their friends to cover up the gap of late delivery.
Inadequacy of funds	The beneficiaries change the size of their budget so that the budget fit with the money available. Thus, reduce the amount of

	materials they purchase
Group approach	They dissolve the group, especially if some are not willing to work
Competition	The beneficiaries noted that they sell their goods at a competitive reasonable price to attract customers
Market failure in poultry	They said that they opened a restaurant where they used their broilers as raw products of the restaurant
Customers failing to pay in cash (credits)	The beneficiaries said that they encourage their customers to pay in the form of grains or in the form of labour especially those who do not have cash
Challenges faced in loan repayment	The DDO said that the Director of the MoWAGCD sent letter which agitated the defaulters to pay their balance POSB also sent letters to the beneficiaries encouraging women to pay their liabilities

4.5. CHAPTER SUMMARY

In summary, this chapter was mainly focusing on discussing the challenges faced by the beneficiaries in acquiring the Women Development Fund and challenges they encountered in running their projects as well as the challenges encountered in repaying back the loan. In

addition, the chapter presented the way used by the beneficiaries to overcome the challenges they encountered and also ways used by the ministry.

4.6. RECOMMENDATIONS

- The researcher found out that there is the need for the creation of market linkages and market networking so as to avoid market failure. There is the need for the beneficiaries especially those who are involved in poultry to network with big supermarkets in the town such as Pick n Pay (TM) and also they have to create linkage with various restaurants in town.
- Moreover, there is the need for those who are involved in garment making (sewing) to create market linkages. By this, the beneficiaries will exchange their garment with other assets for instance they can exchange a uniform with a road runner, and then they will sell the road runner. They can also, exchange their uniforms with maize and then will sell maize to other areas such as Checheche where maize is scarce.
- Although, it might not be feasible due to economic hardship faced by the country recently, the government is recommended to increase the amount of loan given to women per term. This would help women to have a diversified businesses so that the returns will be higher such that women could do more great things rather than focusing on household well-being.
- Instead of monopolising POSB as the only bank in which funds are administered, the MoWAGCD is recommended to work with different banks which can be easily accessed by women or in banks they have already opened accounts so as to reduce the expenses of opening a new bank account.

- As a recommendation, there is the need for delivering funds as early as the clients applied, so that the beneficiaries would meet their set targets and also to avoid some inconveniences.
- In addition, the researcher is recommending the MoWAGCD to decentralise the disbursement of funds from the provincial level to the district level. As some beneficiaries were complaining about transport expenses they have to incur to and from Mutare where the funds are disbursed.
- The researcher recommends the Ministry of Women Affairs, Gender and Community Development to build the capacity of the beneficiaries prior receiving the fund. The MoWAGCD has to facilitate training workshops for the beneficiaries on enhancing their entrepreneurial skills in issues like book keeping and business management so that they would effectively realise the profits of their businesses. Since some beneficiaries have little or no knowledge on how businesses are run, they need orientation on how to start a business and issues such as market research prior starting the business have to be discussed among other things. The researcher observed that even if the resources are available in their abundance without knowledge on how to use them they will never be enough. This means that knowledge is the most important thing which has to be imparted to beneficiaries' prior receiving funds.

4.7. CONCLUSIONS

In assessing the contribution of the WDF towards women empowerment in Chipinge district, the researcher concluded that it is evident that WDF has uplifted the status of women in Chipinge district. The Women Development Fund has enabled to empower women as it managed to reach all the five hierarchical levels of women empowerment as denoted by the women empowerment framework. The WDF also managed to bring about the economic, social, political, psychological and legal empowerment of women through the initiation of income generating projects. Discernible improvements were noticed such as widening of employment opportunities, increased income and assets. The WDF has also managed to empower women socially through increasing access to education, reduction of vulnerability and poverty. In the political sector, WDF enabled the participation of women in the decision making process within the household as well as the community. In short, WDF has managed to meet all the five different hierarchical level of women empowerment which includes welfare, access, conscientisation, participation as

well as control. However, the major handicap with WDF is that the amount disbursed is inadequate, late delivery of funds, monopolization of the POSB and the process of acquiring the fund is tiresome and expensive. Besides, the fact that WDF has improved the status of women through the implementation of income generating activities, the researcher noted that the beneficiaries faced some challenges in carrying out their projects. In terms of loan repayment, there are some challenges faced these include politicization of the fund, migration among others. Therefore, the researcher found out that there is the need for capacity building, increase the amount given, market networking among others so as to counter the challenges. Though, WDF is associated with some challenges, the empirical evidence show that it has managed to empower women in Chipinge district.

LIST OF INTERVIEWS

Interview with the District Development Officer, 23 Sept 2015 at MoWAGCD office

Interview with Community Development Officers, 23 Sept 2015 at MoWAGCD office

Interview with Ward Development Coordinator of ward 6, 24 September 2015 at Gaza Hall

Interview with Ward Development Coordinator of ward 17, 26 Sept 2015 at Clearwater

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APPENDIX I

Interview guide for management in the Ministry of Women Affairs Gender and Community Development on Women Development Fund and women empowerment in Chipinge

1. What do you understand by the term women empowerment?
2. How often do you offer Women Development Fund?
3. What are the requirements needed to acquire the fund?

4. Do women receive any entrepreneurial training prior receiving the loan?
5. How do women utilise the funds?
6. Are there any progress towards women empowerment since the programme started?
7. What are the challenges faced in loan repayment?
8. How did you overcome the challenges?
9. Are there any other institutions supporting women with funds in the district?

APPENDIX II

Interview guide for Ward development coordinators on WDF and women empowerment in Chipinge

1. What do you understand by the term women empowerment?
2. How many women have managed to access the loans?
3. What type of businesses these women are engaged in?
4. In terms of empowerment what has been the progress so far?
5. Does women development fund helped women to access resources?

6. What are the types of assets owned by women who benefited women development fund?
7. Does women development fund enlarged the opportunities of women to participate in the decision making process at a community level?
8. What are the challenges faced by women in carrying out their business?
9. How did you resolve the challenges?
10. Are there any other institutions supporting women with funds in your wards?

APPENDIX III

Questionnaire for beneficiaries

My name is Getrude Chikanyambidze. I am a final year (4.2) student at Midlands State University, studying Bachelor of Arts Honours Degree in Development Studies. I am carrying out an academic research as part of my studies on: **The Women Development Fund and women empowerment in Zimbabwe, a case of Chipinge district in ward 6 and 17.** I am kindly asking for your participation and cooperation in completing the following questions. Your response will make a great contribution to the study and all information provided will be for academic purpose only and will be kept with confidence.

Instructions: May you please answer all questions, tick the appropriate box and fill the blank spaces.

Background Information

1. Sex Female
2. Age (in years) 18-30 [] 31-40 [] 41-50 [] 50+ []
3. Highest level of Education Secondary [] Certificate [] Diploma [] Degree []
] Other specify

Women Empowerment

1. Do you know about women empowerment? Yes [] No []
2. If yes what do you understand by women empowerment?
.....
.....
.....
3. Do you believe that women can be empowered through accessing to finance? Yes [] No []

Women Development Fund

1. For how long have you been benefiting from Women Development Fund 1-2
years [] 3-4 years [] other specify.....
2. How much did you get per term? Amount in dollars
3. Is it sufficient for your business? Yes [] No []
4. Which type of businesses are you engaged in?

.....
.....

The impacts

1. Does Women Development Fund have an impact on your livelihood? Strongly agree []
Agree [] Not sure [] Disagree [] Strongly disagree []

2. Have you experienced an improvement in your household welfare? Yes [] No []

3. If yes indicate how has it improved

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

4. Do you have a say in decision making process within your family such as;

-Sending children to school Yes [] No []

-Buying or selling property Yes [] No []

-Family planning issues Yes [] No []

-Child marriage issues Yes [] No []

Challenges

1. Have you encountered any challenges in acquiring the loan? Yes [] No []

2. If yes what are the challenges encountered?

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

3. Have you ever faced any challenges in carrying out your businesses? Yes [] No []

4. If yes what are these challenges you have faced?

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

5. Did you face any challenges in repaying the loan? Yes [] No []

6. If yes what are the challenges?

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

7. How did you overcome these challenges

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

..... **NDATENDA/ THANK YOU**.....