

BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF SOCIAL SCIENCES AND HUMANITIES



DEPARTMENT OF SOCIAL WORK

**EFFICACY OF EMPOWERMENT PROGRAMS BEING PROVIDED TO WOMEN TO
IMPROVE THEIR LIVELIHOODS BY THE GOVERNMENT OF ZIMBABWE. A
CASE STUDY OF WARD 13 IN KWEKWE DISTRICT.**

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**DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR A DEGREE IN SOCIAL WORK.**

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APPROVAL FORM

Supervisor and Chairperson

The undersigned approve that they have supervised Cathrine Matimba B191025B for this research titled **EFFICACY OF EMPOWERMENT PROGRAMS BEING PROVIDED TO TO IMPROVE THEIR LIVELIHOODS BY THE GOVERNMENT OF ZIMBABWE. A STUDY OF WARD 13 IN KWEKWE DISTRICT** in partial fulfillment of the requirements for the Social Work Honors Degree.

Supervisor's Name.....Signature.....Date

Chairperson's Name.....Signature..... Date

Declaration

I Cathrine Matimba declare that all the content in this study is my own work. Any quotation or paraphrase of someone's published or unpublished work has been duly acknowledged.

Dedication

This dissertation is dedicated to my beloved mother, Mrs Matimba who was a source of my inspiration 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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Abstract

The study examined the efficacy of empowerment programs being provided to women to their livelihoods by the government of Zimbabwe in ward 13 of Kwekwe district. The study had the following objectives: to identify the programs provided by the government, the impact of these programs and the strategies that can be utilized to further women empowerment. The study made use of qualitative research design making use of in depth interviews and focus group discussions. The study revealed that progress has been made in transforming the general livelihoods of the women who are beneficiaries of the provided programs. The programs are effectively contributing to women owning assets and raising the socio-economic status of women. The study then concluded that women are independently working towards sustaining their livelihoods by utilizing the provided programs and that women are key in driving towards a sustainable economy. The study recommends that the government of Zimbabwe increase the amount of loans being disbursed, create network markets for women with viable businesses and reduce the politicisation of funds so as to benefit all.

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LIST OF ACRONYMS

CDC Community Development Coordinator

CDF Community Development Fund

DDO District Development Coordinator

MoWACSMED Ministry of Women Affairs, Community, Small and Medium Enterprises
Development

NGOs Non-Governmental Organizations

POSB People's Own Savings Bank

SADC African Development Community UNIFEM United Nations Fund for Women

WDF Women Development Fund

ZWMB Zimbabwe Women's Microfinance Bank

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CHAPTER 1

INTRODUCTION AND BACKGROUND

1.0 Introduction

In Zimbabwe efforts to meet women empowerment have been going on from independence. It is of great importance to take note of the beneficial effects that are being brought forward by the government of Zimbabwe. The chapter will give a background of the study, statement of the problem, research objectives, assumptions, delimitations and limitations of the study.

1.1 Background of the study

Women empowerment is a global phenomenon. According to Kato and Kratzer (2013), the global challenge of empowering women has arisen due to the historical marginalization and control of women by men. Khan and Noreen (2012) highlight that poverty affects approximately 70% of women globally, despite women making up almost half of the world's population. Gender discrimination in various aspects of life leads to development issues such as increased poverty and food insecurity at the household and national levels (Regan 2002). Experts in feminist studies, academics, and development analysts argue that women should not be left behind for development to be effective. In order to reduce gender inequality on a global scale, the United Nations (UN) has held conferences in Mexico (1975), Copenhagen (1980), Nairobi (1985), and Beijing (1995) which have increased attention on women's rights and empowerment in the international arena (Gudhlanga and Chirimuuta, 2012).

Countries like Zambia and Botswana have ratified a number of regional accords that seek to create a conducive environment for the achievement of equality and equity between men and women. These include the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the SADC Declaration to Gender and Development. In addition, the SADC ministerial statement from 2007 stipulated that by 2005, women should hold 50% of the posts with decision-making authority, which has now been amended to 30% (Gudhlanga, 2011).

Although facing socioeconomic challenges such as limited access to land, lack of decision-making power, and insufficient farming inputs, women in Zimbabwe still constitute the majority of food

producers (Wekwete, 2005). The UNFPA report from 2011 reveals that women encounter low social status in Zimbabwe, which is demonstrated by their restricted access to, ownership, and control of economic resources, as well as their limited decision-making power. This suggests that women are generally perceived as less significant than men, whether in the household, local, or societal contexts.

Zimbabwean women experience various facets of poverty. In the framework of this study, socially speaking, women are mute in society, have no influence over household decisions, and are subject to their husbands. Women in Zimbabwe face various challenges, including limited economic autonomy, heavy responsibilities, and poverty, which have been exacerbated by political and economic turmoil. The poverty experienced by women is multi-faceted, with women having limited decision-making power within households and society, and being economically dependent and burdened with other roles. The establishment of the Ministry of Women's Affairs, presently known as the Ministry of Women Affairs, Community Small and Medium Enterprises Development, was a significant step towards women's empowerment, with the ministry implementing government-led programs. The study will focus on evaluating the effectiveness of these programs in promoting women's empowerment.

1.2 Statement of the problem

Government initiatives and efforts to ensure women empowerment are not reaching the beneficial results and in intended target. The aim of programs being provided is to pave way for women empowerment such that women are found not wanting either economically or socially. In implementing these programs the government of Zimbabwe is meeting some obstacles which are holding back the progress of the programs. Although women constitute 52% of Zimbabwe's population, they face numerous obstacles in establishing successful businesses in a male-dominated commercial environment. In response to this issue, the Women Development Fund was established to address the lack of access and control over resources, as well as the limited participation in decision-making, specifically in the Kwekwe District. Therefore, this study aims to evaluate the government's efforts in promoting women's empowerment within the Kwekwe district. The study will be of help as it will bring forward the effectiveness of the programs that are provided and also how women are taking advantage of these programs to better themselves.

1.3 Aim

The aim of this research is to investigate and interpret the collective experiences of women who are involved in empowerment training initiatives in Zimbabwe. Furthermore, the study intends to evaluate the effectiveness of these programs in promoting women's empowerment.

OBJECTIVES

- To identify the programs offered to women to empower them.
- To assess the impact of programs in furthering women empowerment
- To determine the strategies that can be utilized to improve women empowerment through government programs.

1.4 Research Questions

- What are the challenges being faced in meeting women empowerment?
- How are women embracing empowerment?
- Are government initiatives alone able to reach full capacity of women empowerment?
- Are women doing anything to ensure their own empowerment?

1.5 Assumptions of the Study

The study is going to be guided by assumptions. The researcher is working with the assumption that the assumed target participants will be knowledgeable of the research subject hence they will provide relevant and rich information. This is in particular to key. The researcher assumes that participants in the study will participate willingly and be cooperative. The researcher figured the women she spoke with would be truthful and open while answering her inquiries.

1.6 Significance of the study

This study can potentially improve public policies related to women empowerment and lead to the development of more effective programs that provide women with greater choices and fewer discriminatory practices in Zimbabwe. The research will offer valuable information about women empowerment as an inclusive initiative for all women, including those who are still in school or

who are not currently employed and looking to enhance their economic and socio-political status. The research will help academics as literature, the government in their enhancement of policies as it shows the gaps that are there in women empowerment and the Zimbabwean community at large will have more information on women empowerment.

1.7 Limitations of the study

The majority of women is not aware of women empowerment programs being provided. Participants may withhold crucial information because of fear of political persecution. Some beneficiaries of programs may not be willing to disclose information about the program. Participants may view the research as having monetary gains. Hence they might expect some form of payment.

1.8 Delimitations of the study

The study will be carried out in Kwekwe district in Midlands province. Participants will be drawn from within the district. The researcher anticipates to get key informants from the Ministry of Women Affairs, Community, Small and medium enterprises development including Community Development Officer and Community Development Coordinator.

1.9 Definition of terms

Efficacy

- Greenberg (2004) defines efficacy as the favorable outcomes of a program or policy when implemented under ideal delivery conditions.

Women empowerment

- Bhatnagar (2011) explains that empowerment is a transformative process that enables individuals to develop decision-making abilities and agency through exposure to external factors that promote change.

Livelihoods

- Livelihood can be defined as the way in which someone earns their living, or a combination of resources and activities that are necessary for sustaining life (Chambers, 1995).

1.9 Proposed chapter outline

Chapter 1: Introduction and background of the study

Chapter One introduces the study by providing a background, stating the problem, presenting research questions, outlining the main aim and objectives, discussing the significance of the study, identifying assumptions, and defining key terms.

Chapter 2: Literature review

Chapter Two presents the review of literature relevant to the study. The literature review is presented in according to the research objectives as well as the conceptual framework.

Chapter 3: Research methodology

In Chapter Three, the researcher outlines the methodology used to achieve the study's goals. This includes the researcher's approach to research philosophy, research design, target population, sampling techniques, data collection process, and data analysis and presentation techniques.

Chapter 4: Data presentation

Chapter Four focuses on the presentation of the results, analysis, interpretation and discussion of the findings. The findings are interpreted and discussed basing on the reviewed literature.

Chapter 5: Conclusion and recommendations

Lastly, Chapter Five presents the summary, conclusions drawn from the study as well as policy recommendations and areas for further research.

1.10 Chapter Summary

The first chapter has provided an overview of the research, including the study's background, research problem, statement of the problem, main objective, research questions, and research objectives. The chapter has also examined the limitations and boundaries of the study, as well as the significance of the research. The problem statement will be included in the initial chapter.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

The chapter's main objective is to review the literature on women's empowerment and the enhancement of their standard of living. The goal of the chapter is to examine the various genres of literature that have been written about the idea of women's empowerment globally. This chapter will also include the theoretical framework.

2.1 THEORETICAL FRAMEWORK

Various strategies have been proposed to conduct gender analysis in development programs. Different frameworks have been suggested to facilitate women's empowerment. Among them, the women's empowerment framework proposed by Sara Longwe has become the most commonly utilized framework by development professionals. Therefore, the framework was applied to this research. Longwe (1995) claims that a framework for women's empowerment was created as a means of understanding the process of empowerment through a series of quantifiable behaviors. According to March (1999), the framework is meant to assist planners in critically evaluating the extent to which a development initiative supports women empowerment as well as helping them consider what gender equality and empowerment actually mean in practice. The five levels of welfare, access, conscientization, participation, and control form the foundation of the framework.

Welfare

At this level, according to Longwe, women are receiving food, money, and medical attention. If the intervention focuses solely on welfare, it is highly unlikely that women will find the project empowering, claims March (1999). This level, sometimes known as the zero level because most interventions concentrate on addressing basic necessities, does little to empower women.

Access

Williams (1994) defined access as women's equal access to the production factors such as land, labor, credit, training, marketing resources, and all public services and benefits as well as their

male counterparts. Longwe emphasized that the idea of equality of opportunity, which often requires the change of law, is used in order to achieve empowerment.

Conscientization

Conscientization is the state at which a person is aware of the differences between sex and gender and that gender roles are social constructs that can be altered. It also involves the conviction that there should be an equitable and mutually beneficial sexual labor division that does not result in the economic or political hegemony of one sex over the other.

Participation

Participation, which refers to active involvement in need assessment, project creation, implementation, and evaluation, is another crucial component of development projects. Equality of participation, according to March (1999), entails including women in decision-making processes that have an impact on their community. Equal access to resources is necessary for establishing women's empowerment, but equal participation in decision-making regarding specific resources is more crucial (Longwe, 1994).

Control

In order to establish equality of control over the production elements and the distribution of benefits, this word refers to women's participation in and conscientiousness towards the decision-making process (Longwe, 1995). Williams (1994) defined equality of control as a balance of control between men and women when neither side is in the majority

2.1 The concept of women empowerment

An outgrowth of the conversation about human development, the concept of empowerment gained popularity after the 1980s. The idea of women's empowerment was significantly shaped by its association with feminism. Yan (1999) observes that the fight for gender equality and women's empowerment continues to evolve worldwide. This movement gained significant momentum after the Beijing Declaration and Platform for Action raised awareness of women's rights and empowerment globally in 1995. According to Esplen et al. (2006), three interconnected elements are critical in achieving this goal: agency, which refers to the ability to use resources to create new

opportunities; access to and control over resources; and successes, which entails achieving one's goals.

2.2 Dimensions of women empowerment

Women economic empowerment

Nethercott, Jupp, and Marriane (2013) emphasized that an important aspect of economic empowerment is to guarantee that women have the chance to engage in, make a contribution to, and reap the rewards of growth, while also being able to demand fair treatment. The 2006 World Bank Group Gender Action Plan reaffirmed the notion that economic empowerment entails enabling women to compete in markets and making markets function for them. According to Tornqvist and Schmitz (2009, in Kabeer) (2012), there are several ways to empower women, including the elimination of structural gender inequities in the workforce, increased sharing of unpaid care responsibilities, and equal access to and control over significant economic resources and opportunities. Additionally, Golla et al. (2011) in Kabeer (2012) claim that achieving economic empowerment for women is crucial for realizing both their rights as well as other development goals.

Socio cultural

Yan (2013) explains that socio-cultural empowerment of women involves eliminating gender-based discrimination, having control over one's own body, being free from domestic and sexual violence, accessing family planning services, being more visible in public, and changing cultural norms that view women as inferior to men. Chung et al. (2013) argue that social and cultural empowerment is essential to provide women with autonomy over their bodies and opportunities for education to improve their lives. Malhotra et al. (2002) state that women's socio-cultural empowerment requires both literacy and access to a broad range of educational opportunities.

Legal framework

Chung et al. (2013) argue that legal empowerment of women involves creating laws that enhance the awareness and understanding of legal rights. Yan (2013) argues that by using the legal system to start from the top, this will increase people's power to mobilize for greater women's rights laws.

The comprehension of legal rights and domestic support for exercising rights, according to Malhotra (2003), are additional signs of a woman's legal empowerment. Campaigns to increase awareness of rights, community-wide rights mobilization, and effective local enforcement of the law are all necessary. Furthermore, in broad contexts, legal women's empowerment requires laws that uphold women's rights, access to resources, and freedom of choice, according to Malhotra (2003). Using the legal system to remedy abuses of rights and advocating for laws.

Political empowerment

Political empowerment of women, according to Yan et al. (2013), encompasses the right to vote, knowledge of and capacity for participation in the political system, and representation in local and federal administrations. Malhotra (2002) agreed that understanding the political system and how to access it are necessary for both exercising one's right to vote and engaging in politics at the local level. Boender (2002) suggests that women's involvement or organization in the local political system and their presence in local entities are indicators of political empowerment at the community level.

Psychological empowerment

To indicate the psychological empowerment of women, Kabeer (2012) suggests looking at indicators such as self-esteem, self-efficacy, and psychological well-being. Yan (2013) adds that at the community level, psychological empowerment can lead to collective awareness of injustice and the ability to mobilize. Women's sense of inclusion, entitlement, and systemic acceptance of such entitlement and inclusion are also indicators of psychological empowerment.

2.3 Relevance of the theory to the study

The Sarah Longwe theory is relevant to the study looking at the five levels of empowerment which contribute and work hand in hand to improve women's livelihoods.

Welfare

When women receive necessities such as food and medical care their well being is taken after. Women being carers of households, members of the family hugely depend on them therefore in terms of their health women should be well taken care of. The welfare of the family and the society

at large depend on the welfare of the women in that due to socialization roles and the women's triple role, women are care takers. The theory is therefore inapplicable in that when women are able to do their responsibilities it is because their welfare is well taken care of therefore improving their livelihoods. Welfare can also be in terms of giving them poultry projects that can be done continually.

Access

The increased access to sustainable resources provides women with the ability to be self-sufficient. Access means that women are given sustainable resources and are not expected to give back hence due to the lack of reciprocity expected from the program that provided the resources. Resources are given as property to the families and are thusly creating a livelihood opportunity for women who would otherwise be dependent on others within the village. This frees women from survival mode and allow them to focus on the sustainable livelihoods they could establish for their families. Another aspect of access is self-awareness of the problem and the initiative to fix the problem. The gift of resources or programs means that women now have access to a sustainable, independent livelihood, but the case study makes it unclear if this was a solicited request.

Conscientization

Being aware of one's rights empowers a person to fight for their rights. When women are conscientized and are well aware of legal rights that they possess and issues to do with equality they become capable of ensuring the betterment of their livelihoods.

Participation

Participation is driven by female call to action. Women actively mobilize and assist each other in the journey of development either in carrying out projects or heeding to programs that would have been availed to them. The theory is relevant as it suggests that there should be a group for women to be labelled as empowered there should be mob action. There is movement to create better livelihoods for each other because all women are struggling to take care of their children and grandchildren.

Control

Women being carers of the household means that they are directly responsible for resources. This gives females the control over their own livestock and economic benefits from it. Therefore, if women are in control of their own narrative there is room given for them to be empowered. They are able to drive the empowerment to the community at large thereby promoting success of others while maintaining their own level of success.

2.4 Programs being provided to women

2.4.1 Global

Women Development Funds, according to Tshuma and Selome (2014), can be national, regional, or multinational grant makers that assist organizations promoting women's empowerment. They support the leadership of grassroots organizations that deal with the issue of women in their particular setting by investing in women and in solutions developed by women. According to Oak Foundation (2011), women who saw that not much generous mainstream money was being directed toward women in the 1970s founded the Women Funds. There are many different women development funds that are operating globally such as the World Bank's Women's Entrepreneurship Finance Initiative, the United Nations Development Programme's Women's Economic Empowerment Programme and the Global Fund for Women. According to Buckley (2014), the Global Fund for Women, established in 1988, provides financial support to women's groups that advocate for the advancement of women's and girls' human rights, including promoting women's economic participation. The aim of these programs is to provide training and financing to women entrepreneurs to succeed in entrepreneurship. One example of a Women's Development Fund is the Kudumbashree project in Kerala India that provides loans and business training to women to help them start and expand their businesses.

The Women's Entrepreneurship Finance Initiative (We-Fi) was launched in 2017 by the World Bank as a global partnership. We-Fi is a partnership between 14 countries, including Australia, Denmark, Germany, Japan, Korea and the European Union. The target of We-Fi is to mobilize over \$2 billion of financing to women entrepreneurs from its member countries. The initiative has the aim to support more than 300,000 small and medium enterprises (SMEs) which are female led with access to finance and markets as well as with capacity building services. With 19 donor countries and other partners the initiative also focuses on enabling legal and regulatory

environments and supporting initiatives to address societal norms and behaviors that inhibit women's entrepreneurship. In Nigeria We-Fi helped support a program that provided training of over 12000 women entrepreneurs by helping them to grow their businesses and access new markets.

Globally, there is also the United Nations Development Program (UNDP) Women's Economic Empowerment Program was launched in 2018 to advance women empowerment in over 100 countries. The program's objective is to enhance women's accessibility to entrepreneurship possibilities, boost their control and access to economic assets and resources, and strengthen their participation and decision-making skills across all levels. The program in collaboration with governments and organizations works to help women overcome barriers that limit access to financial resources, lack of access to education and training and economic participation. In Ivory Coast, a cocoa farmer Fanta Lacroix received training on quality and market requirements which has helped her increase productivity and income and also capacitated her to be able to train other women in her community on sustainable farming practices.

The practice of giving low-income people credit and microloans so they can participate in profitable economic activities that will increase their income is known as microfinance. (2011) Awojobi and Bein. In general, the major goal of it is to enable poor individuals to receive financial services that they are unable to do so through banks because they lack collateral. Additionally, it is distributed to the economically active poor in order to create jobs and sustainable ways of raising living conditions. Empowerment has resulted in Bangladesh as a result of Muhammed Yunus' founding of the Grammen Bank, which aimed to better the lives of the underprivileged, particularly women. According to Loro (2014), the Grameen paved at for women empowerment and it increased their self worth and sell esteem in Bangladesh.

2.4.2 Regional

In Southern Africa most governments utilize funds from United Nations Development Fund for women and African Women Development Fund. Additionally, UNIFEM was largely regarded as the organization that provided funds to advance the national, regional, and international agendas for gender equality and women's empowerment (Buckley, 2014). African Union member states established the African Women Development Fund in 2001 to provide funding for local, national,

subregional, and regional organizations promoting women's empowerment. The aim was to help African women to be in control of their activities.

United Nations Development Fund for women (UNIFEM) was merged with other UN entities in 2010 to form UN women which provide developmental funds to promote women's empowerment. UN women focuses on supporting projects that help women in gaining access to productive resources which include credit and markets. The initiative also supports projects financially that help women to acquire skills and knowledge that is necessary to push for economic growth. The Fund has had successful stories of beneficiaries in the Southern Africa region. In Zambia UNIFEM successfully implemented a program that trained women in business management and the establishment of cooperative farms. As a result, many women in Zambia were capacitated to generate income and improve their livelihoods.

Regionally, the African Women's Development Fund (AWDF) is a grant making foundation that supports and empowers African women. It provides grants to women that seek to advance women empowerment and women's rights such as economic empowerment, participation and education. The program supports and funds initiatives that aim to empower women as such the Women's Leadership Centre in Zimbabwe received funding from AWDF to support a leadership school for young women. By supporting women led businesses, providing training and mentoring, organizations such as the Women's Business Network in South Africa and the Zimbabwe's Women's Resource Centre and Network both of which provide training and support to women led businesses received funds from AWDF.

2.4.3 Zimbabwe

The Women's Support Development Fund was founded in Zimbabwe in 2005 to address the issue of women's lack of collateral and the high interest rates that banks were charging at the time. In 2010, a \$1 million initial payment was made. Through the People's Own Savings Bank (POSB), MoWACSMED administers the Fund. Over 9585 employment opportunity instances have resulted from the USD \$3,459,156.00 that has been distributed to 1917 women's organisations thus far. However, the funds require a group of women with a proposal and already viable business to be given the funds which sidelines others who might be in need of funds individually or without

an already viable business. It is therefore of importance that assessments be done to proposals even to those who do not have businesses in motion.

MoWACSMED in Zimbabwe first proposed the concept of a women's bank in 1982 to grant credit facilities to marginalized women. In 2018, the Zimbabwe Women's Bank was established to address the financial needs of women and youth, who make up the majority of the population. The FAO's Zimbabwe Country Gender Assessment Report 2017 indicates that 86% of women in Zimbabwe rely on land for their livelihood and food production for their families. The bank's objective is to economically and socially empower women by providing access to affordable and innovative financial products that cater to their specific needs.

The MoWACSMED first proposed the concept of a women's bank in Zimbabwe in 1982 as a way for disadvantaged women to gain access to credit facilities. In 2018, the Zimbabwe Women's Bank opened for business. Even though they make up the majority of the population in Zimbabwe, women and young people have a significant demand for financial services. According to the FAO's 2017 Zimbabwe Country Gender Assessment Report, 86% of women in Zimbabwe depend on agriculture to support their families and earn a living. By giving all women access to inexpensive and cutting-edge financial solutions with a focus on women, the Bank is required to advance their economic and social status.

However, because of some cultural norms women do not acquire loans from the established banks. Women who approach banks for loans are often turned down because of lack of collateral as the banks require high collateral requirements. It can be recommended that in order for women to capitalize on this program in the economic sector the banks be open to accept jewelry as collateral and available equipment for them to access loans. Also, the loan should be deducted from the business account that would be established as a result of the loan granted.

2.5 Impact of the programs in improving livelihoods

2.5.1 Global

A rise in women's asset ownership and improvement in the economic status of female beneficiaries have been observed globally as a result of these programs, indicating their impact. This has enabled

women to have more control and access to household financial resources. Despite difficulties in running their business, these women are still able to acquire some possessions, including homes, kitchenware, and farm equipment like mouldboard ploughs. Also, women who need machinery in carrying out their business are able to purchase more efficient and durable machines.

Another impact that has been brought forward by empowerment programs is through reducing vulnerability among women. According to Diem and Van Hoang (2018), in order to improve the static components of wellbeing, such as consumption, income, or poverty status, traditional measurements must be modified. In this context when poverty is alleviated there is a reduction in vulnerability in women given, they are enabled to diversify their livelihoods. According to Hussein and Nelson (2015), livelihood diversification entails both on- and off-farm activities that are carried out to create revenue in addition to that from the primary agricultural operations of the household.

Globally, microfinance and the Women Development Fund have aided in the advancement of women by increasing the income of their beneficiaries, allowing them to expand their means of subsistence and raise their standard of living. Women have the opportunity to invest in a variety of enterprises that help them generate revenue for their daily needs. When incomes are increased there is room to choose preference in terms of dressing, diet and other necessities of life. Women become more independent and self-sufficient improving their livelihoods to be better.

2.5.2 Regional

Regionally, the women development fund has been greatly improving the standards of life of many women. Increase in assets being a major change that has been brought about. In Tanzania it was reviewed that a total registered women groups were financed during 2017/2018 financial year. Rewritten: Women are increasingly able to accumulate assets by establishing businesses in their own names. Instead of relying solely on agriculture for their livelihood, many women now engage in diverse entrepreneurial activities, such as selling goods, garment-making, and poultry farming. This broadens their economic base and provides more sources of income, allowing them to protect, diversify, and increase their resources. By diversifying their livelihoods, women are better able to adapt to the effects of climate change, as they are involved in various activities that are less susceptible to its impact, thereby reducing their vulnerability.

Regionally, the ability of women to have bank account, save and borrow in their own individual names has the effect of extending their choices on how to operate businesses, earn income especially where wage employment is hard to get.

2.5.3 Zimbabwe

In Zimbabwe, women heavily depend on agricultural produce at the households. This is supposed to sustain the family without having other tangible assets. The coming in of programs has helped women to have assets acquired without their husbands. There has been a significant surge in numbers of women who have managed to increase their assets. According to Vercillo (2016), the livelihood assets, the means of production that communities can use to provide the resources they need to survive, are essential to the sustainability of livelihoods. When assets are increased there is greater chances of improval of livelihoods by taking advantage of those available assets.

Limited access to credit facilities is a challenge that hinders women's livelihoods and slows down their economic empowerment. While microcredit has been presented as a potential solution study by Banerjee, Karlan and Zinman (2015) and Banerjee (2013) suggest that it may not be the perfect solution for all women. It is crucial to consider other factors such as education and skills training to ensure that women are fully empowered and be able to take advantage of credit facilities when they become available.

2.6 Strategies that can be utilized to improve women empowerment

2.6.1 Global

To empower women, it is crucial to enhance their foresight abilities, such as improving their awareness of saving. Awareness can be raised by targeted training and support that includes all aspects of being empowered. Needs of women such as participation, welfare and control have to be met and this can be done through trainings and support. Support can be offered to those who are victims of gender-based violence or those in dire poverty. This is essential since they play a crucial role in the family and need to be able to assist their offspring in the future and better the welfare of their families (Journal of Business, Economics, and Law, 2019).

Prioritizing rural women's organizations as a means of enhancing livelihoods can be anticipated to be a driving force behind the acceleration and economic recovery for women who run small and medium-sized companies, particularly in rural and coastal areas. Priority is given to rural women's groups because of their untapped potential (Munajir, 2005). The expectation is that adequate money circulation will boost economic activity across the entire nation and help women to enter the market through exchange activities.

In order to improve women's quality of life through successful economic endeavors, it is also necessary to give chances for women who have potential, both individually and in groups. It is anticipated that there would be sufficient funding for women's groups and access to financial facilities, which leaves open the possibility of utilizing technology to boost the output of women's business organizations in terms of both quantity and quality (Journal of Business, Economics, and Law 2019).

2.6.2 Regional

Provision of finance to women entrepreneur is a strategy that can improve women empowerment. Enabling women entrepreneurs to access finance is a crucial component in empowering women. Development fund programs can focus on extending credit and other financial services to women entrepreneurs, helping them scale up their businesses and enhance their financial stability.

Providing training and support programs specifically address the needs of women who are under development fund programs and those who are not can be an effective strategy for improving their empowerment. The programs that can be included in the trainings can be financial management skills, entrepreneurship training, and mentorship opportunities which effectively equip women to be empowered. Women are in control of the resources that the family possess and they drive by the call to action to participate in the trainings to increase their consciousness.

Encouraging women's participation in decision-making can be utilized as a strategy to improve women empowerment. Encouraging women who benefited from microfinance and development funds to participate in decision making processes not only impact beneficiaries but also other women who can be reached. Being able to participate in decision making allows for women to be drivers of change in processes that affect their lives in their lives and communities. Providing

opportunities for women to engage in dialogue with decision-makers, and ensuring that their voices are heard is an effective strategy for improving their empowerment.

2.6.3 Zimbabwe

Access to finance is crucial for advancing women's empowerment. One of the main challenges faced by women entrepreneurs is the lack of access to finance, which can limit their ability to start and grow a business. Development fund programs can prioritize providing credit and other financial services to women entrepreneurs, allowing them to access the resources they need to expand their businesses and improve their economic security. Overall, development fund programs that prioritize providing credit and other financial services to women entrepreneurs, alongside financial education and training programs, can be instrumental in advancing women's empowerment by enabling them to build businesses and improve their economic security.

In addition to providing credit and other financial services, development fund programs can prioritize financial education and training programs. These programs can provide women entrepreneurs with the knowledge and skills they need to manage their finances effectively and make informed decisions about their businesses. By empowering women with financial literacy skills, they can make sound financial decisions, improve their access to finance and grow their businesses.

In Zimbabwe it is crucial for the prioritization of women groups. Women groups are essential as they help rope in more women to participate and increase momentum in women empowerment. The Women's Trust is one of the groups that can be collaborated with as it focuses on promoting women's economic empowerment while at the same time reducing gender-based violence. The organization provides training and support to women who are either entrepreneurs or survivors of gender-based violence.

2.7 Summary

The chapter has presented the literature review relevant to the study. Literature relating to the objectives of the research has been critically reviewed to identify the existing gap in knowledge which this study sought to address. In addition, the key theoretical terms in the study have been

conceptualised. The following chapter outlines the methodology employed to accomplish the research goals of this study.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 Introduction

In this chapter, the focus will be on the research methodology employed in the study. The chapter will discuss the methods, techniques, and tools that were used to address the research objectives and questions. Specifically, the chapter will cover the research approach, design, target population, sample and sampling techniques, and data collection process, as well as the reliability and validity of the data. The methods chosen will be justified and explained in detail.

3.1 Methodology

According to Patel and Patel (2019), methodology refers to a structured and theoretical examination of the techniques utilized in a particular area of study. It involves a theoretical inquiry into the set of procedures and regulations that are associated with a specific field of understanding. It includes three approaches named qualitative, quantitative and mixed methods. This study is going to utilize the qualitative approach.

3.2 Research approach

A collection of non-statistical data collection methods and approaches are referred to as qualitative research (McNabb, 2002). Instead than using a single source of information, the data are acquired from a variety of sources, including interviews and observations (Creswell 2007). This process is conducted in the setting where participants reside. The researcher utilized this approach because of its advantages that is it subjective it gives the reality of human life and it focuses more on quality of the research result. The researcher opted to use the qualitative approach as the approach gives room to exploration of the participant's views and definitions of events with deep first -hand information.

3.3 Research design

According to Kôthari (2014), the decision-making process for selecting a research design is based on the nature of the research questions and the sort of data that will be gathered. The researcher

employed, the exploratory case study research design which is suitable for qualitative research. The design enabled the researcher to gain an in-depth understanding of the views of women regarding the efficacy of women empowerment programs. Yin (2014) adds that the exploratory case study research design is more suitable when the researcher seeks to gain new insights. In this study the researcher anticipated to gain new information in line with study.

3.4 Population under the study

According to Lindlof and Taylor (2015), population is a group of people with particular characteristics to be used to establish certain information. In regards to this study, the target population were women under the empowerment programs and key informants from MoWACSMED in Kwekwe District, Zimbabwe.

3.5 Sample size

Sample size is a chosen number out of the total population that was going utilized for the research. According to Osuala (2007), sample size is taking any portion of a population or universe as representative of that population or universe. For the purpose of the study, thirteen participants were interviewed. Three key informants were interviewed (Community development officer and community development coordinators from MoWACSMED) and ten women (women under empowerment programs).

3.6 Sampling methods

Sampling methods include probability and non-probability techniques. In this research non probability sampling techniques were employed namely purposive and convenience sampling techniques respectively. Foley (2018) explains that purposive sampling is a non-probability sampling technique where researchers choose the members of the population to be included in the study based on their own judgment and criteria. Purposive sampling was used to pick the important informants. The use of the purposive sampling strategy allowed the researcher to choose people who had rich information about the topic. Women in empowerment programs were selected using the convenience sampling technique. The convenience sampling method involves using respondents who are easy to reach. In this case the researcher selected those who were available for interviews.

3.7 Data collection methods

Data collection are ways of collecting data in research. Guided by the qualitative research approach data collection was done in form of face-to-face interviews and focus group discussions.

3.8 Face to face interviews

Face to face interviews were done for the participants. This type of interview allows for optimal communication therefore the researcher noted both verbal and non-verbal communication and further probed for opinions. Additionally, it offers the chance to decipher facial expressions and body language (Marshall, 2016). The researcher conducted the interviews at the participant's homesteads so that they were not inconvenienced and for key informants interviews took place at the office of Ministry of Women Affairs (five women under empowerment programs were interviewed at their homes). Interviews took 20-30 minutes. The information was scribed done in a notebook.

3.9 Focus group discussion

A focus group discussion is a type of interview which is done in a group setting with people with similar interests in this case women under empowerment programs. In this research the focus group consisted of five women who are under different women empowerment programs. The focus group discussion took place at the community hall. The information was noted down by the researcher. The group discussion took 30-45 minutes. The interviews were done in Shona where those conducted in Shona were later translated to English.

3.9.1 Research instruments

According to Arisunta (2010), an instrument is any tool used to gather data. The research instruments that were employed were interview guides. Two different guides were provided one for key informants with its own questions and the other for women under empowerment programs. The guides had unstructured questions for key informants and open-ended questions for women under women empowerment programs. A focus group discussion guide was also used. Structured questions were used for the focus group discussion to allow for interaction. The guides had different questions to cater for a variety of answers.

3.9.2 Data collection procedure

The researcher obtained permission to conduct the study from the pertinent authorities, including the university, Ministry of Women Affairs Community Small and Medium Enterprises Development, and the participants themselves. The university issued a letter to this effect.

3.9.3 Data analysis and presentation

Analysis of qualitative data was done using thematic narrative analysis. Qualitative thematic analysis, according to Braun and Larke (2019), is a research technique for subjectively interpreting the content of text data using systematic grouping procedures of coding and detecting data patterns or themes. The data in this study were analyzed and presented using theme analysis.

- **Familiarization**

The first step was to know the data that was collected. Initially, the researcher familiarized with data by going through and re-reading the interview transcripts so as to have comprehensive understandings of the content of the data.

- **Coding**

Coding was done to identify a feature of data that appeared more frequent. Sections of data were highlighted coming up with shorthand labels as a way of describing the content. Coding helped to reveal main points and meanings that recur throughout the data.

- **Generating themes**

The classification of themes was guided by the literature, research questions and objectives. Themes were derived from the data collected as well as from the literature review. The major task of the researcher was categorizing of responses and ideas into major themes and sub-themes. After data coding, the researcher rechecked the consistency of the coding and thereafter drew some conclusions from the coded data.

- **Reviewing themes**

The themes were analyzed for connections, similarities or differences in comparison with the data. This was done to see if the themes really represent the data and if there are some changes to be made before presenting the data.

- **Defining and naming themes**

Defining and naming themes involved formulating what they meant and how they helped in understanding the data. The step was done to allow easy understanding the data.

- **Writing up**

To conduct a thematic analysis, it was necessary to begin with an introduction that established the research questions, aims, and methodology. The conclusion then outlined the key findings and demonstrated how the analysis addressed the research questions.

3.10 Ethical considerations

According to McMillan (2012), a credible research does not only involve use of appropriate effective research methods but also observing research ethics especially when studying human behavior or interviewing people over particular social realities. Hence, in conducting the study, research ethics were observed.

- **Confidentiality**

Confidentiality and anonymity were applied in carrying out the research. Fleming (2018) defines participant confidentiality as the state where the researcher is aware of the participant's identity, but the data collected is made anonymous, and the participant's identity is kept confidential. Confidentiality involves keeping private information undisclosed. The researcher ensured that the participant's identities were not included in her notes. The participants did not use their personal identification information such as real names. Hence, pseudo names were used.

- **No harm**

The study did not cause any harm to the participants, including physical, emotional, or psychological harm. The researcher was mindful of the participants' well-being and respected their dignity. Throughout the study, the researcher made efforts to apply professionalism and integrity that all findings were reported accurately without any fabrications or misrepresentation of findings that would pose harm to the participants.

- **Voluntary participation**

The ethic of voluntary participation was employed. Respondents were reminded that they had the right to withdraw from the study at any time and were not forced to answer questions they were not comfortable with.

- **Informed consent**

Fleming (2018) states that the participants would be provided with comprehensive information regarding what would be expected of them, how the data collected during the research would be utilized, and what consequences, if any, may arise from their participation. The researcher sought consent from the participants that is the researcher debriefed the respondents before conducting the study explaining the purpose of the study as well as highlighting the significance of the study. The participants had to be fully aware of what the research was about before taking part. The participants signed consent forms as to show that they willingly took part in the research.

3.11 Reliability and validity

In Kothari's (2014) perspective, reliability pertains to the level of consistency in the results produced by a research when conducted multiple times. On the other hand, McMillan (2012) defines validity as the degree to which a research instrument measures what it is intended to measure. In doing so, the research instrument (interview guide) was examined by the supervisor and other research experts to ensure validity where they assessed the structure, wording and length of the instruments. In addition, the instruments were constructed according to the research questions to ensure validity.

Credibility was attained by employing suitable and well-recognized research methods and procedures for qualitative data. Thus, to ensure internal validity, the researcher made use of existing literature to construct the questions for the interviews and focus group discussions. In addition, methodological triangulation through use of different research methods and data collection tools was also meant to ensure confirmability, dependability and credibility of findings. To ensure transferability of findings, the researcher provided adequate contextual and detailed information regarding the whole research process

3.12 Summary

The section has introduced and supported the selection of different research methods, procedures, techniques, and tools used in the investigation. It has also talked about the research design and approach utilized in the study, which is the case study. Additionally, it has discussed the target population, size of the sample, and the method of sampling and data gathering. Furthermore, it has provided a thorough plan for the presentation of data. The next chapter focus on presenting, analyzing, and interpreting the research findings.

CHAPTER 4

DATA ANALYSIS, PRESENTATION AND DISCUSSION OF FINDINGS

4.0 Introduction

The main aim of the study was to determine the effectiveness of government programs in the promoting of women's livelihoods using a case study of Kwekwe district. The specific research objectives were to assess the impact of programs in furthering women empowerment, to identify the programs offered to women to empower them and to find out the challenges being encountered in ensuring women empowerment through government programs. These three objectives of the study represented the main themes of this study. The data was collected from thirteen participants, ten being women under empowerment programs and three key informants from MoWACSMED. Research ethics were utilized for privacy and doing no harm to the participants.

4.1 Demographic information of respondents

The demographic information of the participants is presented. The below profile is important as it helps in the contextualising of the concepts under study.

4.1.1 Demographic of Total Respondents

Table 4.0.1 Total Respondents

Respondent	Intended	Actual	Total
Women	10	10	10
Key informants	3	3	3
Total	13	13	13

N=13

The table presented above shows that the total number of respondents was thirteen. The thirteen respondents were all females because the study was focused on how women are empowered to improve their livelihoods through government programs. Key informants were all from MoWACSMED. The targeted number of respondents was successfully achieved.

4.1.2 Marital status of women respondents

Table 4.2 Marital status of women

MARITAL STATUS	TOTAL
Single mothers	4
Married	6
Total	10

The above table shows the marital status of participants who took part in the research. Out of the ten women, four were single mothers either widowed or divorced and six were married women. The highest number of women who participated were married, who were six.

4.1.3 Age range of women respondents

Table 4.3 Age range of women

Age range (years)	Total
20-30	2
31-40	3

41-50	5
Total	10

The table above presents the age range of the women who participated. The age ranged from twenty-five to forty-eight. Two women were aged between twenty-five and twenty-seven Three women were aged between thirty-one and forty, the other five were aged between forty-one and fifty.

4.2 Qualitative Data Presentation

The main goal of the study was to explore the efficacy of government programs in improving the livelihoods of women in ward 13 f Kwekwe District. Information was acquired through interviews with key informants from MoWACSMED and women under government provided programs. Two interview guides were used one for women under programs and another for key informants. The researcher used thematic analysis to code the data into themes which will be discussed as the chapter progresses.

4.3 Programs offered to women by the government of Zimbabwe

The section explores the programs that are availed to women in Kwekwe District to improve their livelihoods. The researcher asked about the available programs that they are undertaking. The participants were also asked about how they accessed information about the programs.

4.3.1 Women Development Fund

The four women interviewed under Women Development Fund pointed out that the fund targets women who run enterprises or who are grouped together into cooperatives. A minimum of three people per group are needed to apply given they already have a viable business. Eligibility requirements for the loan are an existing project a savings account with POSB, submit a business proposal and birth and identity cards. A thorough evaluation of the business proposal is done by the Ministry. The study found out that the Women Development Fund is the most utilized program by women. The participants were asked what influenced them to be part of the program.

All the respondents who are under WDF (four) mentioned that they got to know of the program through the Community Development Coordinators. Community development coordinators disseminate information at meetings that are held in wards and through WhatsApp platforms. One beneficiary said:

"Kazhinji zvirongwa zvemuard tinonzwa nemaCDC edu panoitwa misangano paya. Mazuvano kwave nemawhatsapp group ndipo pamwe patinonzwa nezvazvo. Tinozoendawo kumaoffice kuti tinzwe zvakawanda."

("The CDCs give us information during meetings in the wards. Nowadays we have WhatsApp groups where Enterprises most of the information from, we then approach the district offices to confirm and be well informed.")

According to the women, the Women development fund beneficiaries have also contributed to the dissemination of information at the same time encouraging to partake to realize empowerment for themselves.

"Madzimai akatanga kuwana pundutso kubva kuchirongwa ndivo vamwe vanotipa kurudziro yekuapplier." ("Beneficiaries of the program are responsible for encouraging and advising us to apply for women development fund loans.")

The researcher also asked the women what influenced them to be part of the program. Three of the women said they were influenced by the financial stability that they witnessed from other beneficiaries, others were influenced by poverty and the need to expand their small businesses to bigger enterprises. One woman under WDF was quoted saying,

"Haa inini chakaita kuti ndiende nevamwe kunoapplier loan yeWDF kwaive kuona vegroup reShanda Mudzimai vachizvishandira vachiwana mari dzavo."

("I was motivated by the financial freedom displayed by members of the Shanda Mudzimai group from their successful businesses financed by the loan.")

4.3.2 Community Development fund

The four women under community development fund revealed that the fund is offered to a group of a minimum of five people. The application is done as a group when loans are availed by the

government. Requirements such as having an income generating project and activities that are small and have a potential to grow. The project should be community based able to benefit at least five households. The loans are given to a group inclusive of men and women. One woman was quoted saying:

"Munharaunda matinogara tinoita mikando yekutengerana huku dzekupfuya, chironywa ichi tinenge takasangana varume nevakadzi."

("In the community we have social savings, the money from this initiative is used for chicken poultry.")

The four women who are part of the community development fund had been part of a group before acquiring a loan from the program. In addition to the money the group also receives training on poultry keeping and information on who and where they can get information concerning the project they are doing. They also get monitoring visits from MoWACSMED to monitor their progress and trainings on bookkeeping. One of the women pointed out that receiving the loan also entails continuous training:

"Kuwana loan kwakanakira kuti vekuMinistry vanotipawo zvakare training kuti tinozvifambisa sei kuchengetedza mari uye kuti business risawira pasi. Itori package yeprogram yakakwana inotibatsira chaizvo."

("Being successful recipients for the loan qualifies us to also receive training on how to keep our businesses afloat.")

4.3.3 Zimbabwe Women's Microfinance Bank

Two women out of ten revealed that they acquired a loan from the Zimbabwe women's microfinance bank as individuals. The bank offers loans to women who want to start or want to expand their projects. The loan amounts range from 10 000 to 500 000 ZWL. This is done through an official channel whereby they reach out to the ministry for information such as requirements like a bank account with POSB. The ministry then refers them to people from the bank to start the process of loan application. A CDC was quoted saying:

"Programs are not imposed to women but there is active participation on choosing and identifying on programs that they can benefit from, so they venture in programs well informed."

4.4 The impact of programs in furthering women empowerment

The study sought to determine the impact brought about by undertaking the programs. The study established the various results as experienced by the different participants. The impact is economic, social, psychological and in nature.

4.4.1 Financial stability

Four women under the women development fund program agreed that the fund has positively impacted their lives. The WDF is credited for changing the socio -economic status of women by empowering them to be self -sufficient. It has managed to change the livelihoods of women for the better. One of the women said:

"With the funds that I get from project initiatives we can pay fees and buy kitchen ware for our households without depending on the husbands. Being financially free fulfills some of the long-lost desires that we had."

One of the key informants corroborated this by saying:

"There has been a surge of numbers of women who are economically stable. The monitoring and evaluations done have proven that women have become financially stable. The dependence on spouse's income has decreased as most women are now able to buy commodities and even expand their businesses for sustainability."

The results revealed that women have become more involved in developmental issues and community decision making. The funding has increased women's confidence in their capabilities. Even though the WDF is not adequate and is not provided for all it is a good strategy for female entrepreneurs since it is managing to better their livelihoods.

4.4.2 Increased income

Another positive impact brought by WDF and CDF towards women empowerment as pointed out by all the women is increased income. Through the respondents, the researcher found out that

women are enabled to raise income for their livelihoods. Five women who participated revealed that their income from poultry projects, three from tuckshops and two were involved in garment making. These projects enable women to lead an independent life and make a significant contribution to the household income.

Regardless of the challenges that they face, the women have remained triumphant in raising income for their households. The beneficiaries reported that they can buy food and pay hospital bills. One woman was quoted saying:

"Matambudziko akawanda ataisangana nawo semadzimai kwaive kushaya mari dzedu pachedu pasina varume vedu. Tave kukwanisawo kuendesha vana kuchikoro, kuenda kuchipatara nekutenga chikafu mudzimba."

("Most of the problems that we faced are now being met with income generated from the projects.")

According to key informants, the WDF and CDF beneficiaries have achieved greater financial independence, which has led to empowerment. Women's welfare has been enhanced by increasing their access to income through these programs.

4.4.3 Increased and ownership of assets

One of the contributions brought about the programs is increased assets to women undertaking the programs. Eight women were able to establish their own businesses and acquire assets in their names. Two women engaged in garment making reported purchasing stock and sewing machines. Additionally, the DDO noted that some women in the district established registered petty shops. It is important to note that through the mentioned programs WDF, CDF and ZWMB women are enabled to access bank savings account. one of the beneficiaries was quoted saying:

"Takukwanisa kuvhurawo mabusiness uye kuitawo masavings."

("We are now able to invest and also open savings accounts to help save some money for future needs.")

The respondents revealed that they have managed to purchase residential stands in Kwekwe, with some having built fowl runs for their poultry projects.

4.4.4 Access to Education

All the women indicated that the programs have increased access to education as individuals and family members. The educational empowerment of women has been positively impacted by the government programs, as they have provided opportunities for women to attain education. Five women under the age of forty-five managed to do courses such as dressmaking, cutlery and baking. They have managed to further their education themselves with some who got to sit for their O'Level and passed. Not only have they managed to educate themselves, but they are now capacitated to send their girl children as far as tertiary education. It is therefore prudent to say that the government of Zimbabwe has effectively provided programs that aid in the level of empowerment by enlarging the scope of women's access to education.

4.4.5 Reduction of vulnerability

The researcher discovered that women's vulnerability was reduced through the aforementioned programs by providing them access to loans, leading to their empowerment in ward 13 of Kwekwe District. Reduction in vulnerability entails that women have been enabled to diversify their livelihoods. Livelihood diversification encompasses various activities, including agricultural and non-agricultural ones, aimed at generating household income. There is less reliance on agriculture as source of livelihoods as most of the women used to work in the nearby farms and received pieces of land as payment. The women who are part of the government programs have established a diverse range of businesses, such as sewing, poultry, and buying and selling, which have significantly contributed to their economic wellbeing. By diversifying women are coping with the effects of climate change as they are rarely depending on agricultural produce thereby reducing their vulnerability. Single mothers strongly agreed that there has been a reduction in vulnerability as they are economically and socially able to stand on their own. The women had to say:

"Single mothers are stigmatized in the society especially widows therefore being able to provide for our children has proved our capabilities. It is not easy being the only breadwinner but after being under the initiatives has helped us to be sufficient."

Not only has vulnerabilities been reduced economically but also socially to women who are victims of domestic violence. Three married women reported that as a result of bringing in some money they have earned respect from their husbands.

4.4.6 Social capital

All the women pointed out that creation of social capital is an impact brought forward by the programs. The ZWMB, Wdf and Cdf have a prerequisite of giving loans to groups as a result there is creation of social capital from these groups. From these groups' beneficiaries have a mutual platform with mutual understanding where they can discuss ideas, share knowledge and teach each other skills business related and life issues. Social capital is essential as it gives room for interaction and networking. One of women said:

"The group has become my family, whenever I face a challenge in my sewing business, I approach the group members for assistance, and this has helped me a lot in keeping my business afloat. "

Being a part of something gives the women the will and power to do more in their businesses and social life. Not only do the women share ideas on business but also in their lives. Therefore, companionship has being brought by these programs.

4.4.7 Psychological empowerment

Beneficiaries of the government programs revealed that by being under the programs they now have increased self-esteem. All the women said that they now realize their self -worth and their capabilities. Self -worth and self-esteem has been increased by how they managed to build their businesses trusting their capabilities and competencies. This realization came after being successful in handling a project as a group and attaining training and skills that later proved that they could do businesses as individuals. The some revealed that fears were conquered during the process of building self -confidence as they feared that they would incur losses and undermining themselves saying the entrepreneurial world was designed for their male counterparts. One of the beneficiaries said:

"Ndaitya kuenda nevamwe kunditora loan, kufunga kwangu ndaingoti ndezvevanhurume asi nekufamba kwenguva ndakazorega kuvhunduka. Kusangana nevekuOffice kwakandibatsira zvikuru uye mabank managers."

("I feared to apply for the loan thinking it is meant for men only but with time I became less fearful this is because we met up with district officers and bank managers who explained everything.")

Psychological empowerment is important in improving livelihoods as it allows women to challenge themselves, believe in their capabilities that pushes them to do more and be open to new ventures. Participation in community and family setting was also revealed as a contribution brought by being empowered.

4.5 Strategies that can be utilised to improve women empowerment training

The study had the objective of finding out the strategies that can be utilized by the government to improve women empowerment. The respondents gave their opinions on the possible strategies that are beneficial to women. These included collaboration with NGOs, introduce exchange programs and skills training that promote self financing of income generating projects.

4.5.1 Collaborating with Non-Governmental Organizations

Respondents pointed out that there is greater need for the government of Zimbabwe to collaborate with NGOs. The participants pointed out that working with private voluntary organizations is going to provide more availability of more resources to enhance women empowerment. Organizations such as Katswe Sistahood and Plan international have the history of furthering women empowerment hence collaboration with these organizations will be of great impact. The loans offered to groups of women are not meeting all the needs of their desired projects hence financial resources from NGOs may help combat the shortages experienced by the government. One of the beneficiaries was quoted saying:

"Hongu malooan ariko ask dambudziko ratinosangana naro nderekuti mari yacho ishoma haikwanise kusimudza project uye inenge iri yemaRTGS saka kazhinji inoperera pakuchinja marates nekuti yedu iyi hapana chamunoita nayo chakakura."

("Yes, we are grateful the loans are available, but you can't do much with it in terms of carrying out a project because of inflation.")

In 2022 the fund provided loans ranging from 100 000 to 500 000 ZWL. Furthermore, the loans offered to women only covers a small scope of four groups granted the loans a year therefore by collaborating many women will be beneficiaries the loans. The participants also pointed out that NGOs can also equip women with continuous training and equipment.

4.5.2 Introduction of exchange programs

Women beneficiaries pointed out that the government programs are dispersed country wide for women hence it is imperative for the MoWACSMED to promote exchange programs. Income generating projects differ from one place to another so to pave way for variety in the District the Ministry may approach the Provincial offices to have seminars where project ideas will be exchanged. A CDC was quoted saying:

"It is important for women beneficiaries to meet with other beneficiaries at an organised event where the agenda is to exchange information on how they are handling projects and also what other possible projects may be undertaken."

Women pointed out that exposure is important as it challenges them to do more and improve the quality of their produce.

4.5.3 Skills training to promote self -financing of income generating projects

The participants pointed out that skills training is important to women to improve women empowerment. They are of the view that self -financing of income generating projects is more sustainable as compared to external funding. This is mainly because there are no interests involved and they are not confided on a universal amount. The women suggested that through the government ministry they can have trainers availed to everyone such as garment making, community gardens. Self- financing is said to be achieved when small profits are managed and used as capital for the expansion of the projects. One woman was quoted saying:

"Madzimai tinoda kudzidziswa mabasa emaoko akaita sekusona nekurima zvekutengesa. Pane magroups akadzidziswa kusona mamask munguva yecovid vakakwanisa kuunganidza mari dzekutanga mabusiness."

("We need to be trained skills such as sewing and gardening, we have already witnessed groups that were taught how to make masks during covid-19, and they managed to raise money for bigger projects.")

Alluding to previous experiences the women pointed out that skills training is essential to everyone even those who are not under any government programs if they get training, they are empowered to do more for themselves as the programs do not cover everyone.

4.5.4 Promoting Exhibition Shows

The researcher found out that there is need for exhibit shows to be held more frequently. According to the women, holding exhibition shows at the district level is essential for promoting grassroots marketing and fostering partnerships between the public and private sectors. Women can be empowered by showcasing their skills and products openly to audiences by paving way to viable markets. The women also agreed that not only do the exhibitions bring about new market but they can also be a way of reaching out to other women who find it difficult to access markets and also for rural women who possess ample talent and skills, but they lack exposure to external markets to showcase their products. One of the women was quoted saying:

"It is important for us to know what other women are doing out there. In some of the rural wards we have seen a lot of opportunities for the women who reside there to making a living. Exhibitions will also give us marketing ground of our products."

4.6 Discussion of findings

The research focused on the efficacy of empowerment programs being provided to women by the government of Zimbabwe to improve their livelihoods using ward13 Kwekwe district as a case study. The study was guided by the objectives which include identification of the programs being provided, the impact brought by the programs and the strategies that can be utilized to further women empowerment. The researcher interviewed four single women and six married women who

ranged from twenty-five to forty-seven years in age. Three key informants from MoWACSMED were interviewed. The researcher got to understand the objectives through the findings given.

The research findings were reached by interviewing ten women who are beneficiaries of empowerment programs and three key informants from the MoWACSMED. The age of the women ranged from twenty-five to forty-eight. Two women were aged between twenty-five and twenty-seven, three were aged between thirty-one and forty and the remaining five were aged between fortyone and fifty. Out of the ten women four were single mothers and the other six were married women. The study targeted women only to achieve the goal of the efficacy of empowerment programs that are women oriented.

Sarah Longwe's women empowerment framework assisted the researcher in understanding women empowerment in improving the livelihoods of women. In Zimbabwe the WDF, CDF and Microfinance from the womens bank have been used. According to Sarah Longwes theory (1995) women should be conscientized and educated so that they can be empowered. Since women are carers of the households it is important for them to be empowered as this will help in improving the livelihoods of their families. This is supported by the International Journal of Business, Economics and Law (2019) which says that women's role is one of the most important parts of the family that must be able to support their children in the future and improve their families' welfare. Due to the patriarchal society women are looked down upon as not able to have achievements. Therefore, the provision of empowerment programs should be consistent.

The study revealed that women in ward 13 of Kwekwe district are provided with WDF, CDF and ZWMB. The programs aim to raise the socio-economic status of women. The programs offer loans that gives women the capital to start and expand their business ventures. The loans disbursed to women were introduced to curb the challenges that women faced in raising capital to start businesses. The exclusion of women in the economic sector paved way for these programs to be utilized. The programs offer trainings to beneficiaries of the loans which helps them to realize profit and also capacitate them with skills and knowledge for business management and investment initiatives. The programs do not consider the level of education of the women hence everyone is liable to be a beneficiary of the program. Despite the traditional notion that entrepreneurship is a male-dominated field, women are increasingly pursuing their ambitions in this area, recognizing

it as a lucrative opportunity that can be pursued by both educated and uneducated individuals to achieve their goals (Patil & Deshpande, 2021).

The researcher found out that women are utilizing effectively the empowerment programs. The outcomes of the programs include increased income from the income generating projects, access to education and increased assets. Access to microfinance funds has helped single mothers to single handedly take care of their families. According to Bhavesh (2014), education and skills training can serve as a foundation for positive societal change and transformation among women. The impact of the programs is witnessed in other countries such as south African as supported by Mogale and Ncongwane (2015) found that WDFs have helped women entrepreneurs gain access to finance, a significant barrier to starting and growing businesses.

A study by Tsaurai (2018) found that WDFs in Zimbabwe helped women to expand their businesses, increase their income and raise their socio-economic status. The programs play a pivotal role in advancing empowerment and female entrepreneurship in Zimbabwe. These funds offer financing, counseling, and other non-financial assistance, thereby accelerating women's economic and social progress. In the household social security has been increased. Wouterse (2016) suggests that women tend to allocate a higher proportion of household income towards nutritious and high-quality foods when they have greater decision-making power. Conversely, they allocate less money towards unhealthy foods, recreation, and alcohol. Governments need to bolster the programs by creating favorable policies, reducing entry hurdles, and expanding their operations to empower women. Given the changing needs of women, the programs must adapt and innovate to stay relevant.

The research managed to establish some of the strategies that the government of Zimbabwe can use to improve the empowerment of women. The respondents gave some recommendations that the government can employ in empowering women. The study suggests that enhancing communication channels through exhibitions and exchange programs in Kwekwe district between women should be key. Cornwell (2016) explains that empowering women involves equipping them with knowledge and skills to overcome various challenges and utilize available resources to diversify their livelihoods. This approach can help to identify potential markets and opportunities for women to sell their products and expand their businesses. Equipping women with knowledge and skills is therefore necessary hence the strategy of training women for them to do self -

financing. The study also found out that the government can also collaborate with private organizations to reach a higher number of women with funds and ensure that they offer loans with high amounts. Increasing loan amounts can have a significant impact on women's empowerment in Zimbabwe. Access to larger loans can enable women to invest in their businesses, improve their standard of living and contribute to the economic growth of Zimbabwe as a whole. According to a report by the International Finance Corporation (IFC), women entrepreneurs in Zimbabwe often face significant constraints in accessing finance, with women owning only 16% of registered businesses in the country. By increasing the loan amounts available to women entrepreneurs, financial institutions can help reduce barriers to entry for women and improve their overall economic status

The study has some limitations. The study only focused on women and excluded the views of men on their views on the empowerment programs. Future studies should include men and other women who are not under any empowerment program. However, the study provides the programs being covered and the experiences of beneficiaries of the programs.

4.7 Summary

The chapter presented the data that the researcher found. The discussion of the findings is also presented in this chapter the data was focused on finding the efficacy of government programs in improving the livelihoods of women. The participants were all part of a program hence they provided first -hand information of their experiences.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the study findings on investigating the efficacy of government empowerment programs in improving the livelihoods of women. The conclusions drawn from the study are presented namely identification of the government provided programs, the impact brought by these programs and strategies that can be employed by the government of Zimbabwe in improving the livelihoods of women.

5.2 Summary of findings

The previous sections covered the study's context, literature review, methodology, data presentation, and analysis and discussion. The study aimed at investigating the efficacy of empowerment programs being provided to women to improve their livelihoods by the government of Zimbabwe in ward 13 of Kwekwe district. The study was guided by three objectives which were: to identify the programs provided by the government, the impact of these programs and the strategies that can be utilized to further women empowerment. The Sarah Longwe empowerment theory was the guiding framework to the study. The study made use of the qualitative research approach. To collect qualitative data, the researcher made use of face to face interviews and a focus group discussion. Ten women under empowerment programs were sampled using the convenience sampling technique whereas key informants were chosen using purposive sampling.

5.2.1 Programs offered to women

On the programs being offered to women, the study identified that the programs mentioned were well known by the women interviewed. The programs mentioned were Women Development Fund, Community development fund and micro financing from the Zimbabwe's Women's Microfinance Bank. These are contributing to the empowerment of women by improving their livelihoods. The research also highlighted that these programs are bringing about the desired results.

5.2.2 Impact of the programs provided

Relating to the adopted framework, the study findings revealed that there has been a great change in the livelihoods of women being brought about the programs. The programs have heightened women empowerment economically, psychologically, socially by increasing their capabilities to be able to cater for their needs, building of confidence and self-esteem. The study arrived at the conclusion that the programs have increased women participation in decision making and increased control of resources. There are several challenges that women face under empowerment programs in Zimbabwe. They include limited access to resources and credit facilities, lack of education and technical skills, patriarchal societal norms, and inadequate support from financial institutions. Additionally, women often have to balance multiple roles in society that takes up their time and may limit their ability to participate in economic activities. These factors can hinder the success of empowerment programs targeted towards women in Zimbabwe.

5.2.3 Strategies that can be utilized to further women empowerment

The study findings highlighted the strategies that can be used to ensure continual empowerment of women. At the core of these strategies are increase of loan funds, exposure to exhibitions with other towns, collaboration of the government with non-governments organizations to cater for all aspects of resource imbursement that are needed in improving the livelihoods of women.

5.3 Conclusions of the study

Deducing from the findings of the research, the study arrived at the following conclusions;

The government of Zimbabwe has been successful in improving the livelihoods of women by providing programs that empower them. Women find it hard to raise capital for business endeavors as they also struggle to raise incomes for the households. Aligning the study with the framework, conscientization, participation and control are part of women empowerment that is essential in improving women's livelihoods. The study also concludes that women are able to be independent and work towards their own empowerment given they are being provide the resources to be in control of the narrative. From the findings, the study concludes that women are eager to be empowered and that they also do so collaboratively. The study also concluded that the society which was patriarchal and emphasized the dependency of women on men is pushing forward the

empowerment of women as they have witnessed the positive that has been brought about by the empowered.

The study highlights that empowerment includes all ages. The concept of empowerment does not consider how one is educated as it aims at providing the access to education. The research, upon analysis of findings arrived at the conclusion that empowerment programs assist in bettering women individually, households and the society at large. Empowerment can also assist in achieving the sustainable development goal (5) of achieving gender equality and empowering all women and girls. The research also concluded that women need exposure as they take advantage of their capabilities to reach maximum empowerment.

5.4 Recommendations

The research had the intention to find the efficacy of government programs in improving the livelihoods of women. This section provides the recommendations which will assist ineffectively in empowering women. The below recommendations are given:

- The researcher found out that there is need for the increase in amount of loans given to women even though it might not be feasible because of the struggling economy. An increase in the amount of loan will pave way for diversification of businesses and in turn the returns will be much higher.
- The researcher suggests that creating and networking markets is crucial to prevent market failure. To avoid such failure, it is recommended that beneficiaries engaged in poultry be connected to supermarkets in the CBD, such as Spar and Pick n Pay (TM). They can also link with various restaurants that operate in town
- It is recommended that the Ministry collaborate with other banks that are easily accessible to women or those banks where they already have existing accounts, to avoid the monopoly of POSB as the only bank for administering funds and to reduce the expenses associated with opening new bank accounts.

- The researcher found that there is a need for early imbursement of loans to allow the women to meet set targets on time.
- The researcher recommends that the MoWACSMED capacitate the beneficiaries with knowledge in book keeping and business management prior to receiving the funds that they would effectively realize profits. Prior to disbursing funds to beneficiaries, it may be necessary to provide orientation to those who have little or no knowledge on how to initiate and manage a successful business.
- There is need to reduce the politicization of funds so as to allow other women to access the funds without favoritism because of political affiliation.

5.6 Summary

The chapter gave the synopsis of research findings, made conclusions and also gave recommendations for furthering women empowerment. It highlighted the programs that the government of Zimbabwe are offering to women, their impact and the strategies that have the potential to move women empowerment forward. The chapter lastly listed some recommendations that can be used to address the subject of this study. The recommendations include the provision of larger amount of loans, the need for early delivery of the funds and provision of linkages to markets for products.

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Appendix 1

CONSENT FORM

I am Cathrine Matimba a student at Bindura University of Science Education studying Social Work. I am carrying out an academic research on the **Efficacy of empowerment programs being provided to women to improve their livelihoods by the government of Zimbabwe**. The research is going to focus on the identification of the programs being provided, the impact of the programs on the livelihoods of women and the strategies that can be utilized to improve the status of women. Your input will be greatly appreciated as it will help with the successful outcome. As a participant you shall not receive any financial benefit or any kind hence participation will be of your own free will.

Participation is voluntary hence the participator has the right to stop participating. The participant will not be exposed to any form of harm or discomfort. The interaction will be treated with confidentiality, the researcher will use pseudo names to protect the names of the participant.

Signature.....

Date.....

Thank You

Objectives

- To identify the programs offered to women to empower them.
- To assess the impact of programs in furthering women empowerment
- To determine the strategies that can be utilized to improve women empowerment through government programs.

Interview guide for women under empowerment programs

Biographical information

- 1.How old are you?
- 2.What is your highest level of qualification?
- 3.How long have you been under the program?

Section A: Programs offered to women

4. How did you come to know of these programs?
5. What influenced you to be part of the program?

6. Which program are you part of?

7. What other programs are available aimed at improving women's livelihoods?

Section B: The impact of government programs in improving the livelihoods of women

8. How has the program improved your life?

9. What are the challenges that you face in being part of such a program? how do you overcome these?

10. Can you say these programs have changed your lives. If so in what way have they improved your lives?

11. Can you comment overall on the programs being provided

12. Can you identify any other issues that you think are important about the programs that are provided to improve women livelihoods?

13. How informed are other women of the available programs that aim at improving their livelihoods?

Section C: Strategies that can be utilized to improve women's livelihoods

14. What strategies do you think will be employed to improve the effectiveness of these programs?

15. What do you think should be done to encourage women to take part in their own empowerment?

Thank you for your valuable time and for providing the important information

(The information you have provide is and remains confidential and intended for academic purposes)

Interview Schedule guide for key informants

Biographical information

1. How old are you?
2. Are you male or female
3. How long have been working at the Ministry of Women Affairs Community Small and Medium Enterprise Development?
4. What is your highest level of qualification

Section A: Programs offered to women

5. How long have been working at the Ministry of Women Affairs Community Small and Medium Enterprise Development?

6. How informed are women in understanding the programs that improve their livelihoods?
7. What are the issues influencing the coming up of programs that improve women's livelihoods?
8. Which programs are being provided by the government of Zimbabwe to improve the livelihoods of women?
9. Which aspect of empowerment is being covered by the programs?

Section B: The impact of government programs in improving the livelihoods of women

10. What is your opinion on the above mentioned programs in Kwekwe district as they relate to women empowerment?
11. How effective are the government programs in improving women's livelihoods?
12. How are women under government programs changing their lives with the help of these programs?
13. Which challenges do women face in while doing these some of the programs? How do they overcome these challenges?

Section C: Strategies that can be utilized to improve women's livelihoods

14. What other strategies can be employed to improve the livelihoods of women through government programs?
15. How can these strategies be used to include other women in government programs?
16. What are the strategies that can be employed to curb the challenges being faced by women in accessing the programs?

Thank you

Appendix 2



BINDURA UNIVERSITY OF SCIENCE EDUCATION

Date 05/12/2022

TO WHOM IT MAY CONCERN

Dear Sir/Madam

REQUEST TO UNDER TAKE RESEARCH PROJECT IN YOUR ORGANISATION

This serves to advise that MATIMBA CATHRINE Registration No.

B.191.025B is a BACHELOR OF SCIENCE HONOURS

DEGREE IN SOCIAL WORK student at Bindura University of Science Education who is conducting a research project.

May you please assist the student to access data relevant to the study and where possible conduct interviews as part of the data collection process.

Yours faithfully


Dr. M. Zembere
CHAIRPERSON - DEPARTMENT OF SOCIAL WORK



Matimba cathrine dissertation

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