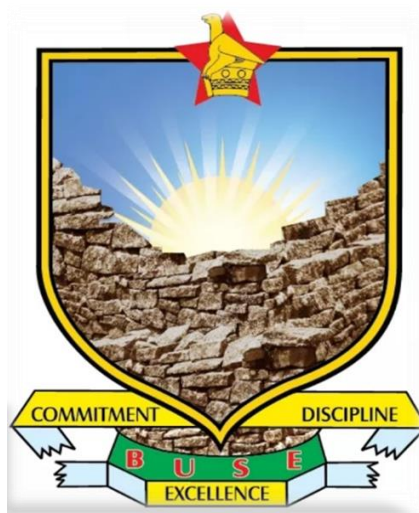


BINDURA UNIVERSITY OF SCIENCE AND EDUCATION

FACULTY OF SOCIAL SCIENCES AND HUMANITIES

DEPARTMENT OF PEACE AND GOVERNANCE



TOPIC

**THE EXPERIENCES AND CHALLENGES OF WOMEN IN INFORMAL
SETTLEMENTS. CASE STUDY OF EPWORTH.**

BY

VINCENT CHIMATULA

**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE BACHELOR OF SCIENCE HONOURS DEGREE IN
PEACE AND GOVERNANCE OF BINDURA UNIVERSITY OF SCIENCE
EDUCATION**

SUPERVISOR: MS E.T NGWERUME

MARCH, 2025

ABSTRACT

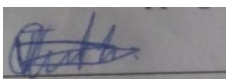
The experiences and challenges of women in informal settlement, is a complex and multifaceted issue globally. This study aims to investigate the underlying causes of the challenges of women in Epworth informal settlements, to examine the challenges of women living in Epworth informal settlement and to suggest strategies that can be employed to assist women living in Epworth informal settlement. The study draws upon Feminist theory to gain a comprehensive understanding of the social, political, and economic inequalities that women encounter in the informal settlement of Epworth, hence emphasizing the necessity for gender equity and empowerment. The research methodology employs a mixed-methods design, integrating both quantitative and qualitative data collection techniques, including surveys and interviews, to explore the multifaceted issue. The research exposed important problems like lack of legal protections, restricted educational opportunities and political marginalization to a greater extent. The study also recommends that key stakeholders such as the Central and local government as well as NGOs out to strengthen legal safeguards against domestic abuse and harassment, increase on formal schools and vocational training as well as to encourage participatory planning to guarantee that women's opinions are heard.

Key words:

Informal settlement, Feminist theory, Challenges and Women

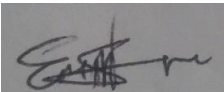
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I B210752B, affirm that this study is a product of my own work and has not been previously presented for a degree at this or any other academic institution.

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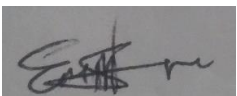
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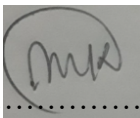
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APPROVAL FORM

The undersigned certify that they have supervised the student, B210752B's dissertation entitled:
The experiences and challenges of women living in informal settlements: A case study of Epworth.
This dissertation is submitted by B210752B in partial fulfillment of the requirements of the
Bachelor of Peace and Governance in Honors Degree at the Bindura University.

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Chairperson.......... Date.....14/10/2025

DEDICATION

I dedicate this dissertation to the women of Epworth informal settlement whose fortitude and tenacity motivate me daily. Their tales of adversity and optimism inspired me to pursue this study and served as a reminder of the strength of solidarity and community. I also dedicate this work to my family, who have been my pillar of support and encouragement along my journey.

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RELEASE FORM**NAME OF AUTHOR:** B210752B**DISSERTATION TITLE:** The experiences and challenges of women living in informal settlements. Case study of Epworth**DEGREE TITLE:** Bachelor of Science Honors Degree in Peace & Governance**RESEARCH YEAR:** 2025

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ACRONYMS

AFDB- AFRICAN DEVELOPMENT BANK

GBV- GENDER-BASED VIOLENCE

GBVTWG- GENDER-BASED VIOLENCE TEACHING WORKING GROUP

ILO- INTERNATIONAL LABOUR ORGANISATION

NGO- NON-GOVERNMENTAL ORGANIZATION

UN- UNITED NATIONS

UNDP- UNITED NATION DEVELOPMENT PROGRAM

UNESCO- UNITED NATION EDUCATIONAL SCIENCES AND CULTURAL ORGANISATION

UNICEF- UNITED NATION CHILDREN'S FUND

UNW- UNITED NATION WOMEN

WB- WORLD BANK

WHO- WORLD HEALTH ORGANISATION

ZWRCN- ZIMBABWE WOMEN'S RESOURCE CENTRE AND NETWORK

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

The propagation of informal settlements, referred to as squatter communities, have developed as a persistent concern across various regions of Europe. In cities like Madrid, Spain, and Rome, Italy, growth of these marginalized urban areas have been driven by factors such as economic differences, migration, and housing crises. Women in these informal settlements face significant obstacles in gaining access to basic services like clean water, sanitation, and HealthCare. Limited economic chances often force them to engage in unjustified, low-wage jobs, further intensifying their financial insecurity. Additionally, cultural and societal norms can restrict women's participation in decision-making processes, hindering their ability to advocate for their needs and concerns, as noted by scholar (Dominelli, 2019).

In Europe, the growth of informal settlements has been determined by factors such as economic differences, migration, and housing calamities, leading to women in these communities facing obstacles in accessing basic services and limited economic opportunities. Scholars have emphasized how cultural and societal norms can confine women's participation in decision-making processes, further hampering their ability to sponsor for their needs.

Across Asia, the growth of informal settlements has been intensified by rapid urbanization and economic inequities. In cities like Mumbai, India, and Manila, the Philippines, women in these public areas often lack access to education and face sensitive risks of gender-based violence, including domestic abuse and human trafficking, as emphasized by the research of Naila (Kabeer, 2012). The uneven concern for unpaid care work within the household can limit women's prospects for economic and social progression. Furthermore, the lack of safe land tenure and housing rights can make women more vulnerable to forced evictions and displacement, as observed by (Pandey, 2020).

In Africa, the growing of slums has been motivated by various factors, including economic differences, rural-urban migration, and the lack of inexpensive housing. In Kibera, Kenya, and Khayelitsha, South Africa, women in these populations scuffle with limited access to healthcare, resulting in high maternal mortality rates and poor reproductive health outcomes, as documented

by (Twongyirwe, 2018). The lack of dependable transportation and the risk of gender-based violence can restrict women's movement and access to important services. Additionally, the prohibiting of women from community policymaking processes can perpetuate the marginalization of their concerns and needs, as argued by (Chant,2013).

The case of Epworth, an informal settlement on the outskirts of Harare, the capital of Zimbabwe, provides a convincing lens through which to examine the unique challenges faced by women living in such communities. Across Zimbabwe, the propagation of slums has been intensified by economic differences, limited access to inexpensive housing, and the impacts of urbanization. Women in Epworth, and in informal settlements throughout the country, often face additional cultural and societal barriers that reinforce gender inequalities, such as restricted participation in decision-making processes and the disproportionate burden of unpaid care work within the household, as observed by (Gaidzanwa,2016).

The trials faced by women in Epworth's informal settlements are a replication of global urban deficiency and gender-based sidelining. Through examining these challenges, insights can be extended to develop targeted, gender-responsive policies and intrusions to improve women's lives and promote comprehensive urban development in informal settlements across Europe, Asia, Africa, and the world.

1.2 Aim of the study

The study aims to investigate the experiences and challenges of women in informal settlements, the case study of Epworth.

1.3 Problem Statement

Women living in informal settlements are often afflicted by insufficient safety procedures, poor housing conditions, and limited access to basic services. Chant (2013) went into further detail about how women living in informal settlements face greater risks of health issues, economic marginalization, and gender-based violence since they have less access to resources and decision-making authority. However, in Epworth, the location of the research, the informal settlement setting which includes social and physical isolation as well as extremely entrenched gender norms impacts how much violence against women is accepted, including intimate partner and sexual abuse. World Bank (2018) estimates that 35% of women living in urban slums experience physical

or sexual violence, compared to 27% of women in formal urban areas hence giving the need and enthusiasm to undertake this research. Due to mostly absence of social defense, sex work has also settled in the Epworth local area and is currently a viable choice for the poor informal settlement. The consequences of this issue include sensitive susceptibility to health risks, weakened prospects for economic and social improvement, and the continuation of social ostracism and urban inequality. These factors however can give and take the general resilience and well-being of women within the public at large.

1.4 Objectives

1. To explore the underlying causes of the challenges faced by women living in Epworth's informal settlements.
2. To examine the challenges faced by women in Epworth informal settlements.
3. To suggest strategies that can be employed to assist women living in Epworth informal settlement.

1.5 Research Questions

1. What are the major causes of challenges faced by woman in informal settlements in Epworth?
2. What are the challenges faced by women in informal settlement of Epworth?
3. What strategies can be employed to assist the challenges being faced in Epworth informal settlement and how is the local authority addressing?

1.6 Assumptions

- i. Women in the Epworth informal settlement face unique challenges and barriers compared to men due to prevailing gender norms, power dynamics, and socioeconomic inequalities.
- ii. The living conditions, lack of basic services, and high levels of poverty in the Epworth informal settlement disproportionately impact the health, safety, and overall wellbeing of women and girls.
- iii. Women in Epworth have developed coping strategies and resilience mechanisms to navigate the difficulties of living in an informal settlement, which could provide insights for more inclusive and effective development interventions.

- iv. The local government and service providers responsible for Epworth lack the resources, capacity, and political will to adequately address the specific needs and challenges faced by women in the informal settlement.
- v. Interventions and policies aimed at improving living conditions in Epworth have not sufficiently incorporated the perspectives and priorities of women residents, leading to gaps in addressing their unique needs.
- vi. Improving the lives of women in the Epworth informal settlement will require a holistic, gender-responsive approach that goes beyond just upgrading physical infrastructure and service delivery.

1.7 Significance of the Study

Local authorities have operated to expand the establishment of basic set-up, such as water, sanitation, and electricity, in informal settlements (Chant,2013). However, facilities remain insufficient, and the burden of managing household errands often still falls excessively on women. The theme is important because it seeks to understand the particular problems that women in informal settlements meet and the methods they take to overcome these problems and enhance their quality of life.

- **CENTRAL AND LOCAL GOVERNMENT** -The research challenge will also assist local governments and policymakers tasked with resolving the complicated issues in developing more efficient, inclusive, and community-driven policies and preparations to the daily struggles women confront. This study project has the latent to produce real social changes for a range of women in Epworth and beyond. The results of the study, especially those relating to the existing strategies or initiatives, can help with voicing new data-driven policy choices.
- **NON GOVERNMENTAL ORGANISATIONS (NGOs)**-With this data, authorities may better target agendas and assign funds to meet the unique needs of women living in Epworth's informal settlements. The study can be a useful tool for community organizations and non-governmental organizations who operate in informal settlements. These groups can change their activities to address the underlying causes of the difficulties faced by women living in Epworth's informal settlement by having a detailed mindfulness of the particular issues. It could involve pushing for more comprehensive housing laws, working with locals to improve sanitary procedures, or lobbying for infrastructure development initiatives.

1.8 Delimitations

This study's focus on certain informal settlements within the Epworth local board's jurisdiction allowed for a thorough investigation of the region's distinct socioeconomic circumstances. Even if they would face similar difficulties, other informal communities in this area were left out. This survey excluded men and non-binary people and focused exclusively on the experiences of women. By recognizing that other genders might experience different problems, this delimitation was meant to keep the analysis concentrated on gender-specific difficulties.

1.9 Limitations of the Study

The study only looked at sections of Epworth and does not include all informal communities worldwide. As a result, the results' wider relevance do not apply to women residing in informal settlements abroad. The analysis was limited to women's experiences because the study excluded viewpoints from men and non-binary people. This omission ignored significant gender relations dynamics and the common struggles that all people living in informal settlements experience. Because this study focused on a particular timeframe for data collection, it was unable to capture long-term changes in the experiences of women in informal settlements. As a result, the results will not account for changes in socioeconomic circumstances or policy that take place outside of this time frame.

1.10 Key definitions

- I. According to Butler (2021), gender is a performative construct, meaning that it is not an innate or fixed identity, but rather something that is constantly enacted and reproduced through our actions and behaviors.
- II. Intersectionality is a theoretical framework that examines how different social identities, such as race, class, gender, sexuality, disability, and others, intersect and create unique experiences of oppression and marginalization (Crenshaw, 2021; Bilge, 2021).
- III. Informal settlements, also known as slums or squatter settlements, are urban areas characterized by a lack of secure land tenure, inadequate access to basic services and infrastructure, and substandard housing conditions (UN-Habitat, 2021; Tacoli et al., 2021)
- IV. Policy is a complex and multifaceted concept, involving the formulation, implementation, and evaluation of actions aimed at achieving specific objectives (Cairney, 2021; Weible

& Sabatier, 2021). Policy can take various forms, such as laws, regulations, programs, or strategies, and can be developed at different levels, from local to global (Cairney, 2021; Peters, 2021).

1.10 Chapter Outline

Chapter one –Introduction

The research background, problem statement, objectives, research questions, study constraints and delimitations, and study relevance will all be covered in this chapter.

Chapter two – Literature Review and Theoretical Framework

The second chapter focuses on giving the research project's justification, as well as the guiding principles and framework that it is built upon.

Chapter three - Research Design and Methodology

The chapter outlines research methodology and the fundamental research plan. Methods for data collection and processing, sample strategies, and the research design were all discussed.

Chapter 4 – Data presentation, Analysis and Discussion of findings

The chapter reviews data presentation, analysis and statistics of the challenges of women.

Chapter five - Summary, Conclusions, Recommendations and Areas for Further Research

The research summary, conclusions, and recommendations for stakeholders based on the study's findings are presented in this chapter, which concludes by outlining potential areas for more research.

.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

This chapter provides a literature review on the experiences and challenges of women in informal settlements, specifically focusing on Epworth, Zimbabwe. Informal settlements are often noticeable by inadequate infrastructure and limited access to significant services, which create significant hurdles for residents. Women in these areas face separate challenges, including constrained access to education and healthcare, economic sidelining, and sensitive risks of gender-based violence. This appraisal aims to create existing research to accurately assess these issues, emphasizing the need for targeted interferences and policies that address the specific needs of women in informal settlements.

2.1 Theoretical Framework

Feminist Theory helps as a critical lens for examining the social, political, and economic variations that women encounter in the slums of Epworth, hence highlighting the necessity for gender equity and liberation. Feminist Theory helps clarify the structural problems that obstruct women's growth by studying the power differences between men and women, especially in informal settlements where women regularly lack official recognition and support. Theorists like Angela Davis (2020) also provide light on how women deal with these difficulties, contributing to the discourse of feminism and social justice demonstrating their agency and fortitude in the face of hardship experiences in their informal settlements.

Through application of the Feminist theory in Epworth's informal settlements, one closes that women often endure the burden of socio-economic trials, frequently facing limited access to education and healthcare, which curbs their chances⁴ for economic liberation and self-determination. Feminist Theory underscores that these barriers are engrained in patriarchal structures that propagate gender discrimination and marginalization (Mohan, 2020). By examining the social norms and cultural practices that command women's roles within these communities, the theory reveals the complexities of their lived experiences (Rao, 2019).

Feminist Theory promotes the acknowledgment and amplification of women's voices in decision-making processes, particularly in informal settlements. It emphasizes women's prospective to enterprise change within their populations by ensuring they are not only beneficiaries of development initiatives but also active participants in shaping policies. However, the theory has limitations, such as overstating gender dynamics and simplifying women's experiences without bearing in mind the variety within women's groups, which may have changing needs and challenges based on individual situations.

2.2 Global Overview of Informal Settlements

Slums, often branded by insufficient housing and lack of basic amenities, are a growing sensation in urban areas worldwide. These populations reflect both the challenges of rapid urbanization and the resilience of marginalized populations seeking better living conditions.

The backgrounds of informal settlements can be traced back to the Industrial Revolution in the 18th and 19th centuries. As industries thrived, rural populations migrated to urban centers in search of employment. For instance, cities like London and Manchester saw a rapid inflow of workers, leading to the establishment of congested slums such as St. Giles in London. Scholars like Hobsbawm (1994) have highlighted how rapid industrialization and urban migration donated to these informal conditions, emphasizing the socio-economic factors at play

The 20th century saw an important increase in informal settlements, particularly in emerging countries. After World War II, countries like Brazil and India practiced massive urban migration as people sought better economic chances. In São Paulo, neighborhoods like Paraisópolis emerged, while in Mumbai, areas such as Dharavi became distinguished examples of extensive informal settlements. Scholars such as Roy (2005) have examined the socio-political implications of these settlements, arguing that they reflect systemic failures in urban governance and public policy. By the late 20th century, slums had become a universal issue, with millions of women living in dangerous conditions and lacking access to basic facilities.

In the 21st century, the challenge of informal settlements has become even more noticeable due to rapid urbanization and population growth. Today, over a billion people live in informal settlements making up at least 500 million women living in informal settlements worldwide

according to the UN-Habitat. Cities like Nairobi, with areas such as Kibera, exemplify the scuffle against insufficient infrastructure and services. Current scholars like Satterthwaite (2016) are focusing on the impacts of climate change and economic unsteadiness on informal settlements, highlighting the need for adaptive tactics. Moreover, research by Mitlin (2013) highlights successful community-led initiatives in upgrading settlements, showcasing the latent for inclusive urban policies.

2.2.4 Zimbabwe Overview on the Experiences and Challenges of Women in Informal Settlements

Women in informal settlements in Zimbabwe face a multitude of challenges that interconnect socio-economic, political, and cultural scopes. Informal settlements, often branded by insufficient infrastructure and limited access to basic amenities, extremely affect women, who are typically accountable for household administration and caregiving roles.

Research specifies that women in these public's experience intensified vulnerability to violence, absence of secure housing, and limited access to healthcare and education (Chirisa, 2017). Economic openings are often scarce, leading many women to engage in informal trading or sustenance agriculture, which typically yields low income and lacks job security (Mavhinga, 2018). Furthermore, socio-cultural norms often restrict women's movement and decision-making power, further establishing gender inequalities (Mlambo, 2019). However, women in these settlements also reveal resilience and action, organizing community support networks and engaging in local activism to improve their living conditions. Efforts to invest women through microfinance initiatives and skills training have shown potential in enhancing their economic prospects and social standing (Mujere, 2020). Females in Zimbabwe's informal settlements face significant challenges, they also show resilience and a capacity for collective action, emphasizing the need for targeted policy involvements that address their specific needs and promote gender equity.

2.3 Underlying Causes of Challenges Faced by Women in informal settlements

2.3.1 Socioeconomic, Cultural norms and gender roles

The trials that women encounter in informal settlements are revealing of a complex interplay between underlying reasons, particular problems, and possible empowerment initiatives. Studies reveal that poverty is a major contributing factor that restricts women's access to openings and necessary resources. Over 1.4 billion people worldwide, mostly women, are estimated to be living in extreme poverty (World Bank, 2021). In many places, women make up nearly 70% of the global impoverished. According to Mohan (2020), women frequently work informally for poor pay—an average of \$3 to \$5 per day—which adds to their continued economic marginalization. Traditional gender roles are strengthened by deeply entrenched cultural conventions, which further exacerbate this economic difficulty. Study indicates that cultural norms regularly limit women to taking care of the home, as noted by (Rao, 2019). Rao notes that societal expectations often confine women to domestic tasks, with studies showing that women perform over 75% of unpaid care work globally. Cultural and Gender Norms.

2.3.2 Economic Inequality

Economic difference is a primary factor subsidizing to the challenges faced by women in informal settlements. According to the International Labour Organization ILO (2018), women are more likely to be employed in the informal sector, where job security and benefits are marginal. In Zimbabwe, roughly 90% of women in urban areas participate in informal economic activities, often earning meaningfully less than their male counterparts (Mavhinga, 2018). A report by the World Bank (2019) noted that women's labor force contribution in Zimbabwe was expressively delayed by socio-economic hurdles, contributing to a gender pay gap that can exceed 30%. This economic gap restricts women's financial independence, limiting their ability to invest in education, healthcare, and other essential resources.

2.3.3 Legal and Political Context

The legal and political context considerably influences the challenges faced by women in informal settlements. A lot of women lack formal acknowledgment and legal privileges, which exposes them to various forms of mistreatment and abuse. In spite of these challenges, women often form support networks within their communities, providing mutual aid and sharing

resources. Informal networks can be central in helping women pilot their difficulties, offering emotional and practical support. For example, civic groups in places like Kibera, Nairobi, have been instrumental in providing microfinance options and skills training (Mitlin, 2013). However, even these networks can be imperfect by political side-lining, as women in informal settlements often lack representation in local governance. The (United Nations Development Programme, 2021) reports that less than 30% of local government positions in many countries are held by women, which results in their specific needs and challenges frequently being overlooked in policy formulation. Moreover, Cheng & Mwangi (2023) emphasize that the lack of representation in decision-making processes further exacerbates their marginalization, as policies are often designed without considering their needs. To efficiently support women in these groups, it is crucial to advocate for legal improvements and the application of gender-sensitive policies that ensure their rights are documented and upheld.

2.3.4 Environmental Vulnerability

Women in slums are often exposed to ecological vulnerability, as these areas are typically located in hazardous zones prone to flooding, pollution, and other environmental risks. A study by Satterthwaite (2016) indicates that women bear the impact of these trials, particularly when it comes to health and safety. For example, insufficient drainage systems can lead to waterlogging, excessively affecting women who are responsible for household chores. The United Nations Human Settlements Programme UN-Habitat (2021) notes that informal settlements are often situated in flood-prone areas, exposing residents to increased risks of displacement and health hazards.

2.4 Challenges Faced by Women in Informal Settlements

2.4.1 Economic Instability

Women living in informal settlements face significant challenges that are deeply tangled with their experiences and socio-economic conditions. One of the most persistent issues is economic unsteadiness. A lot of women rely on low-paying informal work, such as street vending or domestic labor, which often lacks job security and benefits. According to the International

Labour Organization ILO (2018), women in the informal sector earn about 30% less than their male counterparts, contributing to a gender pay gap that can be as high as 50% in certain regions (World Bank, 2020). This economic unsteadiness makes it difficult for women to support their families and invest in important areas like education and healthcare, spreading cycles of poverty. The World Bank (2021) estimates that women in slums are 1.5 times more likely to live in extreme poverty compared to men.

2.4.2 Lack of Access to Basic Services

Another serious challenge is the lack of access to basic facilities. Informal settlements often lack important services such as clean water, sanitation, and healthcare facilities. The World Health Organization WHO (2019) reports that approximately 2.2 billion people lack access to safely managed drinking water services, with women in informal settlements excessively affected. Women regularly travel long distances to fetch water, which can take several hours each day, exposing them to risks of violence and harassment during their journeys (Chirisa, 2017). The absenteeism of proper sanitation facilities increases health problems, contributing to higher rates of waterborne diseases like cholera, particularly during outbreaks, which excessively affect women and children.

2.4.3 Gender-Based Violence

Gender-based violence is disturbingly predominant in informal settlements, creating an environment of fear and insecurity. The United Nations (2020) states that one in three women globally experiences physical or sexual violence, with rates particularly high in these communities. A research shown in Zimbabwe found that nearly 42% of women reported facing some form of violence, highlighting the urgent need for intervention Gender-Based Violence Technical Working (2019). This violence restricts women's movement and limits their ability to seek employment and important services, making them more vulnerable to economic mistreatment and social segregation.

2.4.4 Educational Barriers

Educational obstacles also play a significant role in the trials faced by women. A lot of girls in slums have limited access to education due to financial constraints, cultural norms, and family responsibilities. According to UNESCO (2020), girls in these regions drop out of school to assist with household chores or marry early, with 34% of girls in sub-Saharan Africa marrying before age 18 (UNICEF, 2021). This lack of educational opportunities extends series of poverty, as education is crucial for improving economic projections. The African Development Bank (2022) stresses that educating girls can lead to a 10% increase in their future earnings. This therefore helps with their future lives by empowering them.

2.4.5 Health Disparities

Health differences are an important concern for women in informal settlements. Limited access to healthcare services, particularly for reproductive health, can lead to serious health issues. The WHO (2019) indicates that women in informal settlements have higher rates of maternal and infant mortality due to inadequate healthcare access. In Zimbabwe, maternal mortality rates are estimated at 462 per 100,000 live births, significantly higher in rural and informal settings (WHO, 2021). Deficiency of access to healthcare and lack of health education contribute to health challenges and errors, affecting women's health. Poverty and violence also contribute to mental health issues, which are often overlooked. The World Health Organization rumors that women in low-resource settings are at a higher risk of developing mental health disorders.

2.4.6 Political Marginalization

Women often form informal support networks within their communities, providing mutual assistance and resources to help circumnavigate difficulties and offer emotional and practical support. For example, community groups in places like Kibera, Nairobi, have been contributory in providing microfinance options and skills training (Mitlin, 2013). However, even these networks can be limited by political side-lining, as women in informal settlements often lack representation in local governance. The United Nations Development Programme (2021) reports that less than 30% of local government positions in many countries are held by women, which results in their

specific needs and challenges frequently being overlooked in policy creation. As a result, there is lack of participation from women extending political side-lining.

2.4.7 Violence and Insecurity

The occurrence of violence and insecurity in slums creates a climate of fear that significantly affects women. According to the World Health Organization (2020), one in three women globally experiences physical or sexual violence, a statistic that is alarmingly high in informal settlements. A study by the Gender-Based Violence Technical Working Group in Zimbabwe found that approximately 42% of women in urban areas reported experiencing some form of violence (GBV TWG, 2019). The fear of violence can discourage women from seeking work or accessing important services, further imbedding their vulnerability.

2.5: Strategies to Assist Women Living in Informal Settlements: The Role of Local Governance and Regulatory Frameworks in Zimbabwe

Women in informal settlements in Zimbabwe face many challenges, including economic unsteadiness, lack of access to basic facilities, gender-based violence, and limited educational opportunities. To address these issues effectively, local governance and regulatory frameworks play a fundamental role. By applying inclusive policies and fostering community commitment, local authorities can create an enabling environment that empowers women and mitigates the specific challenges they face.

2.5.1 Enhancing Economic Opportunities

Local governance can improve economic openings for women in informal settlements by promoting policies that support microfinance and entrepreneurship. The Microfinance Act in Zimbabwe provides a legal framework for microfinance institutions, enabling access to financial services. For example, organizations like Women's Microfinance Bank have been established to provide financial support and training specifically for women entrepreneurs in urban areas. Furthermore, community-based initiatives such as ZimTrade's Women in Trade program offer

training in business management and vocational skills, empowering women to establish sustainable livelihoods.

2.5.2 Women Empowerment Programs

Empowerment programs are essential for refining the lives of women in informal settlements, allowing them to gain skills and confidence to pursue economic openings. It places a strong weight on ending gender discrimination, challenging cultural values and the inspiration of welcoming settings where women may freely express themselves, make wise decisions, and give back to the community. Inclusive skills training programs that give women occupational skills applicable to regional labor markets are encouraged by (Khan and Ahmed 2022). Employability and, eventually, financial independence can be improved by such initiatives.

2.5.3 Addressing Gender-Based Violence

Local governance plays an essential role in addressing gender-based violence (GBV) through the establishment of safe spaces and support services for women. The Domestic Violence Act provides a legal basis for defending individuals from domestic violence and establishes mechanisms for reporting and support. In Zimbabwe, initiatives such as the Women's Coalition of Zimbabwe work to raise consciousness about GBV and provide support services, including counseling and legal assistance. Local governments have joined with NGOs to create shelters and offer training for law enforcement on handling cases of gender-based violence effectively.

2.5.4 Promoting Educational Opportunities

To alleviate educational obstacles, local governments can tool programs that provide scholarships and financial assistance specifically for girls in informal settlements. The Education Act outlines the right to education for all children and mandates the government to ensure admission to education, particularly for marginalized groups. Organizations like The Girl Child Network have been instrumental in upholding girls' education in Zimbabwe by providing scholarships and resources to girls in slums, helping to increase enrollment and retention rates.

Moreover, initiatives such as mobile schools in rural and peri-urban areas have been established to reach girls who are unable to attend formal schools due to economic or social limitations.

2.5.5 Policy Advocacy

In order to ease the structural obstacles that women in informal settlements meet, advocacy for improved policies is vital. According to (Peterson, 2021), local governments must work with women's organizations to create gender-sensitive policies that take into account their particular difficulties. By ensuring that women's thoughts are heard throughout decision-making, this participation can result in more inclusive and successful policies. As a means of attaining gender equality and sustainable development, the United Nations has advocated for more female participation in governance. Additionally, according to Santos (2024), grassroots initiatives can be extremely important in promoting legislative changes that uphold women's rights and advance gender equality. Movements and effective lobbying can motivate community support and pressure decision-makers to address the issues faced by women in slums.

2.5.6 Improving Access to Basic Services

Local authorities are accountable for improving the infrastructure in informal settlements, including access to clean water, sanitation, and healthcare. The National Water Policy highlights just access to clean water and sanitation for all citizens. In cities like Harare, local authorities have initiated projects to rehabilitate boreholes and improve water supply systems in informal settlements such as Mbare. These initiatives aim to reduce the load on women who often travel long distances to collect water, thereby improving their health and well-being.

2.6 Overcoming Challenges Faced by Women in Informal Settlements

2.6.1: Global

The case of Los Angeles, USA (North America)

During the 90s, Los Angeles faced housing unpredictability, especially for single mothers and caretakers. The Women's Housing Cooperative was established to provide reasonable housing solutions for women, allowing them to pool resources and invest in shared projects, creating a supportive community environment. This cooperative model aimed to address the pressing issue of housing insecurity among women. According to scholars like Wilder (2021), cooperative housing models can considerably enhance social capital and economic resilience among marginalized groups.

Cooperative deliver training to its members in cooperative management, financial literacy, and home maintenance, enabling them to take control of their living situations and fostering a sense of ownership. This initiative has provided stable and cheap housing for hundreds of women and their families, addressing housing insecurity. The cooperative has also fostered a strong sense of community and mutual support among residents. Research Thaden (2020) shows that such models improve housing stability, leadership skills, and financial independence, enabling women to become advocates for their communities. As a result, this fosters empowerment to women.

2.6.2 Regional Case Studies (Sub-Saharan)

Case Study 1: Kibera, Nairobi, Kenya

Kibera as one of the largest slums in Africa, is home to approximately 200,000 residents, predominantly women and children. In this challenging environment, women face noteworthy issues, including poverty, lack of access to basic services, gender-based violence, and limited economic chances. To address these challenges, the Kibera Community Youth Programme (KCYP) was established to empower women through vocational training and economic initiatives. KCYP focuses on providing women with essential skills in areas such as tailoring, hairdressing, and food processing, enabling them to secure better livelihoods. Additionally, the program offers microfinance services, allowing women to start and sustain their businesses. Research by scholars such as Mitlin (2013) highlights how community-based initiatives can transform the lives of women in informal settlements by fostering economic independence. According to Kabeer (2020) he emphasizes the importance of women's empowerment in reducing poverty and enhancing well-being, which is a core objective of KCYP. KCYP has significantly impacted women's lives by

enabling them to launch businesses, leading to financial independence and improved living conditions. The program has also fostered community solidarity through women's support groups and awareness campaigns against gender-based violence. Women's agency is crucial for community development, and KCYP's holistic approach has empowered women economically, promoted social cohesion, and fostered resilience within the community.

2.6.3 Local Case (Zimbabwe)

Case Study: Epworth, Zimbabwe

A high-density suburb Epworth on the outskirts of Harare, is home to many women facing significant challenges, including poverty, limited access to basic services, and high rates of gender-based violence. The informal nature of housing and employment in this community intensifies these issues, leading to a cycle of defenselessness and sidelining. In response, the Women's Forum in Epworth was established to empower women through education, skills training, and advocacy. This forum provides vocational training in areas such as sewing, baking, and craft-making, enabling women to develop marketable skills. Moreover, the forum endorses awareness of women's rights and offers legal aid to those experiencing gender-based violence, with support from local NGOs like the Zimbabwe Women's Resource Centre and Network (ZWRCN). The impact of the Epworth Women's Forum has been extraordinary; many women have successfully started their own businesses, leading to increased financial freedom and improved living conditions for their families. This initiative has also fostered a sense of community, as women form support networks that provide both emotional and practical assistance. Awareness campaigns on gender-based violence have led to increased reporting and support for survivors. Scholars such as Kabeer (2005) emphasize that such community-driven solutions are vital for enhancing women's agency and empowerment. Additionally, Baden (2018) highlights the importance of economic empowerment programs in promoting gender equality, which is reflected in the outcomes of the Epworth Women's Forum. Overall, this initiative serves as a model of how local efforts can significantly improve the lives of women in informal settlements.

2.7 Summary

The chapter made an effort to outline and clarify the root reasons of the difficulties that women encounter in informal settlements on a local, regional, and worldwide scale. The chapter explores the challenges faced by women in informal settlements, focusing on Epworth research. Factors like immigration, poverty, politics, and housing restrictions contribute to settlement formation. Lack of basic utilities, such as water and garbage collection, also contributes. Solutions and global efforts to mitigate these issues are discussed, highlighting the challenges faced by women in these areas. The dissertation chapter will further be continued in the methodology chapter which shows the methods or tools of research used and how it was conducted.

CHAPTER THREE

RESEARCH METHODOLOGY AND DESIGN

3.0 Introduction

The framework used to examine the challenges and experiences of women in the Epworth informal settlement is described in this chapter. It described the exact study design, the data collection techniques put into place, the kinds of information collected, the methods for data analysis used, and it admits any inherent limits of the methodology selected.

3.1 Research design

The study employed a convergent mixed method design. The assortment of this particular mixed methods design was based on its suitability for examining intricate societal concerns. The study tried to produce a more comprehensive and nuanced depiction of the lived experiences and challenges of women by permitting the triangulation of quantitative data (surveys, questionnaires) with qualitative data (interviews). Whilst the qualitative data offered deeper insights into the lived experiences and perspectives of women inhabitants within the slums, the quantitative data provided a more comprehensive picture of the prevalence and nature of difficulties. In order to provide a deeper understanding of the study subject, this combined approach tried to highlight any differences or areas of confirmation between the quantitative and qualitative data.

3.2 Research approach

The study adopted a transformative paradigm, in order to understand and address the complex realities faced by women living in informal settlements.

3.3 Data collection and instruments

3.3.1 Questionnaires

Research focused on documenting the experiences and difficulties faced by women living in Epworth's informal settlements as it used questionnaires for the quantitative study group. The maximum variation sampling technique was used to provide a varied sample that accurately reflects the spectrum of experiences. The nominated individuals with experiences at opposite ends or throughout a wide range of a selected factor was given priority in this strategy. Location (central vs. peripheral) within the settlement was employed in this investigation. The projected household population sharing was used to determine how the 42-person sample is distributed, with 50% going to central and 50% going to peripheral locales. It guaranteed involvement from both regions and enable the recording of regional variances in experiences. To select participants, random sampling was employed in both the core and outlying locations. It guaranteed a fair chance of selection for all residents within those areas.

3.3.2 Interviews

The research project used semi-structured interviews to gather qualitative data on the difficulties and experiences faced by women in Epworth. Interviews allowed for in-depth discussions, allowing for a more comprehensive understanding of the situation. Purposive sampling will be used to ensure relevant and focused data, selecting women with specific expertise and life experiences. Main informants were selected from four Epworth neighborhoods: those with a high awareness of sex workers, neighborhoods with shebeens, and neighborhoods served by the Department of Health Services. A representative from the Ministry of Local Government was also requested to gain a deeper understanding of wider policy frameworks. This method ensured that the perspectives of those directly involved in the informal settlement and those supervising service delivery and policy creation are included. A semi-structured interview guide was used to facilitate conversations.

3.3.3 Field Observation

The research used field observation to complement interviews and questionnaires, allowing for direct remark of the experiences and challenges women face in Epworth informal settlement. Purposive sampling directed the assortment of observation sites, targeting areas with poor

sanitation, low hygiene, and water issues. Remarks were directed across the settlement, including central and peripheral areas, to ensure a demonstrative understanding of the experiences and challenges difference. Investigator took detailed notes using a checklist and took photographs with informed consent, with ethical considerations for photography. Aim was to capture residents' lived experiences regarding service delivery and identify areas for improvement.

3.4 Target population

Quantitative Study Group

During this quantitative study group, the target population comprised Epworth households.

Qualitative Study Group

Skilled agents from Housing and Community Services, the Department of Health Services, and a representative from the Ministry of Local Government made up the target population for qualitative data in this study. Targeted population consisted of these department experts due to their experience, roles, and obligations in providing services to women inhabitants of Epworth.

3.5 Sample and sampling technique

Quantitative Study Group

The research focused on the experiences and difficulties faced by women in Epworth's informal settlements hence used a maximum variation sampling with a sample size of 42 participants. This technique was appropriate because it nominated individuals whose experiences reflect extremes or a wide range of a selected component. The research's benchmarks include the settlement's location (central vs. periphery), as central areas have better infrastructure or service access. The maximum variation sampling guaranteed the insertion of women residents from both central and peripheral regions, capturing geographic difference in their experiences and challenges.

Qualitative Study Group

Participant from each department were purposefully chosen. The experts or participants for the qualitative data will come from the Department of Health Services departments of the Epworth

Local Board. Additionally, the representative from the Ministry of Local Government will be chosen.

3.6 Data Presentation and Analysis procedures

3.6.1 Presentation Methods

To support with comprehension and interpretation, the information was acquired via surveys, interviews, and field observations and presented in an orderly and transparent manner.

- **Quantitative Data (Questionnaires):** frequencies and percentages, were used to summarize responses from the questionnaires. Data was displayed through bar charts, histograms, or pie charts to demonstrate trends and patterns.
- **Qualitative Data (Interviews and Observations):** Thematic analysis is the primary method for analysing data from interviews and field observations.

3.6.2 Analysis Methods

Below are the data presentation of the various analytical techniques employed to draw meaningful conclusions and identify potential solutions:

- **Quantitative Analysis:** Quantitative data from the questionnaires were analyzed using statistical tools, such as Excel sheets. To investigate associations between variables.
- **Qualitative Analysis:** Thematic analysis was employed to gain a deeper understanding of the qualitative data obtained from observations and interviews.

3.7 Ethical considerations

The Epworth research selected ethical research techniques, ensuring informed consent from participants, anonymized data methods for field notes and interviews, respectful behavior, safe distances, and truthful data collection. Proper citation of information from outside sources ensured responsible scholarship and truthful portrayal of all data. Study targeted to protect

participants' rights and welfare while providing insightful information about the struggles of women in Epworth's informal settlement.

3.8 Validity and reliability

To show validity and reliability the study utilized qualitative methods such as interviews, enabling a nuanced exploration of the specific challenges women face, including economic difficulties, limited access to healthcare, and gender-based violence. Internal validity was enhanced by employing triangulation, which involves using multiple data sources to create a comprehensive understanding of the issues. To ensure reliability, the study implemented standardized interview protocols and maintained consistency in data collection, and documented the research process thoroughly to allow for replication. Additionally, member checking will be employed to confirm that the findings accurately reflect participants' experiences. By addressing these aspects, the dissertation aimed to deliver a credible and trustworthy examination of the challenges faced by women in informal settlements.

3.9 Possible Limitations

The research's sample size and representation may be one of its possible restrictions. The diverse experiences and difficulties that women in informal settlements confront might not be sufficiently captured by a small or non-representative sample. In order to improve the findings' generalizability, therefore a sample plan that takes into account the population's diversity is essential.

3.10 Data Collection Limitations

In data collection limitations may also occur, especially in informal settings where it may be difficult to reach participants. The reliability and validity of the data grouped may be impacted by variables like language barriers, differences in literacy, and the temporary character of informal settlements. To handle difficulties, the researcher will be ready to modify their data collection techniques.

3.11 Summary

This study explored the experiences and challenges of women in informal settlements in Epworth, Zimbabwe, using a mixed-methods approach. Quantitative data was collected through self-administered questionnaires, while qualitative data will be collected through semi-structured interviews and field observations. Thematic analysis was used for qualitative data, while descriptive statistics and visualizations were be used for quantitative data. Ethical considerations were emphasized throughout the research process.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

Chapter explored the underlying causes of the challenges of women as well as experiences of women in Epworth's Informal Settlement. Questionnaires, interviews, and field observations were subjected to thematic analysis. The chapter will also dive deep into giving the strategies given by the respondents to the challenges and experiences of women in Epworth informal settlement they face.

4.1 Biographical Data: GENDER AND AGE OF RESPONDENTS

GENDER	NUMBER OF PARTICIPANTS	AGE 18-50yrs
FEMALES	41	26-44
MALES	1	26-44
TOTAL	42	

Table 4.1

4.2 Causes of Informal Settlements in Epworth

Underlying causes of challenges faced by women Informal Settlements in Epworth N=42

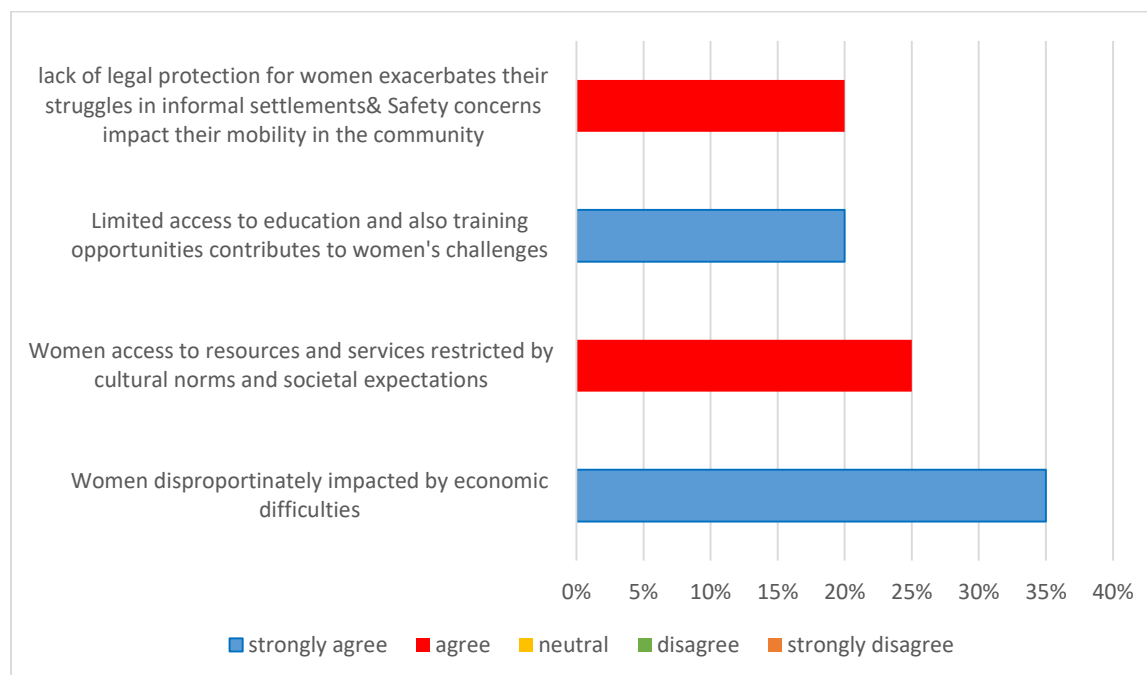


Fig 4.2

Source: questionnaire findings 2025

4.2.1 Lack of legal protection and safety concerns impacting mobility in the community

As a result, to the absence of legal protections, women are more vulnerable to domestic violence and harassment in public places. Women are discouraged from going about their daily lives, including going to work, getting healthcare, and attending community events, by their dread of violence. 20% (8) of respondents to a study of 42 people said that women's lack of legal protection and safety worries have a major influence on their ability to move throughout the locality.

According to research by UN Women (2015), safety concerns frequently limit women's mobility, which has a direct impact on their capacity to pursue economic opportunities and enhance their living situations. This vulnerability is amplified in informal settlements, where there is no law enforcement. Women regularly may not have access to resources like support groups or legal assistance that could empower them. Amartya Sen (1999) asserts that denying women their rights

not only restrict their agency but also endangers the advancement of society as a whole, perpetuating cycles of inequality and poverty.

Cultures of exemption, in which those who commit acts of violence are not held accountable, is further facilitated by the lack of legislative frameworks that protect women's rights. According to gender studies expert Butler (2004), this situation feeds a cycle of fear and disempowerment among women in these communities and upholds gender disparity. A strategy is needed to address these difficulties, involving the formation of safe spaces for women to flourish, public awareness campaigns, and legislative changes.

4.2.1 Limited access to education and also training opportunities contributes to women's challenges

Issues of inadequate access to education and also training chances arose as one of the most important underlying cause to the challenges women face in Epworth informal settlement, reinforced by a convergence of evidence from field observations, questionnaires, and interviews. After a field work 20% (8) of respondents to a study of 42 people agree that women in slums experience major problems due to limited access to education and training options. Women's access to necessary skills is limited, which eventually impedes their capacity to become economically independent and advance personally. Due to this, the feminist theory argues that limited access to education can underpin existing power dynamics and continue oppression to these women. Insufficient infrastructure in informal settlements, cultural norms, and financial limitations are some of the causes of educational inequality. According to academics like Malala Yousafzai, education is a basic human right that changes communities and gives people more power. Without it, women are still stuck in poverty cycles and are unable to find steady work or start their own businesses.

Detailed interviews with directors from key Epworth departments produced findings that strongly support that, the problem is made worse by the lack of professional training programs, which denies women of the skills they need to compete in the labor market. Due to women being frequently forced into low-paying, informal professions with minimal security or benefits, this lack of training not only restricts their career alternatives but also contributes to gender unfairness. In

order to help women, overcome their obstacles and gain more autonomy in their lives, it is imperative that these educational impediments be addressed.

4.2.3 Women's access to resources and also training opportunities contributes to women challenges

An inclusive study of Epworth's informal settlements reveals a complex reality regarding women's access to resources and also training opportunities. Denoting to the field work research, 11 women respondents felt that societal prospects and cultural norms limit women's access to resources and services. These deep-rooted social norms regularly prescribe the roles that women should play, which limits their access to healthcare, education, and economic engagement. Cultural norms can positively marginalize women's demands and goals by striking expectations that they put family tasks ahead of their own goals. Feminist thinker Gita (2020) has pointed out that these social structures not only limit women's access to resources but also damage their autonomy and agency.

Moreover, women may be discouraged by social norms from looking for work or from using necessary facilities like banking or medical services. Stigma and discrimination in their communities can worsen this constraint, further dividing women and sustaining cycles of dependency and poverty.

4.2.4 Women have been disproportionately impacted by economic difficulties.

A robust questionnaire survey yielded compelling quantitative data. Women in Epworth are especially susceptible to economic shocks because they frequently hold low-paying, precarious employment as one noted \$5 for a part time job of washings clothes and ironing. This was shown by a greater number of (35%) 15 females out of the 42 of respondents agreeing that women have been excessively affected by economic adversities. According to Marilyn (1990), a feminist economist, contends that gender norms perpetuate women's financial instability by undervaluing their contributions. As a result, women do not receive value of their labor.

4.3 Challenges faced by women in informal settlements

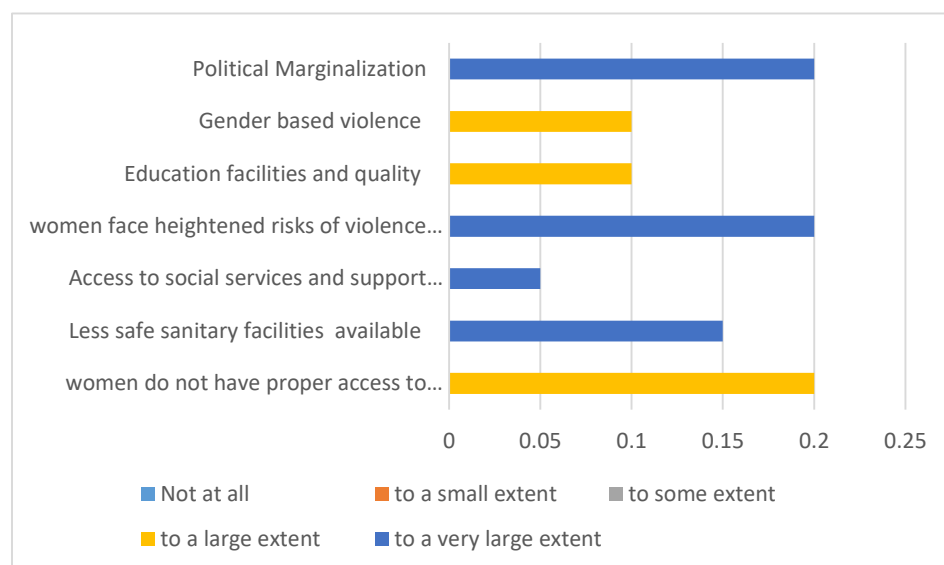


Fig 4.3 Source: research questionnaire findings 2025

4.3.1 Political Marginalization

The complex examination of Epworth's informal settlements demonstrates the political nature that women are being side lined although they hold a greater number in these slums. The capacity of women to advocate for their needs and rights is directly impacted by this sidelining, which shows itself as a lack of participation in local governance and decision-making processes. Mainstream of the 8 women representing 20% of the 42 members said they agreed that women have faced political marginalization in informal settlements. Political exclusion as one respondent noted” *We as women also want to be councilors*”, as result gender inequality is alive by disagreeing women the skill to influence choices that impact their lives, according to scholars like (Okin ,2014). The underrepresentation of women in leadership positions causes important issues for women, like safety, education, and healthcare, to be neglected.

Additionally, cultural norms often disappoint women's participation in political activities, further reinforcing their marginalization. As Butler (2004) notes, this marginalization not only alienates women but also challenges democratic processes by failing to include diverse views. Addressing the political marginalization of women in informal settlements is necessary for

fostering inclusive governance and ensuring that women's voices are heard in shaping policies and programs that affect their publics.

4.3.2 Gender based violence

Gender based violence in Epworth is a confirmed issue for women in these slums. The physical and mental health of women is painfully impacted by this violence, which regularly takes many forms, such as sexual harassment, domestic abuse, and exploitation. 10% of respondents to a study of 42 people said they agreed that women have experienced gender-based violence in informal settlements. In Epworth's informal settlement vulnerability of women to abuse is made worse by the absence of legal safeguards and enforcement systems in informal settlements. GBV, by feminist movements, is a universal problem with roots in power differences and gender disparity rather than just an individual one. This viewpoint casts doubt on the idea that violence is a personal concern, emphasizing the fact that it is a social problem that calls for public condemnation and action. According to academics like McGowan (2020), gender-based violence is a systemic problem with deep roots in social norms that support inequality rather than just a personal one.

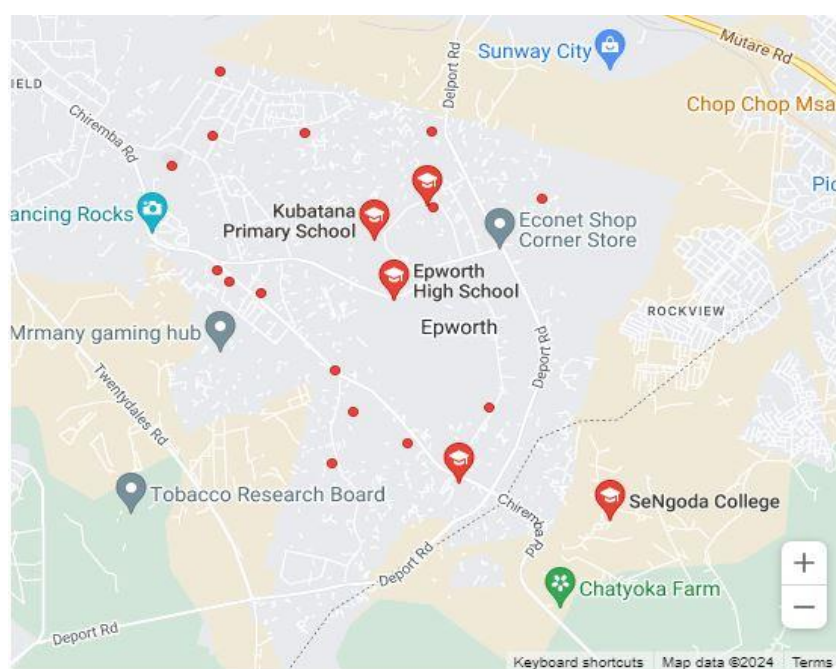
Additionally, cultural indignity keeps women from reporting violent crimes, which leaves them alone and unsupported. According to Lewis (2020), the normalization of violence against women fosters a fear-based climate that limits their autonomy. As a result, prevents them from fully engaging in their communities.

4.3.3 Education facilities and quality

In informal settlements women face great difficulties in accessing high-quality educational institutions. These problems restrict women's chances for both professional and personal growth, hence nourishing cycles of disparity and poverty. Due to Field observations the problem is a vital component, which enhances this data as 10% percent of respondents to a study of 42 people determined the issue of educational infrastructure in the settlements, including its limited capacity and uneven distribution. As a result, to the large number of pupils applying for enrollment, school facilities are frequently too small to cater for everyone. In relation to a statement to a local education official, this overcrowding is a big worry for teachers since it may make it difficult to use effective teaching strategies and create a less-than-ideal learning environment for both males and females.

Moreover, women in other locations face geographical obstacles as a result of the observed concentration of schools in particular zones. The quality of education offered is just as important as availability when it comes to educational access, according to recent research by (Leatherman & Kuehn 2021). Due to cultural and financial limitations, schools in informal settlements frequently lack necessary supplies, qualified instructors, and secure learning spaces, which disproportionately affect girls.

PIC 2. PRIMARY AND SECONDARY DISTRIBUTION IN EPWORTH INFORMAL SETTLEMENT



4.3.4 Heightened risks of violence and insecurity in communities

Women are excessively at risk for violence and insecurity in Epworth's informal settlement. Women must circumnavigate hazardous situations with little protection due to this vulnerability, which is made worse by a lack of proper law enforcement and community support networks. 20% of respondents to a study of 42 people felt that to a very large extent woman in informal settlements frequently face greater rates of sexual harassment, domestic violence, and exploitation, which are exacerbated by social marginalization and poverty. These concerns are worsened by the lack of safe public areas, which limits women's freedom and mobility. As a result, by feminist theory, patriarchal structures that place a premium on male dominance and control are

at the core of violence against women (Hooks,2004). An area where violence is accepted and frequently normalized is maintained by this difference in power.

Moreover, as mentioned by the shame and cultural norms surrounding violence against women frequently discourage victims from reporting incidences or seeking assistance, which nourishes the cycle of fear and silence. The physical safety of women is impacted by this environment, but it also has long-standing effects on their general well-being and mental health.

4.3.5 Access to social services and support networks is insufficient

In Epworth women have a very difficult time gaining social services and support systems. 5% of respondents to a study 42 people agreed that their informal living arrangements, lead to poor infrastructure and a lack of response by local authorities, are frequently the cause of this limited access. In Epworth informal settlements women often face obstacles to accessing basic services including healthcare, education, and legal assistance. Hence identities, including gender, sexual orientation, and financial status, impact access to social services, according to feminist theory. Additionally, the lack of support groups and community organizations can make it more difficult for women to interact with their peers and obtain essential services (Garcia et al., 2022). As a result, to affecting their immediate needs, this isolation may have lasting effects on their sense of empowerment and general well-being.

4.3.6 Less safe sanitary facilities available

Females in Epworth informal settlements face important health hazards as a result of inadequate sanitation facilities, which also affects their well-being and sense of dignity. According to a poll of 42 people, 15% of respondents said that to a very large extent women suffer major obstacles because of insufficient hygienic facilities. According to research by Adams (2023), a lack of access to private, secure restrooms frequently makes people more susceptible to abuse and harassment. Unplanned development and high population density have combined to create a serious public health crisis in Epworth's informal settlements, which presents difficulties for women in terms of access to water and sanitation facilities. Field observations of few access sites and lengthy resident lines supported survey respondents' claims of insufficient access to clean water (PIC 1) Because of these obstacles, women are forced to use unplanned methods to get water, which puts their safety at even greater risk. PIC 2. The seriousness of the problem is confirmed by public health professionals, who note an increase in waterborne illnesses, especially in youngsters.

Women may refrain from using public restrooms out of fear of harassment or embarrassment, which can lead to poor hygiene and health problems. Additionally, (Chen et al. 2022) point out that the lack of hygienic, clean facilities might worsen menstrual health issues and make it more difficult for women to engage in everyday activities like work and education. This results in a vicious cycle of disadvantage that restricts their chances for both economic and personal development. As a result, the feminist theorist Angela Davis highlights that health vary significantly by gender.

PIC 1



Source field observation 2025

PIC 2

*Source field observation 2025*

4.3.7 No proper access to healthcare services

The access of women's necessary medical care in the informal settlement is greatly disadvantaged by a lack of resources and an inadequate healthcare infrastructure. 20% people, of the respondents felt that women experience major obstacles as a result of having limited access to quality healthcare in Epworth informal settlement. Inadequate access to healthcare services is an important issue in informal settlements, according to a study conducted in Epworth, Zimbabwe. Survey data, showed that respondents had trouble accessing healthcare, quantifies this gap. This data is visually confirmed by field observations. These slums lack access to healthcare resources,

in contrast to planned communities with well-located clinics. Due to field visits, the slums' existing facilities are frequently too small and dispersed haphazardly.

HEALTH CARE FACILITIES DISTRIBUTION IN EPWORTH

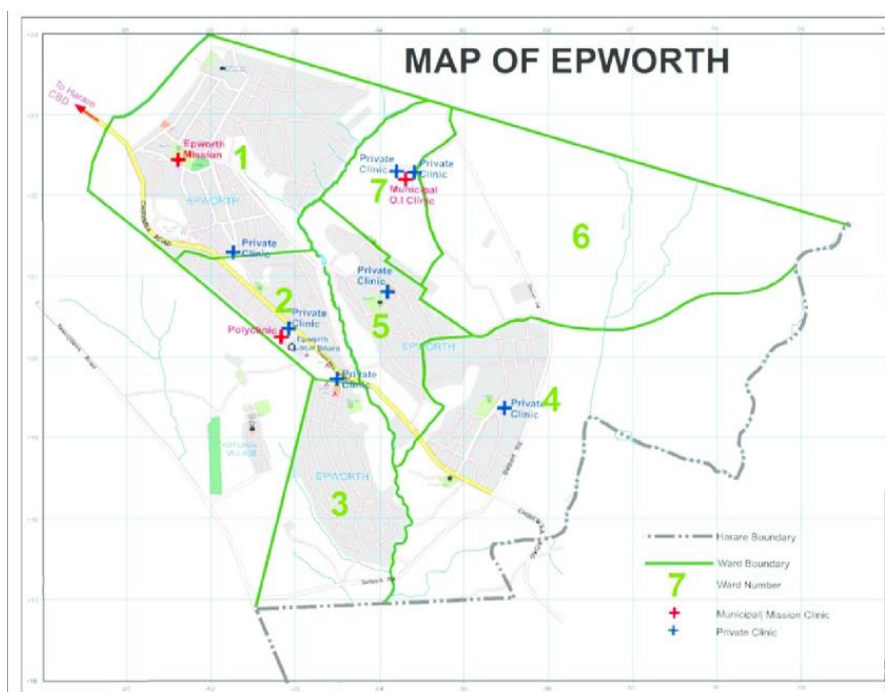


Fig 4.3.

4.4 Strategies that can be employed to assist women living in Epworth informal settlement

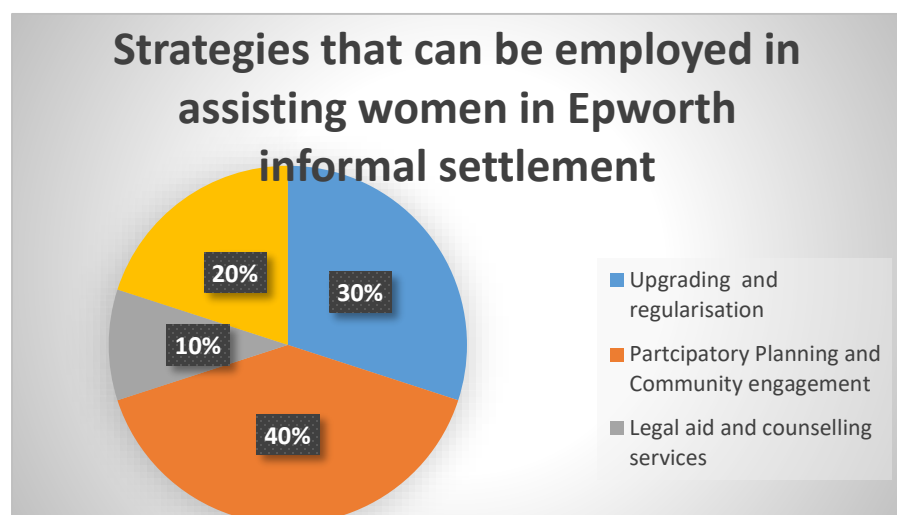


Fig 4.4

4.4.1 Participatory planning and Community Empowerment

The research of Epworth informal settlement in Zimbabwe, yielded appreciated insights into improving the challenges and experiences of women living within Epworth informal settlements. Notably, majority of 40% with a number of 17 people of the 42 participants interviewed for the study firmly believed that participatory planning is an essential strategy for tackling the issues they encounter in their community. Many claimed that when choices are being made that affect their life, their opinions and involvements are frequently ignored. One participant emphasized, (we know what we want as women) which means that if they participate in the preparation process, they can guarantee that the solutions are applicable and efficient. Others agreed with this viewpoint, emphasizing the value of community congregations where women could freely address topics like safety, healthcare, and education. Feminist thought, which stresses social righteousness, inclusivity, and empowerment, have a lot in common. The meaning of intensifying underprivileged voices in decision-making processes is highlighted by scholars like Lina G, who make sure that women and other understated groups actively engage in shaping policies that impact their lives.

To enable them to actively contribute in community decision-making, one woman also stressed the necessity of capacity-building programs including advocacy seminars and leadership training. (it is not about political seats) said one woman. Several members underlined the necessity of community-led activities to endorse safer spaces when talking about the problematic gender-based violence. The ladies of Epworth voiced a strong desire for their public to adopt participatory planning. Aligning with Epworth's emphasis on resident participation, Korail Settlement in Bangladesh exemplifies the success of Participatory Planning (Hasan & Robson, 2020). In Epworth women think that by partaking in these procedures, they may successfully deal with their difficulties and build a community that is more cheering and resilient for all women. This shared advocacy underscores the potential for transformative change when women are given a platform to influence the decisions that affect their lives.

4.4.2 Upgrading and regularizing

An analysis of data suggests that a lot of women are in favour of Upgrading and Regularization as the primary strategy to improve the challenges and experiences of women within Epworth's informal settlements. This idea is demonstrably supported by public resident interviews as well as field observations as 30% of 42 people favoured upgrading and regularization. These women claimed that their quality of life would be much improved with legal recognition and infrastructure upgrades. According to one respondent,

It will be easier to get essential utilities like electricity, clean water, and sanitary facilities if we upgraded our settlement as we currently struggle to meet these basic necessities.

Another participant also voiced this opinion, highlighting the insecurity and health hazards worsened by insufficient infrastructure *"If our homes are recognized, we can access essential services and protection from eviction.,"* underlining the meaning of legal recognition. As a result this need for stability is critical, as many women showed concerns over their housing situation and the threat of displacement.

At the Epworth local board, a senior informant from the Ministry of Local Government also voiced the need to upgrade and regularize the informal settlement, seeing it as an important method for supporting women in Epworth. The informant highlighted that by giving women a sense of security and stability, such programs will not only enhance living conditions but also empower them. All things considered, these women's support for updating and regularizing their informal settlement highlights their desire for a safer and nurturing setting. Mebesa's Upgrading and Regularization initiative has shown significant results, according to a 2023 World Bank report. Significant infrastructure improvements, such as better roads, better drainage, and a more effective waste management system, were made possible by the initiative. Moreover, land tenure security made it easier to invest in hospital and educational facilities, which enhanced inhabitants' access to healthcare and created better learning settings for both women and men.

4.4.3 Legal and counselling services

In a research of women in Epworth, respondents supported the creation of legal and counseling services to help them deal with the problems they encounter in the informal settlement. About 30% of 42 women participated in a survey being in favor of the creation and support of

legal and counselling services to help them deal with difficulties. The informant at the Health Department and housing Department made clear how significant it is to have support networks that can help them deal with legal matters and offer them emotional support. One member shared, *"Many of us face legal challenges, whether it is related to housing, land disputes, or domestic issues"*. She specified that they could be able to protect their rights if they had access to legal services. This sentiment reflects an appreciation that legal assistance is essential for ensuring their rights are upheld and for providing a sense of security.

Having access to therapy could aid in their recovery and coping as they are mostly preoccupied with stress and trauma. This proves the psychological toll that being in an informal community can have, especially when dealing with issues like instability and violence. Even though very few members actively requested these services, their lobbying highlights a huge lack of community support for women. One woman thought, *"We frequently feel helpless to deal with our issues when we don't have access to legal and counseling resources"*. These resources have the potential to meaningfully impact their lives. As a result, the Feminist theory highlights the importance of allowing women to assert their rights (Kristen, 2023). Legal aid provides essential resources and support, enabling women to navigate the legal system efficiently and advocate for themselves in issues such as family law, domestic violence, and discrimination in these informal settlements.

4.4.4 Improving access to Education

The research in Epworth, Zimbabwe, revealed that in response to the challenges and experiences of women increasing access to educational programs is a way to address the difficulties they encounter in slums. To empower themselves and their children for a better future, one woman underlined the vital role that education plays. *"Having access to high-quality education is crucial,"* said one attendee. This emotion proves a great desire for educational materials that can offer chances for growth and break the cycle of poverty. A poll of women in women about 10% of the 42 respondents supported the improving of access to education. *"Transportation and fees are major obstacles for us,"* stated another respondent, emphasizing the obstacles to education. This stresses the real-world obstacles that prevent families in the settlement from having access to schooling. A key element of feminist ideology, which stresses the necessity of gender equality and

empowerment, is access to education. Additionally, Roderick Ferguson (2012) investigates how social norms that uphold inequality might be challenged in schools. By undertaking these problems, feminist theory emphasizes how education can be a powerful instrument for social change, empowering women to question traditional conventions and become financially independent.

4.4.5 Summary

This research in Epworth, Zimbabwe, gives light on the experiences and challenges women face in the informal settlement. The research also explores the underlying causes to the challenges of women living in Epworth's informal settlement as well as the challenges these women face be it of health, poor sanitation and political marginalization. The chapter also suggests strategies respondents concluded after passing out some of their views. The respondents suggested strategies like participatory planning, legal and counselling and upgrading regularizing.

CHAPTER FIVE

SUMMARY, CONCLUSIONS, RECOMMENDATIONS AND AREAS FOR FURTHER RESEARCH

5.0 Introduction

This chapter shows summary of the whole research project from chapter 1 to 4 giving a sight into the activities of the whole chapters. It goes on to give detail to conclusions drawing the answers or the solutions to the research problem that have been brought forward. This chapter further goes on to clarify on the practical proposals which will be enlisted under the commendations section and hence further outlines areas of further research.

5.1 SUMMARY OF THE WHOLE PROJECT

The research project on chapter 1 outlines the introduction whereby it introduces the topic which is the "Experiences and challenges of women in informal settlements. Case study of Epworth". It further summaries the key objectives of the project which exploring the underlying causes of the challenges faced by women, the challenges faced by women and suggesting strategies to assist women living in Epworth informal settlement. Chapter 1 goes on to highlight the importance of the research as the research will assist Central and local government and policy makers tasked with resolving the complicated issues in emerging more efficient and inclusive policies and programs.

Chapter 2 of the text examines the social, political, and economic inequalities faced by women in the informal settlement of Epworth, Zimbabwe, using feminist theory as a critical lens. It highpoints the need for gender fairness and empowerment, analyzing power differences between men and women. The chapter also explores the global view of informal settlements from the industrialization era, 20th century, 21st century, and Zimbabwe. It identifies the underlying causes of women's challenges and strategies to assist them. On the last section it further highpoints on the overcoming of these challenges faced by women in informal settlements from a global level giving about case studies from North America, regional for example Kenya case study and then local

Case Epworth Zimbabwe. However, research gaps, such as the disregard of local cultural practices, mental health issues, and the potential benefits of technology, remain unexplored.

Chapter 3 of the research methodology outlined the research design used in the dissertation which is a mixed method design based on its appropriateness for examining intricate societal concerns. The chapter further highlighted the transformative paradigm so as to understand and address the complex realities faced by women living in informal settlements. The chapter also involved data collection methods and research instruments hence gave an opportunity to the use of questionnaires, interviews and field observation for direct observation of the experiences and challenges women face in Epworth. The chapter further highlights the study group of expert representatives from housing and Community Services, the Department of health Services and a representative from the Ministry of Local Government due to their experience, roles and obligations in providing services to women inhabitants of Epworth. Lastly ethical consideration was listed targeting participants and also possible limitations to data collection.

Summary of findings

On the chapter for data presentation and analysis it explores the difficulties that women in Epworth's informal settlement experience, exposing important problems like lack of legal protections, restricted educational opportunities, and financial weaknesses. As a result of the field work 20% (8) of women feel unsafe because of insufficient legal frameworks, which discourages them from looking for opportunities and obtaining necessary services. Additionally, 35% of respondents said they were disproportionately impacted by financial difficulties and frequently held low-wage, precarious positions. Women are further marginalized politically by cultural norms.

In order to guarantee that women's opinions are heard in communal decision-making, participants underlined the importance of participatory planning. Important tactics for enhancing living circumstances were also found to include regularizing informal settlements and upgrading infrastructure. Furthermore, establishing legal and counseling services emerged as crucial for helping women navigate their challenges. These findings highlight the urgent necessity for targeted interventions that address systemic issues and empower women in informal settlements, ultimately fostering a more equitable environment for all.

5.2 Conclusions

After exploring the underlying causes of the challenges faced by women in informal settlements of Epworth mostly women strongly agree to their hardships being extremely yielded by economic difficulties of the state with a rate of 35% of both central and peripheral women residents strongly agreeing. Although some underlying causes such as access to resources and services restricted by cultural norms and societal prospects follow the lead bring about daily challenges to these women on their day to day lives. Limited access to education is also another underlying cause with a rate of 20% strongly agreeing to it being a lead cause to the challenges of these women and also lack of legal protection.

The study also examined the difficulties of these women in informal settlements and concluded that political marginalization, no proper access to services and heightened risk are challenges as 20% to a very large extent were in favor of them as being their main challenges. These women are politically marginalized and as a result of gender inequality although they hold a greater number in these informal settlements. They are deprived of the ability to influence decisions that impact their lives while on the other hand cultural norms often depress women's participation in political activities. Lack of proper access to healthcare services is also a major challenge attributed to an underlying cause of insufficient healthcare infrastructure and services within the settlement. This issue is well examined through the use of the map in Chapter 4 that highlighted clinics around Epworth and their distances for accessibility to these women. The dissertation also concludes strategies for addressing challenges faced by women residents in informal settlements. It suggests participatory planning and community engagement to involve all residents in decision-making processes, enhancing living standards. Upgrading and regularization are suggested as essential move for improving legal recognition and infrastructure. Legal aid and counseling are also suggested to address challenges faced by women of GBV in informal settlements, reducing stress and trauma.

5.3 Recommendations

Key stakeholders, such as the:

- **CENTRAL AND LOCAL GOVERNMENT**- ought to take a number of steps in light of the findings on the difficulties that women in Epworth's informal settlement experience. First and foremost, it is commanding to strengthen legal safeguards against domestic abuse

and harassment. Women will be economically enabled if education is invested in by increasing access to schools and vocational training programs. In order to guarantee access to sanitary facilities and clean water, infrastructure improvements are required in informal settlements. Providing counseling and legal aid will support women in directing their rights and overcoming trauma. In order to guarantee that women's opinions are acknowledged during decision-making, participatory planning should be encouraged.

- **NON GOVERNMENTAL ORGANISATIONS** -Furthermore, it is crucial to combat gender-based violence through local support systems. Collaborating of NGOs and local governance can enhance resources and expertise for sustainable development initiatives. By implementing these strategies, stakeholders can significantly improve the lives of women in Epworth.

5.4 Recommendations for further research

Even though this study clarifies on the Experiences and challenges of women in Epworth's informal settlements, learning should not stop. To strengthen our knowledge and improve subsequent responses, a number of crucial topics beg for more investigation:

Economic Activities and Livelihood Strategies: Find out what women do for a living, how they generate income, and what obstacles they encounter in maintaining their livelihoods and

Social Networks and Support Systems: Examine how community organizations and social networks might help women in informal settlements who are struggling by offering them resources and support.

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APPENDICES

DATA COLLECTION TOOLS COMPILATION

Appendix 1: Questionnaire Guide: The Experiences and Challenges of Women in Epworth Informal Settlements

My name is Vincent Chimatula an undergraduate at Bindura University of Science Education conducting research on the Experiences and challenges of women in Epworth informal settlement under the degree program of Peace and Governance. We appreciate you taking the time to complete this survey! The purpose of this survey is to learn more about your struggles and experiences as a woman residing in the informal settlements of Epworth hence through this survey the local governments and policymakers tasked with resolving the complicated issues will develop more efficient, inclusive, and community-driven policies and remedies to the daily struggles women confront. Your honest feedback is crucial to improving support and services for women within the community.

Part 1: Background Information (Optional)

1. In which area of Epworth do you reside? (*tick where applicable*)

Central	established area within the settlement.	
Peripheral	outskirts of the settlement, further away from the core.	

Part 2: Underlying Causes of Challenges Faced by Women (Likert Scale)

Instructions: Please rate your level of agreement with the following statements using the scale below:

1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree

5	Strongly Agree
---	----------------

STATEMENT	1	2	3	4	5
In Epworth, women have been disproportionately impacted by economic difficulties.					
Women's access to resources and services is restricted by cultural norms and societal expectations.					
Limited access to education and also training opportunities contributes to women's challenges.					
lack of legal protection for women exacerbates their struggles in informal settlements.					
Safety concerns in the community impact women's mobility and freedom.					

Part 3: Challenges Faced by Women in Informal Settlements (Likert Scale)

Instructions: Please rate the extent to which you believe the following challenges affect women living in Epworth using the scale below:

1	Not at all
2	To a small extent
3	To some extent
4	To a large extent

5	To a very large extent
---	------------------------

STATEMENT	1	2	3	4	5
Women do not have proper access to healthcare services.					
Less safe sanitary facilities available.					
Economic instability (Employment opportunities for women are scarce)					
Access to social services and support networks is insufficient.					
Women face heightened risks of violence and insecurity in their communities.					
Education facilities and quality					
Gender based violence					
Political Marginalization					

Part 4: Strategies for Supporting Women in Informal Settlements (Open Ended)

1. In your opinion, what do you think are the biggest obstacles to enhancing the lives of women in the informal settlements in Epworth?
2. What strategies do you think should be used to support women in the informal settlements Epworth?
3. Thank you for your cooperation!

Appendix 2: Interview Guide: The Experiences and Challenges of Women in Epworth Informal Settlements

My name is Vincent Chimatula an undergraduate at Bindura University of Science Education conducting a research on the Experiences and challenges of women in Epworth informal settlement under the degree program of Peace and Governance. The purpose of this study is to comprehend the difficulties that women in Epworth's informal settlements encounter and possible ways to enhance their living circumstances, through this interview the local governments and policymakers tasked with resolving the complicated issues will develop more efficient, inclusive, and community-driven policies and remedies to the daily struggles women confront. We appreciate your willingness to take part in this interview Your insights, as a key expert from the [Department Name], are invaluable to this study.

Experiences and Challenges of Women in Informal Settlements:

1. Based on your observations, what are the primary root reasons of the difficulties that women encounter in Epworth's informal settlements (such as financial difficulties, restricted educational opportunities, cultural norms, and safety concerns)?
2. In Epworth's informal settlements, what particular obstacles do women face when trying to obtain basic services like healthcare, sanitation, education, etc.?
3. What effects do informal settlement layout and density have on women's access to resources and services?
4. Do women in informal settlements face more obstacles than males in any particular area of service delivery?

Addressing Women's Challenges:

5. What programs or tactics are in place right now to assist women residing in informal settlements?
6. What do you think are the main barriers to putting into practice practical solutions for the issues that women confront in these fields?
7. What ideas or proposals do you have to get beyond these obstacles and enhance the lives of women in the informal settlements in Epworth?

Collaboration and Partnerships:

8. In order to meet the unique needs of women living in informal settlements, how does the Epworth Local Board work with other governmental organizations or non-governmental organizations?

Thank you for your time and valuable insights!

Appendix 3: Field Observation Checklist: The Experiences and Challenges of Women in Epworth Informal Settlements

Location:

Date:

General Observations:

- Overall density of housing structures: (Dense / Moderately dense / Sparse)
- **Presence of visible building materials** (bricks, corrugated metal, etc.) and their implications for women's safety and security.
- **Road conditions:** (paved, gravel, dirt) and how they affect women's mobility and access to services.
- **Presence of public spaces:** (parks, community centers) and their accessibility for women.
- **Lighting conditions:** (adequate / inadequate) in communal areas and pathways, impacting women's safety during nighttime.
- **Observations of community interactions:** (supportive / tense) among women and how they relate to social cohesion and support networks.
- **Presence of vulnerable groups:** (e.g., elderly women, single mothers) and their specific needs within the community.

Infrastructure:

- Water:
 - Types and conditions of water sources (wells, boreholes) and their accessibility for women.
 - Presence of queues for water collection and the impact on women's time management and responsibilities.
- Sanitation:
 - Type of sanitation facilities (e.g., pit latrines) and their implications for women's health and dignity.
 - Condition of sanitation facilities (overflowing / unpleasant odors) and how these issues affect women's daily lives.

- **Waste Management:**
 - Presence of designated waste collection points and their accessibility for women, particularly those responsible for household waste.
- **Education:**
 - Location, size, and distribution of educational facilities, focusing on how these factors affect girls' access to education and women's opportunities for adult education.
- **Roads:**
 - Type (tarred or dust) and their condition, considering how this affects women's ability to travel safely and access essential services.
- **Electricity:**
 - Presence of electricity poles and the reliability of electricity supply, particularly as it affects women's household responsibilities and safety.
- **Health Facilities:**
 - Location, size, and distribution of health facilities, focusing on their accessibility for women, especially during emergencies or for maternal health services.

Service Providers:

- **Observed presence of service providers** (e.g., garbage collectors, water maintenance personnel) and their engagement with women in the community.

Photographs:

- With informed consent, taking photographs to document specific observations (infrastructure condition, sanitation practices, etc.) relevant to women's experiences.


Photographs to respect resident privacy and avoid capturing individuals directly.

Appendix (4) Approval Forms (1)

EPWORTH LOCAL BOARD

1038 Chiremba Road
P. O. BOX EP180
EPWORTH

Telephone: 263 4 2936393-6
: 263 4 577445/9
Email : elb@africaonline.co.zw



ALL CORRESPONDENCE SHOULD BE ADDRESSED TO THE SECRETARY

ELB REF: Vincent Chimutula
33 Jongwe Crescent Msasa Park
Harare

REF:

27 February 2025

Dear Sir

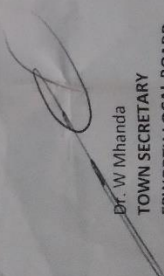
RE: REQUEST FOR AUTHORITY TO CARRY OUT A RESEARCH


Authority has been granted to conduct a research in Epworth in terms of your area of study. The research topic is "The Experiences and Challenges of Women in Informal Settlements, A Case Study of Epworth".

Epworth Local Board requires you to submit your final dissertation.

Thank you for your usual support

Yours Faithfully


DR. W. Mhanda
TOWN SECRETARY
EPWORTH LOCAL BOARD



BINDURA UNIVERSITY OF SCIENCE EDUCATION

Bindura University
of Science Education



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DEPARTMENT OF PEACE AND GOVERNANCE

27 January 2025

TO WHOM IT MAY CONCERN

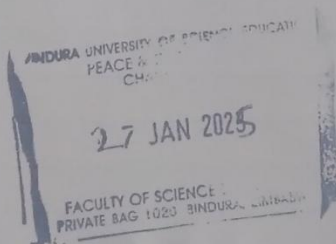
RE: REQUEST TO UNDERTAKE RESEARCH IN YOUR ORGANISATION

This serves to introduce the bearer, VINCENT T CHIMATULA, Student Registration Number 02107528, who is a HBSC PEACE AND GOVERNANCE student at Bindura University of Science Education and is carrying out a research project in your area/institution.

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

Yours respectfully

J. KUREBWA (DR)
Acting Chairperson



VINCENT B210752B CHPTR DSSTN final 18.docx

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