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IMPACT OF NON-GOVERNMENTAL ORGANISATIONS' COST REDUCTION STRATEGIES ON MARGINALISED COMMUNITIES' SUSTAINABLE DEVELOPMENT IN ZIMBABWE'S VOLATILE ECONOMY

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I Natasha Tore, declare that this research project is my own work and has not been copied or lifted from any source without acknowledging the source.

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Dedication

This work is dedicated to my beloved family, who has always been supportive when I felt like quitting and always believing in me.

Abstract

This study investigates the impacts of NGOs' cost reduction strategies on sustainable development in marginalized communities within Zimbabwe's volatile economy. With the on-going economic crisis, NGOs are forced to balance financial survival and effective service delivery. The primary objectives of this research are to examine the cost reduction strategies employed by NGOs, assess their effects on service delivery, and investigate the challenges posed by economic environment and recommend effective approaches for sustaining services. A qualitative research design was utilized, employing semi-structure interviews with finance and program officers from four NGOs: CAMFED, ZELA, Oxfam and Caritas. A total of 10 interviews were conducted, following the principle of thematic saturation to ensure comprehensive insights into the challenges faced by these organizations. Thematic analysis was applied to evaluate the effectiveness of the different strategies discussed. Findings reviewed that voluntary labour is the most effective strategy followed by capacity building initiatives. While digital transformation reduces operational cost it creates barriers for marginalised communities lacking technical access , use of energy conversion ,community based resources was also mentions Zimbabwe's hyperinflation, Currency fluctuation, cuts in donor funding infrastructure challenge , changing regulations , significantly impact NGO operation forcing constant budget adjustments and program downsizing. Atlas ti qualitative data analysis tool version 25 was used to analyse data from interviews. The study concludes that cost reduction strategies while essential for survival often compromise service quality and exclude vulnerable populations. Recommendation includes adopting community based approaches utilising voluntary labour, investing in renewable energy solution, strengthening oversight mechanism for outsourced service and implement inclusive digital strategies that address connectivity barriers while maintaining development impacts.

Acknowledgements

I want to express my gratitude to God for being with me during my entire research process. I would also like to thank my supervisor, Dr Mabhungu and friends for their unwavering support during the journey. My sincere appreciation goes out to my family and the members of the CAMFED Association.

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Abbreviation

ABC	Community Based Assets
CAMFED	Campaigning for Female Education

CBOs	Community Based Organizations
CIMA	Chartered Institute of Management
NGO	Non-Governmental Organization
PPP	Private Public Partnership
PVO	Private Voluntary Organization
SDG	Sustainable Development Goal
VRIO	Value Rarity Imitability Organization
ZELA	Zimbabwe Environmental law Association

CHAPTER I

INTRODUCTION

1.0 Introduction

NGOs have increasingly resorted to cost-cutting measures in Zimbabwe's difficult economic environment in order to continue operating in underserved communities. By lowering operating costs, cost reduction strategies allow organizations to devote more funds directly to community programs, ensuring the continuation of critical services even in times of financial hardship. The ability of these policies to strike a balance between efficiency and significant long-term effects on economically vulnerable populations will ultimately determine how well they support sustainable development.

1.1 Background of the study

Globally, non-governmental organizations (NGOs) have emerged as key players in promoting sustainable development, especially in areas that are economically vulnerable. But in order to stay in business, NGOs must implement cost-cutting measures as financial constrains increase and foreign aid flows become more erratic (Banks & Brockington, 2020; Ullah, 2024; OECD, 2023). Given that financial difficulties are made worse by economic instability in developing nations, this global trend has important ramifications for NGOs doing business there (Kabonga, 2023; Williams, 2024).

NGOs operating in Africa deal with challenging conditions that include shifting donor funding, increasing operating expenses, and expanding humanitarian demands. Zimbabwe and other nations that struggled with hyperinflation, which reached 284% in 2021 (Stiftung, 2024), offer a relevant backdrop for analysing the effects of cost-cutting initiatives on sustainable development results. NGO funding streams have been severely limited by Zimbabwe's economic crisis, which has compelled them to implement a variety of cost-cutting measures, such as staff reduction, outsourcing, and digitalization (Munyoro & Dube, 2021; Afrobarometer, 2024; Marr, 2023; OECD, 2023).

Despite these adaptive strategies, NGOs in Zimbabwe face a paradox: while cost reduction is essential to financial survival, it may inadvertently undermine service delivery to marginalized communities that rely on NGO programs for essential services. For instance, digitalization has enabled some NGOs to streamline operations, but it has also raised concerns about digital exclusion among vulnerable populations (Skokova et al., 2021; Fowler, 2021). Similarly, outsourcing may lower costs, but it can erode organizational capacity and local stakeholder engagement (Migone and Howlett, 2023; Borelli et al., 2023).

Therefore, the main goal of this study is to investigate how cost-cutting measures affect the sustainable development results of underprivileged communities in Zimbabwe's unstable economic environment. In order to help NGOs continue to operate in the face of economic uncertainty, it aims to demonstrate how they can strike a balance between effective service delivery and financial constraints (Gupta, 2021; Megiddo, 2025; OECD, 2023).

1.2 Problem statement

Zimbabwe’s economic crisis has forced NGO’s into a precarious balancing act between survival and stainable development impact. As the World Bank (2023) reports, hyperinflation exceeding 285% and a 15% decline in donor funding since 2020 (OECD, 2023) have pushed 72% of NGOs to reduce essential services, while 60% now operate with less than half their pre-crisis staff .This retrenchment threatens to undo years of development progress in marginalized communities.

The crisis manifests most severely in three dimensions. First, program quality has deteriorated, with reduced monitoring and premature closures becoming routine (FAO, 2023). Second, short-term financial fixes are replacing capacity-building initiatives, jeopardizing long-term sustainability (Utami, 2023). Third, vulnerable groups face disproportionate impacts, with (Williams, 2024)) documenting 40% funding cuts to programs serving women and girls. Education and healthcare sectors have been particularly affected, experiencing 72% and 55% reductions in NGO support respectively.

The situation has evolved through three critical phases: initial economic decline (2018-2020), severe donor withdrawal (2021-2022), and the current hyperinflationary crisis (World Bank, 2024). Geographic analysis reveals rural Matabeleland (85% program cuts) and Harare's peri-urban settlements as the most affected areas, where marginalized populations are losing access to vital services (Marr,2023).

Current data paints a troubling picture: only 12% of NGOs maintain pre-crisis impact levels (Afrobarometer, 2024), while 68% of communities report worsening services. Three systemic failures perpetuate the crisis: short-term survival strategies (Amnesty International, 2024), lack of alternative operational models (World Bank, 2024), and policy frameworks misaligned with ground realities.

Therefore, there is critical need to examine how different cost-reduction approaches affect sustainable development outcomes. The research must identify strategies that preserve both NGO viability and meaningful community impact, while addressing the unique challenges of Zimbabwe's economic environment. By analysing experiences across affected regions and sectors, this study can provide actionable solutions to sustain development progress during economic crises.

1.3 Objective of the study

i. To examine the cost reduction strategies implemented by NGOs.

ii. To assess how the cost cutting measures will affect NGOs' capacity to delivery social services.

iii. To investigate the effects of Zimbabwe's volatile economic environment on NGOs' ability to deliver social services.

iv. To recommend cost reduction strategies to sustain NGOs' services in marginalized communities amid volatile economy.

1.4 Research questions

i. What cost reduction strategies are NGOs implementing in Zimbabwe?

ii. How do cost reduction strategies affect NGOs' ability to deliver social services?

iii. What challenges does Zimbabwe's economy pose to NGOs' operations?

iv. What cost reduction approaches do you recommend which can sustain NGO's services in marginalized communities?

1.5 Significant of the study

1.5.1 to the researcher

The researcher advances knowledge of sustainable development strategies in volatile economies. It also provides opportunity to build professional networks in development practitioners and academics. The studies enhance research credentials through potential publications and strengthen expertise in financial sustainability.

1.5.2 to the university

The research contributes to the institution's reputation in development studies and may attract related funding. It generates practical insights on implementing sustainable development goals in challenging context. The study adds valuable case research to the university's portfolio while demonstrating real world academic impact

1.5.3 TO NGOs in Zimbabwe

The research offer evidence based research for implementing cost reductions without compromising program quality. Research outcomes can strengthen funding proposal by demonstrating fiscal responsibility. The study identifies operational strategies to maintain service delivery during economic instability and promoted sector wide learning

1.6 Assumptions

i. The selected NGOs reflect common cost reduction practices.

ii. Respondents share truthful operational insights.

iii. Economic pressure affects NGOs similarly.

iv. Reported strategies match real world actions.

1.7 Delimitation of the study

i. The study examines NGOs operating in Zimbabwe's marginalized communities particularly rural areas.

ii. The research focus on humanitarian, education, agriculture and environmental NGOs other sectors are excluded.

iii. The study covers cost reduction strategies between 2020 to 2024 earlier periods are not analysed.

iv. Only operational cost cutting strategies are assessed other approaches fall outside this study.

1.8 Limitation of the study

i. NGOs' stuff may not fully share cost cutting practices due to fear of criticism from donors or community.

ii. Busy NGO's staff in crisis situations have time pressure which affected their engagement and participation in the research process

1.9 Definition of term

i. Cost reduction is the process of minimising operational expenses to free up funds for essential community services and programs.

ii. Cost reduction strategies are ways of decrease functional costs while growing productivity, permitting for planned rearrangement of resources

iii. NGO is an organization that is not part of a government and was not founded by states

iv. Sustainable development is to balance the economic and social demands of current and future generations of people with the need to protect or prevent excessive harm to the environment.

v. Marginalized community is a group of people who faces economic, social and political challenges due to factors such as race, gender, sexual orientation or economic status.

vi. Economic volatility it is the degree of fluctuations or variability in economic variables like stick price, exchange rates or interest rates over a period of time.

vii. Environmental justice is a social movement that aims to address the injustice that arises when underprivileged or marginalized communities suffer because of resource extraction, hazardous waste, or land use that does not benefit them.

1.10 chapters Summary

This chapter clarified the study's goals and issues that needed to be resolved illuminating the next chapters. It explains the assumptions that underpin the entries investigations well as why and to whom this research is pertinent. The next chapter will begin with a review of numerous works by different scholars who have expressed their thoughts on NGOs cost reduction strategies and sustainable development

CHAPTER II

LITERATURE REVIEW

2.0 introductions

This chapter reviews the key theories and studies relevant to understanding the impact of cost reduction strategies by NGOs on sustainable development in marginalized communities. It aims to examine how these strategies align with sustainable development goals, focusing on their influence in addressing challenges like poverty, education and environmental protection in an ever changing economic environment by critically engaging with existing research, establishing a foundation for analysing the broader implication of cost management practices in economically vulnerable contexts.

2.1 Conceptual frameworks

The conceptual framework shows how independent and dependent variables relate to one another, while accounting for moderating factors .In this study sustainable development in marginalized communities depends on cost reduction strategies implemented by NGOs. However these strategies are influenced by Zimbabwe's volatile economy. For NGOs strategies to be effective in promoting sustainable development they must adapt to economic instability and funding fluctuations .The relationship shown on the Figure 2.1 below.

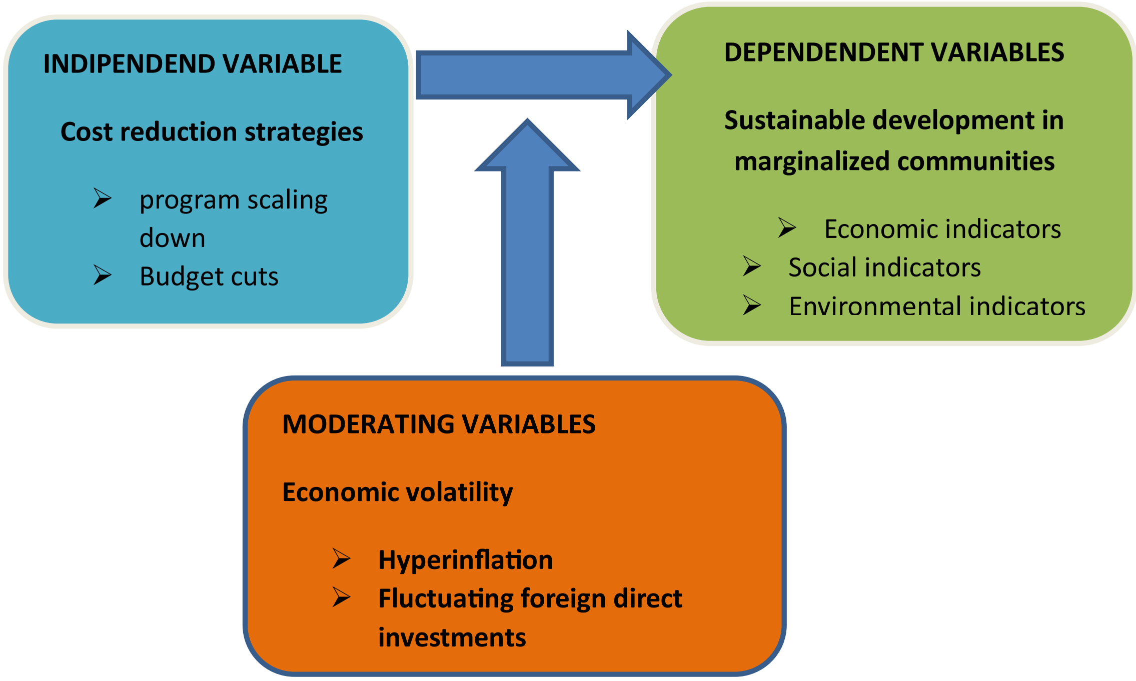

Figure 1 Variables

Source: by the Author (2025)

2.2 Theoretical framework

This research anchored in the knowledge of the topic that delves into the dynamic between organisational cost reduction strategies and their broader implication for vulnerable communities amid economic volatility. This understanding forms the foundation upon which research problem was formulated. Several ideas have been propose regarding the influence of strategic approaches on sustainable development. The resource based view, contingency theory ,stakeholder and institutional theory , provide critical lenses through which to examine these dynamics illustrating the complexity and potential out comes of implementing cost reduction strategies in economically challenged settings.

2.2.1 Resource based view

The best position for a business to succeed in the long run According to resource-based theory, resources that are rare, valuable, and challenging to replicate don't exist. (Zahra,

2021) CAMFED and ZELA exemplifies sustainable advantage through rare community embedded programs like peer mentorship and legal clinics that competitors cannot replicate in contrast generic austerity measures often fails VRIO criteria. This framework helps NGOs distinguish between capabilities (like localized delivery system) and harmful cuts that undermine long term development goals in volatile economies.

2.2.2 Contingency theory

It is an organizational theory that claims there is no single best approach to manage, lead or organize instead the optimum course of action is contingent upon the internal and external situation. (Shalaz etal, 2021). It suggests that organizational effectiveness depends on aligning internal structures and process within external environmental factors. For NGOs like CAMFED, Caritas, Oxfam and ZELA operating in Zimbabwe's volatile economic environment this means tailoring cost reduction strategies to their specific context. CAMFED might prioritize program sustainability for girls' education while Caritas balancing emerging response with long term resilience, Oxfam strategies would focus on community engagement and participation and ZELA on legal and policy work. By applying contingency theory NGOs can develop context-specific cost reduction strategies that support sustainable development goals while maximizing impact of marginalized communities.

2.2.3. Stakeholder theory

(Gutterman, 2023) claims that it is an analysis of capitalism that emphasizes the interdependence of a company's relationships with its clients, suppliers, workers, investors, community, and other stakeholders. It contends that a business should generate value for all parties involved, not just shareholders. Because it emphasizes balancing the interests of multiple stakeholders, including marginalized communities and local staff, when implementing cost reduction strategies, stakeholder theory is essential for NGOs operating in Zimbabwe because it prioritizing long-term sustainability over immediate gains. Non-profits can promote local capacity building, community ownership, and make sure cost-cutting measures don't compromise program integrity or leave out vulnerable populations. In the end, this strategy encourages moral judgment that harmonizes economic pressure with sustainable development objectives.

2.2.4 Institutional theory

Institutional theory examine how organizations and social system are shaped by rules ,norms and beliefs of their environment often referred to as institutions (Signh,2024).It explores how these institutions influence organizational behaviour, practices and structures and how organizations adapt to potentially challenge these norms. In this study institutional theory helps explain why and how these organizations adopt specific cost cutting measures not just efficiency but due to external pressure and survival mechanism in a challenging environment

2.3 Empirical evidence

2.3.1Cost reduction strategies

2.3.1.1. Collaboration with other NGOs

NGOs in Zimbabwe can partner to share cost, reduce redundancy and increase bargain power (AL-Tabbaa and March,2015).Partnerships reduce employee turnover (saving recruitment cost, training expenses),enhancing productivity ,and mitigating reputational risk that could lead to financial losses. Additionally shared resources and NGO Expertise in compliance and community engagement help NGOs avoid regulatory penalties and optimize spending (Mizar, 2019). Furthermore broad based partnerships can leverage as a cost strategy by strategically engage relevant stakeholders base on strategic goals interlink ages, actors responsibility and Indicator dashboard (Horain, 2020; Nilsson, 2016).

2.3.1.2 Digitization of operations

Digitalization serves as a cost-cutting tool within Ethiopian organizations by automating processes and reducing paperwork. Skokova, Krasnopolskaya, Korneyeva and Guseva, (2021) the use of cloud computing also reduces infrastructure costs. Despite challenges like resistance to change, infrastructure gaps, and regulatory issues, digital transformation enhances efficiency, with recommendations focusing on policy reforms, infrastructure investment, and digital literacy to maximize economic benefits. The digital transformation allows NGOs to optimise resources to enhance productivity and amplify impacts on marginalised communities. By leveraging digital tools and platforms NGOs can automate routine tasks, utilised cloud based solution and facilitate virtual communication thereby reducing manual labour, infrastructure and travel expenses (Cordery, Polzer, Mc Conville and Belar, 2023).

2.3.1.3Outsourcing

Diverse perspectives on outsourcing highlighting its benefits, challenges, and broader socio-political implications. Koffi,William and Okfor(2010) emphasizes outsourcing as a strategic cost-cutting tool that enhances efficiency by delegating non-core human resource functions, enabling firms to focus on core operations and gain a competitive edge. In contrast, (Migone and Howlett,2024) examine outsourcing in Canada’s public sector, revealing governance risks, inefficiencies, and accountability gaps in Public-Private Partnerships (3Ps) and consulting, calling for reforms to ensure transparency and sustainable outcomes. Meanwhile, (Borelli, Poy, and Rué,2023) explore the darker consequences of outsourcing in asylum systems, where state withdrawal and reliance on third-party actors create a "ghost bureaucracy" that marginalizes vulnerable groups, reinforcing exclusionary and colonial dynamics in public service delivery. Together, these perspectives illustrate outsourcing's dual nature as a tool for efficiency and a source of systemic inequities (Eng'airo , 2020).

2.3.2. Effects of cost reduction strategies on service delivery

2.3.2.1 .How Collaboration with other NGOs affects service delivery

NGO partnerships play a crucial role in service delivery by expanding access to marginalized communities, introducing innovative solutions, and mobilizing diverse resources (UNDP South Africa, 2020). However, power imbalances often undermine their effectiveness, as Northern NGOs may impose agendas while Southern partners face dependency due to funding constraints (INTRAC, Mancuso Brehm, 2002). The UNDP South Africa strategy (2020-2025) emphasizes sustainable, multi-stakeholder collaborations engaging private sector actors, philanthropists, and government to strengthen local capacity and avoid fragmentation. Yet, as INTRAC's research highlights, many partnerships remain transactional rather than transformational, with short-term projects prioritizing donor demands over long-term community needs. Effective collaborations should move toward fair decision-making, with Northern partners offering adaptable assistance and Southern NGOs spearheading program design (INTRAC). In order to guarantee continuity beyond short-term crises, the UNDP's strategy supports medium-to-long-term engagements, especially in COVID-19 recovery. NGO partnerships, however, run the risk of sustaining dependency rather than promoting true civil society strengthening if intentional efforts are not made to address power dynamics (INTRAC).

Service delivery could be improved while empowering local actors through a balanced strategy that combines INTRAC's emphasis on autonomy with UNDP's resource mobilization tactics. In the end, shared governance, trust, and a dedication to sustainability outside of donor cycles are necessary for successful collaborations.

2.3.2.2 How digitalization of operations affect NGO service delivery

Program delivery expenses are significantly decreased by digital solutions; according to GSMA (2022), CARITAS' e-voucher system demonstrates a cost reduction when mobile money is used in place of cash distribution. Cloud computing allows for unprecedented scalability; McKinsey (2020) claims that NGOs can expand their services with just 10% to 15% of the typical cost increases. Overheads are further reduced by the shift to remote work. Digitalization is revolutionizing NGO operations, reducing costs dramatically while enhancing effect. CAMFED's digital education tracking system, according to scholars like Fowler (2021), shows how automation can save administrative expenses.

Critics such as Eubanks (2018) warn about digital divisions that exclude smaller NGOs, despite the fact that these efficiencies are revolutionary. Implementing inclusive digital strategies that democratize these cost-saving advantages throughout the development sector is currently the problem. According to Accenture (2021), digitization signifies a fundamental reassessment of the future of humanitarian activity in addition to improved economics.

2.3.2.3. How Outsourcing affects delivery service

Different industries have investigated outsourcing as a way to reduce costs, with varying degrees of success. Its strategic importance in HR functions is highlighted by (Kofi, William, and Okafor 2022), who demonstrate how outsourcing payroll, hiring, and training significantly boosts organizational efficiency by allowing companies to focus on their core competencies. In contrast, (Migone and Howlett 2023) present a sobering analysis of Canada's reliance on outsourcing for public services and infrastructure, where expected savings are frequently thwarted by inefficiencies, poor governance, and hidden costs. Similar to this (Borelli, Poy, and Rue 2023) investigate how outsourcing affects migratory governance, revealing how the state's retreat and reliance on external parties lead to administrative obstacles that prevent asylum seekers from reliably accessing essential services. On the other hand, research from Kenya shows that while outsourcing training and compensation improves HR performance, outsourcing hiring has no significant benefits. This suggests that companies should carefully consider cost trade-offs. All together, these studies demonstrate that while outsourcing can occasionally reduce costs and boost productivity, its efficacy depends on implementation, industry-specific risks, and the potential for unanticipated administrative and societal costs(Rono A.,2019).

2.3.3. How Zimbabwe’s volatile economy affects service delivery

2.3.3.1 Hyperinflation

Currency instability and hyperinflation significantly hinder the provision of NGO services, exacerbating operational inefficiencies and financial sustainability issues. Economic instability makes it more difficult for NGOs in Zimbabwe to continue providing regular services due to a lack of funding and shifting donor priorities, as mentioned by Shava (2020).

The study (Mangenah, Sibanda, Maringwa, 2024) demonstrates how inflation drives up the cost of integrated health services, including human immune virus and cervical cancer screening, resulting in disparities in service accessibility and affordability. As an example of how economic volatility affects resource allocation, the cost per visit for cervical cancer screening varied from US$6.98 to US$49.66 (Mangenah et al., 2024). Furthermore, because more than 60% of Polish NGOs relied on flexible contracts, which jeopardized long-term service quality, (Mikołajczak, 2021) observes that precarious employment in NGOs undermines organizational stability due to financial constraints. In addition, vulnerable groups are disproportionately impacted by inflation because social workers find it difficult to adjust assistance programs to growing costs, which calls for preventative measures to guarantee fair access to services (Ahmed, 2024).

According to Ebekozien, Aigbavboa, and Thwala (2024), hyperinflation in the construction industry causes delays in critical infrastructure and increases cost overruns, which impacts project budgets and jeopardizes the Sustainable Development Goals (SDGs). Together, these studies show how inflation and currency volatility impair development outcomes, increase client costs, and limit NGO capacity; a variety of funding sources and legislative measures are required to lessen these effects.

2.3.3.2 Ever changing regulatory policies

The provision of NGO services is severely hampered by Zimbabwe's constantly shifting regulatory environment, especially in underserved communities. Frequent changes to policy, such as the restricted Private Voluntary Organizations (PVO) Amendment Bill (Nyangulu, 2023), discourage foreign donors and impose onerous reporting requirements, which in turn result in bank account freezing and financing shortages. This unpredictability jeopardizes sustained growth by compelling NGOs to reallocate funds from long-term development projects to urgent emergency aid (Kendra, Oslo, and Aseem, 2021). Operations are further hampered by bureaucratic obstacles like convoluted registration procedures and capricious deregistration, which also prevent vulnerable communities from accessing basic services like healthcare and education. Additionally, government rhetoric that labels NGOs as "foreign agents" undermines community trust, making recipients reluctant to engage in programs for fear of retaliation (Bakke, Mitchell, 2020).

2.4 Previous studies

2.4.1 Facing the bullet? Non-Governmental Organisation' (NGOs') Responses to the changing aid Landscape in Ghana (Arhin, A.Kumi, E., Adam, M.,2018)

In the article "Face the Bullet" (NGO strategies for advancing sustainability), (Arhin et al., 2018) discussed cost reduction strategies, such as cutting back on the number of core staff members for operations and admiration. They combined financial and human resource management, with one manager handling two tasks, offering chances to reduce administrative costs and free up funds for other initiatives. Redefining the areas of operations, such as concentrating on areas where poverty is endemic, such as Ghana's three northern regions, rather than attempting to eradicate poverty nationwide is one way to cut operational costs.

2.4.2 Cost Reduction Approaches in Service Businesses (Sirijin Wongjarupun and Preeyanuch Apibunyopas, 2023) Kasetsart University, THAILAND

The study titled 'cost reduction approaches in services business' by (sirijin Wongjarupun and Preeyanuch Apibunyos from kasetsart University, Thailand, 2023) aim to enhance understanding of effective cost reduction strategies in service business.

The research focus on identifying and categorizing specific cost reduction approach excluding layoffs cost reduction strategies by classifying strategies into actionable themes such as process improvement and strategic collaboration. It also explores the relationship service types and cost reduction strategies utilizing the service process matrix to analyst alignment through correspondence analysis

Ultimately the goal is to empower service business to adopt effective and sustainable cost reduction strategies to align with their operational models, thereby enhancing their competitiveness and financial performance

2.4.3: Innovative Financial strategies for achieving cost reduction and revenue growth in non-profit organization (Urefe, O., Odonkor, A. and Agu, E., 2023)

Urefe (2023) noted that cost reduction strategies, such as operational efficiency, process streamlining, and technology implementation, allow non-profits to optimize resource allocation in their study, Innovative Financial Strategies for Achieving Cost Reduction and Revenue Growth in Non-Profit Organizations.

2.4.4 The Impact of Cost Control Strategies on Companies' Performance and Growth: Evidence from Some Selected Companies in Zimbabwe (Kong, Y. Chipwere, W. Gyamfi, J., 2020)

According to (Kong et al, 2020) on the article impact of cost reduction strategies on company performance and growth: evidence from Zimbabwean manufacturing firms investigates how cost control strategies, specifically inventory, labour and sales cost affect the financial performance of Zimbabwe manufacturing firms measured by Return on equity (ROE), analysing panel data from five companies between 2014 and 2018 using fixed effects regression. The study found that while the cost of inventory and labour have insignificant negative impacts on ROE, the cost of sales had a significant positive relationship indicating that strategic investments in sales boost profitability. The study concludes that prioritizing sale driven expenditure is crucial while careful management of labour and inventory cost is necessary to avoid inefficiencies.

2.4.5 Closing the SDG Financing Gap, (Doumbia, D. and Lauridsen, M., 2019)

Significant financial resources from the public and private sectors must be raised in order to successfully implement the Sustainable Development Goals (SDGs). However, the SDGs receive far too little funding; it is estimated that poor nations alone will spend $2.5 trillion a year on them (UNCTAD, 2024). Innovative financing strategies like impact investing, blended finance, and green bonds have emerged as crucial instruments for drawing in private sector investment in an effort to close this gap (UNDP, 2024). However, there are disadvantages to these strategies, such as limited data availability, poor stakeholder coordination, and a discrepancy between financial returns and SDG accomplishments (OECD, 2024). The SDG financing gap can only be effectively closed if governments, development organizations, and private investors work together to create favourable environments, promote investment in SDG-aligned projects, and implement robust monitoring and evaluation mechanisms (World Bank, 2021).

2.4.6Global Circular Economy Reflections for a Just Transition (Denter, L., 2025)

NGOs are under growing pressure to adopt cost-cutting measures that maintain their ability to provide vital services to underprivileged areas in Zimbabwe's unstable economic climate. In 2024, the World Bank estimated that developing nations would need to spend $2.5 trillion annually to achieve sustainable development goals. In order to draw in private sector investment, this financial constraint calls for creative financing strategies like impact investing and blended finance. However, these strategies encounter obstacles like restricted data availability and a lack of a connection between financial returns and development outcomes (World Bank, 2024).

NGOs can also adopt the circular economy framework to optimize resource use and reduce operating costs by putting strategies like recycling, repair, and refurbishment into practice that can increase revenue while reducing waste (Denter, 2025). Gregson and Crang (2015) stress that resource recovery and remanufacturing techniques can lessen dependency on costly imports and provide underserved regions with options for generating income by promoting local processing and material reuse. NGOs must be able to handle systemic issues like regulatory compliance and restricted access to funding and technology, however, if these initiatives are to be successful (Denter, 2025). Therefore, NGOs need to create flexible cost-cutting plans that both promote sustainable development objectives and mitigate the negative impacts of unstable economies on marginalized communities.

2.4.7 Asset-Based, Sustainable Local Economic Development: Using Community Participation to Improve Quality of Life Across Rural, Small-Town, and Urban Communities (Kammer-Kerwick, M. Takasaki1, K.·J. Kellison1,B. Sternber,J.,2021)

Amid economic instability in Zimbabwe, NGOs can potentially mitigate the impact of cost reduction strategies on marginalized communities by adopting frameworks that incorporate community participation.(Kammer-Kerwick et al. 2022) emphasize the importance of aligning community development initiatives with local needs, using a mixed multi-level logistic regression model to assess how community size, population density, and asset satisfaction influence development priorities across 85 Texas communities .The findings indicated that in economically volatile settings, focusing on asset satisfaction and integrating community voices in decision-making processes can prevent unintended negative consequences of cost reduction (Morris et al., 2021). Additionally, the Asset-Based Community Development (ABCD) approach was found to be instrumental in identifying and mobilizing local resources to sustain community-driven initiatives while reducing operational costs, aligning with the broader Sustainable Local Economic Development model's emphasis on equitable, long-term impact (Nel, 2018).

2.5 Gap analysis

Existing studies have primarily focused on the financial sustainability of NGOs, cost reduction strategies, or sustainable development in isolation, without adequately examining how cost-cutting measures impact long-term sustainability in marginalized communities amid economic volatility (Munyoro & Dube, 2021; Morris et al., 2021). Although some studies have examined the efficacy of particular cost-cutting techniques, like outsourcing and digitization (Skokova et al., 2021; Cordery et al., 2023), little is known about how these techniques impact NGOs' ability to provide necessary services without sacrificing the goals of sustainable development. Furthermore, the majority of research has been carried out in comparatively stable economic environments; very few have addressed the intricate dynamics of hyperinflation, donor funding volatility, and regulatory uncertainty that are common in Zimbabwe (Kabonga, 2023; Mangenah et al., 2024). By investigating the relationship between cost-cutting measures and sustainable development goals in the unique setting of Zimbabwe's unstable economy, this study aims to close the gap and offer guidance on how NGOs can successfully provide services to underserved communities while juggling budgetary restraints.

2.6 Chapter Summary

This chapter reviews literature on cost reduction strategies and sustainable development in Zimbabwean NGOs. It discusses key theories that illustrate the balance between financial efficiency and development. The chapter highlights various cost management approaches used by NGOs and their interaction with sustainable development goals amid economic challenges .It sets a conceptual foundation for analysing the relationship between financial practice and long term community impacts leading into next chapter’s mythology.

CHAPTER III

RESEARCH METHODOLOGY

3.0 Introduction

This chapter outlines the methods and approaches used in the research to increase the reliability and validity of the information gathered. It discusses the research design, data collection techniques, and procedures for evaluating validity and reliability. It also offers arguments in favour of the researcher's data collection strategy and goals.

3.1 Research Philosophy

The research philosophy guiding this study is interpretivism, which posits that social reality is subjective and shaped by social context (Wahyuni, 2022). This approach allows for an empathetic exploration of the meanings behind NGOs' cost reduction strategies and their impacts in marginalized communities

According to (Saunders, 2016) research philosophy encompasses beliefs about knowledge development. This study adopts an interpretivisim epistemological perspective, emphasizing that knowledge is constructed through individual experiences and perceptions the goal is to develop new insights rather than test hypothesis (Collis and Hussey, 2014)

Ontologically ,the research acknowledge that reality is influenced by social interactions particularly relevant in Zimbabwe's volatile economy(Munyoro and Dube ,2023)Ethically the research respects participants' beliefs and values ensuring their voices are represented(Flowler,2021)

The interpretivisim framework is suitable for understanding how cost reduction strategies affects sustainable development in marginalized communities, especially given the unique challenges NGOs face(Skokova et al.,2021)

3.1 Research design

A research design is an overall plan for conducting research, encompassing three interconnected aspects which are methodological choice, research strategy and time horizon. It provides a framework for selecting methods of data collection and analysis to address research questions. According to (Creswell, 2013) research design guide decision from broad assumption to detailed method of data collection and analysis. Similarly, (Saunders et al, 2019) classify research design into three type's qualitative, quantitative and mixed methods. This idea is reinforced by (Bryman and Bell, 2019) who describe research design as structured framework for collecting and analysing data to answer research questions, emphasizing role in ensuring methodological coherence and rigor.

This study adopts a qualitative research deign to explore cost reduction strategies among Zimbabwe's volatile economy through in depth interviews. Aligning with (Creswell, 2013) framework, the design focus on gathering rich, Descriptive data from NGOs program officers and finance officers to understand their experience and strategies for financial sustainability. As (Saunders et al,2019) emphasis, The qualitative approach ensures methodological coherence by allowing for thematic analysis of the interview data, which will identify patterns and insights related to the challenges faced by these organizations .The use of qualitative design facilitate a deeper understanding of complex organizational behaviours and decision making processes that quantitative methods may not adequately capture.

3.2 Population study

The study population for this research comprise of employees of selected NGOs in Zimbabwe specifically CAMFED, ZELA, Oxfam and Caritas who are directly involved in implementing or overseeing cost reduction strategies. These includes finance officers and programs officers whose responsibility encompass budgeting, resource allocation, and service delivery making them well positioned to provide relevant insights. As defined by (cresswell,2022),a study population refers to entire group of individuals ,events or items that a researcher intends to study, all of whom shared specific characteristics related to the research objectives.

3.3 Targeted population and sampling approach

The study focus on finance and programs officers purposively selected from NGOs operating in Zimbabwe's volatile economy. As (Saunders, Lewis and thornhill, 2019) note, a targeted population represent a group with specific characteristics relevant to a research focus. These participants were chosen for their direct involvement in implementing cost reduction strategies and their unique insights into how such financial decisions impact service delivery and sustainable development in marginalized communities.

3.4Sample and sample size

Consistency with (Harpers, 2008) definition, the sample comprise selected elements from the targeted population. Following (Bartlam, 2018) rationale, purposive sampling was employed for its efficiency in meeting research timelines while ensuring access to information rich cases.

The sample size was determined through the principle of inductive thematic saturation (Saunders at al., 2018) where data collection continues until no new themes or insights emerge from additional interviews

3.5. Research Instruments

The instruments for data collection are "described by (Waluyo, 2024) as any tools, resources or equipment that enables the researcher to collect data required to address the research problem". For quantitative research papers, structured questionnaires are common place and have been suitable for data analysis; for the qualitative aspect, the balance moves towards focus groups and personal interview (Zikmund, 2013). This article will focus on structured semi structured Interviews.

3.5.1 Interviews

In order to gather detailed information from NGO representatives about cost cutting strategies and their effects on sustainable development in Zimbabwe’s volatile economic environment, this study employs semi structured interviews. The interview guide questions were structured around the study’s four research questions. The semi structured format enable the researcher to follow up emerging themes and clarify responses ensuring consistency while allowing flexibility during the discussions and address ambiguities, rephrasing questions when needed and ensure participant understanding. This approach enhance the validity of Reponses by minimizing misinterpretations and encourage candid input(Sunders et al ,2019;Sidhu,2012)Ultimately the interview process provide a rich qualitative data aligned with the participatory principles of development, empowering practitioners to share perspectives grounded in operational reality.

3.5.2 .Justification for Interviews

Personal interviews have the potential to gather complete data around the research question. Researcher has the chance to obtain clarity if there are any grey areas that need to be explained. Data that has been gathered using personal interviews are more reliable since the researcher can capture all facial expressions.

3.6 Data sources

3.6.1 Primary source of data

Kothari et al (2018), state that before beginning a study, researchers must gather primary data. Because it represents the most recent opinions of participants regarding the impact of cost-cutting measures on organizational performance, this data is appropriate for the study problem. Creswell (2014), the interviews conducted in this study focused on capturing the nuanced experiences of participants. This approach allowed respondents to articulate their thoughts and provide detailed insights .The interview guide address critical themes, including the influence of economic allocation.

3.6.2 Data collection procedure

Given Zimbabwe's on-going economic crisis, which had compelled NGOs to adopt cost reduction strategies? This study utilizes semi structured interviews to explore how these measures impact sustainable development. Total of 10 interviews were conducted with representatives from four NGOs, providing diverse perspectives on the implications of these strategies for long term community wellbeing. The interviews questions where organized into four sections first the participants discussed cost reduction strategies emphasizing the need to balance financial sustainability and sustainable development in marginalized communities. Next the impacts on service delivery were examined, revealing critical insights of trade-off between maintaining service quality and financial resilience. The third section address the economic influence of Zimbabwe's volatile conditions on NGOs operations highlighting how economic factors hinder their ability to implement programs thereby affecting sustainable development outcomes. Finally respondents offer recommendations for improving resource allocation and cost saving approaches. The researcher where taking notes since the representatives where not willing to be recoded, facilitating real time engagement and dynamic discussions.

3.7. Data Presentation and Data Analysis

Data analysis for this research was conducted using a systematic approach, enabling an in-depth examination of qualitative data collected from interviews. During the interviews, the researcher took detailed notes to accurately capture participants' insights, a practice supported by (Ugwu and eze, 2022). This note taking process facilitates a thorough understanding of the content for subsequent analysis. Thematic data as outlined by (Saldana, 2021) was employed to identify, analyse and report patterns within the data.

An inductive approach was utilized, allowing themes to emerge organically from responses rather than imposing pre-existing categories. Key phrases and concepts were coded to facilitate the identification of current themes which were organized into hierarchical structure. Additionally Atlas ti software was used , It a is a qualitative data analysis tool which help to efficiently manage the coding process, providing tools for organizing and visualizing the data. This interactive process involved refining and merging subthemes into broader themes, ultimately resulting in comprehensive thematic maps that visualize represented the findings as emphasized by (Williams and Moser, 2019)

The use of qualitative data preserved the richness of participants' experiences, offering a holistic view on the impact of NGO's cost reduction strategies in marginalized communities. The results of this analysis are presented in detail in chapter 4, supported by thematic tables to enhance interpretation and understanding. This aligns with the approach suggested by (Stefano De Paol, 2024), who advocate for structured data analysis in qualitative research. Overall, the thematic analysis provided meaningful insights, contributing to a deeper understanding of the research content as noted by (Hair and Alrmer, 2022)

3.8 Data Validity and Reliability

In this research, reliability and validity are conceptualized through the lens of trustworthiness and credibility rather than statistical measures. According to (Saunders et al, 2019) Using a consistent semi structured interview guide enhance reliability by ensuring comparability across participants while still allowing the flexibility to explore emerging themes.(Cresswell ,2013) emphasize that validity in qualitative studies is strengthened when research instruments are closely aligned with the study's objective and when participants are encouraged to share their lived experience in depth.(Saldana,2021)highlights the importance of transparent coding and inductive thematic analysis in enhancing the credibility of qualitative findings as noted by(Williams and moser,2019).Validity and reliability in qualitative research must be adapted to suit constructivist paradigms, focusing on authenticity and depth over generalizability.in this study, triangulation across NGOs and detailed note taking during interviews reinforced the trustworthy and authenticity of the data collected. .

3.9 Ethical consideration

The study adheres to strict ethical guidelines to ensure the rights; dignity and wellbeing of participants were protected through the interview process. Informed consent was obtained from all participants, who were provided with detailed information about the study's objectives, procedures and their rights including the option to withdraw at any time without repercussions. To ensure privacy and confidentiality, participant's identities were anonimised through a coding system and all data was securely stored. No identifying information was included in the final report to protect participants' anonymity.

3.10 CHAPTER SUMMARY

The research methods utilized in this study were covered in the chapter above along with the methodology, sampling processes, sample size, research design, and the advantages and disadvantages of the research instruments. The researcher also considered how the material gathered would be presented in chapter 4. The data analysis and presentation of the NGOs responders will be the main emphasis of the following chapter.

CHAPTER IV

DATA PRESENTATION ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter present findings from thematic analysis conducted using Atlas ti version 25 to identify cost reduction strategies and their impact on sustainable development in marginalised communities. The analysis utilize a concept map, network view and co-occurrence tables to visualize relationship between themes while sankey diagrams illustrates the flow of resources and strategies

An inductive approach allows themes to surface organically from participants' responses providing insights into challenges NGOs face. Findings are presented through thematic analysis and supported by direct quotations to maintain authenticity of respondents' experience. The chapter ultimately shed light on the strategies that foster sustainable development amidst economic challenges.

4.1 Demographic information

Fig 2 Shows the respondents composition within ZELA ,CAMFED ,OXFAM Caritas ,NGOs with over 20 years of experience in Zimbabwe based on 10 interviews (4 finance officers and 6 Programs officers)The chart highlights a greater representation of indicating their active role in community initiatives. Finance Officers provide strategic on cost reduction and financial sustainable. Variations across organisations reflect different engagement levels with CAMFED and ZELA showing more field based role. This distribution help stakeholders to identify areas needing further outreach and reveal how the cost reduction strategies impact sustainable development in marginalised organisation amid economic instability.

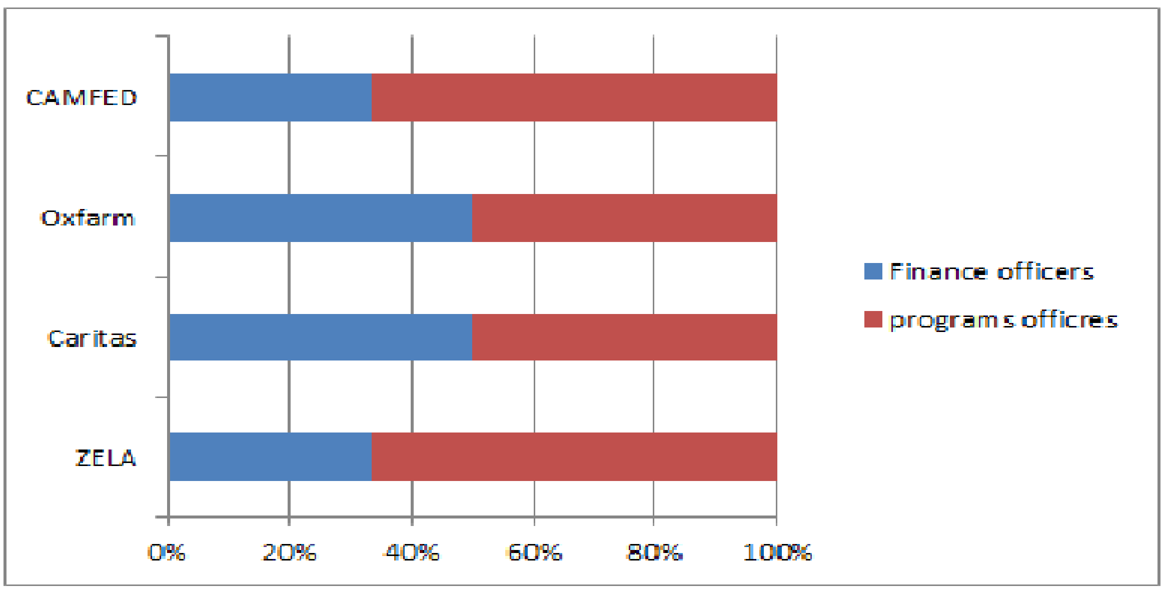

Figure 2 Demographic information

Source: Author (2025)

4.2 Concept mapping

Figure 3 illustrates a core operational tension confronting NGOs in Zimbabwe that is balancing community impact with financial sustainability. At the centre of this tension is the '*community*' which anchors the map and signifies the primary focus on NGO operations. Equally emphasized are '*cost'* and '*program'* illustrating the on-going struggle to deliver essential services while managing limited resources. Surrounding these central nodes are interconnected themes such as '*service*', '*delivery*', '*resources'* and '*efficiency'*, indicating that NGOs must constantly weigh service quality against operational cost pressure. The inclusion of terms like '*training,' 'digital,' 'procurements' and 'strategies'* reflects the adaptive methods NGOs are adopting to address this balance additionally the presents of concepts such as '*donor,' 'funds* 'and 'support' highlight the sector reliance in external finance, reinforcing the need for resilient funding models. The structure of the concept map suggests that successful cost reduction efforts cannot be isolated from broader organizational goal. Instead sustainable NGO operations in Zimbabwe's volatile economy require integrated strategies that simultaneously address program effectiveness, financial discipline and community engagement.

Figure 3 Concept map

Source: Atlas ti (2025)

4.2 Theme 1: Cost reduction strategies

Figure 4 below show a network presentation of cost reduction strategies adopted by NGOs in Zimbabwe as shown by the findings from the interviewees. The strategies are categorized into interrelated subthemes which are streamlining activities, partnering with NGOs in the same sector, use of voluntary labour, energy conversion, community resource utilization, Outsourcing and digitalisation. They are rooted from contingents theory, Stakeholder theory ,institutional theory and resource based view ,each subtheme correspond to a specific node showing how each contribute to cost reduction strategies as illustrated in figure 4 below

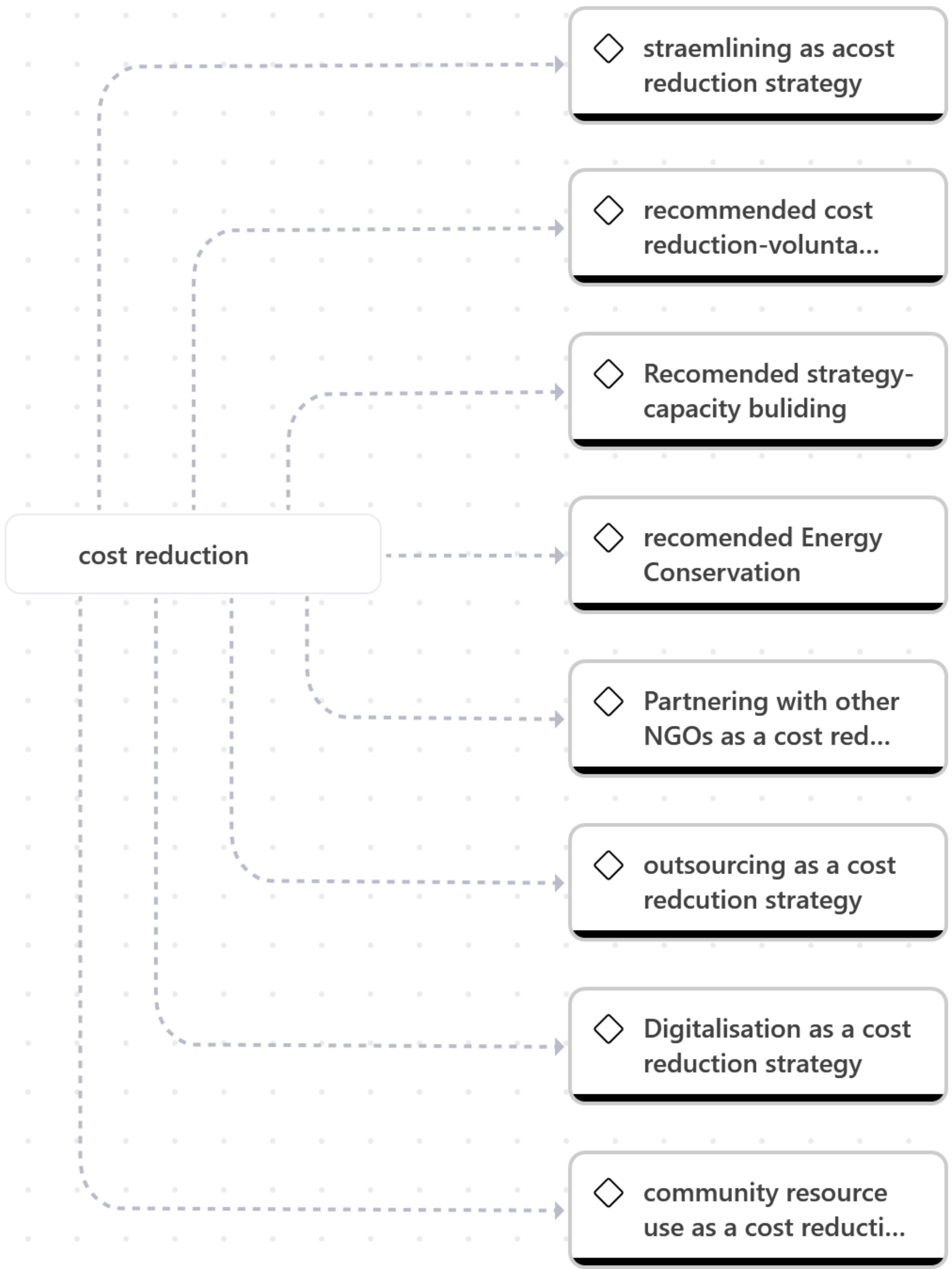
cost reduction
straemlining as acost reduction strategy
recommended cost reduction-volunta...
Recomended strategy-capacity buliding
recomended Energy Conservation
Partnering with other NGOs as a cost red...
outsourcing as a cost redcution strategy
Digitalisation as a cost reduction strategy
community resource use as a cost reducti...

Figure 4 Cost reduction strategies and adaptive strategies

Source: Atlas ti (2025)

4.1.1 Subtheme: strategic partnerships and collaborations

Partnership in the context of NGOs refers to between organisations, community based entity, Private stakeholder that aim to enhance efficiency and sharing resources and reduce operational cost. These arrangements are commonly used to support service continuity in marginalised communities. According to (Al-Tabbaa and March ,2015) partnerships allow NGOs to Lower administrative cost, increase bargaining power in procurement and reduce duplication in service delivery. Horain (2024); Nilsson (2016)further explained that partnerships can be designed around shared strategic goals , clearly defined stakeholder responsibility and joint monitoring framework making them practical tool for operational alignments. Within the Zimbabwean NGO landscape partnerships are frequently used to coordinate logistics such as sharing transport an venue and to collaborate on bulk procurement for discounts ,as one finance officer described ,

'Partnership provides funding streams and offset donor dependency and partner in procurement for bulk purchasing. 'Another noted, *'Partnering with NGOs allows us to split transportation and admin expenses though aligning objectives across organisation can be difficult.*'

Additionally partnerships are preserved as important mechanism for program continuity as highlighted by the comment, '*Partnerships fosters uninterrupted service despite budget cuts.*' Use of partnerships align with the (UNDP South Africa, 2020) strategy which emphasise multi stakeholders collaboration to mobilise resources and reach marginalised populations. From theoretical perspective stakeholder theory provide a framework for understanding partnerships as it stress the important of balancing the needs and the inputs of donor, staff, communities and partner organisation in program delivery (Gutterman, 2023). In this way partnerships are not merely cost saving arrangements but collaborative that reflect stakeholder driven services model suitable to complex economic environment.

4.1.2 Subtheme: Outsourcing

Outsoaring in this context refers to contracting of non-core functions such as transport, training logistics, and admin support on external services provider, allow organisations to focus directly on their core mission areas. This practise is commonly adapted as cost saving especially during periods of financial constraints. (Koffi et al, 2024) define outsourcing as a strategic move that enables NGOs to reduce operational burden and achieve efficiency by subcontracting support services. In the context of this start participants revealed how outsourcing support short term budget relief but introduce trade-offs in service quality. One finance officer explained , *'we often struggle with quality when we rely with external providers ',*while another added Outsourcing cuts overhead but quality control in remote area becomes inconsistent risking services reliability. A program officer highlighted logistical challenges noting,

'*Hiring vehicles externally help avoid maintenance cost but breakdown delay program timeliness'*. Likewise a project officer remarked, *'outsourcing training logistics saves time and money but trainers sometimes lacks language or text context*'

These practices are described as common strategies adopted in resource constrained settings. Migone and howlet (2024) describe how in the public and non-profit sector outsourcing is frequently used to manage non-core functions and reduce administrative demands particularly where organisation face limited internal capacity .Similarly (Borelli, Poy and Rue,2023) outline how outsourcing arrangement may involve third part service provider handling essential operations often with minimum direct visibility and contracting organisation . From a theoretical perspective institutional theory provides a useful lens for understanding outsourcing suggesting that organisation often adopt such practices in response to external pressure like funding limitations, donor expectations and regulatory demands (singh, 2024).In this context outsourcing appears as a common response by NGOs operating in Zimbabwe's volatile economy, aligning their operations with widely accepted institutional norms while maintaining program continuity.

4.1.3 Subtheme: Use of community resources and volunteers

Moreover the use of community resources reflects the importance of leveraging Community Based Assets(CBA) engaging in community driven initiatives minimize operational redundancy and foster strong relationship with stakeholders enhancing trust and cooperation. These approaches reduce dependency on external funding sources. These approaches reduce dependency on external funding sources allowing NGOs to be more resilient in times of financial uncertainty. By building these Relationships as supported by stakeholder theory NGOs can enhance volunteer engagement hence sustainability and better serve marginalized populations. As noted by participants,

'Utilisation of local venue to minimise rentals, encourage local involvement and reduce operational cost.' Another participant noted, *'Engagement of volunteer mentors, by relying on CAMA members saving as learner guides (LGs), we maintain high level of community engagement and mentorship without the need for salaried field staff.'* Supported by a program officer who echoes that, *'we work with trained community based volunteers who lead awareness, referral and small groups activities .The serve as local ambassadors for our work and reduce the need for full time staffing in every community.'* On the same note a finance officers also says, *'deploying trained community volunteers reduce reliance of full time personnel who will be on payroll enabling wider geographical reach without direct expansion on budgets.'*

4.1.4 Sub theme: Bulk purchasing and procurement optimization

This subtheme focus on the importance of procurement optimization in achieving cost efficiency. Streamlining procurement processes allow NGOs to secure better prices and terms through bulk purchasing agreements by consolidating orders across all projects or organizations. NGOs can negotiate favourable contacts with suppliers, resulting in significant cost saving as noted by one of the project officers.

'Strategic bulk buying that is purchasing school essentials in large quantities like uniforms ,books and sanitary help lower unity cost and ensure we have sufficient supplies before school term begins'

The savings achieved from optimized procurement can be reallocated to critical programs ensuring that critical savings remain funded despite financial constraints. This aligns with findings of (Al-Tabbaa and March, 2015) who argue that collaboration in procurement reduces cost and foster shared accountability among partners.

Additionally effective supplier engagement is crucial. By establishing strong relationship supplier, NGO can assure timely delivery and quality assurance vital for maintaining service standards .Regular communication and feedback lops with supplies can help NGOs to adapt to changing needs and market conditions further enhancing their operational efficiency. The emphasis on procurement optimization highlight the need to develop comprehensive strategies that align purchasing decision with their overall mission and community needs .By focusing on efficiency in procurement process. NGOs can maximize their financial resources and minimizing operational efficiency.

Participants notes that, *'We engaged preferred suppliers annually, this gives us room to negotiate and also plan based on projected program needs*'. Another participant also support that, *'we try to match procurement with actual needs on ground buying what's useful not just what's available this avoids waste and keep community trust.*' The other participants also echoed that, *'our finance and programs team mean before every procurement cycle to prioritise items based on budget and impact, we have cut down on unnecessary spending by planning better.'*

4.1.5 Sub theme Digital transformation and technology adoption

This theme is directly linked to digitalization of operations which has become increasingly vital for NGO seeking to reduce cost and improve service delivery. Digital tools and technology facilitate significant reduction in cost associated with physical meetings, training sessions and travel expenses .The research support the finding of (Skokova et al, 2021) indicating that digital transformation enhances operational and scalability. For example implementing cloud based solution allows NGO to streamline administrative task and data management resulting in lower overhead cost. Virtual training sessions and online communication platforms enables NGOs to reach wider audiences without logistical challenges. This flexibility is especially beneficial during crisis where traditional maybe hindered. A program officer highlighted that

'Switching on digital monitoring reduced travel expense by 30% yet power outage and power connectivity in rural area limit each reach. Another participant (Finance officer participant 8) added, '*Virtual training expands access but excludes those without smartphones ironically the most vulnerable group we served'*

However the adoption of digital technology exposes a critical challenge: 'The division'. Many marginalized communities may lack access to necessary technology or internet connectivity exacerbating existing inequalities' in service delivery. As noted by (Fowler, 2021), NGOs must be cognizant of this disparities and strive to implement inclusive digital strategies that ensure equitable access to services.

4.2 Impacts of cost reduction strategies in NGOs operation in Zimbabwe

The findings reveal that NGOs are facing significant economic pressure, including hyperinflation, currency instability and reduced donor funding. To maintain operations, organizations have implemented various cost reduction strategies that present both opportunities and challenges for service delivery.

4.2.1 Financial sustainability and operational flexibility

Partnerships have becomes crucial for resource sharing and financial sustainability. Collaborative approaches in procurement and corporate funding help NGOs to sustain programs despite budget cuts. This aligns with (Banks and Brockington, 2020), who emphasize those strategic alliances can enhance financial resilience in unstable environments.

Participant 5 noted: *'Collaborative funding helps us maintain our programs even when budget are tights'.* Participant 1 also highlighted the financial benefits of partnerships stating, *'Partnerships provide funding streams and offset donor dependents and partner in procurement for bulk purchasing. Similarly participants observed partnering with NGOs allows us to split transportation and admin expenses Participant 3 reinforces this by stating joint procurements and shared logistics have helped us lower operational cost and extend program reach.'*

Similarly, (Zahra, 2021) supports the notion that partnerships enable NGOs to leverage resources effectively, thereby increasing their operational capacity. However, such partnerships often come with condition that limit program adaptability or create conflict of interest. Outsourcing reduces cost but can lead to quality control issues, if third part providers failed to meet community needs as highlighted by (Migone and Howlett, 2024), outsourcing can enhance efficiency, it may compromise the integrity of service delivered, especially in the context where oversight is challenging.

Participant 6 (Finance officer) expressed concerns: '*We often struggle with quality when we rely with external providers'* Another participant added *'while outsourcing cuts overheads quality control in remote area becomes in consistent risking service reliability'* .Another one shared, *'Outsourcing logistics saves time and money but trainers sometimes lack local language and context language'*

This was echoed by (Fowler, 2021), who warns that reliance on external providers can diminish accountability and quality. Therefore, NGOs must carefully evaluate the trade-offs between cost saving and service quality when engaging in such partnerships

4.2.2 Balancing efficiency and service quality

Cost saving measures like bulk purchasing and digitalization improve efficiency but risk compromising service quality, while Bulk procurement lowers expenses, but it may result in acquisition of substandard materials. This concern was echoed by (Koffi at all, 2024) who warn that cost cutting can inadvertently lead to negative outcomes if quality is not prioritized. The focus of cost cutting must not come at the expense of integrity.

Participant 3 (Finance officer) remarked: *'Buying in bulk lowers cost, but we occasionally receive inferior supplies forcing us to reallocate funds for replacements'*. Additionally, (Al- Tabbaa and March, 2015; Johnson, 2023) emphasises, without rigorous control the benefit of bulk purchasing may be undermined. Moreover, digital tools can exclude population with limited technology access, creating barriers to essential services. Digitalisation can enhance operation efficiency. It may also exacerbate inequalities among beneficiaries.

Participant 1: '*efficiency is essential while but we cannot compromise on quality if we want to achieve a long lasting impact.'* Participant 4: *'we have to ensure that quality of supplies meets our community needs or else we risk losing their trust*, 'Participant 7(Programs Officer) pointed out: '*Digital tools help us work faster, but many in our communities don't have access to them'*

This is supported by (Munyoro and dube, 2021) who emphasize that the digital division can hinder equitable access to service

Integrated training models save cost but must be carefully designed to remain effective for diverse population. Thus, NGOs must assess whether short term services justify potential long term impacts on programs outcomes balancing immediate financial needs with sustainable service delivery.

4.2.3The digital division and equitable access

Digital solutions have transformed NGOs operations by reducing travel and communication cost. Remote monitoring and online training enable wider reach, particularly during crises. However these benefits are not universal, many rural communities lacks reliable access creating disparities in services availability.

Participant 8 noted: '*Virtual training expands access but excludes those without smartphones, ironically the most vulnerable group we served'*. Participant 1(Programs officer) added that *'Switching on digital monitoring reduces travel expenses by 30% yet power outage and connectivity in rural areas limit each reach'*

The digital division forces NGOs to balance efficiency gain with the need for inclusive, urging NGOs to adopt strategies that ensure all community member benefit from service delivery, Regardless of their technological capabilities.

4.3. Challenges that Zimbabwe's volatile economy pose to NGO's in Zimbabwe.

The third major theme examine the impact of Zimbabwe's eco volatile on NGO's service delivery and organizational effectiveness, Key issues such as inflation, foreign exchange challenge from program inputs, Political instability and infrastructure deficiencies were consistently identified by programs offices. These interconnected challenges, directly affect program implementation and necessitate adaptive strategies for instance currency instability and inflation significantly impacts operational cost compelling NGOs to innovate and reduce expenses, as shown on figure 5 below from the responses of a programs officer. Political instability further complements the landscape creating uncertainty that NGOs must navigate. Additionally, infrastructure deficiencies hinder effective service delivery, while supply chain disruption exacerbates resource scarcity. The co-occurrence of these factors highlights the complex pressure NGOs face in operational continuity in adverse economic conditions, emphasising the need for strategic adaptability in response to these challenges.

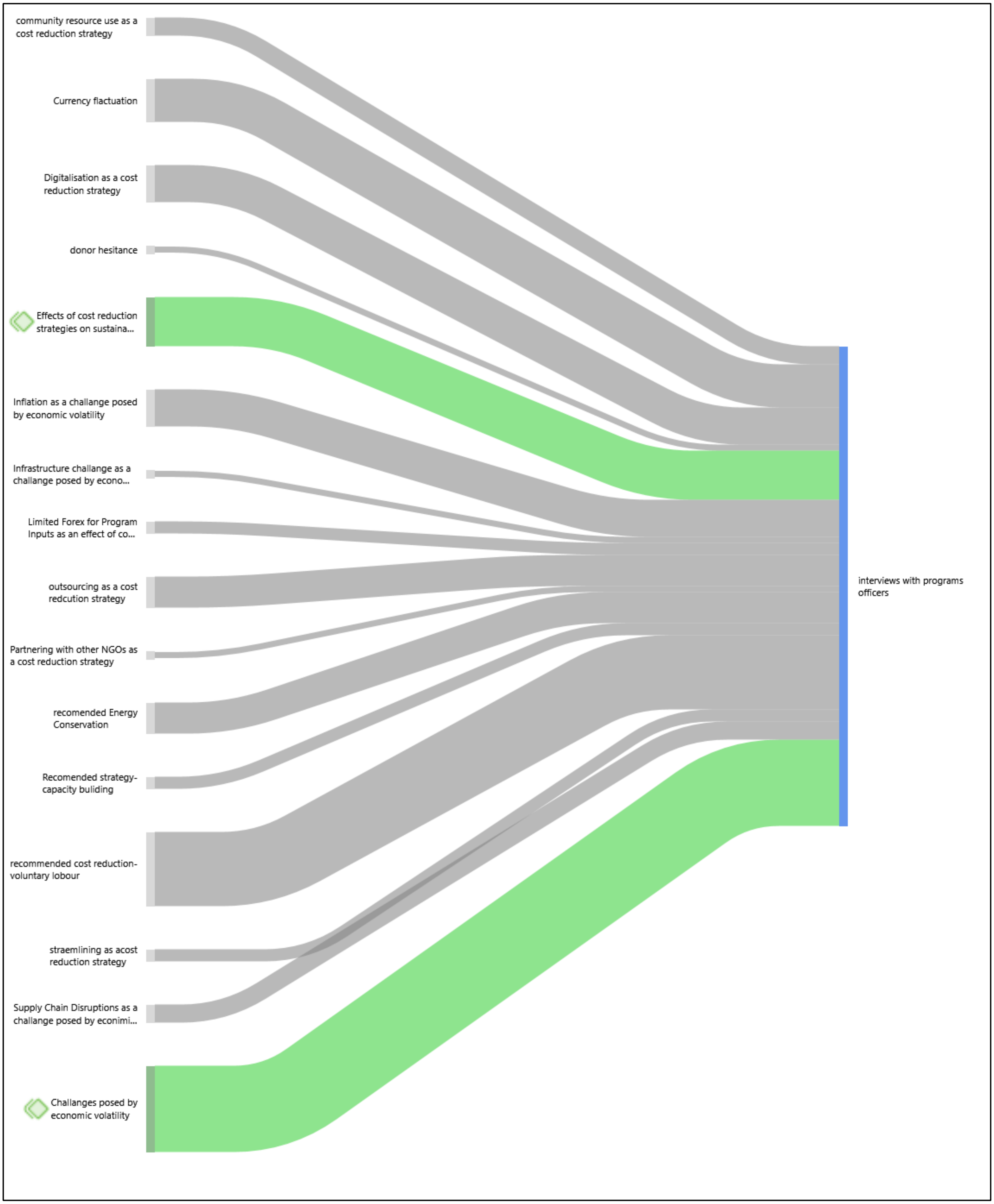

Figure 5 Challenges posed by Economic volatility and some of the adaptive strategies

4.3.1 Economic volatility challenges

Inflation is defined as the rate at which general level of prises for goods and services raises eroding purchasing power. In Zimbabwe inflation has reached alarming levels, significantly impacting the operations of NGOs. According to (Kabonga, 2023) , inflation present a major hurdle for organisations working on economically volatile environment. Analysis showed strong co-occurrence between inflation (Gr=11) and 'Currency fluctuation' (Gr=12) codes, reinforcing their interconnected impact. This aligns with (Mangenah, Sibanda and Marigwa, 2024) demonstrating cost variations from US$6.98 to US$49.66 per healthy service visit due to economic volatility. Infrastructure challenge, shown a significant flow, created operational delays.

'*Power cuts delay data uploads; some district have no network, so we rely on personal hotspots which is not sustainable'* another participant noted that, 'inflation *makes it nearly impossible to budget accurately, our cost change daily.'*

The code 'infrastructure challenge' (Gr=6) frequently intersected with increased operational cost and outsourcing needs. The infrastructure challenge as a significant flow created operational delay, as one participant noted, '*power cuts is delay delays data uploads; some districts have no network so we rely on personal hotspot which is not sustainable. Poor infrastructure means we often have to outsource logistics which adds to our expenses*.' additionally, participant 1 highlighted, '*the frequent disruption in power and internet services hinders our ability to deliver timely supports to our communities*.' These insights illustrate how economic volatility adversely affects both operational efficiency and service delivery.

4.3.2 Cost reduction strategies as adaptive responses

Fig 4.3 shows multiple cost reduction strategies flowing towards program interviews, including digitalization, outsourcing, partnering and community resource utilization.

Digitalization strategies align with (GSMA, 2022; Mckinsey, 2020) findings showing a typical cost increase through cloud computing solutions. The substantial community resource used as cost reduction measures flow reflects NGOs leveraging local resources and voluntary labor to maintain services while reducing cost. Partnering and outsourcing flows correspond with (AL-Tabbaa and March, 2015) findings on reducing redundancy and increasing bargaining power.

4.3.3 Donor hesitance and service impact.

Donor hesitancy means the reluctant of funding organisations to commit financial resources due to uncertainties and risk associated with the operational environment as one participant noted, *'Donors are hesitant to release funds because of exchange rate volatility and accountability risks'*. This aligns with (Kabonga, 2023) who highlighted that economic instability can significantly deter donor investments. Despite low frequency, 'Donor hesitance' (Gr=1) proved contextually significant. This reflect broader SDG financing gap, with (UNCTAD, 2024) estimating developing nations require $2.5 trillion annually yet faces significant shortfalls.

Participant 4 emphasise, *'when donor delay funding it disrupts our planning and execution often forcing us to scale back programs.*' Participant 6 echoed, *'the uncertainty surrounding makes it difficult for us to maintain long term projects ,which are crucial for community development* additionally participant one also raise a concern , *'without timely funding we are left scrambling to meet the needs of the communities we serve.'*

These sentiment echoes the concern raised by (Mangenah et al, 2024) regarding the impact of donor withdrawal on program sustainability. Also aligns with the stakeholder theory which emphasise that importance of stable funding for maintaining service delivery (Gutterman, 2023) Furthermore, participant 8 noted that, *'we are constantly adapting to funding uncertainty which affects our overall effectiveness and community trust.* 'This reinforces the findings of (Williams, 2024) who noted that donor hesitance can undermine the effectiveness of NGOs intervention, particularly in times of crisis. Overall, the insight illustrates how donor hesitance adversely affects service delivery and sustainability of programs in marginalised communities.

4.3.4 Effects on sustainable development

Economic pressure reduced program scale and quality with organizations cutting field visits and limiting beneficiary coverage. Co -occurrence of fluctuation, infrastructure challenge and Inflation codes illustrate how intertwined economic pressures shaped resources allocation decision.

‘We reduce field visits and community training sessions because fuel prices shot up and transport vendors pulled out.’ This reflects the findings of (Nkosi et al, 2023) who argued that economic instability directly impact the capacity of NGOs to deliver essential services. This resonates with the findings by (Moyo, 2021) which underscore the important of a robust infrastructure for sustainable development goals

Additionally, participant 5 stated, *‘without reliable transport and communication networks. We cannot effectively implement our programs*. Participant 8 also remarked, *‘we are seeing fewer people able to access our programs which jeopardise our long terms objectives*.

4.4 Recommended cost reductions strategies

Table 4.1 Recommended cost reduction strategies

	Energy conservation Gr=7	Capacity building Gr=3	Flexible and adaptive planning Gr=1	Voluntary Labour Gr=19	Total
Participant 1 Finance officer GR=14	0	1	0	1	2
Participant 3 finance officer Gr= 12	1	3	0	4	8
Participant 4 Programs officer Gr = 14	1	3	0	4	8
Participant 5 Programs officer	2	3	0	5	10
Participant 6 Programs officer	1	4	1	3	9
Participant 7	1	3	1	4	9
Participant 8 Finance officer	1	4	0	3	8
Participant 9 Finance officer	0	1	1	2	4
Total	7	22	3	26	58

Table 4.1 above shows the frequency of recommended strategies by the participants, which is analysed by synthesizing the empirical groundedness and density from finance and programs officers across four prominent Zimbabwean NGOs. Atlas ti analysis identified voluntary labour as the most dominant recommended strategy (GR=26) Participant engagement was high .Meaning it identify voluntary labour to address human resource constrains caused by economic volatility without increasing wage cost. Memos linked this to donor funding uncertainty. Co-occurrence with sustainability showed added value through community ownership.

4.1.2 Capacity building

This was the seconded most coded strategy (Gr=22).Participants supported capacity building to reduce long term reliance on external support by improving internal skills. Co-occurring analysis shows a strong link with long term sustainability and service quality while network mapping connected it to digital inclusion challenges. The strategy was reviewed as a sustainable way to reduce cost and strengthen resilience amid economic instability.

4.1.3 Energy conservation

Tis received a minimum attention (Gr=7) It was suggested to lower recurring energy expense but co-occurrence with infrastructure challenges reviewed concern over poor power reliability and rural grid access. A weak connection with direct cost reduction themes, reflect uncertainty about tangible returns especially under conditions chronic power outage and limited infrastructure.

4.1.4 Flexible and adaptive planning

It showed the lowest engagement (Gr=3).The strategy was proposed as a way of navigating donor unpredictability and economic fluctuations but it lacked significant thematic integration no co-occurrence was observed with volatility related codes .The low frequency and shallow contextual links suggest that participants were unfamiliar with adaptive planning or did not view them as essential

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

1.0 Introduction

The main conclusion of the study on the effects of NGOs' cost cutting strategies on the long term development of marginalized communities in Zimbabwe's precarious economy are outlined in this chapter. It summarizes the result, extrapolates pertinent conclusion from the data analysis, and offers practical suggestions. It also points out areas that require further investigation in order to fully comprehend cost reduction strategies and how they affect sustainable growth in environments with limited resources.

5.2 Summary of findings

5.2.1 The cost reduction strategies implemented by NGOs

NGOs in Zimbabwe have adopted a variety of cost reduction strategies to navigate the country's difficult economic landscape. The most commonly cited approaches include outsourcing non-core functions, bulk purchased of materials, increased reliance on strategic partnerships and the adoption of digital technologies. Outsourcing logistics and transport services was particularly popular among finance officers as it allowed organizations to reduce administrative overheads. However, this practice sometimes let to a loss of control over service delivery, especially in remote areas where third part providers were not always reliable. Bulk procurement was another frequently used method to cut costs, but it requires careful planning to avoid compromising on the quality of goods delivered to beneficiaries. In addition, many NGOs turned to digital platforms to conduct training, monitoring, and communication activities. This reduced the need for physical travel and face to face meetings, significantly lowering operational expenses. Yet, several program officers expressed concern that digital approaches though efficient, risked excluding rural communities without reliable internet access or technological infrastructure. Partnerships with other NGOs, local stakeholders, and even corporate entities were also used to pool resources and share cost, particularly in areas such as transport, community mobilization and monitoring and evaluation. These approaches reflected a growing emphasis on operational efficiency across the sector, even though trade-offs were occasionally reported in terms of oversight, inclusivity, and services reach.

5.2.2 Effects of cost reduction strategies on service delivery

The second theme revealed that while cost reduction strategies have enabled NGOs to continue operating during periods of financial constraint, they have also had unintended negative effects on service delivery. Several participants reported that efforts to reduce cost often resulted in generalized programming that failed to address the diverse needs of specific beneficiaries groups. For example, some NGOs replaced targeted training workshops with broader, multi-topic sessions to cut facilitation cost. While this reduces reduced expenditure, it also made the content less relevant for communities. Bulk purchase though financially prudent, sometimes led to procurement of lower quality goods, resulting in dissatisfaction among beneficiaries. One of the programs officers shared an example in which cheaply purchased hygiene kits let to complaints about product effectiveness. Another significant concern was the digital division. Though digital tools allowed NGOs to scale outreach and reduce field visits cost, several participants acknowledge that marginalized communities without reliable internet or access to mobile devises were increasingly left behind. These disparities were especially pronounced in rural areas were network connectivity was weak and digital literacy low. Staff downsizing, another common strategy was also red flagged as problematic, with some organization noting the loss of experienced personnel had reduced institutional memory and made it harder to maintain program continuity. Overall, while cost cutting helped sustaining operations in the short term, it often came at expense of depth, personalization and reach in services delivery, raising concerns about long term sustainability of such approaches

5.2.3 Influence of Zimbabwe's economic volatility on NGO operations

A central finding from the study was that Zimbabwe's economic instability characterized by hyperinflation, exchange rate fluctuations, fuel shortages and policy uncertainty has profoundly affected how NGOs plan and deliver their services. Participants from both finance and programs departments described how budgeting has become increasingly difficult due to the unpredictability of currency values. Many NGOs prepare budgets in $USD, but once funds are received and converted into local currency; their real value often drops significantly before implementation begins. This erosion of budgeted resources has led to constant adjustments, delays in program execution, and on some cases, downsizing of planned activities. Power outage and internet disruptions were also widely reported, with some staff using personal resources such as data bundles or transport to complete their work. Regulatory uncertainty, especially concerning the Private Voluntary Organization (PVO) Amendment bill, was cited as another major challenge. Some participants expressed concern that increased state scrutiny and changing legal requirements might deter donors, delay approvals, or lead to project suspension. Donor hesitancy, linked to these risks, has further compounded financial instability, forcing NGOs to shift from long term development planning to short term survival strategies. In this context, even well intentioned cost reduction strategies sometimes failed to deliver desired outcomes, as external macroeconomic pressures consistently disrupted both planning and implementation.

5.3 Conclusions

The impacts of NGO's cost reduction strategies on marginalized communities' sustainable development in Zimbabwe's volatile economy represent a critical area requiring urgent academic attention. There is a significant gap in literature examining how cost cutting measures affect long term sustainability outcomes amid economic volatility. This study explores the relationship between financial survival strategies and development impact within Zimbabwe's hyperinflationary context. The research questions have been addressed having critically discussing the findings against existing literature and theory, this study provided notable contributions to development research.

Despite the aforementioned limitations, this study has yielded important findings which had addressed the research aims and objectives. Firstly, this study uniquely examines cost reduction strategies within Zimbabwe‘s volatile economic environment, providing evidence from four prominent NGOs across diverse sectors. This research was exceptionally rich in documenting NGO's adaptations mechanism and unintended consequences on service delivery to marginalized communities. The investigations brought attention to different experiences of organizations implementing cost reduction measures, acknowledging that impacts vary according to the NGO sector and community focus.

The main challenges hindering effective cost reduction implementation were found to be the tension between financial sustainability and service quality maintenance. Based on the results, it is evident that NGOs face a, 'cost reduction paradox' were survival strategies frequently compromise their developmental mandate. In particular, this research demonstrates how strategic partnership, procurement optimization and digital transformation create both opportunities and barriers for marginalized community development.

It is important to acknowledge that NGOs cost reduction impacts vary according to many factors, including implementation approach and economic volatility intensity. Furthermore, practical implications of the study indicate that NGO managers could implement more targeted cost reduction strategies according to community needs. Policy makers could enable more supportive regulatory frameworks that balance financial sustainability with developmental impact. In addition this research has important ramifications for development practitioners, donor organizations and academics studying NGO operations in volatile economic environment.

5.4 Recommendations

In view of the study's finding, it is recommended that NGOs adopt a more integrated and context sensitive approach to cost reduction, one that prioritize both financial sustainability and the preservation of service quality in marginalised communities. Digital transformation should be expanded through investment in affordable, inclusive technologies such as solar powered device and offline compatible platforms especially in rural areas where connectivity is limited. At the same time, NGOs should strengthen partnerships with local communities by formalizing volunteer's network and utilize community based resources which not only reduce staffing and logistical cost but also enhance program ownership and relevance. To ensure outsourced services maintain the expected quality. Organizations must implement rigorous oversight mechanism including beneficiary feedback loops and performance audit. Moreover staff retention strategies such as flexible work arrangement, professional development opportunities and non-financial incentives are essential to prevent erosion of institutional memory and program continuity. Ultimately NGOs must balance innovation with inclusivity, cost efficient with accountability in order to sustain long term development outcomes in Zimbabwe's economically volatile context.

5.5 Areas for future studies

Further research is needed to understand the interaction of accounting policies NGOs service delivery and also, further studies could be done on the following areas:

Assess how different cost reduction strategies affect financial transparency, reporting accuracy, and stakeholder confidence in NGOs.

Develop frameworks that integrate sustainable development goals (SDGs) into financial planning and reporting for NGOs operating in volatile economies.

Examine the effectiveness of accountability mechanisms in tracking the allocation of resources under cost reduction strategies, focusing on transparency and ethical considerations.

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Appendices

Appendix 1: an Interview guide questions

TOPIC: IMPACTS OF NGO'S COST REDUCTION STRATEGIES ON MARGINALISED COMMUNITIES' SUSTAINABLE DEVELOPMENT IN ZIMBABWE'S VOLATILE ECONOMY.

Question one: What are the cost reduction strategies adopted by NGOs?

Question two: How these Strategies affect the effectiveness of NGO service delivering?

Question three: In what way does Zimbabwe's economic instability influence NGOs' ability to implement Programs?

Question four: What are the implications of NGOs' resource allocation and cost saving approaches for community resilience and program sustainability?

Appendix 2: Code report

Project: IMPACTS OF NGOs COST REDUCTION STRATEGIES ON MARGINALISED COMMUNITIES' SUSTAINABLE DEVELOPMENT IN ZIMBABWE'S VOLATILE ECONOMY

Code Report – Grouped by: Code Groups

All (21) codes

Challenges posed by economic volatility

7 Codes:

Cost reduction strategies

8 Codes:

Effects of cost reduction strategies on sustainable development in marginalised communities

2 Codes

Recommended strategies

4 Codes