WOMEN ECONOMIC EMPOWERMENT: CHALLENGES AND OPPORTUNITIES.
A CASE STUDY OF EPWORTH CONSTITUENCY, HARARE.

BY
TENDAI T CHIKASHA
B1335650

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RELEASE FORM

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Signed .................................................................

Date ........................................................................

Permanent address and Contacts: 789 New prospect park, Off Ceres road

Hatfield, Harare.

Email: chikashatendai@gmail.com

Contacts: 0779573353
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The undersigned certify that they read and recommend to the Bindura University of Science Education for acceptance, a dissertation entitled “Women Economic Empowerment: Challenges and Opportunities. A Case Study of Epworth Constituency.” submitted by Chikasha Tendai T in partial fulfilment of BSc Honours in Peace and Governance.

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<td><em>(Student)</em></td>
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|                |           |      |
| MS E NGWERUME   |           |      |
| *(Supervisor)*  |           |      |

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DEDICATION

This dissertation is dedicated to my family: my sister, Karen Kudzaishe, my father, Elliot, my mother Fortune Chikasha and my colleague Ropafadzo Waniwa. Thank you for the unwavering love and support. May the good Lord bless you.
ACKNOWLEDGEMENTS

The completion of this academic project was indeed a long and draining exercise I could have never completed alone. I would like to express my gratitude to those that assisted me in sailing through. First and foremost, I would like to thank God Almighty, for the grace, good health and guidance throughout the course of this research.

I would like to thank my supervisor Ms E Ngwerume for her advice, insightful comments and correction, reinforcement, guidance and support throughout the project. It is very significant for me to sincerely appreciate her thorough supervision, timely response to my work, her recommendation of literature and advice on neat presentation of academic writing. Despite having multiple commitments, she dedicated her time to guiding and encouraging me from the start of the research up to its completion and for that I am grateful.

I would also like to thank my family for the unwavering support and encouragement. In dull moments, their support and love kept me afloat. A big thank you also goes to all the participants in the collection of data for allowing me to get the information I required for the research.
ABSTRACT

Over the years there has been a growing appreciation of the fact that Women’s Economic Empowerment is a crucial process in opening up many spheres of women’s lives and enhancing human development. Today there is a general acknowledgement of the role of women as talented agents of economic change in the context of sustainable growth and development. However, in terms of their actual participation there has been a very huge disparity. There has been persistently low participation of women in economic spheres even in the face of vast opportunities in their favour. The objective of this study was to understand why it is that women economic empowerment seemingly remains elusive by delving deep into the opportunities and challenges to women economic empowerment initiatives in light of the government efforts in Zimbabwe. The study focused mainly on the participation of women in economic empowerment initiatives in Epworth Constituency. This study hinged on the Liberal feminist approach owing much to its explanations of gender inequalities and women’s marginalisation in the context of socio cultural barriers whilst emphasising the need for women to be autonomous and to have a say in the decision-making processes over the resources around them. The research used instruments such as focus group discussions, interviews and questionnaires to gather relevant qualitative information and applied the same paradigm to present and analyse the data. Through random and purposive sampling techniques the research was able to gather information from women in successful businesses, women trained by the ministry, key informants from the government and also general local women. The research identified a number of opportunities such as smart partnerships and friendly accommodative legislature and also a variety of challenges mainly to note lack of financing, patriarchy and culture and lack of access to markets. A number of recommendations to each relevant stakeholder were noted mainly the need for government to capacitate women by means of providing funding and equipment, Civic groups in collaboration with government and development partners were encouraged to increase sensitisation on women economic empowerment and the women were urged to hold firm, work hard and not be ignorant towards being the main drivers of their economic empowerment.
### ABBREVIATIONS AND ACRONYMS

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<tr>
<td>BPFA</td>
<td>Beijing Platform for Action</td>
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<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of all forms of Discrimination Against Women</td>
</tr>
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<td>CSO’s</td>
<td>Civil Society Organisations</td>
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<td>GoZ</td>
<td>Government of Zimbabwe</td>
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<tr>
<td>MSME’s</td>
<td>Ministry of Small to Medium Enterprises and Cooperative Development</td>
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<td>MWAGCD</td>
<td>Ministry of Women Affairs, Gender and Community Development</td>
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<td>NGP</td>
<td>National Gender Policy</td>
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<td>UN</td>
<td>United Nations</td>
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<td>UNDP</td>
<td>United Nations Development Program</td>
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<td>UNWOMEN</td>
<td>United Nations Entity for Gender Equality and the Empowerment of Women</td>
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<tr>
<td>ZIMASSET</td>
<td>Zimbabwe Agenda for Sustainable Socio-Economic Transformation</td>
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<td>ZITF</td>
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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Gender equality in participation is an important aspect to modern democracy. Under international standards, both men and women should have equal rights and opportunities to participate fully in all aspects and at all levels and processes. In exercise, however, women participation across all sectors is still not up to par. The 2012 World development report, Gender Equality and Development, points to many areas of significance but also highlights areas where gender disparities persist, one of which is women’s empowerment (Pittman, 2014). Women continue to have unequal access to economic opportunities and this is due to a combination of factors which include strong negative cultural and religious beliefs that perpetuate inequalities in terms of access, control and ownership of resources in all sectors (SADC Gender Protocol Barometer Zimbabwe, 2013). However, as the Gender Equality discourse continues to grow, focus has been given to the need to empower women.

Women Empowerment as a concept stems from the realisation that the participation of women fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability and improve the quality of life for women, men, families and communities (UN WOMEN, 2014). The concept is a product of the various post world war II Human Rights Agenda. The Universal Declaration of Human Rights set out the most crucial of universal freedoms, equality, and rights in 1948. Pittman (2014) notes that Article 2 of the Declaration focuses on non-discrimination based on sex (meaning the biological and physiological characteristics defining males and females, not gender), race, language, politics, religion, and other social categories. This became the principle document that created a global normative framework, enshrining the protection and promotion of universal human rights (UN WOMEN, 2014). A diverse set of legally binding treaties and optional protocols further focused on increasing attention, protection mechanisms, and resources towards women to advance women’s equity and social justice (Pittman, 2014).

During the United Nations Decade on Women (1976-1985) debates on international norm standards, such as the Convention to Eliminate All Forms of Discrimination Against Women (CEDAW) established a critical reference point underscoring the importance of gender
equality in development with an explicit focus on reducing discrimination against women. CEDAW outlined a specific definition of discrimination against women and called for states to protect against gender discrimination and rights violations and gave birth to the women in development agenda which shaped the women empowerment discourse we know of today. Emphasis in these thematic debates was on channelling women’s ability for development and with the women and development movement equal participation was regarded as the most crucial to development. In the 1990’s gender mainstreaming, which prioritised women’s empowerment and gender equality as a cross cutting development objective was adopted (Pittman, 2014).

Women empowerment as it is known today is focused exclusively on empowering, advancing and investing in women worldwide. There is global appreciation of the fact that women’s economic empowerment is a prerequisite for sustainable development, and at the same time it is about rights and equitable societies (Golla et al, 2011). Empowered women are catalysts for multiplying development efforts and that investments in gender equality yield the highest returns of all development investments. Achieving women’s economic empowerment is not a “quick fix” and it will take sound public policies, a holistic approach and long-term commitment from all development actors (UNWOMEN, 2014).

Zimbabwe like many other nations is a signatory to most regional and international agreements that aim to create an enabling atmosphere for the attainment of gender equality and involvement of women in all empowering economic initiatives in crucial spheres such as politics and decision making processes. These include the Universal Declaration of Human Rights, the Convention on the Elimination of all forms of Discrimination against Women in 1991, the convention on Civil and Political Rights, the Equal Remuneration Convention, the Beijing Declaration and Platform for Action of 1995 and its commitment to the Millennium Development Goals of 2000 and the current Sustainable Development goals.

Regionally, Zimbabwe ratified the 2008 SADC Gender and Development Protocol; which advocates for gender equality in all sectors and sets out 28 substantive targets for achieving gender equality by stating that women should be empowered by getting 30% of decision making positions by 2005 and which has been subsequently reviewed to 50% by 2015 (SADC Secretariat, 2009). Women economic empowerment is one of the main drivers of the gender equality and women’s rights agenda in Zimbabwe. At national level, the government through its Constitution which is the Supreme law has given provisions in favour of women
empowerment by stating that the state must promote the full participation of all women in all spheres of Zimbabwean society on the basis of equality. The government has since advanced seventeen pieces of legislation towards gender equality and equity, with its main gender mainstreaming tool being the 2004 National Gender Policy (NGP). This tool provided parameters and the institutional framework to engender all sectorial policies, programmes, projects and activities at all society and economy levels (GoZ, 2004).

The NGP realised main achievements by passing of a series of legislation to policy operationalization, the creation of the Ministry for Gender and Women Affairs, the institutionalisation of processes for gender mainstreaming as well as gender budgeting and for reading constitutional provisions for gender equality and equity. In 2013 a follow up policy, was established to address the shortcomings of its predecessor and the emerging issues prevailing under the changing political, economic and social contexts locally (GoZ, 2013). A number of government initiatives have been introduced such as the Zimbabwe Agenda for Sustainable Socio Economic Transformation (ZIMASSET), Broad based Women Economic Empowerment framework and even the Women’s Development Fund with the aim of empowering women and promoting sustainable development.

1.2 Statement of the problem
A number of initiatives aimed at improving the empowerment opportunities for women and their participation have been presented in the country. However, despite these efforts women particularly those living in the contemporary setup continue to be the most affected by the effects of poverty and the socio-economic challenges that prevail today. Epworth Constituency, Harare is among the informal settlements suffering from overcrowding, lack of basic services and public utilities such as water, electricity and access to roads and schools (Gandidzanwa, 2003). Women in this area are most vulnerable to the effects of these conditions and often resort to prostitution, crime, informal trading and vending to sustain themselves in such difficult circumstances (ZIMSTATS, 2012). Some young women have dropped out of school and are not employed leaving them vulnerable to early marriages. A number of women have been trained in self-help small scale economic, some in formal or informal businesses whilst others have nothing whatsoever to look to. Of concern is the fact that these women continue to be vulnerable in all aspects and yet they can be empowered. This study therefore aims at identifying and explaining the challenges and opportunities for the economic empowerment of women in light of the significant progress made.
1.3 Aim
This study aimed to assess the challenges and opportunities towards the effective participation of women in economic empowerment initiatives.

1.4 Research objectives
- To assess the opportunities for increasing women participation in economic empowerment initiatives.
- To examine the main challenges hindering women from their participation in economic empowerment initiatives.
- To analyse the efforts made by the government to improve the participation of women in economic empowerment initiatives.

1.5 Research questions
1. What are the opportunities for increasing women participation in these empowerment initiatives?
2. What are the challenges hindering women participation in empowerment initiatives?
3. What efforts is the government making in the context of women economic empowerment?

1.7 Assumptions
The researcher assumed that there are a number of available opportunities in the country stemming from available policies and frameworks through the government and development partners. However, despite government efforts, institutional, cultural, economic and societal factors still hinder the general participation of women in economic empowerment initiatives in Zimbabwe. The challenges in detail involve lack of financial support, lack of knowledge, patriarchy, lack of will to participate in critical decision making, low level of education, low self-confidence and marginalisation in economic empowerment opportunities. The researcher also assumed that a lot more can be done to improve the current situation.

1.4 Significance of the study
The significance of this research was on the basis that many studies done on women economic empowerment excluded issues to do with available opportunities and challenges. Studies are mostly restricted to defining what women economic empowerment is all about but have tended to neglect the opportunities available for women and in the same light the challenges faced by women in participation in economic empowerment initiatives. Women
represent half the potential talents and skills of humanity and their under-representation in these programmes is a loss for society as a whole in terms of development. Gender equality and women participation are central to poverty elimination and good governance which is crucial to sustainable development therefore it is imperative to study the challenges being faced by women in their quest to be empowered economically even after the implementation of the various initiatives and protocols which Zimbabwe is a signatory to.

Findings of this study are expected to help build on the literature available with the focus being to add knowledge on the challenges and prospects of women economic empowerment in Zimbabwe. There is not much literature on women economic empowerment in the Zimbabwean context and the study aims to fill the gaps in the contemporary literature which has presented the subject of women participation in decision making and economic empowerment from a general perspective. This research will help the government, development partners, independent women’s groups and other stakeholders to understanding the real problems affecting women in their quest to be empowered and how to address these challenges. This will enable the government to frame policies that incorporate such empowerment issues and fully tackle these challenges.

1.8 Delimitations of the study
The researcher will focus on the challenges and opportunities for women participation in economic empowerment in the Epworth constituency, Harare Metropolitan Province as a case study for this research.

1.9 Limitations of the study
The most likely challenges would be in consulting experts in the field of study, who might be occupied and when trying to get information resulting in bias information. Some people will not be able to disclose the information needed by the researcher because the research area is regarded sensitive. Some of the participants might not really be aware of the issue at hand. The researcher will try as much as possible to well inform participants about what the area of study is all about. The researcher will also seek permission from relevant institutions so that information regarded as sensitive can be freely disclosed.

1.10 Key words

Economic Empowerment
OECD (2011) defines Economic empowerment as the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

**Empowerment**

Empowerment refers to development that is a product of people’s full involvement and participation in the decisions and processes that shape their lives for the better. It is not only about opening up access to decision making, but to also include processes that lead people to perceive themselves as able and entitled to occupy that decision-making space (UNWOMEN, 2014).

**Gender**

A constitutive element of social relations based upon perceived (socially constructed and culturally variable) differences between females and males as a primary way of signifying and naturalising power relations and hierarchy (Hawkeworth: 2005).

**Participation**

Theron (2005) defines participation as an activity where specified groups sharing the same interests or living in a defined geographical area actively pursue the identification of their needs and establish mechanisms to make their choices effective. This strong interpretation to participation can be equated to empowerment.

**Women Empowerment**

This refers to an instrumentalist view of empowerment that focuses on investing in women’s capabilities, their ability to make choices, to exercise their choices, challenge existing structures so that they contribute to economic growth and overall development (Pittman, 2014). This increases women’s access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (Eyben, 2008)

1.11 Chapter Outline

Chapter 1

Introduction and background of the study
This chapter outlines the historical development of the area of research paying particular attention to the objectives, limitations and delimitations of the study

Chapter 2

Literature review and Theoretical framework

This chapter will deliberate on the conceptual issues rising from the topic and a review literature that links to the challenges and opportunities for women’s economic empowerment in line with the objectives stated in the previous chapter

Chapter 3

Research Methodology

This chapter looks at the approaches employed by the research to come up with information relating to the opportunities and challenges women face in their quest to be empowered economically. Epworth constituency will be used as a case study.

Chapter 4

Data Presentation and Analysis

This chapter presents findings and discussion from data gathered in Epworth constituency on the opportunities and challenges faced by women in economic empowerment initiatives.

Chapter 5

Summary, Conclusion and Recommendations

This chapter looks at the entire research, the course of action with regards to the challenges and opportunities of women economic empowerment. It also looks at how the research objectives have been achieved and how the research questions were answered in the research, highlighting the major findings from the research and constraints faced by the researcher. Recommendations for future studies and improvements on the situation under study will also be posted in the chapter.
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction
This chapter deliberated on the conceptual issues rising from the topic and look into debates that link with the opportunities and challenges for women’s economic empowerment in line with objectives stated in the previous chapter. Liberal feminism was adopted as the key theory to this study. It began in the 18th and 19th centuries being propounded and furthered by Mary Wollstonecraft and John Stuart Mill respectively. The adoption of liberal feminism for the scrutiny of women’s economic empowerment therefore places before this thesis the importance of going deeper into the opportunities available for women’s economic advancement and challenges working against the effective participation of women in economic empowerment in Epworth constituency. Liberal feminists aim to remove socio-economic barriers, ideological, psychological and political barriers that prevent equal access for women in aspects of life, in this instance social, economic and political aspects which this study seeks to identify.

2.2 Theoretical Framework

2.2.1 Liberal Feminism
Liberal feminism has been adopted as the key theory to this study and it began in the 18th and 19th centuries, being represented by Mary Wollstonecraft in the eighteenth century through her “Vindication of the Rights of Woman” in which she advanced for the equality of women in education. John Stuart Mill is also another proponent of liberal feminism who believed that women were supposed to be recognised as rational and worthy of the same civil liberties and economic and political opportunities as their male counterparts. The adoption of the liberal feminist theory as the key theory to this study justifies the need for the inquiry into the low participation of women in Economic empowerment in the context of challenges and opportunities. According to Tong (2009), women should have as much chance to succeed in any realm as men do.

Liberal feminists tend to focus their energies on establishing and protecting equal opportunities for women through legislation and other democratic means. They hold that women’s exercise of personal autonomy depends on certain enabling conditions that are presently insufficient in women’s lives or that social arrangements often fail to respect this autonomy or other elements of women’s flourishing (Stanford Encyclopaedia of Philosophy,
Women’s exercise of their personal autonomy and self-determination means they have the power to bring about much needed growth and development. Liberals seek to achieve the emancipation and empowerment of women through the existing system by bringing about reforms in a gradual way. As suggested by Leboha (2015) the economic emancipation of women is a process which challenges existing systems and structures and therefore issues to do with economics can never be separated from governance.

Liberal feminism is both a theory and a movement which challenges all forms of prejudice in the contexts of patriarchy and capitalism (Chuma and Ncube, 2010). These theorists are of the opinion that they are equal with the masculine group and can perform any duty or work which can be done by the opposite sex. Women have the right to participate in all social and political roles including economic and political decision making processes without facing any discrimination or suppression. Hooks (2000) asserts that the exclusion of women in the economic international system and also in the structures of governance is unfair to women and prevents half the population from making its best contribution to the society.

Liberal feminist scholars often include women as subjects of study women state leaders, women as influential and powerful business owners, women soldiers, and other women operating outside the traditional gender roles in international relations. Tong (2009) asserts that the approach seeks no special privileges for women, it simply demands that everyone receive equal consideration without discrimination on the basis of sex. It is through these ideas that important movements such as the women in development discourses were built which advocate for women participation in economic life.

The framework, therefore, helps this study to ponder on the need to achieve gender equality in economic life and to ensure that commitment to equality is reflected in legislation and national policies. It supports this study by advocating for mainly economic, social and political autonomy for the reduction of inequalities between men and women. The Liberal Feminist framework in essence supports the integration of women into development processes through access to education, access to employment and market places which are key elements of women empowerment.
2.3 International Policy and Legal Framework

2.3.1 Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) - 1979

The Convention on the Elimination of All Forms of Discrimination against Women upholds the importance of women's involvement in all sectors of State Parties. It is the most comprehensive convention dealing with women’s rights. This Convention was meant to set out a legally obligatory document and internationally accepted principles pertaining to the rights of women. The normative objective of CEDAW is the ruling out of all forms of discrimination against women. Besides the recommendation that women be accorded equal rights with men, CEDAW further prescribes the measures to be taken to ensure that women everywhere are able to enjoy the rights to which they are entitled to. CEDAW was adopted to reinforce the provisions existing in international instruments and thereby fighting against the systematic discrimination against women in all spheres of public and private life.

CEDAW identifies many aspects of discrimination against women, including discrimination in the economic sphere. In that respect, CEDAW requires state parties to take all measures to facilitate the creation of an all-inclusive society in which women could fully and equally enjoy their economic freedoms and emancipate themselves. Article 3 of Part 1 of the CEDAW contends that, “States Parties shall take in all fields, in particular in the political, social, economic and cultural fields, all appropriate measures, including legislation, to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men.” (General Assembly, 1979). The CEDAW is, therefore, a very important convention with regards to the advocacy for women’s participation in all spheres including economic emancipation as it legally demands member states to stand by the provisions.

2.3.2 Beijing Platform for Action (BPA) - 1995

The BPA was adopted at the Fourth World Conference on Women in China with a plan for women’s empowerment. The BPA’s major aim is to accelerate the implementation of the Nairobi forward-looking strategies for the increase of women and to establish principles like shared power and responsibilities between women and men at home, workplace and in the wider national and international communities. The Platform for Action strives to promote and protect human rights and ultimate freedoms of all women during the course of their lifetimes.
The BPA was one of the most influential instruments that brought about a more determined action plan towards the issue of women rights and participation worldwide. In Zimbabwe, it led to the formation of the Ministry of Women Affairs and the continuous rise of civic groups emerging in the lobby for women’s rights, encouraging women to be influential in decision making and to participate in economic activities and spearheading the training and capacitation for the success of these efforts. The BPA is therefore of utmost importance to this study.

2.4 Literature Review
A number of empirical studies have been done in the area of women economic empowerment and these studies shape the debates in this research.

2.4.1 Empowerment as power
The research draws interest in the works of the Commission on Women and Development (2007) on the Women Empowerment Approach. In their varying debates, they note that empowerment does encompass elements of power. The empowerment process is regarded as dynamic and often hinting on a vision to acquire power and to construct individual or collective identity (Commission on Women and Development, 2007). In line with Foucault’s work, the notion of power in the context of women economic empowerment means that not only males have power but women also have invisible power that allows them to act independently and make important decisions regarding life and society. This is also in line with the Beijing Platform for Action which aims to accelerate the participation of women and establish principles of power sharing in responsibilities and decision making at home, school work and in communities.

The power aspect is responsible for the classifications of women empowerment into two groups that is “liberal empowerment” which is concerned with women’s personal autonomy and self-determination and also liberating empowerment which focuses less on power but individual growth towards development (Sardenberg, 2008). The power to dimension shapes this research for it supports women’s ability to make decisions, have authority to access and control economic resources and means of production and also come up with creative solutions to economic problems. What this research identifies as a gap in this regard is the fact that these debates overlook the fact that in as much as women possess the power to liberate themselves they are often not aware that they can emancipate themselves. Women
who are aware of the power they possess to take charge of their lives are most likely willing to actively participate for the growth of their economic capacity.

2.4.1.2 Economic Empowerment a crucial aspect of sustainable development and economic growth

OECD (2011) compiled a paper which also influences this research. The study looks at Women Economic Empowerment and how it is a crucial aspect in the attainment of sustainable development and economic growth. It also emphasises the need for integration of gender specific perspectives in policy and programming. The paper also supports the fact that increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth. Revenga and Shetty (2012) are in line with the view that investing in women empowerment is smart economics arguing that closing gender gaps in all aspects of life including economic aspects matters for development. Esther Duflo (2012) an esteemed economist in her paper “Women empowerment and Economic Development” brought to the attention of feminist economists the argument that women empowerment will cause development and economic growth will lead to women’s empowerment. This is what is termed liberal empowerment, that is women actively contributing to growth and development. Although criticised by others such as Naila (2013) for being simplistic the position she presents hints on the need to closely look at women’s economic contribution to economic growth and development.

2.4.1.3 Women’s economic advancement as a product of a state’s capacity to incorporate policies into tangible strategies

Dube et al (2014) argue that in as much as opportunities for women’s economic advancement present themselves the advancement is not facilitated primarily by the various protocols and agreements but by the state’s capacity to incorporate them into measurable, national development priorities that shift structural inhibitors to women’s participation in the economy. Despite an increased understanding of the connection between gender equity, economic indicators and various commitments that the SADC states have signed, most still consider the question of women to be superfluous to economic planning, state budgets, business practice or related development arenas (Dube et al., 2014). Zimbabwe has been able to introduce accommodative legislative frameworks that facilitate empowerment such as the Broad-Based Women Economic Empowerment Framework, the ZIMASSET and the National Gender Policy. However, this research notes that Dube et al (2014) overlooked the fact that in as much strategies can be implemented it takes a sensitive target population for
the success of these strategies. The line of argument therefore is that women economic empowerment can only be a success if the women to be emancipated are aware of these incorporated strategies.

In line with the above argument, the SADC Gender Protocol Barometer (2013) notes that Women’s economic empowerment is a major thrust of the national gender machinery’s plans and programmes to advance gender equality and secure women’s socio economic rights. Zimbabwe’s economic frameworks call for women’s participation in key sectors of the economy but lag behind by lacking gender responsive policies in crucial economic sectors such as agriculture and mining. In areas where the law does provide for gender parity in access to resources for instance land, measures to ensure successful implementation of the law are not in place. The paper also notes that women are largely concentrated in small scale economic activities within the informal sector, their representation in economic decision making positions in the public sphere remains low and there is little research on women in the private sector.

Oxfam (2014) in a paper on a Zimbabwean study on women economic empowerment argues that there is need for a detailed look into the barriers towards women economic empowerment and not a broad overview of the challenges faced by women in the country. The paper also notes that despite government recognition the concept of women economic empowerment remains elusive. In line with this argument this research seeks to analyse the initiatives the government has taken in its national development priorities for women’s participation in the economy.

This research ultimately agreed that empowerment is indeed women’s power to emancipate themselves, by advancing economically through exploiting the opportunities of national development strategies. The research also identified that there are evident literature gaps. Not much is documented about the actual challenges and opportunities for economic empowerment in the country and there tends to be a general misconception of identifying everyday women’s challenges as the challenges to women economic empowerment. What this research identified as the most crucial literature gap to address however, was the fact that most referenced literature on Women economic empowerment overlooks something very important which is the fact that policies put in place to promote this empowerment are not really known amongst the intended groups and that women continue to face difficulties and inequalities even though the policies in their favour are available. Women economic
empowerment remains elusive simply because those intended to benefit from it have not even the slightest idea what it is all about. This research sought to note the current opportunities and challenges available but also focus on what most studies overlooked which is if the women intended to benefit are adequately informed on what exactly women economic empowerment is all about. In light of the above, this study aimed to fill in this particular literature gap.

2.4.2 Challenges affecting effective Women Participation in Women Economic Empowerment

In terms of the challenges towards effective women economic empowerment the position presented by Leboha (2015) influences this research. The paper argues that Africa especially the SADC region has seen various attempts to enhance women’s economic positions through financing schemes such as women’s banks, development funds, credit unions and entrepreneurial programmes. The challenges women face often stem from the fact that they operate in unsupported pararell/ informal economies, lack skills or knowledge about the initiatives altogether and as such their contributions are not recognised. Structural constraints such as lack of collateral, limited access to assets beyond marital, family and community control and violence against women continue to influence the economic landscape despite the evidence that women are reliable in paying back loans, good at marketing and networking and also recapitalising their businesses (Williams, 2007).

2.4.2.1 Lack of adequate funding

Women’s involvement in economic initiatives often is hampered by lack of proper financing. Leboha (2015) argues that women’s projects and programmes theoretically are financed by schemes such as credit unions, loans, women’s banks but in practicality the finances are never released. Providing women with access to savings and credit mechanisms and institutions is clearly provided for in policy instruments but is difficult to implement. The SADC Gender Barometer (2013) notes that in Zimbabwe, the Women Development Fund was created to economically empower marginalised women and to date $2 350 million has been disbursed to 1417 women’s groups and only 6630 women have benefitted. It further notes that the Small Enterprises Development Corporation (SEDCO) an arm of the Ministry of Small to Medium Enterprises and Cooperative Development (SME’s) has also been disbursing loans to women but these continue to be accessed by a few.
Women continue to practise internal saving and lending but in these harsh economic conditions it is a bit difficult to sustain. There are a lot of structural constraints regarding financing such as lack of access to collateral. The Zimbabwe Demographic and Health Survey (2011) notes that women’s ownership of assets that are often required for collateral still remains very low as only six out of ten women do not own a house or land often required as loan collateral. With regards to micro finance schemes there are also outcries over stringent requirements and even financial institution discrimination of women although prohibited in the law. This therefore limits women’s access to assets and resources and their participation in economic empowerment initiatives.

2.4.2.2 Lack of Access to Markets – Domestic and International

Women in Zimbabwe play a major role in various stages of economic value chains from accessing inputs, production of various products, storage, preservation and processing, marketing and distribution. However, sharp gender inequalities in participation in commercial fields exist. Women face difficulties in accessing credit, equipment and machinery, technical knowledge and expertise to produce high quality products and more importantly access markets either domestic, regional and international. Women continue to face challenges pertaining to information about markets and strategies to penetrate those markets on a sustainable basis. According to the Ministry of Women Affairs (2014) there is still need for the designing of bigger gender sensitive initiatives that facilitate the forging of stronger linkages with the private sector and financial institutions within framework of new public private sector partnerships such that women’s marketing capacity is improved and marketing outlets are established and decentralised.

2.4.2.3 Patriarchy and Cultural Systems

Women in Zimbabwe just like many other African states deal with surviving in a highly patriarchal society in all spheres of life including economic, religious and social life. In reference to Dube (2013), the socio-economic structure acts as a sieving mechanism that prevents women from competing for and participating in economic initiatives. The Zimbabwe MDGs Status Report echoes these issues by highlighting that Zimbabwean society is highly patriarchal, especially expressed in the allocation of gender roles, ‘if women are to have time to explore opportunities or prospects in politics, economics and other sectors that are traditionally considered ‘male’, they must be relieved of some of the many roles they play in Zimbabwean society’ (Zimbabwe MDGs Status Report, 2010). In as much as women would want to fend for their families’ cultural socialisation through the systematic allocation of
roles often prevents women from participating in economic initiatives and programmes as they restrict themselves to the role of caring for children at home.

2.4.2.4. Lack of skills and knowledge

The SADC gender barometer (2013) notes that not a lot of women participate in economic empowerment initiatives because they lack skill. Some women are not as educated and lack entrepreneurial skills critical for economic advancement. A lot of women in this regard cannot be formally employed. Without education women often end up in the informal sector or lower paid unskilled jobs therefore limiting their economic and job opportunities (SADC Gender Barometer, 2013). The research also identifies that not much is documented about women’s lack of knowledge about what economic empowerment entails. Much is said about how they are uneducated and lack skill but their knowledge of available initiatives is overlooked and yet it holds a crucial explanation for why they tend to not participate. This for the research remains an interesting literature gap.

2.4.3 Opportunities for increasing Women’s involvement in economic empowerment initiatives

Women are known to possess certain important qualities that are suitable for economic development and growth. These include hard work, dedication, patience, endurance, tolerance, thoroughness, honesty and transparency all of which can contribute to self-reliance and community development (Tashi, 2000). Women in this context are equally capable of being in positions that allow them to fend for their families and empowering themselves and the communities in which they reside. The current economic situations in which they reside have toughened them to be able to take on the productive role and challenge the caring and subservient role they were once restricted to. Through national initiatives women now have the support they require to acquire the skills and support they may require to participate in these initiatives. As argued for by liberals today women are given the same equal opportunities as those given to men to expand their capacity and participate in such programmes.

Accommodative legislative framework has not only provided affirmative action in Zimbabwe but has also allowed women to participate and contribute to economic growth and development. The laws and policies in Zimbabwe embedded in liberal feminism have provided more opportunities for women to fully empower themselves through participation in
economic initiatives. These policies have allowed for smart partnerships by government and development partners to facilitate and accelerate women economic empowerment.

2.4.4 Measures aimed at promoting Women Participation in economic empowerment initiatives

2.4.4.1 Zimbabwe National Gender Policy
The National Gender Policy was enacted by the Zimbabwean government in 2004 with the major purpose being to meet the requirements and provisions of CEDAW and BDPA which Zimbabwe is a signatory to. The Gender Policy addressed various areas with the key areas being those of women’s economic empowerment, participation in political and decision making processes, educating and training of women in Zimbabwe. Chapter 6 of the Gender Policy stipulates that the government of Zimbabwe must enshrine women's rights in the Constitution and should also redress the numerical gender inequality in decision making and also support fully the economic empowerment of women.

The policy also gave room for Civil Society Organizations (CSOs) to engage in partner with the government in educating and informing people of the provisions of existing legal, constitutional and international human rights instruments, policies, resolutions and acts. CSOs were also tasked to lobby for the promotion of equal and equitable participation of women and men for empowerment.

The 2004 NGP attained accomplishments such as the passing of a series of legislation to operationalise the policy, institutional and structural reforms that saw the national gender machinery being streamlined and strengthened that is through the creation of a separate Ministry responsible for gender and women affairs; institutionalisation of processes for gender mainstreaming including gender budgeting; the development and launch of the framework for broad based women’s economic empowerment; and far-reaching constitutional provisions for gender equality and equity (GoZ, 2013). However, despite these achievements, representation of women remains below the gender parity ideal as shown by the skewed statistics from education, employment, commerce and political and economic decision making and the increasing cases of gender based violence. (GoZ, 2013)

2.4.4.2 The New Constitution
The Constitution of Zimbabwe enacted in 2013 has wide ranging and comprehensive gender equality sensitive provisions which are worth acknowledging, such as the clear provisions that gender equality as a founding value for the constitution. Additionally, through the
Gender Commission in the new Constitution, another step in commitment to enhancing gender equality, should together with the national gender machinery, become a consolidated mechanism to monitor and enforce gender equality both within the state and non-state institutions.

2.4.4.3 The Zimbabwe Agenda for Sustainable Socio Economic Transformation (ZIMASSET 2013-2018)

The ZIMASSET has dedicated sections on Gender and development and recognises gender mainstreaming in all four thematic areas. Through this development women empowerment initiatives are being mainstreamed in all key economic sectors.

2.4.4.4 The Indigenisation and Economic Empowerment Act

This legal body stems from the Act of 2008 which created a National Indigenisation and Economic Empowerment Charter which stipulated the principles and framework for economic empowerment including provisions for “equal opportunities for all including gender sensitive ownership and participation in the economy by Indigenous Zimbabweans (SADC Gender Barometer, 2013, p58-59).

Enacted in 2011 by the government to enhance economic empowerment, the Act through Section 3, Chapter 14:33 has recognised the need for women in economic sectors. Of importance to note is the fact that through this initiative women have been able to access resources such as 20% of A1 and A2 land suitable for agriculture (GoZ Beijing +20 report 2014). This is what liberals argued for and this is key to women economic advancement as it challenges cultural and systematic notion of women accessing resources through their husbands, fathers or male relatives and promotes control over means of production. This also ultimately opens up equal participation in the economy by women and men and contributes to industry improvement and formal employment sector growth.

It is this initiative that facilitated the creation of the Broad-Based Women’s empowerment Framework in 2012. The framework provides a systematic way of mainstreaming women in key economic sectors by the establishment of empowerment targets, mobilisation of financial resources and capacity building for women’s effective economic participation. The GoZ Beijing +20 report (2014) notes that the framework is designed to serve women from all backgrounds and to be applied across all sectors, hence broad based. So far the framework spearheads 25% women’s participation in sectors such as agriculture, mining, trade and industry. Women from all backgrounds operating viable informal and formal livelihood
activities aimed at transforming traditional livelihood activities into viable economic activities and broaden economic opportunities for women in disadvantaged rural and urban areas. The framework supports internal savings and lending at community level and provide investment training and this is crucial to achieving economic advancement for women.

2.4.4.5 The Girls and Young Women’s Empowerment Framework

This is a national commitment to giving girls and young women a better future in Zimbabwe by recognising that empowering girls and young women contributes to their development, and to the economic future and development of the nation. Chiefly spearheaded by the Ministry of Women Affairs, Gender and Community development and development partners such as UNWOMEN the Human Rights based approach which is grounded in regional and international instruments advances gender equality and the empowerment of young girls and women. The Empowerment Framework is anchored on five strategic areas namely education, economic empowerment, safety and protection, reproductive health and decision making and leadership all in an attempt to prompt an early start to a better future for women. Today Zimbabwean girls are awarded a chance through STEM initiatives to participate in science and technology related disciplines and contribute to the economic sector and development equally as their male counterparts. Such age appropriate interventions are crucial in facilitating women participation in economic initiatives on all levels.

2.4.4.6 The Immovable Property Prevention and Discrimination Act

Women economic empowerment is accommodated in legal bodies. Women’s initiatives in this regard are protected by the law. Chapter 10.12 of this Act prohibits financial institutions from perpetuating discrimination on grounds of sex among other grounds, by refusing to grant loans or other financial assistance key to economic empowerment for the acquisition, hire, construction, maintenance or repair of any immovable property, to people of a particular sex (SADC Gender Barometer, 2013, p64).

2.4.4.7 Smart Partnerships with development partners

The well-articulated policies and legislative bodies have facilitated smart partnerships through collaborations between the government, other governments as well as various non-state actors in fulfilling the development agenda. Development partners such as different united nations bodies have been active hand in hand with the government (Ministry of Women Affairs, Gender and Community Development and the Ministry of Small to Medium Enterprises and Cooperative Development- SME’s) in pushing for the achievement of this
important development priority. The United Nations Development Programme, UNWOMEN, OXFAM and World Vision have been key actors conducting research on the field and on the current position of the economic empowerment drive in the country and they have been active in facilitating skills development programs and capacity building initiatives.

2.4.4.8 Training and Capacity Building efforts
Smart partnerships between the government and development partners have created a healthy platform for the training and capacitation of women for economic advancement. Women have been receiving educative training and skills development in fields like Beekeeping, Internal Savings and Lending, Community gardening, Holistic Land and Livestock Management, soap making, cake making to mention but a few. Theses organisation in collaboration with the Ministry of Women Affairs, Gender and Community Development have been key actors in the implementation of the programs and projects in this field in line with the Zimbabwe Agenda for Sustainable Socio Economic Transformation (ZIMASSET) they have also made sure that there is an improvement in the knowledge and awareness levels which it makes it easier for women to know about their rights and utilise the laws in place (GoZ Beijing +20 report, 2014).

2.5 Chapter Summary
This chapter looked into the challenges women face towards being actively involved in economic empowerment, and the opportunities available for their involvement. The chapter also discussed conceptual issues and liberal feminism, the key theory to this study. Although a number of economic empowerment friendly policies have been put into effect and implemented, the limited resources and the lack of knowledge on policies to empower the women continue to hamper women’s meaningful participation in the economy. As such Zimbabwe has to channel more efforts towards ensuring that on the ground women economic empowerment is achieved.
CHAPTER THREE
METHODOLOGY

3.1 Introduction
This chapter emphasises on the approaches that were employed by the research to build information relating to the challenges women face in their quest to be economically empowered in Epworth constituency as a case study. This research employed the qualitative research paradigm that is concerned with finding explanations of social phenomena. Research instruments, target population, sample, and data collection procedures, including ethical considerations are also going to be discussed in this chapter.

3.2 The Qualitative Research Paradigm
This research technique uses methods such as case studies which result in a narrative, descriptive account of a setting or practice (Parkinson & Drislane, 2011). Considering that the central focus of the research process was to gain a deep perceptive of the challenges and opportunities women face in economic empowerment, qualitative research presented a host of advantages that would otherwise be difficult to realise with other research designs. The qualitative research method is so particular in describing the phenomena and in analysing of the research findings. Burns and Grove (2003) describe qualitative methods as systematic approaches used to explain life encounters and circumstances in an attempt to give them meaning. Qualitative explorations allow one to congregate comprehensive understanding of human comportment and the motives behind such behaviour in this case to better understand what hinders them from actively participating in economic empowerment initiatives. Qualitative methods of research are much more concerned with soft data presentation in a descriptive manner through the use of sentences or symbols. Furthermore, this method of research focuses on the quality of the texture of the data collected rather than the magnitude. The research therefore adopted this research paradigm.

3.3 Research Design (Case Study)
A research design is an outline for conducting a study with maximum control over influences that may interfere with the authenticity of the findings (Burns and Grove, 2003). Walliman (2011) defines a case study as an explanatory analysis of a person, group or event which involves an up close, in depth and detailed examination of the study. To accomplish in-depth analysis, interviews were conducted to collect data. Each interview session lasted 25 minutes long and appointments with participants were made prior to the interviews. A Dictaphone
was used as a recording instrument and data was transcribed and partially analysed before the next interview to ensure that matters arising could be incorporated in the subsequent interviews and focus group discussions.

The reason for conducting qualitative interviews was to gain a deeper level of insight into why less women are active in economic empowerment initiatives in Epworth constituency. The reason why the research employed the mixture of focus group discussions, questionnaires and interviews is because separately these processes provided different means of understanding the concerns that may arise. Focus group discussions provided the opportunity to observe and analyse social interactions which were important to the topic, while the interviews paved way for a deeper understanding of the issues.

3.4 Study Population
Population refers to a cluster of characters that have one or supplementary characteristics in common that are of interest to the researcher (Walliman, 2010). The study mostly targeted women in business both formal and informal, women trained in economic empowerment projects by the Ministry and general local women to get information on the obstacles they face. Key informants were representatives from the government meant to provide expert information about the field of Women Economic Empowerment from the government’s viewpoint.

3.5 Sample and Sampling Techniques
A sample is any group of individuals of interest to the research. In essence it is the subset of the population representing the microcosm of the population (MacDonald and Headlam, 2011). The sample for this particular research consisted of 32 participants. The number of participants chosen for this study gave a fairly representative view of the whole and balances out the practicalities of the research resources as suggested by Walliman (2010). The sampling criteria was based on the willingness to participate, legal age of majority and economically active participants who had at least at some knowledge or training about formal or informal business initiatives at the time of conducting the research.

Purposive and random sampling techniques were utilised by the research to derive the finest results to represent the entire population. Purposive sampling is more disposed to the research’s personal choice ranging from a variability of criteria in choosing a sample. For this research the sample population was chosen on the know-how of the people based on their understanding of challenges and opportunities for example, women already in formal/
informal business initiatives. Such samples were purposively picked to be a symbol of the whole population believing that those elected would generally represent others who were not selected. Random sampling was applied to general local women who have been facing challenges to ascend in the society. These samples became a characteristic representation of the whole population. The justification for a predominantly female sample was informed by the comprehension that, it is only the person putting on a tight-fitting shoe who can explicitly tell you where it pinches most as noted by Gudhlanga (2012).

The target groups, sample techniques and sample size are illustrated in the table below

Table 3.1

<table>
<thead>
<tr>
<th>Target Group</th>
<th>Sample size</th>
<th>Data collection technique</th>
<th>Sampling technique</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women in business [Formal and informal]</td>
<td>4</td>
<td>Interviews</td>
<td>Purposive sampling</td>
</tr>
<tr>
<td>Women trained by the Ministry on empowerment projects</td>
<td>6</td>
<td>Questionnaires</td>
<td>Purposive sampling</td>
</tr>
<tr>
<td>General local women</td>
<td>20</td>
<td>Focus Group Discussions</td>
<td>Random sampling</td>
</tr>
<tr>
<td>Key informants (Government Representatives)</td>
<td>2</td>
<td>Questionnaires</td>
<td>Purposive sampling</td>
</tr>
</tbody>
</table>

3.6 Sampling

3.6.1 Purposive Sampling

Purposive sampling is likewise known as deliberative sampling. Vithal (2010) expresses purposive sampling as a form of non-probability sampling in which decisions concerning the individuals to be included in the sample are taken by the research, grounded upon a variety of standards like specialist expertise of the research issue and enthusiasm to take part in the research. It is also based on participants with experience and knowledge in the field of
women economic empowerment. It is a very important qualitative sampling method as it focuses on participants who have the idea of the topic in question and the participants can provide adequate and reliable information. Purposive sampling made it possible to sample data-rich sources to address questions which informed the study.

3.6.2 Random Sampling
Random sampling is similarly known as chance sampling where every single item in the population has an equal chance of inclusion in the sample. It also involves a random selection of elements form the target population. This method of sampling is of choice for this research as it provides that each member in the population has an equal chance of being selected for the study; therefore, it is free from bias. The technique is simple to apply and less time consuming since the research just selects any person from the target population and therefore the information is more accurate.

3.7 Data Collection
Data collection is the process of gathering information from different sources whether from secondary or primary sources. According to Kumar (2011) primary data refers to original data commonly referred to as first-hand data. Secondary data was also used to fill the knowledge gap of the literature under investigation. Textbooks, journals, dissertations, government’s gazettes, newspapers and reports were encompassed in the quest for accurate information relevant to the field of study. Primary sources were used to gather information relevant to the field of study.

3.7.1 Data Collection Procedure
Before entering into the field, the researcher sought approval or clearance from the school and the Ministry of Women affairs, Gender and Community Development. Forms of informed consent were to be voluntarily signed by the participants to the study. Appointments were made with participants to conduct the interview sessions. The researcher then went on to carry out the interviews, administer questionnaires and focus group discussions being recorded using a Dictaphone. Interview sessions lasted a maximum of 25 minutes long. Data collected in the initial stages was transcribed and partially analysed before the next interviews so as to ensure that issues arising from the transcripts could be incorporated in the succeeding interviews and focus group discussions. The thrust of the method was to develop an understanding of what is generic among a set of data and in this case where data bears on
human experience and conduct, it assumes that there are kinds of experience and modes of conduct and is directed toward conceptualising the nature of them.

3.7.2 Interviews

Interviews involve face to face interactions with the participants were the interviewer reads or asks a set of questions and records the responses from the participants. The questions are aimed at generating responses and sentiments relating to the subject matter in the participants’ own logic (Kalof, Dan and Dietz, 2008). They are advantageous for this study in that the interviewer is able to gather multi-faceted and in-depth data that is not as straightforwardly attained through other methods.

Interviews are imperative because they explore different angles of the participant’s experiences. The interviewer can scrutinise in-depth material around the subject and is also free to pick from the possible catalogue of questions to ask the interviewee. This gives the interviewer a chance to obtain relevant information because the conversation is focused on the interviewer’s research objectives and explanation.

Additionally, participants can answer questions in as much detail as they want, data collection is immediate and more valid information about participant’s attitudes, values and opinions can be obtained, particularly how people explain and contextualise these issues. Interviews also allow the research to control the line of questioning during the session, therefore interviews were flexible, as questions and topics could be added or omitted during the interview.

3.7.3 Focus Group Discussions (FGD’s)

Focus group discussions can be defined as consisting a small group of individuals, usually numbering between six to ten people who meet together to express their views about a particular topic defined by the researcher (Gilbert, 2008). They are a means of establishing dialogue amongst each other and amongst participants giving the research insight into group patterns or behaviour. With focus groups, there is a certain level of observation that needs to be undertaken by the research as there are other means of expressing feeling such as awkwardness, eagerness, discomfort that are unspoken, but still very relevant to the research. FGDs were chosen because they are a cheaper and quicker way of finding valuable data, colleagues and friends are more comfortable in voicing opinions in each other’s company than on their own, participants have an opportunity to reflect or react to other’s opinions.
3.7.4 Questionnaires

Questionnaires are a particularly suitable tool for gaining qualitative data. This method of data collection is usually called a survey. Walliman (2011) notes that using questionnaires enables the researcher to organize the questions and receive replies without actually having to talk to every respondent. As a method of data collection, the questionnaire is a very flexible tool, that has the advantages of having an open format, which is easy and convenient for respondents, and is cheap and quick to administer to a large number of cases covering large geographical areas. There is also no personal influence of the researcher, and embarrassing questions can be asked with a fair chance of getting a true reply. Questionnaires are commonly used in disciplines that are concerned with people, particularly as part of society. Research in social sciences often needs to gain the opinions, feelings and reactions of a large number of people. Questionnaires were particularly important for understanding the positions and views shared by women trained by the ministry. In this regard, they were administered to women trained by the ministry on empowerment projects and programs.

3.7.5 Secondary Data

Even though this study mainly focuses on qualitative primary data, secondary sources have been applied to set the framework for the results and analysis. Literature, articles and journals on the subject matter were collected from the library’s university, as well as online.

3.8 Data Presentation and Analysis Procedures

3.8.1 Thematic Analysis

Thematic analysis is a method for identifying, analysing and reporting themes within data which should be seen as a fundamental method for qualitative analysis (Braun and Clarke, 2006). Thematic data analysis minimally classifies and describes the data in the research, and also accounts for the themes emerging from a research problem and therefore it is advantageous in that a theme captures important data kin to the research question, and epitomises some level of patterned retort within the data. Thematic analysis thus offers a straightforward and theoretically compliant approach to analysing qualitative data.

The study also applied coding which according to Walliman (2011), is the primary process for developing themes within raw data by recognizing important moments in the data by recognizing important data and encoding it prior to elucidation. Data was presented in quotations to explicitly present what the participants said.
3.8.2 Validity and Reliability

Validity proposes that the research findings should precisely replicate the status quo, and also be buttressed by the proof (Robson, 2010). To ensure validity the research compared the information from interviews, focus group discussions and questionnaires and also catechized the same questions from the purposively and randomly selected participants to ensure that different views on the same subject were realized and to check if they tallied. Stenbacka, (2001) perceived reliability as purpose of generating understanding. To ensure reliability the research avoided leading questions so that participants would bring out the finer details on the topic.

3.8.3 Pilot-testing

Conducting pilot study enables the research to identify problems and thereby refine the data collection strategies therefore a pre-exercise will be done to orient the research to the research area to provide the research with an insight into the phenomenon (Yin, 2009). The study was conducted with 6 participants who will met the selection criteria specifically the women in formal and informal business initiatives.

3.8.4 Ethical Considerations

Ethics generally connote the research’s responsibilities towards participants. This study sorely intends to benefit the society, the groups and individuals within it therefore it was conducted responsibly and in light of the moral and legal order of the society. Research participants were fully informed of the purpose of the research and were asked to sign consent forms, their participation was voluntary. Bryman (2008) states that prospective research participants should be fully conversant make an informed decision on whether to or not to partake in a study. Confidentiality and rights of the research participants were protected by using pseudo names and ensured that information prior to the research was not made available to anyone who was not directly involved in the study.

Chapter Summary

This chapter has been focusing on the methods which the research used to obtain, present and analyse the findings. It outlined the qualitative research paradigm, data collection instruments, the sample population and sampling techniques. The research made use of interviews, focus group discussions and interviews after selecting the participants through purposive and random sampling techniques. The research also made use of thematic techniques to present the findings and analyse them well. An exercise of ethical
considerations such as participants’ informed consent, were also taken into account by kindly asking the participants to sign and participate voluntarily. Pseudo names were also used instead of their real names so as to hide their identity.
CHAPTER FOUR
DATA PRESENTATION AND ANALYSIS

4.1 Introduction
This chapter presents findings and discussion from data gathered in Epworth constituency on the opportunities and challenges of women economic empowerment. The objectives of this study were; to assess the opportunities for increasing women participation in economic initiatives, examine the main challenges hindering women from their participation in economic empowerment initiatives and to analyse efforts made by the government to improve the participation of women in economic empowerment initiatives. Data was obtained from interviews, focus group discussions and questionnaires through purposive and random sampling techniques. The findings will be presented and analysed into themes.

4.2 Response analysis
Interviews and focus group discussions were held very successfully and the required data was submitted by the researcher through field notes and audio records. Purposive sampling was adopted with the use of interviews and most of the participants were cooperative. The key informants also managed to participate and contribute vital information on the field of women economic empowerment. Questionnaires were also administered satisfactorily as the participants were very cooperative. The researcher however, encountered slight setbacks with participants who viewed the topic with sensitivity and were not really willing to fully participate. Through constant clarification and persuasion, they finally eased up to understand that this was academic research work and gave up vital information for the study. 29 of the participants were female and two participants were male therefore 90.6% respondents were female and 6.4% were male. All in all, 31 of the scheduled 32 participants managed to attend and therefore the response rate for the research was 96.8%.

<table>
<thead>
<tr>
<th>Participants</th>
<th>Sex</th>
<th>Attendance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>General local women</td>
<td>Female</td>
<td>20/20</td>
<td>100</td>
</tr>
<tr>
<td>Women in business</td>
<td>Female</td>
<td>3/4</td>
<td>75</td>
</tr>
<tr>
<td>Women trained by the Ministry</td>
<td>Female</td>
<td>6/6</td>
<td>100</td>
</tr>
<tr>
<td>Key informants from the Government</td>
<td>Male</td>
<td>2/2</td>
<td>100</td>
</tr>
<tr>
<td>Total response rate</td>
<td>31/32</td>
<td>96,8 (97%)</td>
<td></td>
</tr>
</tbody>
</table>

*Table 1 summarises the response analysis alluded to above*
4.3 Opportunities for increasing women participation in economic development programs and projects.

Women economic empowerment has been among the main drivers of gender equality and human rights agenda in the country since 2008 according to the SADC Gender Barometer of 2013. Within this context a number of opportunities in favour of women’s active participation in economic development programs and projects have arisen within the country. Women all over including in Epworth Constituency now have the platforms to fit in and contribute in economic initiatives for the improvement of their lives. A participant shared “tinotenda hurumende yedu inotipa mikana seku trainewa ne Ministry. Tinoona kuti nemikana yakadai madzimai tiri kusimudzirwa kunyanyanya mumabasa emaoko towanawo mari dzekuti tisimudzire mhuri. Mikana yakadai dai yawedzerwa.” (We would like to thank the government for its training initiatives through relevant Ministries, our opportunities have been increased. However, it is our plea that the government increase these initiatives so that more women are empowered). This goes to show that an increase in platforms for empowerment encourages more women to actively participate therefore becoming economically empowered.

Another participant who is a woman trained by the Ministry noted

“Tinotenda vanhu veku UNDP ne UNWOMEN vanoshanda ne Ministry vanouya vanotiunganidza muzvikwata zvemadzimai vachitiitisa maWorkshop nemaTraining Courses. Tinotenda ne ruzivo rwakakwana rwavanotipa maererano nekusimudzirwa kwemadzimai munyaya dzemabasa emaoko nemabizimusi kuti nharaunda dzedu dzismudzirwe. Dzidzisa mukadzi wadzidzisa nyika yese”

(We would like to thank United Nations Development Program and UNWOMEN in collaboration with the Ministry of Women Affairs, Gender and Community Development for making sure that we are included in workshops and training courses they have been conducting, we are grateful for the knowledge gained so far in the context of women economic empowerment. They are doing a good job because if you educate a woman you have educated a whole nation). It is evident that through smart partnerships between the government, development partners and private organisations the opportunities through trainings and skills development have also increased. The impartation of these skills encourages women to join these initiatives and contribute to community development.
These opportunities not only increase women participation in economic initiatives but also educate them and provide them with crucial linkages. A key informant who is a Government representative in MWAGCD noted

“there are now opportunities for women to market their products within the areas in which they reside or even at other markets such as at ZITF. Women now have the opportunity to know and understand what it is that is called women economic empowerment. Women are very privileged as the government has been working very hard to not only impart skill but to also provide market exposure to women’s products and in the process, sensitise the general public on what women economic empowerment is all about”

Women in formal business appreciated the opportunities in terms of legislative bodies most importantly how these bodies are boosting and protecting their businesses. A participant added

“The participation of women in economic life not only benefits them but their communities and ultimately the whole nation. Educate a woman educate the whole nation, impart skill to her and this will result in development within and around her. The government is doing good in terms of making sure there are legislative bodies creating an enabling environment for women to participate economically. Any woman can now become her own boss. These legislative bodies should also be applauded for they also protect women’s efforts. Women like me now run very big businesses and key decision-making positions even in previously male dominated fields because our country allows us to do so. This is crucial for the economic development of our country.”.

This shows that the opportunities indeed are available for the increase in participation in economic empowerment initiatives.

The data collected therefore indicated that women in Epworth Constituency now have a fair chance to participate in economic empowerment initiatives owing much to the vast opportunities. The researcher also appreciated that there are currently a number of platforms that accommodate and encourage women’s participation in these economic initiatives.
4.4 Main challenges hindering women from participating in economic empowerment initiatives

In as much as there are a number of opportunities present to accommodate an increase in participation in economic initiatives it is crucial to note that women economic empowerment initiatives are hampered by a number of challenges. Participants alluded to number of challenges hindering their participation which ranged from economic to socio cultural hindrances.

A participant noted “It is difficult for us women to actively participate in economic empowerment initiatives because we don’t have enough finances to support our businesses” This means that women find it difficult to be empowered because they lack adequate finances to keep their initiatives going. If they go to banks and credit or micro finance institutions some of their stipulated requirements for loans are difficult to meet and therefore one ends up losing interest in the business altogether.

“If you are trained on certain projects and not capacitated it then becomes difficult for you to be emancipated. What women require goes beyond receiving skill, when we are trained we need finances or equipment for the start-up and also the links to the markets for our products. It becomes inadequate to be just trained. What makes it even worse is that of late the institutions where one might receive loans to capacitate ourselves at times make the requirements very stringent making it difficult for women especially those in business to access funding.”

Those were the sentiments of a woman in business showing that economic elements especially lack of adequate finances is a key challenge to economic empowerment.

In terms of socio cultural barriers, a participant noted “Chinowanzoitika ndechekuti mari ndinenge ndisina huye murume wangu haaawanzoda kundibatsira nekuti anenge otofunga kuti akutokundwa uye atova pasi pemukadzi, ndinobva ndatongoora moyo zvachose.” (My husband is reluctant to support me because he assumes that he has lost the headship of the household, and in the end, I lose their interest in being empowered altogether.)

A participant also added “zvinonetsa kuti nditange kumhanya mhanya nema bizinesi ini kumba kune vana. Ndinogona kushaya vekuvaviira kunyanya kana vachiri vana vadiki. Unenge uchiti uku uri kuchengeta mhuri uku une mabasa epamba, kuti uzozvikwanisa zvese zvinotonetsa.” (It is very difficult for women to actively participate in economic initiatives
due to the multiple roles they play especially taking care of our children. Balancing the two and multi-tasking sometimes becomes very difficult. In this context women therefore become reluctant to participate.)

Of interest were the opinions of general local women who added that the majority of them were not even aware of what it is that they call women economic empowerment. They noted that they hear about it in the Television but were not aware of how they can access it or even the policies in their favour. General local women went on to state that if they had no idea about these opportunities they would lose interest and not participate.

The data collected from the participants indicated that there are a number of challenges hindering women active participation in economic empowerment related initiatives. Most of these challenges stem from the economic conditions of the country in terms of access to funding and exposure to markets and related skills. Cultural value systems embedded in patriarchy have also been chiefly negatively affecting women’s zeal to participate. The researcher also appreciated the literature gap in the field that indeed most women cannot participate in women economic empowerment because they lack knowledge on what it is all about.

**4.5 Efforts made by the government to improve the participation of women in economic development initiatives**

The government through its relevant ministries that is MWAGCD and MSME’s has been actively spearheading women economic empowerment in collaboration with development partners and individual civic groups and organisations. Of importance to note were the contributions of key informants who are government representatives in the Ministry of Women Affairs, Gender and Community Development on the efforts for the improvement of participation in development initiatives. Key informant A shared:

“The efforts by the government towards the inclusion of women in economic empowerment initiatives are good. The legislative frameworks and policies ensure that women can be included in programs and initiatives that empower them and their families. The government has made sure that women can be trained for skills development and when funds are permitting can be capacitated for the start-up of their projects. I can talk of efforts such as the Women’s development Fund in this regard. Women who were recipients of such efforts expressed gratitude as they were able to support their programs and projects. These efforts also grant women the
exposure they require to gain confidence in being self-sufficient and encourage them to even participate in male dominated fields. There are groups of women fortunate enough to have been trained in value addition and beneficiation courses such as diamond cutting and polishing which are in line with the ZIMASSET and economic empowerment.

Adding on to what key informant A noted, informant B stated,

“The government’s efforts can be applauded for providing a platform for women to exercise their autonomy by being in control of their economic lives and contributing to community development through participating in women economic empowerment initiatives and programs. The government through efforts like gender budgeting has been concerned with funding women’s projects. Like any initiative however, the efforts fall short from time to time owing much to changes in our economic environment and we need to do more in terms of monitoring our implemented projects”

While women in business were grateful of government efforts made so far, they however felt the government could do more with regards to increase women participation. They felt that most of their colleagues were not really aware of some of these efforts. For these women, Women economic empowerment as a drive means nothing when its intended beneficiaries know nothing. Women in business were of the opinion that government in this regard should step up its awareness through media platforms and should also permit more civic groups in the area of women economic empowerment”

The data collected therefore reflected that indeed government efforts can be applauded for they have opened the doors to skills development and smart partnerships that give room for women to be accommodated in the economic sector. The researcher appreciated that women can now practise their autonomy and become active participants in the development of the communities they reside and ultimately contribute to the economy of the country as suggested by Liberal Feminists. However, government efforts need to be continually reviewed to match up to the concerns of women in this context. The government also needs to consider the fact that women empowerment can only impact in women’s lives if the intended beneficiaries are fully educated and aware of available policies and opportunities.
4.6 Data Analysis and Discussion of Themes emerging from the study

4.6.1 Current opportunities available to improve participation in economic empowerment initiatives

![Graph showing opportunities for women economic empowerment](image)

**Fig 1**

4.6.2 Friendly legislative framework

Friendly legislative framework presents opportunities for women to actively participate in economic empowerment initiatives and decision making and in turn make a living for themselves. Throughout field work it emerged top as a big opportunity as it facilitates the advancement of everything else related to women economic empowerment. Through the Broad-based Women Economic Empowerment Framework, the National Gender Policy and the ZIMASSET implemented by the government, Zimbabwe is likely able to achieve the 50/50 regional targets set by the SADC in a few years as more women begin to actively participate. Dube et al (2014, pg. 19) notes that “in as much as opportunities for women’s economic advancement present themselves the advancement is not facilitated primarily by the various protocols and agreements but by the state’s capacity to incorporate them into measurable, accommodative national development priorities that shift structural inhibitors to women’s participation in the economy.” These legislative bodies not only accommodate women but allow for women’s initiatives to be protected by the law.
4.6.3 Increased Lobbying
More women NGOs and civil society groups are now conducting advocacy to demand for the empowerment of women economically, providing training for women aspiring to enhance their entrepreneurial and business skills. Women organizations are also conducting civic education to educate women and men about various issues including participation in community development for instance, UNWOMEN which therefore presents an opportunity for more women to take party in women economic empowerment initiatives. A key informant noted that “This lobbying also allows for sourcing of funds to conduct capacity building and also create vital linkages with relevant stakeholders and in turn exposure for the women.”

4.6.4 Smart Partnerships
Increased lobbying and the well-articulated policies and legislative bodies facilitate smart partnerships through collaborations between the government, other governments as well as various non-state actors in fulfilling the development agenda. Development partners such as different United Nations bodies have been active hand in hand with government in pushing for the achievement of this important development priority. The United Nations Development Programme (UNDP), UNWOMEN, OXFAM and World Vision have been key actors conducting research on the field and on the current position of the economic empowerment drive in the country. This is very crucial as these partnerships provide platforms for funding which often caters for capacity building initiatives for these women. Currently women across Zimbabwe have been receiving crucial training exercises imparting important skills and educating them on entrepreneurial practises.

4.6.5 Improved Economic growth
Interviews with women in business noted that the participation of women plays a role towards a country’s improved economic performance. Since women comprise more than 50% of the population worldwide and even locally, it is crucial that they actively participate in shaping the economic discourse of the societies in which they reside. If more women venture in fields equally as males, then productivity can be increased and this has a positive impact on the economic growth of a country. This is in line with the works of Revenga and Shetty (2012) who argue that “investing in women participation in economic life is smart economics.” Liberal feminists argue that any society that claims to be just, democratic, representative and progressive, should ensure women’s significant presence and participation in political and economic spheres. Women’s increased involvement in economic efforts therefore presents a better, productive and progressive world.
4.6.6 Gender sensitive population
A more gender considerate population that is commencing to value the constructive roles that women are playing in economic decision making presents opportunities for more women to be given better positions in their businesses. Furthermore, the younger generation is starting to accept women in leadership and business, therefore presenting further opportunities for the increased involvement of women in economic decision making. More than 70% of Zimbabwe’s population is made up of the youth (ZIMSTATS, 2012), various researchers have found that their attitudes towards women in leadership are becoming more liberal than their antecedents therefore presents the opportunity of having more women being empowered.

4.6.7 Media sensitisation
More diverse media is reaching more citizens and providing a platform for women leaders also presents opportunities by increasing information about women and their impact to economic growth. Today the media serves as a platform for disseminating knowledge and information reaching even the most remote of areas. Social media platforms play a big role, for instance Facebook and WhatsApp today are agents of mass dissemination of information as most people can access the internet nowadays therefore it becomes easy to access critical information especially in the arena of women economic empowerment.

4.7 Challenges hindering women from participating in Economic Empowerment initiatives.

![Chart: Challenges to Women Economic Empowerment]

- **Lack of Funding**: 60%
- **Patriarchal Values**: 20%
- **Lack of Knowledge**: 15%
- **Lack of Access to Markets**: 5%

*Fig. 2*
4.7.1 Lack of Financial Support

Throughout the interviews with women in business, women trained by the ministry and even general local women, results showed that 100% of the participants ranked the lack of financial support as the biggest challenge to women participation in economic initiatives in the constituency. In line with this research debate it stands at 60% in terms of ranking. Most women are housewives despite some of them being significantly educated. Because they lack financial muscle the participation levels are often low because they cannot sponsor themselves. One participant noted that their husbands are not willing to sponsor them to boost their failing businesses whilst another noted that financial/credit institutions have stringent requirements for people who would like to access loans to boost their businesses or projects. Lack of proper collateral for women especially those in informal businesses continues to impede their participation. This can be complemented by findings from Leboha 2015’s study, which states that, “structural constraints in terms of lack of access to financial resources often limits women from fully participating in economic initiatives”. Women therefore refrain from participating owing much to the fact that they often have not enough funds.

4.7.2 Patriarchy and Culture

Patriarchy and culture was equally ranked as the other main barrier to women participation in economic initiatives by the participants to this research. The participants mentioned that patriarchy has significantly shaped the cultural barriers that hinder their participation. The African culture prohibits women from being autonomous, part and parcel of decision makers and providers for their families. Most women who try to empower themselves are often viewed as women challenging the role and power of men. The roles ascribed to women therefore inhibits them from actively participating since they have to assume the role of caring for children and the husband at home making it very difficult to dare enter male dominated fields, engage in formal business or full time profit making projects.

Gudhlanga (2012) also discovered patriarchy and culture as a main challenge in her study of women in decision making, and she stated that, “The other major challenge that women face when they try to emancipate themselves is patriarchal attitudes. Women are socialized to become good wives and mothers such that they often wait to participate until their children are grown up. Powerful socialization forces have led women to lack self-belief and often limiting their participation.”
The Zimbabwe MDGs Status Report of 2010 recommended that, ‘if women are to have time to explore opportunities in sectors that are traditionally considered ‘male’, they must be relieved of some of the many roles they play in Zimbabwean society’ (Zimbabwe MDGs Status Report, 2010). Liberals go on to note that women have the right to participate fully and that the removal of socio economic barriers will lead to the participation of women in shaping the economics and decision making in the societies in which they reside.

4.7.3 Lack of Awareness
Most of the participants especially local general women cited that have little or no idea of what women economic empowerment is all about. A lot of these women identified women empowerment as a preserve of the elite and not an opportunity easily accessible to every single woman in Zimbabwe. Some women showed a general ignorance towards the topic. The research identified that lack of awareness poses a unique challenge as the initiatives can only make an impact if the intended target group is aware of the opportunities and legal and institutional provisions that cater for them. A number of them asserted that if ever women economic empowerment did exist it was a preserve of the elites in society who had access to it.

4.7.4 Lack of access to markets
This research also identified lack of access to markets as a challenge women in business are currently facing. Leboha (2015, pg. 3) noted that “women continue to face challenges pertaining to information about markets and strategies to penetrate those markets on a sustainable basis.” Some participants noted that in as much as they are making good profits with what they are selling the government could do more in terms of linking these women and their produce to better markets. They noted that exposure through platforms like the ZITF and the Harare agricultural show create market linkages that boost their projects, businesses or efforts.

4.8 Government efforts and ways to improve
With regards to government efforts, key informants expressed satisfaction with current government efforts although highlighting areas of improvement. Some expressed their happiness towards the women’s broad based empowerment framework and even the new constitution, but however expressed that the implementation of this legislature was slow and not as easily accessible to all women. Women trained by the Ministry noted that they received crucial training on skills and entrepreneurship which have a positive impact on
women’s lives and they applauded governments smart partnerships with development partners. They however required support in terms of financing and exposure through market linkages for better advancement in their initiatives.

Most participants however, especially general local women were not quite aware of the current legislative framework put into place by the government. Some of the ordinary women from which focus group discussions were conducted were not aware of some of these legal instruments, for instance what ZIMASSET says about women economic empowerment, The Broad Based Economic Empowerment Framework, and the National Gender policy. It is therefore imperative that civic groups in collaboration with the government increase their roleplay in encouraging women’s participation in economic fields. Women economic empowerment needs to be demystified from being considered an opportunity for women in elite circles to an opportunity for every woman. However, women failure to be empowered can be attributed to the ignorance of women and even reluctance to participate in these initiatives.

4.9 Chapter Summary
This chapter had the aim of presenting the research findings from Epworth Constituency on the opportunities and challenges of women economic empowerment though the use of tables, charts and themes. The research made use of interviews, focus group discussions and questionnaires. Opportunities for the inclusion of women in women economic empowerment initiatives were found to be; friendly legislative framework, improved economic growth, smart partnerships, diverse media, a more gender sensitive population and the increased lobbying by civil society groups and non-governmental organisations. Noted challenges to effective participation of women in the constituency were; lack of adequate finances, patriarchy and culture, lack of awareness and lack of access to markets. This chapter also managed to discuss government efforts in creating a conducive environment for women participation in economic spheres and how the participants suggested that the government intensify education of the masses with regards to the awareness of these legislations.
CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
This chapter focuses on the entire research, fulfilling the gaps on the course of action with regards to the opportunities and challenges of women in economic empowerment. It also looks at how the research objectives have been achieved and how the research questions were answered in the research, highlighting the major findings from the research and constraints faced by the researcher. Furthermore, recommendations for future studies and improvements on the situation under study will also be discussed in this chapter.

5.2 Summary
This study sought to analyse the opportunities and challenges affecting the participation of women in economic empowerment initiatives processes in Epworth constituency. Chapter one focused on the background of this field of study branching to women’s current position in terms of women economic empowerment. That part of the thesis identified areas of need and objectives which were; to assess the opportunities for increasing women participation in economic initiatives, to examine the main challenges hindering women from participating and to analyse efforts made by the government to improve the participation of women in economic development initiatives.

The study adopted the liberal feminist approach in explaining the opportunities and challenges to women economic empowerment and reviewed a number of literature bringing out the importance of these initiatives to sustainable development and economic growth, highlighting the challenges faced in this regard. Literature gaps were identified but what stood out above them all was that most literature overlooked the need for women to be aware of these initiatives for them to benefit from them.

The research in Chapter three moved on to look at methodology which focused on the methods and techniques employed to gather data. The qualitative research paradigm was adopted. Interviews, focus group discussions and questionnaires were employed to obtain data from the participants. Among the 32 participants were women in influential businesses, key informants from the government, general local women and women trained in economic empowerment projects. The participants were chosen with the use of purposive and random sampling techniques. The research used a lot of female participants so as to understand
women economic empowerment from the women themselves. Males were government respondents who are experts working in this field and they were to balance out the discussion without bias. All the questions structured by the researcher prior to conducting this fieldwork were all satisfactorily answered.

The researcher however, faced several constraints, especially in seeking permission from the government to carry out the research. The signing of approval forms presented a challenge as government structures are very bureaucratic in nature and highly suspicious of research work. There were setbacks during gathering the participants for focus groups and appointments for interviews. Most participants were fearful of being interviewed, recorded or signing consent forms as the area of study was viewed as sensitive and treated with suspicion. There were also last minute appointment cancellations by some participants. Apart from that, the researcher also faced financial constraints during the gathering of data, printing of numerous drafts and internet charges.

In Chapter four data provided by the participants was presented and analysed through synthesising the data with the objectives of the research and the reviewed literature. The research in this context managed to weigh the opportunities for women participation in economic empowerment initiatives in light of the challenges.

For the researcher, the study was a success. Despite the noted setbacks the study managed to meet all the researcher’s objectives, successfully conduct fieldwork and address the research questions and literature gap.

5.3 Conclusions
Increased women participation in economic empowerment initiatives in Zimbabwe does stand a chance. There has been good progress in terms of developing and incorporating development priorities into tangible strategies, that accommodate the participation of women in such initiatives. Women in Epworth have been the beneficiaries of smart partnerships and accommodative legislature all which favour economic growth and development. With continued trainings, educative seminars and capacitation women will eventually increase in participation to the point where their contributions will contribute to the growth of the country’s economy. Opportunities through frameworks such as The Girls and Young Women’s Empowerment framework will ensure that young ladies will grow to be women who have self-belief in being empowered so that they are self-reliant, and can exercise their full right of being autonomous, in control, actively involved in the politics of their lives and
productive as suggested by liberal feminists. Not only will this lead to their advancement but also the advancement of the communities in which they reside.

Despite such positive progress it is also important to note that women work hard in trying to fend for their families but continue to face a number of challenges in attempting to be economically empowered. These setbacks often discourage them and hinder their full participation in economic empowerment initiatives. Lack of adequate financing tops the list as a deterrent to effective women participation in economic empowerment. The majority of women have no financial muscle to rollout big business initiatives or even to sustain them. In as much as they may have acquired skill and have informal projects they cannot finance themselves to the point where their efforts can contribute to national economic growth. This remains a big challenge hampering their efforts.

To add on, culture and patriarchy and the value systems they create take superiority over the manner in which women perform in the society. As a result, women are reluctant to participate in economic initiatives for the reason that they have been taught to be under men and to rely on them as providers for the family. Women also are very reluctant to participate in previously male dominated fields and holding key decision making positions thereby justifying why women are few in all decision-making levels in Zimbabwe.

Critical to note of the outcomes is the fact that women economic empowerment remains elusive in Epworth because a good number of its intended beneficiaries have no knowledge or appreciation whatsoever of the legislature and policies that stand in their favour. What then becomes interesting is the fact that some women are poorly informed to the point where they find the initiatives to be a preserve of the elites whilst in actual fact it is an opportunity for all. Women therefore should be made aware and women economic empowerment should be demystified too.

The efforts made by the government can be applauded for they have created a fair platform and equal space for women to be masters of their own development. Laws have been modified to become accommodative and sensitive to this new form of achieving economic development. Policies are now pro women education and support women in business and economic decision making. Such efforts definitely allow for the increase in participation. However, more can be done in terms of capacitating women and making sure that implemented policies are monitored and evaluated so that loopholes are constantly addressed to suit new circumstances.
With all this in mind, supportive strategies need to be urgently employed to support the existing systems and structures so that they accommodate more women, educate them on these initiatives, assist with financing and lastly capacity building to build self-confidence into those that are passive.

5.4 Recommendations

To the Government

- The government and development partners are recommended to not only train women in projects and initiatives but should see to it that if possible these women are capacitated by providing equipment, expertise, finances and exposure to markets. This ensures that women economic empowerment is not only achieved in black and white but becomes a practical reality in the lives of women.

- The government should also see to it that finance institutions reduce their stringent measures to accommodate empowerment initiatives. Part of the country’s growth lies in the hands of women who are venturing in economic empowerment projects and it is crucial that the government regulate the relations between the private and the corporate world. There is need for government to look into possible discriminatory practises in these financial institutions that may deter women from participating in economic empowerment initiatives.

- The government is also recommended to create monitoring and evaluation systems to check on the progress of implemented frameworks or legislature. There are crucial checks and balances that should be made to ensure that these measures are yielding results on the ground. The implementation of these legislative bodies should be swift and also should yield tangible results.

To development partners, civic groups and other relevant stakeholders

- Civic groups are recommended to step up efforts to educate and encourage women to actively participate in economic activities. Currently a number of women have no knowledge or awareness whatsoever of what women economic empowerment entails or the legislature available in this regard. Civic groups in collaboration with the government can take advantage of popular social media platforms to educate and disseminate information for the education of more women. This could lead to demystification of the topic and improvement in participation.
Organisations are also encouraged to see to it that women economic empowerment is accommodated in both public and private sectors. Where possible relevant organisations should market women’s efforts equally as those of men at all levels be it domestic, regional and international.

To the Women

- In spite of the cultural setbacks, current economic hardships and challenges with financing, women should not be demotivated. They should continue to strive to improve their economic lives. The skillset they possess not only is a foundation for their economic success but also for the development of the communities around them and the nation as a whole.
- Women are encouraged to not be ignorant to current affairs. Paying attention to current affairs improves their understanding of efforts and measures put in place to assist them. It also will help them know about current events and be able to participate in time with others.

5.4 Areas of Further Research

The study recommends further research into what may be done to reduce the challenges hindering women’s participation in economic empowerment initiatives. There is need for more research on how the accommodative legislature through government frameworks and policies especially the Women’s development Fund is yielding any positive results.
REFERENCES


APPENDICES

Appendix 1: Participant Informed Consent Form

I, ................................................................. Do hereby consent to partake in a research project titled, “Women Economic Empowerment - Challenges and Opportunities: A Case of Epworth Constituency by Tendai Tanya Chikasha.” The study’s purpose, use, benefits and requirements have been explained to me.

The information and data acquired thereof shall only be utilized for academic purposes and never in any way through means which are harmful to my welfare. While the conditions of this consent have been explained to me, the researcher will take accountability of data and information and data obtained through unscrupulous and immoral unethical means.

Signed..................................................

Participant

The researcher does hereby promise to abide by the research and to use the data or information obtained only for academic rationales.

Signed..................................................

Researcher –Tendai Tanya Chikasha B1335650
Appendix 2: Interview Guide for Women in Formal/ informal Businesses

My name is Tendai Tanya Chikasha. I am a fourth-year student at the Bindura University of Science Education studying a BSc Honours degree in Peace and Governance, I am carrying out a research on **Women Economic Empowerment - Challenges and Opportunities.** Within this context, may I kindly request you to participate in this study through answering the following questions? Any data you will provide shall be for academic purposes only and no information of such kind shall be disclosed to other people. Please respond to the questions as fully as you can. Your effort is greatly appreciated.

1. What is your understanding of the term Women Economic Empowerment?
2. Are there any opportunities for the participation of women in economic empowerment initiatives?
3. Are these opportunities easily accessible to all women?
4. How have these opportunities been beneficial to your business?
5. What are some of the major challenges affecting women in business?
6. How are women in business dealing with some of these challenges?
7. What do you recommend as solutions to some of these challenges?
8. Are there any government efforts made to improve women’s involvement in economic empowerment initiatives?
9. Are the efforts made so far by the government yielding any results?
10. What do you think needs to be done to improve women participation in economic empowerment initiatives?
Appendix 3: Focus Groups Discussions Guide

My name is Tendai Tanya Chikasha. I am a fourth-year student at the Bindura University of Science Education studying a BSc Honours degree in Peace and Governance, I am carrying out a research on **Women Economic Empowerment - Challenges and Opportunities**. Within this context, may I kindly request you to participate in this study through answering the following questions? Any data you will provide shall be for academic purposes only and no information of such kind shall be disclosed to other people. Please respond to the questions as fully as you can. Your effort is greatly appreciated.

1. What is your understanding of the term Women Economic Empowerment?
2. Are there any opportunities for the participation of women in economic empowerment initiatives in this area?
3. Are these opportunities easily accessible to all women?
4. How have these opportunities been beneficial to you?
5. What are some of the major challenges affecting women in their attempts to be empowered economically?
6. How are women dealing with some of these challenges?
7. What do you recommend as solutions to some of these challenges?
8. Are there any government efforts made to improve women’s involvement in economic empowerment initiatives in this area?
9. Are the efforts made so far by the government yielding any results?
10. What do you think needs to be done to improve women participation in economic empowerment initiatives?
Appendix 4: Questionnaire Form for Women trained by the Ministry

My name is Tendai Tanya Chikasha. I am a fourth-year student at the Bindura University of Science Education studying a BSc Honours degree in Peace and Governance, I am carrying out a research on Women Economic Empowerment - Challenges and Opportunities. Within this context, may I kindly request you to participate in this study through answering the following questions? Any data you will provide shall be for academic purposes only and no information of such kind shall be disclosed to other people. Please respond to the questions as fully as you can. Your effort is greatly appreciated.

1. What is your understanding of the term Women Economic Empowerment?

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2. What opportunities are there for women participation in economic empowerment initiatives?

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3. Are these opportunities easily accessible to all women?

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4. Have the opportunities provided for by the Ministry been beneficial to you?

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5. What challenges are women like you facing despite being trained by the ministry?

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6. Are these government efforts through the Ministry yielding any results?

7. What do you think needs to be done to improve women participation in economic empowerment initiatives?
Appendix 5: Questionnaire for Key Informant; Government Representative

My name is Tendai Tanya Chikasha. I am a fourth-year student at the Bindura University of Science Education studying a BSc Honours degree in Peace and Governance, I am carrying out a research on Women Economic Empowerment - Challenges and Opportunities. Within this context, may I kindly request you to participate in this study through answering the following questions? Any data you will provide shall be for academic purposes only and no information of such kind shall be disclosed to other people. Please respond to the questions as fully as you can. Your effort is greatly appreciated.

1. How does the government define Women Economic Empowerment?

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2. What are the current opportunities for Women Economic Empowerment?

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3. Are these opportunities easily accessible to all Women in Zimbabwe?

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4. How are these opportunities benefitting women?

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5. What are some of the challenges to Women Economic Empowerment?

6. How has the government responded to these challenges?

7. What is the government currently doing to increase the participation of women in economic empowerment programs and projects?

8. Are these government efforts yielding any results?
Appendix 6: Approval form

FACULTY OF SOCIAL SCIENCES & HUMANITIES
P. Bag 1020
BINDURA, Zimbabwe
Tel: 263 – 71 – 7531-6, 7621-4
Fax: 263 – 71 – 7534
Peace & Governance Department
cmuchemwa@buse.ac.zw
Cell 0772 773 742

BINDURA UNIVERSITY OF SCIENCE EDUCATION

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TO WHOM IT MAY CONCERN

RE : REQUEST TO UNDER TAKE RESEARCH PROJECT IN YOUR AREA

This serves to introduce the bearer...................TENDA..................who is an HBSc PEACE & GOVERNANCE student in the Department of PEACE & GOVERNANCE, Bindura University of Science Education and is carrying out a research project in your area.

Your usual co-operation and assistance is therefore being sought.

Thank you for the continued support.

Yours faithfully

MUCHEMWA C (DR)
CHAIRPERSON – PEACE AND GOVERNANCE

APPROVED/NOT APPROVED ............................................. DATE ................................

DIRECTOR

MINISTRY OF WOMEN AFFAIRS
GENGER & COMMUNITY DEV

2 1 APR 2017

P. BAG 7720, CAUSEWAY
HARARE