ECONOMIC SECURITY CHALLENGES FACED BY CHILD HEADED FAMILIES: THE CASE OF CHIPADZE, BINDURA.

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Dedication

This dissertation is dedicated to my family and friends who encouraged me to work very hard to produce this master piece, you are the best. I love you all!
Acknowledgements

Firstly and foremost, I would like to express my greatest gratitude and acknowledgement to the Almighty for guiding and strengthening me through all my project investigation processes. Of special importance I would like to express my deepest acknowledgement and appreciation to my supervisor Ms. E.T. Ngwerume, for her constant invaluable guidance and patience. Through Ms. Ngwerume constructive critiques, I manage to work very hard and correct the mistakes that were noted in the course of compiling this dissertation.

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Thank you all may the glory of God continue to shine upon your lives
Abstract

This research aimed at unpacking and exploring economic security challenges being faced by child headed households in Chipadze. Aspects of economic security considered were employment, basic assured income, persistent poverty, accommodation, health insurance, food security and purchasing power parity. The theoretical framework of this study was based on the work of Abraham Maslow who propounded the Hierarchy of Needs Theory. The hierarchy of Needs Theory was critical in understanding the importance of safety, social, psychological and personal needs of children in CHHs. This research was based on a qualitative approach. Qualitative research approach hinges on understanding and interpreting data collected hence it ensures efficiency and accuracy during data analysis. A case study research design was used in this research because it provides an opportunity for understanding the totality of an individual’s experience. Purposive and simple random sampling methods were used because of their comprehensiveness and objectivity. Primary data from key informants was collected using interviews and questionnaires. Secondary data was gathered from journals and library text books which provided the literature needed to substantiate research findings. The core findings of this study demonstrated that children from child headed households were subject to abuse for economic gain, promiscuity, are victims of child labour, lack proper housing, educational funding, and health insurance which result in persistence poverty. Economic insecurity in CHHs was being worsened by poor economic policies being crafted at national levels and limited financial support the children are getting from both formal and informal networks. Basing on the findings the researcher recommended that both informal and formal networks should embark on sustainable fundraising projects for CHHs, the government should also introduce a budget to cater for CHHs and the children themselves should embark on self-help projects to boost their economic positions.
Contents
Release form ............................................................................................................... i
Declaration form ...................................................................................................... iii
Dedication ................................................................................................................ iv
Abstract ................................................................................................................... vi
LIST OF FIGURES .................................................................................................. xii
LIST OF TABLES ...................................................................................................... xii
LIST OF APPENDIXES ........................................................................................... xii
CHAPTER 1 .............................................................................................................. 1
INTRODUCTION .................................................................................................... 1
1.1. Background of the study ................................................................................ 1
1.2. National perspectives on child headed households ..................................... 2
1.3. Continental perspectives on child headed households ............................ 3
1.4. Objectives of the study ................................................................................ 3
1.5. Statement of the problem ............................................................................ 4
1.6. Research questions ..................................................................................... 4
1.7. Assumptions .................................................................................................. 4
1.8. Significance of the study ............................................................................ 4
1.9. Limitations of the study ............................................................................. 5
1.10. Delimitations of the study ......................................................................... 5
1.11. Definition of key terms ............................................................................. 6
1.11.1. Child ..................................................................................................... 6
1.11.2. Child headed household ..................................................................... 6
1.11.3. Economic security ............................................................................... 6
1.11.4. Human security .................................................................................... 6
1.11.5. Poverty .................................................................................................................. 6
1.12. Chapter Outline ......................................................................................................... 7

CHAPTER 2 .......................................................................................................................... 8

LITERATURE REVIEW ........................................................................................................ 8

2.1 Introduction .................................................................................................................. 8
2.2. Theoretical framework .............................................................................................. 8
2. 8 Empirical Evidence ..................................................................................................... 10
2.9 Challenges faced by Child headed households ........................................................... 11
2.9.1 Role Adjustment .................................................................................................... 12
2.9.2 Family Budget management ................................................................................. 12
2.9.3 Access to Education .............................................................................................. 13
2.9.4 Child Labour ......................................................................................................... 14
2.10 Economic challenges faced by child headed families ............................................... 14
2.11.1 Health Security .................................................................................................... 15
2.11.2 Food Security ...................................................................................................... 16
2.12 Poverty Coping Strategies in Child headed households ............................................ 16
2.13 The support offered by formal and informal networks working with child headed families 17
2.12.1 Role of the State ................................................................................................ 17
2.12.2 Role of Non-Governmental Organisations ......................................................... 18
2. 13 Summary .................................................................................................................. 19

CHAPTER 3 .......................................................................................................................... 20

RESEARCH METHODOLOGY ........................................................................................... 20

3.1 Introduction .................................................................................................................. 20
3.2. Research Design ....................................................................................................... 20
3.4. Methodology .............................................................................................................. 20
3.4.1 Qualitative Approach........................................................................................................................................... 21
3.5 Target Population....................................................................................................................................................... 21
3.6 Sample Size................................................................................................................................................................. 21
3.7.1 Purposive Sampling .................................................................................................................................................... 22
3.7.2 Simple Random Sampling ........................................................................................................................................ 22
3.9.2 Questionnaire ............................................................................................................................................................ 23
3.10 Ethical Considerations .................................................................................................................................................. 24
3.11 Validity and Reliability of Research Instruments ....................................................................................................... 24
3.11.1 Validity of Data............................................................................................................................................................ 24
3.11.2 Reliability of Data....................................................................................................................................................... 25
3.12 Data Collection Procedures........................................................................................................................................... 25
3.12.1 Pilot Study .................................................................................................................................................................... 25
3.13 Data Presentation .......................................................................................................................................................... 25
3.14 Data Analysis Procedures ............................................................................................................................................. 25
3.15.1 Thematic Approach.................................................................................................................................................... 26
3.16 Summary ...................................................................................................................................................................... 26

CHAPTER 4 ................................................................................................................................................................. 27

DATA PRESENTATION AND ANALYSIS .......................................................................................................................... 27

Introduction ....................................................................................................................................................................... 27

4.1 Data presentation ........................................................................................................................................................... 27
4.1.1 Response rate according to gender ............................................................................................................................. 27
4.1.2 Table 1 Participant Register for children .................................................................................................................. 28
4.1.3 Graph showing average age ....................................................................................................................................... 29
4.1.4 Table 2: Demographic data table for key stakeholders ............................................................................................. 29
4.1.5 Children’s experiences on financial challenges being faced by the household ......................................................... 30
### Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIDS</td>
<td>Acquired Immuno Deficiency Syndrome</td>
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<tr>
<td>CHS</td>
<td>Commission on Human Security</td>
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<td>CHHs</td>
<td>Child Headed Households</td>
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<td>CRC</td>
<td>Convention on the Rights of the Child</td>
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<tr>
<td>HIV</td>
<td>Human Immuno deficiency Virus</td>
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<td>HDR</td>
<td>Human Development Report</td>
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<td>ICRC</td>
<td>International Committee of the Red Cross</td>
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<td>MDC. T</td>
<td>Movement for Democratic Change Tsvangirai</td>
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<tr>
<td>NGOS</td>
<td>Non-Governmental Organizations</td>
</tr>
<tr>
<td>SOS</td>
<td>Save Our Souls</td>
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<td>OVC</td>
<td>Orphans and Vulnerable Children</td>
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<tr>
<td>UNICEF</td>
<td>United Nations Children’s Emergency Fund</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>WHO</td>
<td>World Health Organization</td>
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<tr>
<td>ZANU. PF</td>
<td>Zimbabwe African Nation Union Patriotic Front</td>
</tr>
<tr>
<td>ZIMSTAT</td>
<td>Zimbabwe National Statistics Agency</td>
</tr>
</tbody>
</table>
LIST OF FIGURES

Figure 1: Demographic profile for children respondents according to gender……………………27
Figure 2: Average age of participant.................................................................................29
Figure 3: Monthly households’ earnings for child headed households in Chipadze……………..30
Figure 4: Support being offered to child head households.................................................38
Figure 5: Economic coping strategies practiced in Chipadze...........................................40

LIST OF TABLES

Table 1: Participant Register for children........................................................................28
Table 2: Demographic data table for key stakeholders.........................................................29

LIST OF APPENDIXES

Appendixes 1: Consent Form.........................................................................................57
Appendixes 2: Interview guide for children.................................................................58
Appendixes 3: Questionnaire for stakeholders.............................................................60
Appendixes 4: Interview guide for ward councilors.......................................................63
Appendixes 5: Approval letter from the department of Peace and Governance..............65
Appendixes 6: Approval letter from the department of Child Welfare Bindura............66
Appendixes 7: Consent form for ward 7 councilor.........................................................67
CHAPTER 1

INTRODUCTION

1.1 Background of the study

This study seeks to explain and unpack economic security challenges being faced by child headed households in Chipadze. The student engaged in a full scale research project to understand the financial security experiences of the children living in child headed households. To understand the subject of child headed households in Zimbabwe, this study reviewed the literature of various scholars across the land. Literature review informed the research on existing research gaps within literature pertaining to child headed households which sought to be fulfilled by the findings of this study. The theoretical framework of the study was derived from the work of Abraham Maslow, the theory of Hierarchy of Needs. A Case study was used as a research design method. Two techniques of sampling namely simple random sampling and purposive sampling were used to examine the experience of child headed households in Chipadze. Data collection methods used included interviews, direct observations and questionnaires. The data gathered was analysed and presented in tabular forms and graphs. Lastly, this study primarily aimed to inform the development of a holistic programmatic response to economic security needs in child headed households in Chipadze.

Zimbabwe attained its freedom and independence in 1980 from the white regime, this brought serious deviations in the traditional family livelihood and lifestyles. This saw a massive rural urban migration of people in search of good job opportunities and farmlands. This was the genesis of child headed families in Zimbabwe as some parents left their families being led by an elderly child. This saw the problem of child-headed households becoming one of the astonishing social harms that characterize the family system of today and has also become one of the commonly discussed issue in human rights forums in developing communities.

The subject of child headed families in Zimbabwe has been an area of concern on paper for both the public and the private sector yet less or nothing is being done on the ground to address the problem. This is evidenced with the visibility and an increase of these families in most societies across the country. Children in child headed households are usually victims of structural violence
and many other forms of violence due to lack of security that should have been provided by parents. This research focused on economic security challenges faced by child headed households in Chipadze Bindura. Economic security is one of the common principles of Human Security that plays a pivotal role in human development in any environment across the globe. Economic security includes issues of employment, basic assured income, persistent poverty and many more. This investigation was aimed at closing gaps that were left by early researchers in covering the subject of child headed households.

The characteristics and occurrence of child headed households in Africa were not visible since the Stone Age period, because of cultural beliefs and traditional practices. For instance in Shona culture (Musarapavana traditional practice) which means the person responsible of taking care of the children after their biological parents have passed on plays a pivotal role in avoiding the establishment of CHHs. Usually this role was assumed by a close relative, a brother or a sister of the deceased person. This practice in Zimbabwe was heavily affected by cultural degradation, forced displacement, poverty and rural urban migration. In Zimbabwe poverty associated with economic security challenges caused by poor governance has contributed much in exposing the existence of child headed households in various communities. These economic hardships faced by child headed households have a direct impact on their health, education, personal security and life expectancy.

1.2 National perspectives on child headed households

National statistical data on child headed families shows a sky rocketing trend in the past ten years. The Government of Zimbabwe, UNICEF and National Strategic PLAN for the education of Girls, (2005-2010) denotes that there are 48223 child headed households across the country and about 102 233 children are housed in these households. According to National Action Plan for Orphans and Vulnerable Children (OVC) Zimbabwe (2011-2015) 16 million children in Zimbabwe are vulnerable with 989,009 has lost their parents. A huge number of them are living in child headed households or being cared for by their extended families and grandparents in rural areas. ZIMSTAT (2011) coins out that Mashonaland Central Province has 109413 orphans in 2010. UNICEF (2005-2010) coins that about 100 000 children are living in child headed households in most vulnerable areas such as Mashonaland Central and Mashonaland West. In these communities
the children are forced by circumstances to engage in illegal economic activities such as gold panning and prostitution (UNICEF, 2005-2010). The children from CHHs staying with an alcoholic or a drug addict are usually exposed to all kinds of abuses, harassment and tense environment at home. (WHO, 2012). These huge statistics on CHHs are a sign to show that something needs to be done to protect children in child headed households for they are more vulnerable than their counter parts.

1.3 Continental perspectives on child headed households
The unpredictable sky rocketing statistics of CHHs is now a global phenomenon. Gregson (1994) points out that international, statistics have proven that more than 15 million children under the age of 15 are orphans and the figures were approximated to hit 25 million by 2010 and most of them live in the Sub-Saharan Africa. Ibebuike etal, (2014) cited Phillips (2011), who concurs that these deaths result in the establishment of child headed families. Ibebuike etal, (2014) affirmed that conflicts, poverty and natural disasters are other emerging reasons leading in to internal displacement and migration of parents abandoning their children in Africa. Somalia, Burundi and Rwanda conflicts and poverty are chief causes of child headed families. In South Africa the Actuarial Society of South Africa in 2007 reported that 4.1 million children were staying in CHHs (Meintjes etal, 2010). These statistics present a great danger on the welfare of children in Africa. This research is going to explore more on human security threats in child headed families in particular economic security challenges. This encompasses persistent poverty, unreliable income flow and lack of job security.

1.4 Objectives of the study
- To identify economic challenges faced by child headed families.
- To assess poverty coping mechanisms children in child headed families use in dealing with day to day life experiences.
- To examine the support offered by formal and informal networks working with child headed families.
1.5 Statement of the problem

The economic security challenges faced by child-headed households are attributed to by lack of employment opportunities, lack sustainable source of income and poor government assistance on social grants. This economic meltdown environment has yielded other factors that have become startling social tribulations that characterise the family system in Chipadze, Bindura in Mashonaland Central Province of Zimbabwe. This leaves children in child headed households prone to abuse and exploitation as they try to fill in the parental roles of providing basic needs and protecting siblings. This research examined child headed households economic security challenges in a highly populated setting. In this environment social degradation is the order of the day in form of prostitution, sexual abuse, trafficking, forced labour and unemployment.

1.6 Research questions

- What are the economic security challenges being faced by child headed families in Chipadze?
- Which coping mechanisms used by children in child headed families in dealing with day to day life experiences?
- Which form of support is being offered by formal and informal networks working with child headed families in Bindura?

1.7 Assumptions

- Poverty is a common feature found in child headed families in Chipadze.
- The girl child is very vulnerable in a child headed family setup in Chipadze.
- Children from child headed families do not have proper political and economic security.
- Children from child headed families are used as cheap labour in the communities.

1.8 Significance of the study

The research findings are going to benefit Charity Based Civil Societies, the government and NGOs working with child headed families in Bindura. Conducting this research is vital for Justice for Children, Institute for Young Women Development and Save Our Souls Children Village in Bindura in project planning, management and mapping. The research will assist these entities to
understand the nature of contemporary economic security challenges faced by child headed families and possibly crafting coping strategies for children leaving in child headed households. The results of this study indicated the depth of assistance needed in child headed families in Chipadze. The outcome of the research will also act as a guideline to be used by the Department of Social Welfare in the provision of assistance to child headed families.

1.9. Limitations of the study

- Children from child headed households were difficult to convince to speak to a stranger during interviews. The researcher collaborated with some local women well known by children in the community to assist during interviews.

- Some respondents did not provide truthful information in the questionnaires hence it was important for the researcher to make use of observations, to make sure that the information given was correct.

- Due to illiterate respondents, some withheld crucial information that could have been of greater importance to the research. The researcher interpreted the questions on the questionnaires using the local language (Shona) during interviews. The aim was to increase participation and understanding.

1.10 Delimitations of the study

Economic security challenges in CHHs are not new phenomenon although in some cases they differ according to household and the prevailing economic conditions. Human Security is a broad concept with a number of key focal areas but this investigation focused on one crucial component of the concept that is economic security. Primarily this study focused on economic security challenges faced in child headed households. This means that the investigations were limited to economic related issues only associated with child headed households. Issues covered in this research include the level of economic freedom of a household, paying jobs opportunities available, monthly family income, poverty coping mechanisms, support provision and source of assured income.
1.11 Definition of key terms

1.11.1 Child
United Nations Convention on the Rights of the Child alluded that a child is everyone under the age 18 (High Commissioner for Human Rights, 1989). The contextual definition of a child adopted in this research is anyone below the age of 18. This definition is the one recognised in the Zimbabwean constitution.

1.11.2 Child headed household
Child headed household is a household, consisting of one or more members, in which parental role has been taken over by a person under the age of 18 (UNICEF, 2011).

1.11.3 Economic security
The International Committee of the Red Cross defines economic security as the ability of individuals and families to cover their essential needs sustainably and with dignity (ICRC, 2016-2017). The working definition for this study qualifies food, accommodation, health, education, clothing and job security as key elements in economic security issues.

1.11.4 Human security
Human security is the safeguarding and protection of people in communities from all forms of violence and disasters (Kerr, 2007). The concept encompasses children’s rights that includes, food security, social protection, job security, access to proper quality education and good health care.

1.11.5 Poverty
Poverty is a deprivation in material and economical terms. It can as well extend to social exclusion from community developmental activities (Lansley and Mack, 2015). Poverty manifestation is evident by spending less or nothing at all on accommodation, health insurance, education and food. Income threshold is used to measure the degree of poverty but is not always the case as poverty differs with the setting or context.
1.12 Chapter outline

Chapter 1 introduced the topic under investigation on economic security challenges being faced by child headed households and explain the problem. In the introduction the researcher summarized all-important procedures to be undertaken during investigations. Chapter 2 focused on literature review of economic security challenges being faced by child headed households. In this unit the theoretical framework of the study was outlined, empirical evidence was critical analyzed and discussed to identify loopholes or gaps in previous literatures. Chapter 3 mainly focused on research methodology, research designing, population, sample and sampling techniques used in the study. Data collection methods and justification of the methods and ethical considerations were also discussed in this unit. Validity and reliability of research instruments were also discussed. Chapter 4 focused on data presentation, implications of findings and their limitations were noted in greater details. The importance of the new knowledge in trying to fill the gaps identified earlier was also be highlighted in this unit. The core aim of chapter 5 is to provide a summary of the whole project. This unit was concluded by recommendations to stakeholders, references, a set of tools used to gather data and permission letters. Working as evidence to prove that the researcher genuinely undertook the study.
CHAPTER 2

LITERATURE REVIEW

2.1 Introduction
This chapter details past literature on child headed families from all corners of the world and a theoretical framework that is applicable in explaining the needs of child headed families in Chipadze. In this chapter, gaps left by early researchers were also identified and solutions were proposed to fill in the gaps. The nexus between the topic and the theoretical framework was also discussed in greater scope.

2.2. Theoretical framework
The theoretical framework of the study is based on the work of Abraham Maslow one of the major proponents of the humanistic approach. The Hierarch of Needs theory was of greater significance in this investigation because stages outlined in the theory allowed the researcher to critically examine economic needs related to each developmental stage. Reasonably linking them to economic security challenges being faced by children in child headed households. The approach was also the key in understanding the development of children coming from child headed families in terms of their behaviors and desires. The needs outlined played a pivotal role during structuring of interview questions, guides and questionnaires used during data collection process.

Maslow’s 1943 Hierarchy of Needs pyramid

![Maslow's Hierarchy of Needs Pyramid](image-url)
Maslow identified economic and health security as some of the key aspects that makes people happy during their life time. These needs are clearly spelt out in the diagram above. Maslow proposed a hierarchical set of five primary needs which must be satisfied to reach the highest level of motivation in life. One can note that economic security plays a pivotal role in making one fulfill all the needs outlined and in the context that there is economic insecurity the needs outlined in the theory will not be reached smoothly. This is the major reason why this investigation is focusing on the link between the needs outlined and economic security challenges being faced by child headed households in Chipadze. Some of the needs outlined in the concept include safety, physiological, social, self-esteem and self-actualisation. The fulfillment of all these needs means the beginning of happiness in the family or at individual level and failure to fulfill some or all is a sign of poverty in the family. The hierarchy of needs indicates that uppermost needs can be satisfied only after the lower ones are satisfied a difficult task in a poverty stricken family. The fulfillment of these needs among children living in a child headed household is not always a simple task in these current harsh economic conditions.

Self-actualisation is the highest level of motivational goals stated by Maslow. Children who are economically disadvantaged performing parental responsibilities at a tender age might not fully reach their self-actualization due to deficiency of basic needs that they strive to have during their infant period. The deteriorating monetary conditions in a family environment can have a distressing impact in the development of children and well-being (Walsh 2003). Thus, affecting the process of self actualisation among children living in child headed set up. Physiological needs motives are based on needs in the body (health) and good health calls for a good medical aid policy that requires huge amounts of money. This means that currently in Zimbabwe CHHs without proper medical aid policies are likely to live a short life span or suffer from poor health conditions. Examples of physiological needs include food and water which are basic needs in a child headed household but due to economic security challenges it is difficult for some families to acquire these needs.

Maslow’s theory denotes that love and belonging needs are crucial in developing a sense of security and trust in children. Children need affection from all corners of society regardless of family status (poor or rich). Love and belonging are key in fighting discrimination and stigmatisation among children living in child headed households. The family systems theory by
Chibucos, Leite and Weis (2005) denotes that the environment has a stronger influence on the operative of a family and its siblings. That forms the greater part of the social fabric that includes the economic and political forces. This means that the environment in which the children stay is key in influencing their functioning.

However, it is crucial in this investigation to note critics of Maslow’s theory to avoid generalising data and also for the researcher to be equipped with solutions to some loopholes that can be identified in the theory. Maslow’s operational definition of self-actualisation must not be blindly accepted as scientific fact and it is too subjective. Maslow’s assumption that the lower needs must be satisfied before a person can achieve their potential and self-actualise is highly questionable. The reason being that not all people follow a systematic way of growth, culture and lifestyle differentiate growth in individuals (Kenrick et al., 2010).

2. 8 Empirical Evidence

Past literature is evidence to prove that the issue of child headed families is not a new phenomenon and a lot has been done in that field. Literature review determents the scope of the study (Creswell, 2013). Some scholars concurred that literature review is used to compare and relate different theories propounded in a certain study and it does not have to be an exhaustive account of everything published on the topic but it should discuss only significant academic facts. However, literature review can make one to point out strengths and weaknesses and in doing so, one can be able to explain how other viewpoints and authors account for these aspects of the study under investigation (Boswell and Cannon, 2009)

A number of researchers have recently acknowledged the need to research more on challenges being faced by child headed households in Zimbabwe. Kurebwa and Gatsi Kurebwa (2014) coin that the development of CHHs in Zimbabwe is agreed as one of the several indicators of the weakening of the traditional safety net being affected by the economic situation and cultural degradation. This has seen more researchers and academics embarking on researches focusing on children's property and inheritance rights in Zimbabwe guided by the inheritance law of 1997. All these studies were centered on children’s needs, education rights, security and care.
Findings of the researches done presents that property inheritance rights is still a huge problem in Zimbabwe. This is a key driver of economic impoverishment of child headed households in Zimbabwe. Past studies also covered economic problems, priority needs and the special challenges faced in child headed households, more specifically those made up of orphans in farming communities. The aim of the earlier researchers was to evaluate whether the needs of children can be adequately met within the existing extended family care giving patterns. This investigation is going to act as a bridge to cover the gap left by early researchers focusing on economic security challenges faced by child headed families in an urban settlement.

2.9 Challenges faced by Child headed households
The earliest research exploring the challenges in CHHs and factors leading to the establishment of child headed households in Manicaland was commissioned by Foster et al (1997). The study carried out by Foster sought to evaluate the problems faced in child headed households, more specifically those housed by AIDS orphans. The study also provided an understanding of available community and extended family resources or capacity to provide care and support to orphans. Family AIDS Caring Trust, also evaluated the degree of importance of the e community or extended family care in supporting CHHs. Kurebwa and Gatsi Kurebwa (2014) in a bid to understand child headed families they researched on coping strategies of child-headed households in Bindura. The findings of the investigation show that formation of child headed households and poverty was as a result of poor relationships between children left behind and their temporary guardians. The children are stripped of their positions and left with nothing wallowing in poverty.

Catastrophic conditions faced by child headed families noted in previous literatures include self-caring, struggling to get food, shelter and security as well as getting basic education which makes up just a small percentage of the children’s rights according to the Children’s Act chapter 5.06. These rights are usually violated as the children are absorbed into urban areas that are characterized by social ills like prostitution, drug abuse, child labor and sexual abuse. UNICEF (2005-2010) concurred with other findings by affirming that 100 000 children are living in child headed households in most vulnerable areas such as Mashonaland Central and Mashonaland West. In these communities the children are forced by circumstances to engage in illegal economic activities such as gold panning and prostitution. This poses question to the community on what happened to Unhu or Ubuntu? This research extended the scope by exploring economic security challenges in
child headed families due to contemporary lifestyles characterised by migration, deepening poverty, weak economies, and narrow job opportunities.

2.9.1 Role Adjustment
Role adjustment and coping with the new realities is also a challenge faced by children leaving as child headed families. Kurebwa and Gatsi Kurebwa (2014) coin that about ten respondents in a research conducted in Bindura indicated that they had to make adjustments from being children to being heads of households following the death of their bread winners. Nkomo (2006) in a study in KwaZulu-Natal noted numerous similar results with Kurebwa and Gatsi Kurebwa (2014) in Bindura. Kurebwa and Gatsi Kurebwa (2014) explain that the adjustment process is a stressing period that is associated by a feeling of hopelessness and a feelings of deprivation of responsibility towards one’s younger siblings and the legitimate right to take the roles of the deceased bread winners after being abandoned by close family relatives. Mkhize (2006) conducted a study in KwaZulu-Natal and the results demonstrates the struggles of child headed heads in keeping the family together after losing their parents. Some of the roles identified include economic provision, family security provision, making decision on behalf of the family, general welfare provisions, housekeeping and lastly maintaining the family name and status in a community. A Kaimé (2009) coin out that decision making is important in all matters concerning the household in a CHHs and a child heading a household has to adjust to perform well.

2.9.2 Family Budget Management
Family budgeting can be a very complex subject in a CHHs. Managing of the little funds that a child headed household may get from churches, Community Based Organisations and vending might presence a plethora of challenges to heads of households. Recent studies have shown that members of a family have to reduce daily expenditure and it was proven that many faces difficulties in adjusting to the effects of economic downfall in developing communities (Thomason, 2009). Challenges commonly cited by many researchers as a result of poor budgeting includes over expenditure by the head of the family leaving young siblings to starve and search for food in the streets. In most cases recorded this usually resulted in family conflicts, whereby the siblings will be fighting for survivor due to poor distribution of the little resources that the
family mighty have. This then calls for conflict management among siblings living without any parental guidance.

Conflict management refers to ways available to deal with a conflict situation without causing any harm on either actors in disagreement. Economic stress has a considerable effect on family relationships and in some cases it can result in depression, high blood pressure and displaying of violent behaviors by family members (James, 2009). The same views were concurred by Conger cited in Borba (2010) in a study conducted and during the investigation researchers found out financial despair has emotional impacts on children and if extensive it can possibly cause conditions such as, anxiety, poor relations among the children and adjustment problems of children to new realities.

2.9.3 Access to Education

Access to proper quality education is a major challenge faced by child headed households due to poor family economic backgrounds. In Zimbabwe education is very expensive to the extent that it is no longer regarded as a right in some households but a choice. According to Kurebwa and Gatsi Kurebwa (2014) those able to acquire education narrated that they had to search for low income jobs that do not require too many skills such as hawking, as gardeners in low density suburbs and providing cheap labour in farms close by in order to get little money for school fees and books. The Sustainable Development Goal number 4 (SDG4) which reads “Ensure inclusive and equitable quality education and promote life-long learning opportunities for all” is not a dream coming true for most children coming from CHHs as noted by early researchers. Kurebwa and Gatsi Kurebwa (2014) alluded that children specified that most of their family members or siblings were no longer attending school even before being orphaned. Proper education is one of the key aspects threatened by economic security challenges in child-headed families (Goldstein etal, 2001). Ayieko (1997) child headed households often do not afford to continue schooling and they have to spend their time looking for means of survival in the community. Yamba (2006) shares similar views with Ayieko (1997). Yamba (2006) points out that educational costs are not only limited to school fees only but also to stationary and school uniforms. This evidenced demonstrates that in most child headed families education is usually sacrificed by the children for vending in order to acquire funds for the household.
2.9.4 Child Labour
Physical protection or personal security is a major threat for child headed households in Zimbabwe. The children are both victims of political violence and forced labour in farms owned by powerful political figures. In 2008 and 2013 election period, a huge number of children from child headed households in Mashonaland central suffered persecution from different political party members operating in their respective areas. Studies have proven that a huge number of children from child headed households are being forced to work in mines and farmers in Mashonaland province. The children are poorly paid and worked long hours in unsafe environments. This is against the provisions of the International Labour Organisation on child labour but due to poor monitoring mechanisms in communities most cases of child labour are not reported. Some recent findings state that due to economic security challenges being faced by children from child headed families in Zimbabwe, there is an increase in the number of children becoming victims of forced child labour. This study is going to expose more challenges relating to economic downfall and its impacts on children.

2.10 Economic challenges faced by child headed families
Cycle of poverty associated with economic security challenges in child headed households noted in South Africa.

*Diagram by RSA Child Gauge (2009–2010), pp.83*
The cycle of poverty diagram above explains every day economic challenges faced by children in CHHs and possible impacts caused by the challenges. Economic security challenges are common everyday contest faced by child headed families as concurred by RSA Child Gauge (2009 – 2010). Miller (2009) spearheaded that no men is immune to the effects of the economy in a family or community. Economic security challenges can check all households’ developments, henceforth leading to the impoverishment of the household. This means that economic security challenge can heavily impact on the development of young children in a child headed household. A family without stable sources of income is not a happy household and the children suffer the most as noted by some writers. Walsh (2003:20) emphasizes that “economic turmoil is extremely disruptive to family life which causes strain on the functioning and well-being of the members of the family and therefore on the children as well.” These findings explain partly the impacts of unstable economic conditions in a family headed by children.

Kurebwa and Gatsi Kurebwa (2014) conducted a research that explains coping strategies in child headed households, the research also covers partly economic security impact of HIV/AIDS on families and children. During the investigation, economic impacts identified were categorized in to three stages. The first stage being the period of sickness, the time of death and the period after the death of parents. During the first phase the household is said to be confronted by direct costs. Second phase is associated with substantial funeral costs if there is no strong funeral policy. During the final stage, additional costs are incurred through loss and dispossession of household assets (Kurebwa and Gatsi Kurebwa, 2014). In most cases it can acknowledged that families were impoverished beyond the stage of recovery. These economic security challenges faced in child headed families can force young girls opting for early marriages as a way of escaping poverty.

2.11.1 Health Security

Physically challenged household members suffering from chronical diseases can be a burden to the family due to poor medical aid policies. Masondo (2006) denotes that child headed families with siblings suffering with HIV/AIDS are more vulnerable in a community due to shortage of funds to provide the needs of persons living with HIV/AIDS. This is despite the fact that the new constitution of Zimbabwe 2013 section 76 states that access to basic health care is the state’s responsibility. Unlike in South Africa were vulnerable communities received social grants in
Zimbabwe children who are living with disability are left to beg in the streets. In bigger towns and cities it is better but in a high density suburbs this is very problematic with few services available for persons living with disabilities. For people see disability and not ability in them. This means that the head of the child head household has to sacrifice everything to keep the siblings healthy and safe. This study unpacked economic security challenges faced in CHHs in trying to cope with day to day realities of poverty.

2.11.2 Food Security
Food security is noted in many studies as a serious challenge faced in child headed households. Despite the fact that having a piece of farming land is a right to every Zimbabwean, most children from child headed households seem not to have this right. The few with small pieces of farming lands in urban areas are at war with the city council or urban councils. This means that food security for children in CHHs is big problem. Most literature has shown that most children in CHHs survived on food donations from the surrounding community, support from informal sources and gathering of food and fruits from the environment. This usually depends on season and the health of the economy, henceforth, it is from this backdrop that this study explored more on the economic security challenges being faced by CHHs that leads to food insecurity.

2.12 Poverty Coping Strategies in Child headed households
Due to chronic poverty heads of child headed households are forced to adopt numerous poverty coping mechanisms both positives and negatives in response to households challenges. Some of poverty coping mechanisms noted by Kurebwa and Gatsi Kurebwa, (2014) included vending, selling of family property, prostitution, getting assistance from children’s organizations and community members. The importance of social aid for child headed household as a coping strategy is that it brings vulnerable children closer to a decent standard of living. Poverty coping mechanisms are employed by child headed households to escape from the poverty they might have inherited from their parents who were also poor. Failing to come up with poverty coping strategies the children may live in poverty for their entire lives and often pass their poverty to future generations through their children.
2.13 The support offered by formal and informal networks working with child headed families

2.12.1 Role of the State
The CRC calls for states through various social arms such as social welfare departments to ensure that households being headed by a child benefit from mandatory protection from all forms of exploitation and abuse. South Africa is one of the countries in Africa embracing the provisions stated in the CRC of providing social assistance to vulnerable children. In Zimbabwe the systems were established but they seem to be doing less than expected. This is evidenced by poverty in most child headed households. The notion of the state supporting child headed households was also supported by Eide (2006) by outlining that states are under the obligation to help through international cooperation to assist vulnerable groups including children CHHs that are unable to provide for themselves basic needs or unable to have a dignified lifestyle when parents are deceased. The intervention of state usually depends on the culture of the government towards the issue of human rights and also the status of the economy contributed much.

The state is said be the biggest player in the provision of formal services for CHHs because of its resources and connections. Cantwell and Holzscheiter (2008) denote that all children are entitled to the observation of the rights enshrined in the Convention on the Rights of the Child (CRC), but children without parental care have the right to special protection. States have an extra obligation to ensure that the rights of CHHs are adhered to and to protect them from all forms of violence and abuse. In Zimbabwe on paper in the new 2013 Constitution the children are protected from abuse but in reality the children are suffering in silence. Zhangazha (2014) cited Ash (1973), denoting that children from child headed households are vulnerable to a number of problems namely lacking of parental protection, guidance, personal security, and other miserable living conditions. Cantwell and Holzscheiter (2008) identified that the system of special protection and assistance in articles (Article 24), (Article 27) and (Article 28). These articles deeply explain social security needs for children. Cantwell and Holzscheiter (2008) connotes that Article 20 on CRC outline that children who live without parental protection and security should be provided with alternative care. In most African states poor economies, poor governance and moribund social services institutions are a hindrance to the establishment of alternative care institutions. This shows that
children living in child headed households in Africa and specifically in Zimbabwe are just as good as refuges in their own country as the state is doing little to upgrade their life style.

2.12.2 Role of Non-Governmental Organisations
CRC encourages informal supporting networks on CHHS to respect the concept of “the best interest of the children” with particular concern for the children’s social security (Cantwell and Holzscheiter, 2008). This means that the civil society is also supposed to provide for children living in child headed households. In Zimbabwe as noted by many authors and researchers, the church as a civil society has done much in ensuring the needs of children living in child headed households. SOS and Justice for Children Zimbabwe are some of the organizations in the country that have provided food, legal rights and education for children without parents. In Zimbabwe some efforts were made by the government and the donor community to provide care for CHHs. In Bindura the SOS Children Village is a good example of an alternative care facility for homeless orphans and in some special cases the entity also offers educational scholarships for children coming from child headed households. This alternative care facility in Bindura was established as a result of the efforts made by the state and the donor community to ensure that children’s needs and rights are fulfilled as stated in the CRC and in the national constitution.

However, although much has been researched on child headed households across Zimbabwe not much has been done in investigating economic security challenges and its impacts on CHHs. these economic security challenges seem to be increasing regardless of the government and non-governmental organizations efforts made to address it. This study intends to focus on the prevalence of economic security challenges being faced by child headed families in lowly developed urban area of Chipadze. The finds of this research answered why health security, food security, political security and environmental security were challenges in most child headed households as it focused on the backbone of survivor in each and every household that is economic security.

In appreciation of previous work in the area of child headed families in Zimbabwe and literature available, this research focused more on human security. A new paradigm introduced and mainstreamed in to security issues to address cases of unjust economic and political structures that has a reduction impact on life expectancy of vulnerable group through lack of access to basic goods
or needs. The research extracted vital information explaining the degree of economic insecurity of child headed families and serious impacts brought by the insecurities. That was leading to catastrophic life style for child headed families in Chipadze. The human right approach was key in understanding the depth and nature of child headed households in a lowly developing high density suburb (Chipadze). The human right based approach allowed the researcher to examine and access the needs of child headed families such as economic freedom, education, health and job securities.

The time frame in which most professional researches focusing on child headed households conducted in Bindura urban also proposes a gap which seeks to be narrowed. Most of the researches related to economic security challenges being faced by child headed households were done in 1998-2008 with the latest study conducted in 2014 focusing on coping strategies of children in child headed families and nothing much was done in this period of serious economic meltdown and high unemployment crisis. Therefore, one can argue that there is an element of high degree of biases on data collected in the period of 1998-2008 since this period was characterised by social unrest, massive rural urban migration and urban rural migration. The reason being during this period the phenomenon was not yet visible as it is now, thus it is justified to urge that not all data collected represented a correct picture of the populace under study. Thus, this researcher to explore a new body of information by focusing on economic security challenges faced by child headed households.

2.13 Summary
This chapter was mainly focusing on the theoretical framework and views of different authors regarding the subject of child headed families and economic hardship associated with the type of family. In this chapter the researcher focused mainly on secondary sources of data. Objectives of the study were used as subtopics in this chapter. An analysis of different schools of thought was displayed in the chapter in order to have a full understanding of Economic Security challenges faced by child headed households. The next chapter focused on research methodology and all its components that are useful in gathering data.
Chapter 3

Research Methodology

3.1 Introduction

The primary goal of this chapter is to provide different data collection instruments, methods and a research design used to interact with respondents. In this chapter data collection methods and sampling techniques were explained in greater depth. This unit also focused on data analysis procedure and data presentation to be concluded in chapter 4. This unit was concluded by a summary of what was covered.

3.2 Research Design

Kumar (2005) denotes that a research design is a procedural plan that is adopted by the researcher to answer questions economically, accurately, objectively and validly. The study design helped to expose economic security challenges faced by child headed household. Case study method of data collection was employed because it allowed the researcher to deal with subtleties and intricacies of child headed households. In this context the investigation aim was to explore more into economic security challenges faced by child headed households in Chipadze. The goal of this study was to produce results that are judged to be creditable.

3.2.1 Case Study

The researcher selected a case study research design because it is vital when carrying out a social researches or investigations of this nature. More so, it provides an opportunity for understanding the totality of an individual’s experience when investigating in this context CHHs. A case study is an intensive investigation designed to analyse and understand factors important to the sample being researched on and it is bounded by time and activities (Yin, 2012).

3.4 Methodology

According to Welman et al (2008) methodology is a viewpoint of a research process that includes assumptions and values that save as basis of research and standards that the researcher uses in interpreting data and reaching conclusion.
3.4.1 Qualitative Approach

Qualitative research approach is used to explore and understand the meaning of individuals or groups ascribe to a social or human problem (Creswell, 2013). Lincoln and Denzin (2005) define qualitative research as a multi-method, naturalistic and interpretive approach to the study of phenomenon. It is prudent to note that qualitative research approach hinges on understanding and interpreting data collected hence it ensures efficiency and accurateness during data analysis. Therefore, this was the best method for the study on economic security challenges being faced by child headed households as it allowed generation of detailed information with statistical data to describe the findings. Babbie and Mouton (2006) alleged the approach gives valid information. It also generated information that was comparable and detailed. This approach was key for collecting primary data and it established in depth answers from the respondents that ensured a detailed investigation. This approach demonstrated its excellence during the investigations on economic security challenges faced by child headed families in Chipadze.

3.5 Target Population

Twenty (20) children from ten (10) families were purposively selected from child headed households in Chipadze. The list of respondents comprised of boys and girls between the ages of 8-18 years. Two (2) participants per household were selected to participate in this study. Four (4) key informants were selected. Two (2) from each of the following entities Institute for Young Women Development an organization in Bindura, SOS Children Village, the Church of Jesus Christ of Latter Day Saints and Department of Child Welfare and Probation Services. Two (2) ward councilors were interviewed in Chipadze.

3.6 Sample Size

A sample is the part of a larger population in community. A sample of 30 participants were selected. The sample size in Chipadze comprised of ward councilors, ministry stuff members and respondents from different Non-Governmental Organization, who work closely with child headed households. The participants were purposely selected to fill in the questionnaires and answer interview questions. This ensured validity and reliability of the data collected. Sample size selection varies thus different formulas exist. The guiding principle states that the bigger the populace the smaller the sampling ratio has to be (Neuman, 2006).
3.7 Sampling Techniques

3.7.1 Purposive Sampling
The target population for this study comprised of children in child headed households residing in Chipadze and key stakeholders. A purposive sampling design was used to select participants for the study. Beck and Pilot, (2008) affirmed that this technique is vital in choosing of participants aware of the problem and able to explain the phenomenon better than anyone else. This technique was key in identifying knowledgeable subjects during the investigations.

3.7.2 Simple Random Sampling
This technique allowed each household to have equal probability to be selected as a sample. The researcher utilised the sample random sampling approach in selection of 20 children both males and females living in child headed households under the age of 18. The simple random sampling approach calls for the selection of samples based on a random manner following no intervals in a numbered population. It is crucial to note that the technique was bias free.

3.8 Data Collection Methods and Instruments
A research instrument is any material or tool to be used to gather information using a certain data collection method. Structured questionnaire forms, interviews, note pad and a cell-phone were used to collect data from child headed families and key stakeholders. The researcher collected both primary and secondary data. Secondary data was collected through the desk research method. Primary data consists of information not yet gathered and provides first-hand information that is used as a base for and conclusions. The instruments that were used under primary data collection include questionnaire forms, mobile cell-phone and interviews guides.

3.9 Justification of Data Collection Methods

3.9.1 Direct Observation
The researcher solicited first-hand information from the children through the use of direct observations. The researcher observed the type and quality of clothes that the children were wearing, status of the houses the children were living in. Direct observation is described as a selective manner of watching the sample’s interaction in its original habitant (Kumar, 2005). The researcher made use of a small note pad during the data collection processes. In this
study a note pad was one of the most important tool as the researcher was taking notes of all observations noted in the field. Instant notes were crucial in this study as it assisted in mitigating cases of mixing data from various households. The chief reasons why the researcher chose direct observation method of gathering information is that observation allows the researcher to get involved in the daily activities of the sample as much as possible. This method also encouraged self-reporting which is free from any biases. Direct observation method is more of a practical way of gathering information than theoretical means of data collection.

3.9.2 Questionnaire
According to Bless and Higson-Smith (2000) a questionnaire is an instrument of data collection, creation of a standardised series of questions relating to the research topic to be answered in writing by participants. This study utilised the questionnaire method to gather information because of its comprehensiveness. The chief reason why the researcher chose to use questionnaire forms is that questions can be completed at the respondents’ own pace and the respondents can look through all the questions before committing themselves into the exercise.

3.9.3 Interviews
Key instruments that were used in data collection process includes interview guides, note pad and a tape recorder. The researcher utilised a mobile cellphone to record and capture various responses from different respondents during one on one interviews. The electronic device was crucial in safe keeping of data before it is processed. A mobile cellphone was used as per participant’s consent. The field interview is said to be a joint production of a researcher and a member, because of the efforts involved of both parties during the data collection process. The core reasons why the researcher chose the interview method of data collection is because Interviews are more personal and therefore tend to produce a better response rate comparing to other methods. This method also made it possible for the researcher to collect more complex information, qualifying answers and obtaining results with a greater depth from the children.

3.9.4 In-depth Interviews
The in depth interview procedure was chosen as an interview technique to be used in this study. In-depth interviewing involves a conversation between two or more people, where questions are asked by the interviewer to obtain information from the interviewee (Robinson, 2010). The researcher utilised this method of data collection of raw information because it is reliable as it also
allow the interviewer to establish reasonable questions and dig deep into the problem under investigation.

3.10 Ethical Considerations
Ethics are described as “a branch of philosophy that deals with morality” (Burns and Grove, 2009:61). In this research the student manage to ensure confidentiality of all participants through data protection. Frankfort and Nachmias (2008:521) eluded that informed consent is the “agreement of an individual to participate in a study after being fully informed about the study’s procedures and potential risk.” In this research, all the information on the goals, objectives and procedures of the investigation were explained to the respondents. De Vos et al. (2005) states that confidentiality means handling information about subjects in a trustworthy manner. It places strong obligation on the researcher to guard jealously against information that is confided to the respondents. Pennames were used in data collection process to ensure anonymity. The researcher avoided emotional harm by not exploring much into the family history of the child’s vulnerability. The investigator focused on the purposes of the research and avoided questions which were emotionally provocative. The study was conducted in an ethically correct manner with no obligation against subjects and respect of any answers subjects give.

3.11 Validity and Reliability of Research Instruments

3.11.1 Validity of Data
Generally, validity refers on how effective the measuring instruments are. The researcher used a mobile phone during interviews and structured questionnaire because of their effectiveness that issues validity. Electronic recording of responses during field interviews assisted in adding validity of the findings as the responses were recorded listening to original copies, thus, minimising biasness. The research instruments were regarded valid in the sense that, they were all targeting in getting relevant information specifically from the targeted population using a structured approach that ensure accurateness of results. The collected data was valid as it was obtained from the rightful population who has a comprehensive feel of the challenges or problem under investigation.
3.11.2 Reliability of Data
Reliability is mainly concerned with accuracy. To overcome challenges and minimise errors in the production of this dissertation the researcher used simple structured questionnaires and interview guides. These two instruments ensured accurateness and refined results as there are not complex to use with children. The use of these instruments ensures reliability and worth of the findings.

3.12 Data Collection Procedures
A letter of approval of the research was granted by the secretary of the Dean of the Faculty of Social Sciences and Humanities. The letter served to inform the Ministry of Social Welfare to permit the researcher to conduct the research in Chipadze which was formally approved by the authority. The researcher issued questionnaire forms to key stakeholders selected and collected them after they have been completed. One on one interviews of less than five minutes were conducted with the children following the interview guide. The survey questions were self-administered, while respondents have the privilege of completing the questions on spot.

3.12.1 Pilot Study
The researcher conducted a pilot study two days before the commencement of individual interviews. “A pilot study ensured that questions of the planned interviews are clear, understandable and free from bias.” (De Vos et al., 2005:205). Pilot survey enables the researcher to identify problems and concerns that might ascend from the study beforehand and to gather the data in the simplest fashion (Robson, 2007). Therefore, this was a crucial process in this study.

3.13 Data Presentation
The researcher shall analyse the data from questionnaires using statistical techniques. Pie charts, tables and bar graphs were used to present the data collected. The tables were used to illustrate economic status of each and every household investigated, the sizes of households and other aspects measureable.

3.14 Data Analysis Procedures
Qualitative data analysis is “usually based on an interpretative philosophy that is aimed at examining meaningful and symbolic content of qualitative data” (Maree, 2007:99). Data obtained
from the field was analysed against the research objective and research questions. The data was analysed manually and as well as using statistical tools. Data from the interviews was analysed using the thematic approach whereby key issues from the various responses were grouped together under a common theme and examined.

### 3.15.1 Thematic Approach

The ideas obtained from the interviews through interview schedules, questionnaires, notes and a mobile recorder was grouped into themes. Themes that emerge from the participant's stories were placed together to form a comprehensive picture of their collective economic experience in CHHs.

### 3.16 Summary

The chapter adopted a case study research design in which the research subjects as well as the sampling procedures and techniques were clearly explained and justified. This chapter also reflected on data collection methods. These methods ensured proper collection of qualitative data which is crucial in concluding this research. The research instruments such as questionnaire forms were basically administered following an appointment. Structured questionnaires and face to face interviews were used in order to get an in-depth understanding of the participants on economic security challenges in CHHs. The findings from this chapter were reviewed in the next chapter that focused on data presentation, discussion and interpretation of research findings.
CHAPTER 4

DATA PRESENTATION AND ANALYSIS

Introduction
This chapter mainly focused on data presentation, interpretation, analyses and discussion of the findings concerning economic security challenges being faced in child headed households in Chipadze. The demographic data and findings were presented using tables, graphs and pie charts. The data presented includes the age of the children, gender, monthly income, coping strategies identified and major economic security challenges in all households that were under the study. Most findings gathered through interviews was presented and discussed in themes emanating from the proposed research questions and study objectives cited in chapter 1.

4.1 Data presentation

N=30

4.1.1 Response rate according to gender

Figure. (01) Demographic profile for children respondents according to gender

Figure. (01) Demographic profile for children respondents according to gender
The sample size stated in chapter three as 30 participants was reached out to during the investigations. (20) Child participants were chosen from (10) different child headed households in Chipadze. The children were interviewed on the principles of one on one bases. The researcher then administered questionnaire forms 8 selected key informants from different entities to solicit various contributions and views on economic security challenges being faced in child headed households. Lastly two ward councilors from the two biggest political parties in the country were interviewed in Chipadze. Ward 6 currently being led by a female councilor form the Movement for Democratic Change and ward 7 currently being led by a male councilor form the Zimbabwe African National Union Patriotic Front.

### 4.1.2 Table 1 Participant Register for children

<table>
<thead>
<tr>
<th>Household 1</th>
<th>Female</th>
<th>Age</th>
<th>Male</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>✓</td>
<td>18</td>
<td>✓</td>
<td>17</td>
</tr>
<tr>
<td>Household 2</td>
<td>✓</td>
<td>14</td>
<td>✓</td>
<td>18</td>
</tr>
<tr>
<td>Household 3</td>
<td>✓</td>
<td>16</td>
<td>✓</td>
<td>18</td>
</tr>
<tr>
<td>Household 4</td>
<td>✓</td>
<td>11</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Household 5</td>
<td>✓</td>
<td>16</td>
<td>✓</td>
<td>17</td>
</tr>
<tr>
<td>Household 6</td>
<td>✓</td>
<td>12</td>
<td>✓</td>
<td>8</td>
</tr>
<tr>
<td>Household 7</td>
<td>✓</td>
<td>9</td>
<td>✓</td>
<td>18</td>
</tr>
<tr>
<td>Household 8</td>
<td>✓</td>
<td>18</td>
<td>✓</td>
<td>12</td>
</tr>
<tr>
<td>Household 9</td>
<td>✓</td>
<td>17</td>
<td>✓</td>
<td>18</td>
</tr>
<tr>
<td>Household 10</td>
<td>✓</td>
<td>15</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
4.1.3 Graph showing average age

![Average age of the participants](image)

*Figure. (02) Average age of participant*

4.1.4 Table 2: Demographic data table for key stakeholders

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>ChildLine Zimbabwe</td>
<td>Non</td>
<td>Non</td>
</tr>
<tr>
<td>SOS Children village</td>
<td>✓</td>
<td>X</td>
</tr>
<tr>
<td>Institute of Young Women Development</td>
<td>✓</td>
<td>X</td>
</tr>
<tr>
<td>Ministry of social welfare</td>
<td>✓</td>
<td>X</td>
</tr>
<tr>
<td>The Church of Jesus Christ of Latter Day Saints</td>
<td>✓</td>
<td>X</td>
</tr>
<tr>
<td>Movement for Democratic Change Councilor (MDC T)</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Zimbabwe African National Union Patriotic Front councilor (ZANU PF)</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>
4.1.5 Children’s experiences on financial challenges being faced by the household

Figure. (03) Monthly households’ earnings for child headed households in Chipadze

Majority of participants in this category were 17 years and below. About, forty percent of the participants affirmed that they were school dropouts and all were victims of forced displacement from a farms around Mazowe and Madziwa area. Participant F in this category alleged that, “pamwedzi tinobata $50.” (Our family monthly income is $50). Participant G said that, “mhuri yedu haina kana kwainowana mari izvi zvatiomesera panyaya dzedzidzo, mishonga yekuzvipatara nemari yekubhadhara kuKanzuru nemagetsi.” (The family has no source of funds thus, no medical aid policy, no school fees, no food and no money to pay bills).

Financial constraints in most CHHs had led in the investment of poor medical aid policies. This was a common challenge noted during the investigations one participant alleged that, “tese tichafa tikatera vabereki vedu nekushaya mari yekutenga mishonga.” (We are all going to die because of the shortage of money to buy medication). This demonstrated that health security is a serious threat caused by financial constraints in CHHs. About 80% of the children in CHHs were not affording medical aid policies. According to the study findings children in CHHs are likely to have a short life span due economic poverty threatening their health needs.

Current cash crisis in the country was a common problem identified in all households studied. The researcher noted that according to the figures given by the children concerning their family
monthly income, 70% of the households in Chipadze were leaving below the datum poverty line. Where-by a person in a family was spending less than $1.25 per day. A serious threat to human security needs such as food security, health security and even personal security. In some case the monthly income per household, response to that a family was using $2 per day. This is properly presented in (fig03) that is showing the monthly income for all ten households studied in Chipadze with the most disadvantaged household earning $35. This is a sign of serious economic threats being faced by child headed households in Chipadze.

This financial deficient in CHHs has weakened safety needs illustrated in the Hierarchy of needs by Maslow. According to the findings of this study in Chipadze the community and stakeholders involved in the protection of vulnerable children have failed to meet the requirements of the upkeep of children from child headed households as stated in the Convention on the Rights of the Child (CRC). Thereby, one can argue that these economic threats are being worsened by the dying economy in Zimbabwe and unrealistic economic policies being proposed by policy makers.

It is critical to note that ever since the introduction of bond notes in Zimbabwe this is the first research in Chipadze to expose its implications on the economics and domestic budgets of CHHs. This new information gathered is showing how the medium of change has amplified economic security challenges in child headed families. Unlike some previous literature, this study findings will work as a sign post for some academic studies to follow. For previous studies this new information has fulfilled economic crisis predictions made by those who wrote on economic dynamics and policies in Zimbabwe and its effects on child headed households’ livelihood.

From the responses noted during the interviews, it becomes vivid to the researcher that children from child headed households have challenges when it comes to planning and budgeting of family funds. Where they is no assured income. It was noted that this heavily impacted on their proper project planning and management. Fundraising projects noted included chicken rearing, market gardening and rabbit rearing, the projects were helping them to raise money for water bills and purchasing of food supplies.

In most households the researcher observed that children were using firewood as a source of fuel. The reason stated, being that the family had no cash to buy electricity vouchers every week as the little they had was being saved to buy meal mill. Thus, lacking of guaranteed financial flow in the
family was worsening the livelihood of children in CHHs. This financial deprivation was leading to helplessness and psychological trauma among the children as identified during the study.

The researcher observed that most families studied were staying in one roomed houses with no signs of running water systems or electricity cables coming into the house. Participant H said that, “ndirikungo bata-bata kuti mhuri irarame pamwedzi tinobata $65.” (I’m doing anything possible to keep the family together and alive, our monthly income is $65). This statement leaves a lot be questioned coming from a girl child leaving in an economically disadvantaged household.

Children’s harsh financial experiences in their respective households was heavily impacting on self-esteem and actualization. According to findings 65% of the children had no means of production or property in community due to poverty. Doherty and Hughes (2009:387) stresses that, “self-esteem is centered on a comparison between the self and others.” The study findings shows that children from child headed households were not attaining their self-actualization to greater highest in their communities and at school because of serious economic challenges faced in their respective households. Figure (03) is showing the poorest household monthly income of $35. This has a conspicuous deficiency on the supply of basic needs, henceforth causing psychological glitches among the children. Berk (2008) states that children in adolescent go through separate self-esteem that are academic competence, social competence and physical competence. These stages of competence were severely impacted on by economic poverty in CHHs in Chipadze.

Core reasons for children’s low esteem in social and academic competence noted were that, while other children will be at school most children from child headed households will be busy searching for means of survival in the streets and mines. At community level according to stakeholders’ children from child headed households were being excluded from economic empowerment simply because they were children. For instance some of them never benefited from Mai Mugabe’s political gift of gold mines at Kitsiyatota in 2015, says the counselor for ward 6. About, 75% of the participants were not even aware of proposed economic reforms. Social discrimination of the children according to the study findings increased vulnerability of the children in the community in terms of personal, economic and political security.

This study broadly, focused on daily economic security challenges being faced in child headed households, unlike most previous studies on child headed households that mainly focused on the
causes of child headed households. This study assessed real economic experiences of child headed families before looking into threats they might be facing outside the scope of socio economics. This is crucial in developing solutions to plethora of challenges faced in CHHs.

However, due to economic stress findings of this study shows that most males were engaging in drug abuse, trading and joining gangs to have a sense of belonging as most of them were labeled outcast or (Zvigunduru) in Shona. The same notion is supported by SAMHSA (2009) in Van Ransburg (2010) thesis, in which they affirmed that economic stress in young adults can lead to the abuse of illicit drugs and medication as a sign of emotional and mental strain. According to the research findings children from CHHs were taking illicit drugs to gain confidence and have courage in their risk actions and behaviors. Drugs are detrimental to self-development and health but according the findings they have no choice. Drugs used by the children included marijuana, (kamusombodiya) bronchitis medication and glue. These drugs can damage mental functioning of a person. The children interviewed affirmed, we take drugs to forget monetary challenges faced by the family. One participant said that, “Chamba chinopedza nhamo yemari” (weed is the medicine for all monetary problems). Children from child headed households in Chipadze were becoming a security threat in the community as they were robbing innocent people under the influence of drugs.

The study findings indicated that, males understood economic hardships in the family more than females. The study findings demonstrated that households headed by females were particularly vulnerable. This notion is supported by Rodenberg (2004), who echoed that women are particularly more affected and jeopardized by poverty related to the economy. The study findings also provided that girls in child headed households in Chipadze were suffering beyond imagination due to economic stress caused by the struggling economy that is unpredictable.

However, due to the fact that the study was conducted only in Chipadze an economic disadvantaged community could have limited the scope of the study. Similar samples from comparable high density suburbs such as Chiwaridzo within a similar economic environment could have supported the responses and findings that were reached at in this study. Therefore, this was an implication of the study though the findings can represent a general understanding of economic instability in CHHs led by females.
After analysing the data gathered on children’s experiences on financial challenges the researcher then concludes that economic security challenges cannot only be understood as income poverty but as a huge limitation of choices and options in the lives of children from child headed households. This was witnessed by a rampant of social injustice cases among the children as evidenced by a huge number of children who were lacking the opportunity of receiving social grants and food due to financial instabilities. The researcher found that economic security challenges noted by key stakeholders and the children themselves indeed have an influence on the children’s development and well-being. Some children in this study due to economic poverty were going through a paranoia growth process as their daily needs were not being met.

Financial challenges among CHHs in Chipadze according to the findings have been worsened by lack of opportunities among the children of getting decent employment. Unemployment refers to a situation where someone of working age is not able to get a job but wishes to be employed (Economicshelp.org, 2010). This means that as long the children are not guaranteed of job security poverty will remain a common feature in most households. Lack of unemployment for members from child headed families has led to a lower purchasing power because they do not have money to buy or pay bills. These economic challenges as noted during the investigations had also impacted on the health status of the children. This information shows that there are slim chances for children from child headed household to escape the chains of economic poverty in Chipadze due to continuous deteriorating of the economic in Zimbabwe.

However, ZANU PF councilor for ward 7 blamed the children for being lazy and not willing to change their livelihoods through urban farming. The councilor indicated that the children were after quick money and they over depend on donations, which is detrimental to their innovations abilities. This is a clear contrast of the responses provided by the councilor for MDC T. This sharp contrast in responses is the evidence of power politics among ward councilors. Thereby, this does not dismiss the notion that economic security challenges are a reality in most child headed households in Chipadze as noted during the interviews.

### 4.5 Awareness of economic security challenges and its impact

Participant J in Musvosvi road said that, “*nhamo yemari tinayo pano tarisaio patinodyira nekurara.*” (The family is fully aware of economic security challenges, just look at where we sleep and eat from). The researcher also observed several holes on the house and old furniture the family
had in the house. Participant T confidently affirmed, “That due to shortage of funds in the family, he dropped out of school in grade six to become a commuter omnibus conductor.” Participant O with tears running down her cheek, alluded that, “Ndisi ndakushanda kwa OK ndaitengesa mafreezits ne maputi kuti tivane mari asi zvaoma mazuva ano chekubata hapana.” (Before I started working at Ok supermarket, I use to sell maputi and freezits for survivor but these days it’s no longer easy)

Two participants in this category agreed that their families were failing to have decent meals per day due to shortage of funds to purchase food stuffs. One of the participants stated that he had to beg for food from well-wishers in the community and in some cases the children had to go and scavenge for food from dumping sites. One of the stakeholders also highlighted that, “shortages of food is a common feature in most child headed households with no stable flow of income.” These responses evidenced that economic security challenges can lead to serious food security challenges in child headed families. The researcher noted that due to the impact of economic instability, families were not able to uphold the same standard of living as previously and adjustments have to be made in order to survive. Participants in this category agreed on the notion that, young siblings usually chose to spend their time at Tendai hall or Manyopora during Christmas holidays because they will be nothing for them at home.

Stakeholder A and C supported the view that major impacts of economic instability in the development of children in child headed households was manifesting through an increase in school dropouts, malnourishment of children due to poor health care services, economic instability affects the development of children psychologically and economic stress in child headed households also led to juvenile delinquent behavior such as selling drugs, abusing drugs and participating in some criminal activities for economic gains.

Stakeholder B concurred that, impacts of economic instability in child headed households includes forced early marriages at a tender age just to find someone who can provide and this leads to a chain of poverty and child marriage survivors are prone to HIV/AIDS, domestic violence and material mortality. Solution suggested includes that the children should learn to work for themselves to improve their families economic status, enough support should be offered to these children so as to rescue them from economic poverty, provision of quality education and the
government should ensure all child headed families are cared for in terms of clothing, shelter, food and other basic needs.

The contributions gathered from various stakeholders and councilors concerning economic security challenges being faced by child headed households in Chipadze show that the hierarchy of needs stated by Maslow were seriously threatened by economic poverty. These include safety needs, physiological needs including love and belongingness, social needs, self-esteem and self-actualization. Lacking of these basic needs stated by Maslow has jeopardized their proper development in the community this has be witnessed through reckless behaviors displayed by the children in the influence of dangerous drugs. This demonstrate that economic instability in most child headed households has exposed the children to many social threats that can shutter their dreams in life.

Awareness of economic security challenges in child headed households has sparked conflicts among siblings rather than bringing solutions to the challenges. According to James (2009) in Van Ransburg (2010) thesis, economic pressures have considerable impacts on family relationships and interactions. Findings of this research shows that young primary school children suffers the most in an event conflict among the siblings over the mismanagement of the family’s little funds. These economic related conflicts had also facilitated in breaking up of child headed households and in some worse cases siblings were ended up in the streets as street kids later establishing street families. This research proves that economic conflicts are detrimental to family relations in a child headed households.

Most females between the age of 17 and 18 in this study were school dropout. Similar finds were noted by Robson (2007) cited by Kurebwa and Gatsi Kurebwa (2014). The two scholars affirmed that Child-headed households were often vulnerable and impoverished and this force the children to search for job opportunities preventing them from attending normal school lessons. Females in this study were performing parental roles at a tender age instead of going to school. According to Maslow these children will have skipped some crucial developmental stages in their lives due to unmet economic needs. This is a curse that will haunt them in their adulthood psychologically and physically.

The research finding demonstrate that majority of children in child headed households usually experienced the impacts of economic instabilities in the family in the beginning of school terms,
when a lot of stationary, fees and uniforms will be required and during public holidays. Yamba (2006) concurred with the notion by asserting that schooling costs are not only limited to school fees only but also to learning materials such as stationary and school uniforms. These economic impacts were even felt by a child as young as 9 years old. One participant during the interviews indicated that the decrease in pocket money or no pocket money at all and missing of a food lunch box in the school bag was a sign of financial crisis in the family. Maslow (1943) connotes that these needs are explained as physiobiological needs that needs to meet in the development of children failing to meet these needs will affect daily body functioning of an individual. The shortages of pocket money and food lunch boxes heavily affected the relationships between the children from child headed and parental headed households at school. For instance, some children were rejected because they had nothing to share during school break periods. Childhood is understood as period associated with its unique social and traditional demands. Childhoods’ needs for financial resources are linked to a means of communication with their peers. This shows that economic security challenges in a child headed family can heavily impacted on social interactions and physiological functioning of children. Thus, affecting their esteem and self-confidence at school induced by loneliness and a feeling of rejection.

The children’s awareness of economic security challenges in this study varies significantly. During investigations it was observed that it was difficult to identify children from CHHs due to the fear of revealing their orphan hood and some seem not willing to share their economic experiences. This implies that children from CHHs tend to hide their orphan hood from the community and their painful economic poverty probably for personal security reasons and to avoid discrimination. This slightly affected the interaction between the researcher and the respondents to the extent that a quarter of the data collected was provided by senior children in families but not necessarily the heads. This was also a study implication. However, to improve interaction, informants well known to the families assisted in creating a conducive environment for the children to participate but this does not rule out the point during the first period of conducting the study this was a study implication.
4.6 The sustainability of informal and formal support offered to child headed household

Figure. (04) Support being offered to child head households

Fig (04) is presenting ratings of both informal and formal support being offered to child headed households in Chipadze facing severe economic security challenges by Churches, NGOs and Social Welfare. The ratings were out of 10. Participant K said, “Social welfare ndiyo chete yatinoziya inotipa chikafu” (social welfare is the only organisation that supported the family through food hampers). The participant affirmed that, “Uye panga pasina zvesustanability nekuti taingodya tomirira futi mangwana or next month.” (There was no element of sustainability in the support offered because it was only food given and we eat and wait for the next day or month). Fig (04) is presenting the degree of the assistance or support being offered to child headed families in Chipadze. The results are showing that nothing much is being done financially by stakeholders in supporting child headed families in Chipadze.

This is probably due to poor performance of the country’s economy and corruption within some entities. Cockcroft (2014) connotes that when corruption is endemic the vulnerable groups in a community are the ones that pay the highest price. For instance during the interviews respondents noted that politician were looting their intended food hampers and money to sponsor political rallies. These same views were concurred by MDC T councilor in Ward 6 during the interviews by pointing out that, “Varikungomora chete.” (There are looting always). Thus, one can argue that to some extent economic insecurity in child headed households and poverty is
somehow man-made as highlighted by the findings in Chipadze. Patronage and kleptocracy within NGOs and state departments has severe affected the distribution of resources in CHHs as noted by the researcher in Chipadze.

4.7 Importance of informal and formal support for child headed families
Stakeholder A alleged that the organization was offering medical and educational support to children from child headed households in form of offering them Assistance Medical Treatment Order known as (AMTO). There were also occasional provisions of cash transfer helping the children to be enrolled in schools under the Basic Education Assistance Module, known as BEAM. The organizations in this category also affirmed that they ensure food security for the children through the provision of maize and agricultural inputs to use in urban farming. Stakeholder B said that, “their organization for self-economic assistance was offering entrepreneurship education through community awareness campaigns.” Stakeholder C affirmed that, “the organisation was offering food hand-outs, clothes and loans only for the eldest child to continue with education.” Stakeholder D acknowledged that the organisation was recognizing talents of children from child headed households and support them to reach greater heights. Some self-reliance project supported by the organization included market gardening, rabbit keeping and chicken keeping. Councilor E said that, “the government was the only player helping children from child headed households in his ward.” He related NGOs and Church support as being very bad, in the rating scale very bad is equivalent to zero.

Importance of informal and formal support for child headed families according to the study findings is highly questionable. The findings shows that financial support for children in child headed households had significantly decreased as a number of NGOs were shifting their attention from aid provision to issues to do with Sexual Reproductive Health, Gender Development, Women Empowerment and Sustainable Development Goals (SDGs). This sharp shift by service provision networks has exposed CHHs in to poverty. This also impacted on self realisation among the children as stated by Maslow in the Hierarch theory of needs as the children will be languishing in poverty. Thereby, it is common sense to note that economic security challenges will remain a common problem in most child headed households in Chipadze regardless of the little support the families are getting form the Department of Social Services and Child Protection Unit.
In my opinion and the data gathered it is justified to note that this study has explored into virgin territories in child headed households and revoked normative beliefs cited in most CHHs literature that Non-Governmental Organisation are magic bullets saving economic needs of children from child headed households. In Chipadze the research findings are ushering a new way thinking concerning the sustainability, reliability and importance of aid provision by formal and informal networks.

Finally, it is noble to acknowledge the implications caused by the absence of Child Line as a key stakeholder. During this investigation the entity had stopped its operations in Bindura. This slightly impacted on the quality of data that was gathered from key stakeholders working with children in Bindura particularly in Chipadze ward 6 where the organisation was more active. The researcher to avoid compromising the desired results added a religious group (The Church of Jesus Christ of Latter Day Saints), well-known for working with orphans in Chipadze in place of Child Line Zimbabwe.

4.8 Children’s economic experience and awareness of poverty coping strategies

![Economic Coping Strategies](image)

**Figure (05) Economic coping strategies practiced in Chipadze**

Participants in this category alluded that, “they only practice market gardening and most of their money comes from the vegetable backyard garden.” The researcher as a passive participant observed the gardens the participants were referring to. The second participant indicated that,
“Through market gardening our family used to survive but these days it’s now hand to mouth as the garden is no longer producing much due to shortage of running water, he went on to say that, “Makwikwi nevarimi vanotengesa zvakaderera zvatiuraya paGreen Market” (Competition with some farmer who sell their cheap products at the Green market has also brought doom upon us). The participant further said that, “Kurima ndiyo yega nzira yekutsvaga mari yatanga takadzidziswa” (farming is the only way we were taught of making money). Participant P said that, “Takutotengesa nekuita yese yese tirarame mukoma tikasadaro tinofa mukoma nebond note rakauya iri.” (We are now selling and doing anything possible for us to survive, if we relax we will die with this new economy).

Stakeholder A said that, “Children from child headed households must engage in self-help projects as sustainable coping strategy and some should utilise already existing structures for aid assistance.” Councilor E affirmed that most girls in child headed households were engaging in prostitution as a way of raising funds for food and rent as a poverty coping strategy. She said that, “this is a very dangerous way of earning a living as most of the girls will end up in child marriages and in some worse cases HIV/AIDS patients.” Councilor D assumed that, “begging is now a common poverty coping strategy being used by CHH form economical disadvantaged households in ward 7.”

The study findings show that the majority of the children between the age of 15 and 18 were abandoning their families due to economic stress. Participant U alleged that, her elderly sister 18 years old had abandoned them to join ladies of the night who operated in areas around Manyopora and Tendai Hall. The younger brother had also left the family for greener pastures in the Matepatepa farming area. Participant K affirmed that he is a (mukorokoza) seasonal gold miner and this was the only way he had for earning a living. The two councilors agreed on the notion that children from child headed households were engaging in dangerous poverty coping activities in search for money and this had a detrimental effect on their individual development. Participants J said that, “as the head of the family she had to balance school and work and during school holidays and weekends she works as a vendor covering areas in the town center and in Chipadze selling vegetables and tomatoes”. The participant said that, “I am no longer shy to carry around a basket full of vegetables in the streets like other girls of my age.”
The children’s economic experience and awareness of poverty coping strategies has encouraged children not depend much donor aid but to carefully utilise it when it is available as a poverty coping strategy. The careful utilisation of aid by other households studied is clear evidence showing that the children from child headed households have knowledge on economic security challenges and at the same time they have adequate knowledge on poverty coping strategies. The occasional aid provision, according to findings was not enough to economically upgrade the livelihood of children Chipadze. This is the major reason why the children end up trading their labour to shop owners at Manyopora shopping center and through the practice known in Shona as (Maricho) to some families practicing urban farming in the peripheral of the high density suburb. Kurebwa and Gatsi Kurebwa (2014) also stress similar poverty coping strategies in Bindura as identified during their investigations on poverty coping strategies practiced by children from child headed households.

This search mainly focused on the importance of poverty coping strategies in increasing economic security in child headed families. It explored deeper to the scope of understanding the management and budgeting of the funds acquired in CHHs. The families acquires from their commonly known poverty coping strategies cited in many literatures on child headed households. This study further analyses possible family conflicts that might arose due to economic stress in child headed households and recommend conflict resolutions mechanisms to use at family level and money saving strategies at household level.

During the data collection vending was identified as the common practice in Musvosvi Avenue and Tendai Hall being practiced by 65% of the children. To answer the research question on challenges being faced by children in CHHs in Bindura practicing vending. The study findings exposed police harassment brutality among CHHs in Chipadze. The children concurred that they were always on the run in the streets fearing council police officers, who sometime seize their products. The police was being accused for usually targeting defenseless vulnerable children. This is the law of discrimination according classes in society. This means that municipal laws in Bindura are also contributing in worsening economic strive among the children in child headed households who are trying to work for themselves in the most appropriate manner besides stealing and prostitution. This is a clear contradiction of the principles of social minimum and equal citizenship noted by Jones and Walker (2012). Social minimum and equal citizenship calls for all citizens to
have access to key essential needs in a community and for all citizens to have a set of equal rights (Jones and Walker, 2012).

Competition is another challenge noted being faced by the children who are vendors in Chipadze. Everyone is a vendor, henceforth no one is buying from one another. The researcher through observations also noted that it was true that in Chipadze there was higher competition among the vendors. Agricultural produce, food stuffs and clothing were displayed along the road in Musvosvi Avenue to Tendai Hall. This means that competition among vendors has also reduced demand leading to massive price decline of products. This heavily impacted on children from child headed households with no other legal alternative means of raising funds. Thereby, remain tripped and captured in chronic economic poverty.

The children’s economic experience and awareness of poverty coping strategies in some households studied has encouraged innovations that ensure economic security in the families. According to the responses given by the heads households their families were in egg selling business and plastic bottle selling, these households were making a fortune in good days. The introduction of the bond notes was already affecting the source of capital for most families in plastic bottle recycling and selling business. According to the information gathered since the introduction of the bond note the prices of eggs has gone up reducing the number of costumers and this has also reduced demand in plastics that some families gather for resell. These findings are indicating the dangers and impacts of unreasonable economic policies being made at national levels on the livelihood of child headed households.

Victimisation and sexual abuse were serious challenges faced by females in carrying out poverty coping strategies to raise funds for the family. The children were being victimized to the magnitude of not getting paid for their services in the community by politicians. This form of abuses were for both females and males interviewed in the informal sector or illegal sector. Sexual abuse was highlighted as common among females this had psychological effect in the development of the girls. Davies and Duckett (2016) asserts that the risk of harm to sexually exploited children is high in a community with no proper safety systems for the children. According to the hierarchy of needs theory this mistreatment has severe effects on the development of the child and also on reaching self-actualisation of the child in life. In another similar research in Masvingo Zhangazhza (2014) cited Ash (1973) affirmed that children from child headed households are vulnerable to a
number of problems namely lacking of parental protection, personal security and numerous unbearable living conditions. This qualifies the point that economic security challenges in most child headed households have exposed the children to all forms of abuse as the children will be struggling to make meet ends.

The findings of this study indicates that there are positive poverty coping strategies performed by children in child headed families that were not detrimental to their moral development. These mechanism included (mukando) practice (saving society groups) in Chipadze by family clubs, selling of cheap labour (Maricho) and utilisation of assistant structures in the community. A contrast of some previous studies that emphasis that poverty coping strategies engaged by children in child headed households were dangerous and detrimental on moral development.

4.9 Summary

Research findings have been presented discussed and critically analysed in this chapter. In the discussions financial security was identified as the backbone of survival in all households. Several aspects of the research topic were aired giving rise to the interpretation of the findings through graphs and tables. Several types of graphs were used and these included pie charts and bar graph. This chapter has also demonstrated how the research findings are bridging gaps identified in previous studies and also implications of the study were indicated during the discussion. The next chapter outlined a summary and conclusions for the study. The researcher put forward recommends that he thinks should be followed to mitigate the impacts of economic security challenges being faced in child headed households and disparities that have arisen from the study findings. The researcher finally directed areas that needs further research on the topic on child headed families.
CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction
This chapter wraps up the entire study on economic security challenges being faced by child headed households in Chipadze. The overall conclusion which supports the notion that security economic challenges are harmful in the development of children living in CHHs was the key part of the study. It also includes what the study established as best economic survival tactics which child headed households can use in order to curtail economic security challenges without necessarily increasing their risk of vulnerability in the community. This was mentioned in constructive poverty coping strategies unit. Recommendations and suggestions for future studies forms a core aspect in this chapter.

5.1 Summary
The study was looking at economic security changes being faced by child headed households in Chipadze. The study was propelled by the escalation of economic security challenges being faced by ordinary Zimbabweans in all corners of the republic especially CHHs. The major findings of the research highlighted that the unpredictability of economic policies prescribed by some political economist, poor governance and limited support being offered to CHHs. These economic insecurities have had significant detriment to vulnerable children staying alone across Chipadze without sustainable sources of income and job security. Thereby, creating a serious deficiency of basic needs required by children in CHHs as per the Hierarchy of Needs. Shortage of basic needs due to economic poverty in most child headed households has impacted on both physical and psychological growth of the children. Therefore, it is not closed door discussion that economic insecurity is rampant in Chipadze and it is promising to reach its peak in 10 years’ time. This will increase numbers of children susceptible to mortality, street dwelling, early marriages, school drop-out, delinquent behavior, promiscuity which will result in a generational cycle of poverty.

Chapter 1 unveiled the topic under investigation focusing on the research topic historical background. In the introduction the researcher summarised all-important procedures to be undertaken during investigations. Chapter 2 focused on literature review of economic security
challenges being faced by child headed households. In this unit previous literature was discussed linking it to topic under the study. Discussions in this unit were guided by the 3 research questions and research objectives. The evidence from the previous studies shows CHHs are a common feature in most African communities and these families were facing serious human rights and children violations, a vivid violation of the CRC and the Copac 2013 Constitution of Zimbabwe. These economic related violations were ranging from education deprivation to poor access of health services. The theoretical framework of the study was based on the work of Maslow the theory of hierarchy of needs. The basic needs noted in the theory were discussed in relationship to economic security challenges in child headed households. More emphasis was placed on the impacts of economic instability in the development of esteem and actualisation among the children living in child headed households.

Chapter 3 mainly focused on research methodology and research designing. The sampling techniques used in this study includes simple random sampling purpose. A purposive sampling technique was used to identify all the participants that includes key stakeholders, two ward councilors and twenty children. Simple random sampling allowed each child headed households to have equal probability to be selected as a sample. Data was collected using structured questions on questionnaire forms and interviews though the use of interview guides. Ethical considerations were also dealt with in this unit.

In chapter 4 research findings were presented graphically and findings were discussed using themes in coherence with research questions and objectives. In the discussions the theoretical framework played a pivotal role in giving meaning on the study findings and qualifying the research findings through literature comparison.

Chapter 5 as the project enfolding section mainly focused on summarising the whole project. This unit is concluded by outlining research findings basing on the research objectives and related research constrains. Finally, the researcher proposed some recommendations to stakeholders, government and the children.

5.2 Constraints
The researcher was confronted with serious challenges when locating child headed households in Chipadze ward 6. Bureaucracy in political structures presented a challenge to the researcher in that
ward councilors were difficult to contact for research and their appointments and commitments caused persistent rescheduling of interview dates. Partisan politics also hindered objectivity during interviews with ward councilors. The councilors were avoiding some of the questions on the interview to camouflage the economic realities of CHHs, to suit political agendas, ideologies. Some stakeholders and officers seem to have limited knowledge on issues to do with economic security challenges regardless of the fact that they are perceived to work closely with vulnerable children and provide them with services. This was time consuming and it slowed down the rate at which this research was supposed to move on.

5.3 Conclusions
The research conclusions mainly focused on core project findings. The findings highlighted that the social welfare of children in child headed households was easily neglected during economic meltdown in a country that is struggling economically, socially and politically. This was leading to untold economic security challenges in child headed families characterized with shortage of food, funds to pay bills, descent accommodation, and employment opportunities. These economic realities were resulting in promiscuous behavior among the children, impacting on their physical development, survival and at large their level of esteem and self-actualisation. Following are brief responses addressing the research objectives.

5.3.1 Identified economic challenges faced by child headed families
The researcher managed to identify major economic challenges faced by child headed families in Chipadze as proposed on the onset of the study. The challenges noted include lacking of job security, health insurance policy challenges, food insecurity and challenges in paying service bills. These Juvenile experiences of economic instability were a reality in about 99.5% of child headed households studied, this was evidenced with the type of lifestyle the children were living. The unbearable life style experienced by children from child headed households was mainly caused by a serious deficiency of basic needs outlined by Maslow in the hierarchy of needs theory. Economically children in CHHs in Chipadze were suffering beyond imagination and this had also compromised their position in the community.

The Economic hardships noted in this study has also forced the children to fulfil parental roles in the family instead of developing as children. Thereby, affecting their children’s confidence in life and success as other developmental stages would have been skipped. Unpredictable economic
dynamic conditions such as recession and inflation circumstances were among unavoidable challenges be confronted in CHHs in Chipadze. This research has shown that economic instability has an impact on the social security of children staying in child headed households. In most cases witnessed during this study children coming from economically disadvantaged households were regarded as societal misfits, opinions held by ward councilors and stakeholders. This also proves that economic security challenges can cripple the special functioning of a family as a unit as supported by the family theory.

5.3.2 Poverty coping mechanisms the child headed families use in dealing with day to day life experiences
The research was able to assess all poverty coping strategies used in child headed households as a way of earning a living. In the process of evaluating these poverty coping mechanisms it was noted the children were facing endemic challenges from the police and community bullies. Most poverty coping strategies identified being practiced by children from child headed households during the study were detrimental to moral development and dangerous to their wellbeing, to the extent of causing deaths, disease and injuries. However, it is prudent to appreciate that about 30% were engaging in legal activities of fundraising for their respective families. The findings of this study shows children involved in community saving groups were far much better than those who rely on dubious means of raising funds for their respective families. This study encouraged children to engage in more sustainable poverty coping strategies in Chipadze in order for them to have a better life. This is the way to go for no financial support is coming soon as illustrated by the degree of the available support offered to them by formal and informal networks in the area.

5.3.3 Support offered by formal and informal networks working with child headed families
To properly examine the support and services being provided to CHHs the research introduced a rating scale ranging from zero (0) to four (4). From the ratings it can be concluded that existing structures both informal and formal networks in the country established to ensure the welfare and economic security for vulnerable children are performing below par. Threatening the supply of basic needs in CHHs. Resulting in serious economic struggles in child headed households. About 65% of the families studied were not receiving proper support from both formal informal networks in Bindura. This was evidenced with the majority of the participant rating the support being offered
by informal networks to range between zero (0) and two (2). This calls for the following recommendations on the actors to improve their services delivery systems to ensure sounding economic security in CHHs as stated in the CRC and in the 2013 constitution of Zimbabwe in declaration of rights section.

5.4. Recommendations
Recommendations articulated from key research findings of the study are as follows directed to crucial persons of interest and stakeholders.

5.4.1 Children in Child headed households
- Children from child headed households should work for themselves to enhancement their family economic status than to depend much on donations.
- Children from child headed households should desist from practicing detrimental poverty coping strategies such as prostitution and theft and embark on self-reliant jobs such as farming, stone curving and fishing.
- Children from child headed households should stay in school and desist from taking drugs as a way of oppressing their economic stress or poverty, for the drugs have a negative long lasting effects on their health.
- More children from child headed households in Chipadze should join community saving groups or clubs known as mukando to carefully manage and save their little funds.

5.4.2 Government/ Department Of Child and Social Welfare
- According to the findings distribution of aid and grants for child headed families should be done by an independent actor not by government departments as noted in the research that some government departments were diverting funds and resources meant to support the welfare of child headed households to political rallies.
- The government should work on housing facilities for child headed families in Chipadze to fulfill the provisions stated in the Convention on the Rights of the Child.
- This study recommends that economic policy makers should craft policies that are not detrimental to vulnerable groups.
- A separate budget should be introduced to support child headed households.
5.4.3 Non-Governmental Organizations/ stakeholders

- Non-Governmental Organisations should assist child headed households with capital to start long life projects that are regularly monitored and evaluated for them to yield results that can transform the livelihood and ensure economic security.
- Key stakeholders working with CHHs should offer technical training programs for the children so that they will be able to create job opportunities for themselves and others in the community, at the same time these trainings can add value to them on the labour market.
- this study strongly recommend all stakeholders working with CHHs to address the issue of housing security or descent accommodation for the children for it is any issue of emergency as indicated by the project findings.
- Non- governmental organisations should advocate and lobby for economical rights for the children in child headed households.

5.5 Areas for further research concerning CHHs human security needs

- Further research on the efficiency of legal protection frameworks for vulnerable children in Zimbabwe.
- Investigations on the impacts of national economic policies on the well-being or welfare of child headed households in Zimbabwe.
- Increase investigations on ways of creating job security for heads of child headed households in Zimbabwe.
- Increase Investigations that will equip Non-Governmental Organizations and the Government to deal with and prevent the impact of human insecurities within child headed family systems with special reference to poverty stricken communities.
References


APPENDIX 1

CONSENT FORM

My Name is Tatenda Gwarada, I am a student at Bindura University of Science Education studying honors degree in Peace and Governance. I am currently in the process of completing my final year research project on economic security challenges being faced by child headed families in Chipadze. Please can you kindly assist with your views and comments through participating in this study exercise. This exercise involves filling of a structured questionnaire form, interviews and recording of responses as per each participant’s consent and answering of a series of questions concerning economic security challenges being faced by child headed families in Chipadze. Your co-operation is greatly appreciated. Please note that your contributions will only be used for this study and no publications of names will be involved.

Participant signature

I agree…………………………… I do not agree……………………
APPENDIX 2

INTERVIEW GUIDE FOR CHILDREN

My Name is Tatenda Gwarada, I’m a final year student at Bindura University of Science Education studying Peace and Governance Honors Degree. I am currently in the process of completing my research project on Economic Security Challenges Faced by Child headed Families in Chipadze Bindura. Please can you kindly answer the following interview questions to the best of your knowledge. Any information that is going to be gathered from this research will be confidential and will only be used for my research projects. Your co-operation is greatly appreciated.

INSTRUCTIONS

1. Please note that it is not mandatory for participants to give out names during the interview session.

2. Kindly take your time before responding to any question asked.

3. Kindly note that they will be no incentives for participating in this study.

5. Please kindly answer all questions faithfully.
SECTION A: INTERVIEW QUESTIONS

1. How old are you?
2. How many people are in the family?
3. How many males and females are in the family?
4. What are the major financial challenges being faced by the family?
5. How many people are employed in the family?
6. What forms of employment opportunities are available in the community for family heads?
7. What is the monthly income of the family?
8. How many meals does the family have per day?
9. What are some economic coping strategies being used by the family in dealing with day to day life experiences?
10. Is the family currently engaging in any fundraising projects?
11. If any how much money is the family earning per week?
12. What form of support is being offered by formal and informal networks working with child headed families?
13. What do you think should be done to ensure economic security for child headed households?
14. How can you rate the support being offered by both informal and formal networks in upgrading the livelihood of the family financially?

From a scale of 1 to 4 with 1- Excellent, 2- Good, 3- Neutral, 4- Bad how

<table>
<thead>
<tr>
<th>Evaluating the support being offered to child headed household by formal and informal networks</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Empowerment opportunities being offered by churches</td>
<td></td>
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<tr>
<td>b) Income generating projects being offered by Non-Governmental Organizations</td>
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<tr>
<td>c) Support being offered by the social welfare ministry (grants)</td>
<td></td>
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</tbody>
</table>
APPENDIX 3

QUESTIONNAIRE FOR STAKEHOLDERS

- Institute For Young Women Development
- The Church of Jesus Christ of Latter Day Saints
- Bindura Ministry of Social Welfare Department
- Bindura SOS Children Village

My Name is Tatenda Gwarada, I’m a final year student at Bindura University of Science Education studying Peace and Governance Honors Degree. I am in the process of completing a case study research project on Economic Security Challenges Faced by Child headed Families in Chipadze Bindura. Please can you kindly fill in the following questionnaire to the best of your knowledge. Any information that is going to be gathered from this research will be confidential and will only be used for my research project. Your co-operation is greatly appreciated.

INSTRUCTIONS

1. Please note that participants are not allowed to write names on this questionnaire.

2. Kindly read each question right to the end before responding.

3. Please kindly return the questionnaire to the researcher who gave it to you.

4. Kindly note that they will be no incentives for participating in this study.

5. Please kindly answer all questions faithfully.
SECTION A: BIOGRAPHICAL DATA

1 Please indicate your gender by ticking

FEMALE  MALE

2 Indicate name of the organization represented


3 Kindly indicate organizational specialties


SECTION B

1. What do you think are major economic security challenges being faced by child headed households in Chipadze?


2. What do you think are the impacts of economic instability in the development of children living in child headed households?


3. What can be the possible solutions to economic security challenges being faced by child headed households in Chipadze?


4. What are some economic coping strategies that the organization has noted being practiced by children from child headed households in Chipadze?


5. What are some commonly noted challenges being faced by the children in carrying out their poverty coping strategies?

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6. Do you think these coping strategies being practiced by the children are sustainable?

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7. If not, what do you suggest should be done to bring any element of sustenance in all there coping strategy activities?

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8. What form of support is the organisation offering to child headed households to ensure economic security?

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9. How sustainable is the financial support being offered by the organization in creating self-sustenance in child headed households?

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

Thank You Very Much
APPENDIX 4

INTERVIEW GUIDE FOR WARD COUNCILORS

My Name is Tatenda Gwarada, I’m a final year student at Bindura University of Science Education studying Peace and Governance Honors Degree. I am currently in the process of completing my research project on Economic Security Challenges Faced by Child headed Families in Chipadze Bindura. Please can you kindly answer the following interview questions to the best of your knowledge. Any information that is going to be gathered from this research will be confidential and will only be used for my research projects. Your co-operation is greatly appreciated.

INSTRUCTIONS

1. Please note that it is not mandatory for participants to give out names during the interview session.

2. Kindly take your time before responding to any question asked.

3. Kindly note that there will be no incentives for participating in this study.

5. Please kindly answer all questions faithfully.
SECTION A: INTERVIEW GUIDE

1. What do you think are the major economic challenges being faced by child headed households in Chipadze?
2. What do you think are the impacts of economic instability in the development of children living in child headed households?
3. What some commonly noted poverty coping strategies being practiced by children from child headed households in your ward?
4. Do you think these economic coping strategies being practiced by the children are sustainable?
5. If not, what do you suggest should be done to bring any element of sustenance in all the poverty coping strategies?
6. What forms of employment opportunities are available in the community for child headed households heads?
7. What are some commonly noted challenges being faced by the children in carrying out their poverty coping strategies in your ward?
8. Currently are there any fundraising projects in your ward targeting the welfare of child headed households?
9. What form of support is being offered by formal and informal networks working with child headed families in your ward?
10. How can you rate the support being offered by both informal and formal networks in upgrading the livelihood of child head households financially in your area?
   From a scale of 1 to 4: 1-Excellent 2-Good, 3-Neutral and 4-Bad

   Thank you very much
APPENDIX 5: Approval letter from the department of Peace and Governance

FACULTY OF SOCIAL SCIENCES & HUMANITIES

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

BINDURA UNIVERSITY OF SCIENCE EDUCATION

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

TO WHOM IT MAY CONCERN

RE : REQUEST TO UNDER TAKE RESEARCH PROJECT IN YOUR AREA

This serves to introduce the bearer........................................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

KATSINDE TJ (MR)
CHAIRPERSON – PEACE AND GOVERNANCE

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

DIRECTOR
APPENDIX 6: Approval letter from the department of Child Welfare

DEPARTMENT OF SOCIAL SERVICES
mashonsland Central Province
New Government Complex
P. Bag 955
Bindura
Telephone: 0271/6560 Fax: 0271—6560

20 February 2017
To whom it may concern,

RE: PERMISSION TO INTERVIEW BINDURA DISTRICT CHILD WELFARE AND PROTECTION SERVICES OFFICER

This letter serves to inform you that the Department of Child Welfare and Protection Services has authorised TATENDA GWARADA B1385791 to interview Bindura District Child Welfare and Protection Services Officer on the research titled ‘ECONOMIC SECURITY CHALLENGES BEING FACED BY CHILD HEADED FAMILIES: A CASE STUDY OF CHIPADZE’ and that the findings will be used for academic purposes only.

Thank you for your usual co-operation

Tunhuma HB
For: Provincial Child Welfare Officer
MASHONALAND CENTRAL PROVINCE
APPENDIX 1: CONSENT FORM

My Name is Tatenda Gwarada, I am a student at Bindura University of Science Education studying honors degree in Peace and Governance. I am currently in the process of completing my final year research project on economic security challenges being faced by child headed families in Chipadze. Please can you kindly assist with your views and comments through participating in this study exercise. The exercise involves filling of a structured questionnaire form, interviews and recording of responses as per each participant’s consent and answering of a series of questions concerning economic security challenges being faced by child headed families in Chipadze. Your co-operation is greatly appreciated. Please note that your contributions will only be used for this study and no publications of names is involved.

Participant signature

I agree.............................. I do not agree.............................

SHYNET CHINDENDERE
COUNCILLOR WARD 6
Cell: 0777 341 260
bindoranunipicity@gmail.com
BINDURA MUNICIPALITY