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FACULTY OF SCIENCE
SCHOOL OF GEOSCIENCES, DISASTER RISK REDUCTION & SUSTAINABLE
DEVELOPMENT
DEPARTMENT OF SUSTAINABLE DEVELOPMENT**



**AN ASSESSMENT OF THE EFFECTIVENESS OF WOMEN EMPOWERMENT
PROGRAMMES IN MAZOWE DISTRICT WARD 26, ZIMBABWE.**

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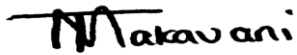
**A DISSERTATION SUBMITTED TO THE DEPARTMENT OF SUSTAINABLE
DEVELOPMENT, FACULTY OF SCIENCE AND ENGINEERING AT BINDURA
UNIVERSITY OF SCIENCE EDUCATION IN PARTIAL FULFILMENT OF THE
REQUIREMENTS OF THE BACHELOR OF SCIENCE HONOURS DEGREE IN
DEVELOPMENT STUDIES**

- JUNE 2026-

DECLARATION

I, Tariro Lediwina Makavani (Student Number: B220341B), hereby declare that this dissertation titled "An Assessment of the Effectiveness of Women Empowerment Programmes in Mazowe District Ward 26, Zimbabwe" is my own original work. All sources used have been properly acknowledged. This work has not been previously submitted for any degree or examination at any university.

Signature:

The image shows a handwritten signature in black ink. The signature is stylized, starting with a large 'T' and 'M' that are connected, followed by 'akavani'. The name 'Tariro Lediwina Makavani' is written in a cursive, handwritten style.

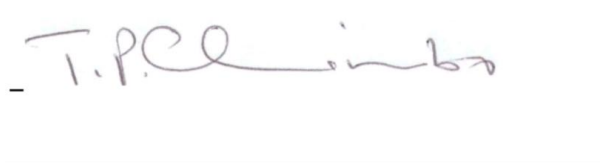
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APPROVAL

I hereby certify that I supervised Tariro L Makavani in her research on **Assessing the Effectiveness of Women Empowerment Programmes in Mazowe District Ward 26, Zimbabwe**. This dissertation is submitted in partial fulfilment of the Bachelor of Science Honors in Development Studies.

Mrs Chinyanganya

Signature



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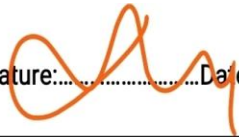
Chairman Dr Bowora

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09-07-26

Marker's Name Prof E. Mavhura Signature:.....Date



07-07-26

DEDICATION

To my parents Mr. and Mrs. Makavani, my siblings and friends for their unwavering support and prayers, and to the women of Mazowe District Ward 26 who trusted me with their stories.

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I extend my sincere gratitude to my supervisor Mrs. Chinyanganya for the invaluable guidance throughout this research. I thank the Bindura University of Science Education for providing the academic environment for this study. Special thanks to the Ward 26 Councilor, village heads, and agricultural extension officers for facilitating community access. Most importantly, I thank the 89 women who participated in this research for their honesty and willingness to share their experiences.

LIST OF ABBREVIATIONS

FGD -Focus Group Discussion

KII - Key Informant Interview

NGO- Non-Governmental Organisation

SDG- Sustainable Development Goal

VS&L- Village Savings and Lending

ZIMSTAT- Zimbabwe National Statistics Agency

ABSTRACT

The research was centered on three main objectives: to identify the types of women's empowerment programs implemented in Ward 26, to examine the socio-economic impact of these programs on women beneficiaries, and to discuss the problems in the implementation and sustainability of empowerment programs in Mazowe District Ward 26, Zimbabwe. Using a convergent mixed-methods design, data were collected from 89 women beneficiaries through surveys, 5 key informant interviews, 2 focus group discussions (16 participants), and direct observations. The study found that Village Savings and Lending (VS&L) groups (100% participation), agricultural projects (70%), and skills training programmes (50%) were the most common interventions. Results indicated significant social empowerment gains, including increased confidence and decision-making participation. However, economic empowerment remained limited, with mean monthly income increasing from USD \$67 to \$108 ($t(88)=7.84$, $p<0.001$). Major challenges included limited access to capital (78%), poor market access (65%), climate change (52%), cultural barriers (47%), and inadequate training (38%). The study concludes that while empowerment programmes successfully enhance social agency, structural barriers prevent sustainable economic transformation. These findings support Kabeer's (1999) distinction between resources and agency, demonstrating that economic access without structural change yields partial empowerment. Recommendations include adopting an "Empowerment Plus" model linking social groups to financial services, engaging men as allies, and policy reforms addressing market access and credit constraints.

Keywords: Women empowerment, effectiveness, sustainability, Mazowe District, VS&L, rural development

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CHAPTER 1: INTRODUCTION

1.1 Introduction

In this chapter, is a brief discussion of the background of the study and how women's empowerment has evolved as a global and national policy priority. It describes the study area (Mazowe District Ward 26), the problem statement, and the research aim, objectives, and questions. The significance and scope of the study, the definitions of key terms, and the organization of the dissertation are discussed.

1.2 Background of the Study

Women's empowerment has received a lot of international attention over the past decades as part of the United Nations Sustainable Development Goals (SDGs). Goal 5, by the United Nations (2015), is to promote gender equality and all women and girls to grow and progress and is based on the idea that all women should be part of sustainable development. Naila Kabeer (1999) defines empowerment as the ability of people who have not been given opportunities to make strategic life decisions to be able to do so (resources, agency and achievements). Similarly, Amartya Sen (1999) has pointed out that the development of individual freedoms and capabilities is at the heart of development. Despite these big international commitments, gender inequality is still very much an issue in developing countries where there are structural, cultural and economic barriers to women being able to participate fully in society even if the system is developed and women are able to achieve their full potential. In Sub-Saharan Africa, efforts to empower women have increased in policy and development. Esther Duflo (2012) argues that empowering women has a multiplier effect on development and family welfare as well as child education, while Bina Agarwal (1997) points out that we need access to productive resources (such as land and credit) in order to pursue economic empowerment. But, as Batliwala (2007) and Jo Rowlands (1997) stress, empowerment must go beyond economic gains and also address power relations (power within, power to, and power with). Women's empowerment in Zimbabwe is supported by a number of legal and institutional frameworks, such as the Constitution and policies of the Ministry of Women's Affairs, Community and Small and Medium Enterprises Development. The

government has introduced income-generating schemes, micro-financing schemes and capacity-building programmes for women in urban and rural areas. Wyn (2004) argues that these programmes often fail to address the structural inequalities which continue to marginalize women. Tsitsi Dangarembga (2006) similarly notes how cultural and social norms constrain women's opportunities. In this regard, Mazowe District in Mashonaland Central Province shows rural women's larger problems. Ward 26 is largely agrarian and most women do subsistence farming, informal trade and domestic work. Despite empowerment programmes like savings groups, nutritional gardens and small-scale entrepreneurship, women face many barriers to access land, financial services and decision-making platforms. Chambers (1994) emphasizes that participatory approaches involving beneficiaries in decision-making are required and Kabeer (1999) states that monitoring and evaluation mechanisms are needed in the local context. Thus, global and national frameworks can be used to support women's empowerment but local-level studies are required to evaluate the actual impact of these programmes.

1.3 Statement of the problem

Women's empowerment programs have been implemented in Mazowe District Ward 26, there is not much empirical evidence that they affect the socio-economic status of women. Some women's income rose and they started small businesses but most of the projects did not last after financial support was discontinued (with donor funding for the Programme ending). Without sustainable empowerment, donor fatigue and policy misalignment will perpetuate poverty cycles. Such empowerment programmes in Ward 26 should be carefully assessed to see whether they have improved women's access to resources, increased their agency and decision-making power, and promoted sustainable socio-economic development. Without such an assessment, policy implementation may continue and not address structural weaknesses.

1.4 Aim of the study

To assess the effectiveness of women's empowerment programs in Mazowe District Ward 26.

1.5 Research Objectives

- i. To identify the types of women's empowerment programs implemented in Ward 26.

- ii. To examine the socio-economic effects of these programs on women beneficiaries in the study area.
- iii. To discuss the problems in the implementation and maintenance of the empowerment programs.

1.6 Research Questions

- I. What types of empowerment programmes exist in Ward 26?
- II. What socio-economic effects have these programmes produced for women beneficiaries?
- III. What challenges hinder the implementation and sustainability of empowerment programmes in Mazowe District Ward 26?

1.7 Hypotheses

The following null hypotheses were tested:

- H₀₁: There is no significant difference between women's monthly income before and after participation in empowerment programmes.
- H₀₂: Education level has no significant association with income improvement from empowerment programmes.
- H₀₃: Marital status has no significant association with decision-making power among Programme participants.
- H₀₄: No single challenge is more significant than others in affecting Programme sustainability.

Each null hypothesis was tested at $\alpha = 0.05$ significance level.

1.8 Significance of the study.

This study contributes to Development Studies by providing ward-level evidence for empowerment effectiveness. It supports the SDGs and the National Gender Policy by examining whether grassroots interventions are aligned with gender equality in the country. The results may be useful to local communities, NGOs, policy makers, and community leaders to better design programs and sustainability.

1.9 Scope of the study

The study focuses on Ward 26 in Mazowe District and targets women aged 18 years and above participating in empowerment programs between 2021 and 2025.

1.10 Definitions of key terms.

- Women's empowerment: The process by which women acquire resources, agency, and abilities to make strategic life choices (Kabeer, 1999).
- Effectiveness: The extent to which empowerment programmes are successful in achieving the intended socio-economic outcomes of empowerment programmes.
- Sustainability: The ability of empowerment programmes to maintain benefits after external support ends.
- Agency: The ability to define one's own goals and act upon them (Kabeer, 1999).
- Village Savings and Lending (VS&L): Community-based microfinance groups where members save and borrow collectively.

1.11 Organization of the study

The study is organised into five chapters. Chapter 1 presents the introduction, background, problem statement, objectives, and scope. Chapter 2 reviews relevant literature and theoretical frameworks. Chapter 3 details the research methodology. Chapter 4 presents results and discussion. Chapter 5 provides summary, conclusions, and recommendations.

1.12 Chapter summary

This chapter presented the background to the study, research problem, and purpose. It discussed the research objectives, questions, hypotheses, significance, scope, and definitions of key terms. The next chapter reviews literature on women's empowerment programmes and theoretical frameworks.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The chapter reviews the literature on women empowerment programmes at global, regional and national levels. The theory of empowerment programmes and empirical evidence of the socio-economic impact of empowerment and sustainability problems are provided in this chapter. The chapter ends with the research gaps that are contributing to the present study in Mazowe District Ward 26.

2.2 Historical perspectives on women's empowerment

The Fourth World Conference on Women in Beijing 1995 was a turning point in gender equality as the major development priority. Women's economic participation, education and decision making were amongst the most urgent issues at the Beijing Platform for Action. For a lot of present-day researchers, empowerment is still uneven. Mweha (2025) warns that women are integrated into economic systems in which this is done without addressing structural inequalities. Kabeer (1999) and Sen (1999) have been the basis of this research as empowerment is no longer a concept but a process.

2.3 Theoretical Framework

Three interrelated theoretical perspectives inform this study: Kabeer's Resources-Agency-Achievements Framework, Sen's Capability Approach, and Rowlands' Power Dimensions.

2.3.1 Kabeer's Resources-Agency-Achievements Framework

According to Kabeer (1999), empowerment occurs when people who have been excluded from making key life decisions gain that ability over time. These dimensions are interrelated:

- Resources include not only money and property but also education, social connections, and access to information, all of which support decision-making.
- Agency: the ability to have a set of goals and act on them; decision-making, negotiation, and resistance. Agency can take the form of bargaining in households or collective action in communities.

- Achievements: The outcomes of empowered choices (e.g., better well-being, livelihoods, and social status).

Based on this framework, this research assesses whether empowerment programmes in Ward 26 offer women the ability to make strategic life choices.

2.3.2 Sen's Capability Approach

Sen (1999) views development primarily as the broadening of people's real freedoms . what he calls capabilities , rather than just economic growth. Sen distinguishes between functioning and capabilities. In this study, Sen's approach shifts the focus from whether women have joined a program to whether they have gained substantive freedoms to choose different livelihoods, participate in decisions, or refuse oppressive practices. A woman who is empowered in Ward 26 should have the real freedom to choose whether to engage in farming, trading, or other activities in the first place.

2.3.3 Rowlands' Power Dimensions

Jo Rowlands (1997) identifies four dimensions of power that are essential to understanding empowerment. The first is Power within: Self-worth, confidence, and psychological strength. It's the internal transformation that allows women to see their value. Secondly the Power to: The ability to act, make a decision and achieve goals. This is individual agency. Thirdly is the power with: Collective action, solidarity, and working together. This is social capital and group mobilization. Then the power over: Control over resources, actions, and people. This is the most contested dimension, for empowerment is often about challenging those who have power over others. Rowlands' framework is particularly useful for accounting for the multi-dimensional nature of empowerment. This study uses these dimensions to explain why some women report increased confidence but continued economic dependency.

2.3.4 Conceptual Framework of This Study

Based on the above-mentioned theories, this study states that empowerment program effectiveness is a function of the three interacting domains of program design, enabling

environment, sociocultural context. Outcomes are measured in two interconnected dimensions which are, social empowerment and economic empowerment.

2.4 Women's Empowerment Programs.

2.4.1 Microfinance and Financial Inclusion Programs.

Microfinance and financial inclusion programmes have become a keystone of women's empowerment efforts around the world. Women's access to financial services, in many developing countries, is increasing dramatically. Financial inclusion efforts are rapidly growing in Zimbabwe, increasing access to banking systems and credit facilities (Mweha, 2025). But she claims that these gains are "instrumental rather than transformative" in that they do not change power relations or structural inequalities. There is mixed evidence for transformative impact. Banerjee, Duflo, Glennerster, and Kinnan (2015) found in India that microfinance alone had minimal impact on women's empowerment, suggesting that context matters greatly. Ksoll et al (2016) found that Village Savings and Loan Associations (VSLAs) in Malawi increased women's savings and small-scale investment but did not significantly affect household decision-making power. Brody et al. (2017), in a systematic review of women's economic empowerment interventions, found that in the short term, interventions increase income and savings.

Comparing these findings, a consistent pattern emerges: access to finance is necessary but insufficient for empowerment. This study tests whether the same pattern holds in Ward 26.

-

2.4.2 Agricultural and Livelihood-Based Programmes.

Agriculture is still a crucial sector for women's empowerment in rural areas. Recent studies have shown that agricultural programmes can increase women's economic autonomy and social standing. For example, Chipenda (2025) reported that land reform programs in Zimbabwe transformed women from marginalized participants into landowners and decision-makers and thus provided them with economic independence and social autonomy. Similarly, Doss (2018) in a cross-country African study found that if women own agricultural assets, food security and child nutrition can significantly improve in a household and a family. However, Jacobs (2019) states that agricultural empowerment programmes tend to increase women's labor burden in Zimbabwe, but not increase income or decision-making power. Consequently, women have to

work harder but earn the same or less than man. This study aims to determine if agricultural empowerment programmes in Mazowe actually improve women's control over production and income or simply increase their labor burden.

2.4.3 Education and Skills Development Programmes.

Education and skills development are widely recognized as critical components of empowerment. Yu et al. (2025) found that increased years of schooling resulted in measurable improvements in women's household decision-making and autonomy. Psaki et al. (2018) in a multi-country study found that girls' education programmes are most effective when they combine schooling with life skills training and community engagement.

However, Golla et al. (2018) argue that vocational skills training alone does not lead to economic empowerment without market linkages and access to start-up capital. Lombardini & McCollum (2017) found that skills training programs in developing countries often produce graduates who are skilled but unemployed because local markets are saturated. The researcher noted that in Ward 26, many women have been trained in soap making, baking, and sewing, but they face the same problem: too many women creating the same goods for the small local market at the same time. This research aims to determine whether Mazowe's skills training programs have long-term economic impact and focus on low-income activities.

2.4.4 Social and Institutional Empowerment Programmes.

Social empowerment programs like advocacy and gender equality policies are attempts to overcome structural barriers' UN Women (2025) identifies gender equality in Zimbabwe's implementation of national policies and institutions as a key achievement. Cornwall (2016) argues that social empowerment programmes that focus on legal rights and political participation have produced lasting changes in countries like Rwanda and South Africa but the policy implementation is weak. Despite institutional frameworks and legal frameworks, gender inequality continues because of cultural norms and institutional barriers. Moyo and Nyoni (2019) found that even when policies mandate women's participation in community decision-making, patriarchal norms often reduce that participation to tokenism.

2.5 Socio-economic effects of Women's Empowerment Programmes

2.5.1 Generation of Income and Economic Independence.

Empowerment programmes have been shown to increase income and economic participation recently. Women involved in self-help projects have been found to improve livelihoods and financial stability in Zimbabwe. Chitongo & Munyati, (2017). Brody et al. (2017) conducted a systematic review of women's economic empowerment interventions to find that in the short-term women's empowerment interventions increase income and savings. But Mweha (2025) points out that income gains are often limited and do not necessarily translate into economic independence since women are still concentrated in low-paying informal sectors. In a similar study Van der Merwe (2020) in South Africa reported that women's income rises from empowerment programmes were 40-60% higher but 70% of women remained in the lowest income quintile. Thus, relative income may increase but absolute poverty is not going away. And Dube and Chirisa (2021) in Zimbabwe found that income gains from empowerment programmes often disappear within 12-18 months after donor funding is exhausted. This trend is concerning because it indicates that most programmes are a source of dependency and not sustainable livelihoods.

2.5.2 Household welfare and livelihood improvement.

Empowerment programs have been associated with increased household welfare that is food, education and healthcare. Women's income is often reinvested in household well-being, according to Duflo, (2012). But there are still huge disparities in rural areas where poverty and limited resources continue to be a major problem. The research evidence is strong that women's empowerment has positive impacts at household levels. However, empowerment programmes can be designed to help people's welfare as a collective good rather than women's economic independence. Women will work hard but don't have control over their income. This study asks whether women in Ward 26 control their earnings or if they are absorbed into household budgets that are controlled by men.

2.5.3 Decision-making power and agency

Empowerment is closely tied to increased agency. Education, income, and access to resources all increase women's involvement in household decision-making (Kabeer, 2005; Sen, 1999).

But gender norms still restrict women's control of resources even though they are economically responsible for their work. Agarwal (1997) introduced the concept of "bargaining power" in households and stated that Dancer et al. (2015) meta-analysis showed that women's decision-making power increases the most when programmes are aimed at both women and men together, not just women alone. So, male involvement is critically important. Moyo and Nyoni (2019) in Zimbabwe found that even when women earn money, men will still maintain control because they own land, housing and other productive assets. It can be noted that land ownership and cultural norms are key structural factors. This study examines this dynamic in Ward 26 households.

2.5.4 Social Transformation & Gender Relations.

Empowerment programs can affect gender relations. Chipenda (2025) shows that economic empowerment can change social perceptions and increase women's status in communities. Kabeer (2005) argues that the most successful empowerment programmes are those that challenge gender norms directly, not just indirectly through economic interventions. However, cultural resistance remains a major barrier to change and the extent of transformation is limited by it. Connell (2005) argues that patriarchal structures are resilient and adapt to incorporate women's economic participation while maintaining male dominance

2.6 Challenges to Implementation and Sustainability

2.6.1 Structural Inequalities and Policy Gaps

Many empowerment programmes are ineffective at addressing structural inequalities according to several studies. Mweha (2025) points out that policy often overlooks unpaid care work and property rights. Chant (2016) argues that the "feminisation of responsibility" occurs when empowerment programmes shift economic burdens to women without shifting resources or power. Zvavahera and Ndhlovu (2020) emphasise that quantitative measurement of income and poverty indicators is essential but insufficient without attention to structural constraints.

2.6.2 Access to markets and resources

Access to markets is a major challenge. Women often lack infrastructure and networks to sustain their businesses. FAO (2019) found that rural women in Sub-Saharan Africa spend 4-5 hours daily on unpaid care work, leaving limited time for market-oriented production. Porter (2018) notes that poor road networks disproportionately affect women because they rely on public transport and walking, which are more time-consuming. Chitambara (2018) found that financial exclusion remains a major barrier to women's economic empowerment in Zimbabwe.

2.6.3 Cultural and Patriarchal Constraints

Cultural norms still limit women's participation in economic activity. Tsikata and Darkwah (2014) found patriarchal norms in Africa change to maintain male privilege. Even if women earn money, they might be at risk of violence if they try to control that income. Moyo and Nyoni (2019) found that empowerment programmes in rural Zimbabwe fail to consider intra-household power dynamics, resulting in partial empowerment.

2.6.4 Economic Instability and Sustainability Issues

Economic instability affects programme sustainability. Inflation and lack of funding stifle long-term success as well. Dube and Chirisa (2021) found that 60% of women's empowerment projects in Zimbabwe collapse within two years of donor withdrawal. Bateman (2010) argues that micro-enterprise development programmes fail to generate sustainable growth in the absence of broader economic infrastructure.

2.6.5 Weak implementation of policies

While robust policies exist, implementation is not uniform. Institutional problems and lack of coordination make progress difficult. Chirisa and Dube (2018) found that in Mazowe District, multiple NGOs implement similar programmes without coordination, leading to duplication and gaps. UN Women (2025) identifies weak coordination among government ministries as a persistent challenge.

2.7 Research Gaps Identified

There are women empowerment programmes in rural Zimbabwe, yet empirical analysis of their effectiveness is lacking. Review of the literature indicates five major gaps that this study addresses.

There are few longitudinal studies. Most studies only provide cross-sectional snapshots and do not track participants over time. This study fills this gap partially and presents retrospective pre- and post-participation income data and programme duration.

Second, thin quantitative evidence base. Research often relies on qualitative narratives without before-and-after income data. This study fills this gap by collecting quantitative income data analysed using paired t-tests (see Section 4.4.1).

Third, limited male participation studies. Few studies explore how men's attitudes affect or can support women's empowerment. While this study did not survey men directly, Focus Group Discussions and Key Informant Interviews captured women's perceptions of male attitudes, and recommendations include engaging men as allies.

Fourth, post-donation sustainability unknown. Many initiatives collapse within two years of donor withdrawal, but specific reasons are poorly documented (Dube & Chirisa, 2021). This study addresses this gap by directly asking women about sustainability challenges and probing further during FGDs.

Fifth, overemphasis on access rather than control. Most research measures whether women have access to credit or training but not control over resources. In our study, we explore the difference between having access to resources and actually controlling them by looking at who earns the money and who gets to decide how it's spent in a household.

2.8 Chapter summary

The literature confirms that women's empowerment programmes can produce positive socio-economic effects, but these effects are uneven, context-dependent, and often unsustainable. The gap between access and agency—between having resources and controlling them—remains insufficiently addressed in both programme design and evaluation. This study

empirically examines this gap in Ward 26 using the theoretical frameworks of Kabeer (1999), Sen (1999), and Rowlands (1997).

CHAPTER 3: METHODOLOGY

3.1 Introduction

This chapter details the research methodology adopted to assess the effectiveness of women's empowerment programmes in Mazowe District Ward 26. It describes the research design, study area, target population, sampling methodologies, data collection methods, data analysis methods, ethical issues and limitations of the study. The research objectives and theoretical basis of the research were the basis of the choices made in the previous chapters and the methodological analysis.

3.2 Research Design

This study employed a convergent mixed-methods approach (Creswell & Creswell, 2018) by combining quantitative and qualitative methodologies in order to better understand the research problem. The quantitative part consisted of household surveys which were taken by women who participated in empowerment programmes so that socio-economic data like income, asset ownership, savings and decision-making were captured. The qualitative component included key informant interviews (KIIs) with local leaders and programme coordinators, focus group discussions (FGDs) with women's groups, and direct observations.

This design was chosen for three reasons. First, women's empowerment is a multidimensional concept that requires both measurable indicators (e.g., income levels) and experiential insights (e.g., confidence and agency). Second, the research objectives require different kinds of data: Objective 1 (identifying programme types) and Objective 2 (examining socio-economic effects) are well suited to quantitative surveys, while Objective 3 (considering implementation challenges) needs qualitative insight on the reasons why problems exist. Third, convergent design enables triangulation, i.e., comparing findings from different approaches to confirm or disconfirm patterns like the gap between earning income and controlling it.

3.3 Description of the study area

Understanding the geographical context is important because physical features such as road networks, proximity to markets, and location directly shape women's empowerment programmes. Figure 3.1 presents the map of Mazowe District showing ward 26 within its administrative and agricultural landscape

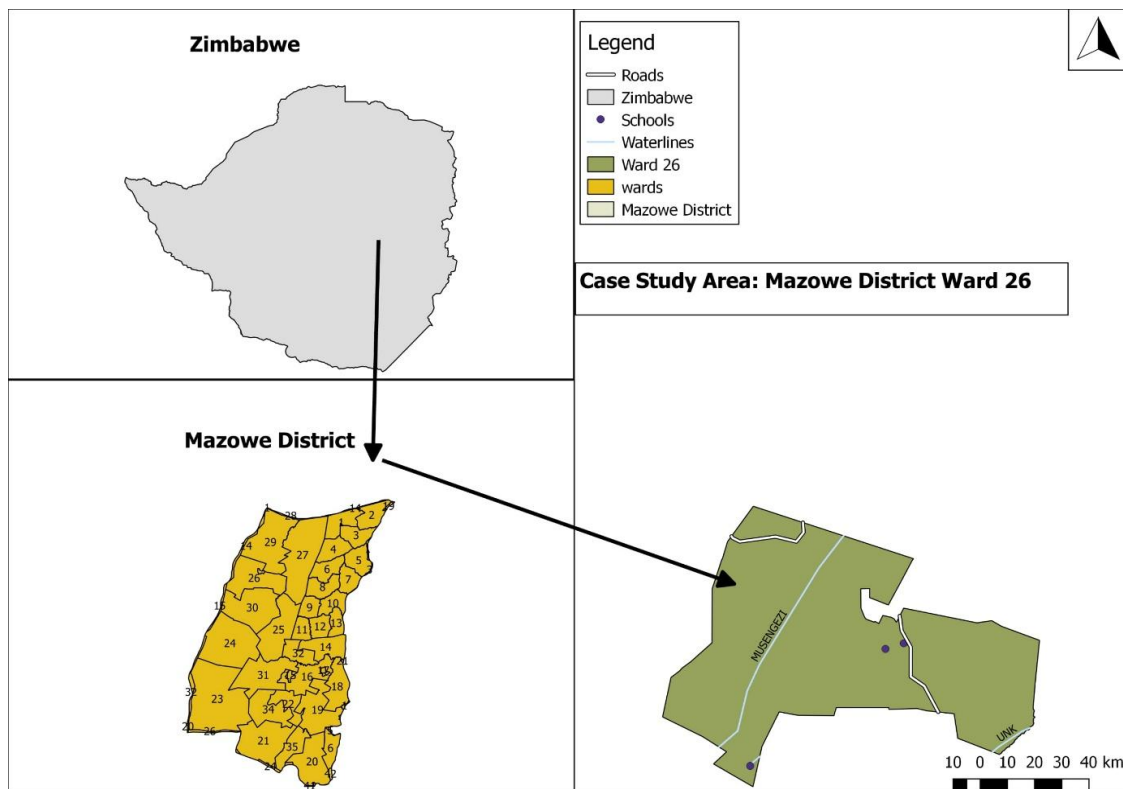


Figure 3:1 Map of Mazowe District (Source QGIS 2.6.1 Software)

Mazowe District is a key administrative and agricultural region in Mashonaland Central Province, Zimbabwe: it covers a total area of 4,354 square kilometers at an altitude of 1,271 meters. A population of 293,363 people, a density of 67.38 persons per square km and a growth rate of 2.4% was found in the 2022 census data. The population is almost evenly divided between genders, with females accounting for up to 50.3% (147,603) and 49.7% male (145,760) within the population. The age profile is young, with 40.8% of the population under 15, and 55.5% working age, 15-64 years, and 3.7% aged 65 and older in the population.

3.4 Target Population

The target population for this study comprised two categories of participants. First, women aged 18 years and above who were active participants in at least one empowerment programme (VS&L, agricultural project, skills training, or business training) in Ward 26 between 2021 and 2025. At the time of the study, village secretary registers indicated approximately 350 women were engaged with empowerment initiatives across the ward's villages. Second, key informants with direct knowledge of programme implementation, including the Ward 26 councillor, two village heads, one agricultural extension officer, and two NGO field officers (total n=5). These

informants were selected because they could provide institutional and operational perspectives that women beneficiaries might not possess.

3.5 Sampling procedures

To calculate the right sample size for women beneficiaries, Yamane's formula (1967) was used: $n = N / (1 + N (e)^2)$. With a population of 350 women and a 5% error ($e = 0.05$), $n = 350 / (1 + 350 \times 0.0025) = 350 / 1.875 = 186.67$ (we used 187). The formula indicates that 187 women would be required for a representative sample. However, undergraduate research is real world based. Fieldwork was limited to eight weeks, the transport budget was approximately USD \$150, and some villages are located more than 15 kilometres from the ward centre on unpaved roads. Under these conditions, a final sample of 89 women was achieved. This represents 47.6% of the target sample and approximately 25% of the total population of women enrolled in empowerment programmes. While this limits generalisability, the sample exceeds the minimum threshold of 30 participants required for central limit theorem assumptions (Field, 2018), and the sample size remains adequate for generating meaningful descriptive and thematic insights.

A combination of sampling methods was employed. Purposive sampling was used to select key informants because they possessed specific knowledge about programme implementation that ordinary beneficiaries would not have (Patton, 2015). Stratified random sampling was used to select women beneficiaries: the ward was divided into four geographic strata (village clusters) based on proximity to the ward centre and accessibility. Within each stratum, women were randomly selected from village secretary registers using a lottery method (names written on paper, folded, and drawn from a container). Stratification ensured that women from more remote villages were not excluded, given the researcher's tendency to sample accessible locations, a known limitation of convenience sampling (Bryman, 2016).

3.1: Sampling Framework

The credibility of any study depends on transparency about who was included and why .

Table 3.1 summarises the sampling framework ,showing each participation category, the data collection method used and the final sample size achieved

Table 3.1 sampling framework

Participant Category	Data Collection Method	Sample Size (n)
Women Beneficiaries	Household Survey (Questionnaires)	89
Women Beneficiaries	Focus Group Discussions (2 groups)	16
Local Leaders/NGO Officers	Key Informant Interviews (KIIs)	5
Total Participants		110

3.6 Research Instruments

Research instruments are the strategies used in gathering data for research purposes (Annum, 2016). To better understand the study, questionnaires, key informant interview guides, and focus group discussion guides were used to get relevant and reliable information from the targeted population.

3.6.1 Questionnaire Survey

Questionnaires were used as research tools. A questionnaire is a set of questions for collecting data from respondents. Ajzen (2005) states that information which is unique to respondents, like knowledge, beliefs, attitudes, and behaviors, can be gathered. A structured questionnaire was used to collect quantitative data. The questionnaire included sections on: Demographic information, Type of empowerment program, Income levels before and after participation,

Asset ownership, Savings participation, Decision-making involvement, and Perceived challenges. The questionnaires were sectioned according to the objectives in a quest to avoid collecting irrelevant data.

The questionnaires were distributed on hand-to-hand delivery and 8 to 10 minutes were spent on each participant according to their literacy level. Distribution of questionnaires was done during the December holiday. Participants were allowed a period of 5 days to fill in the questionnaires and they were collected using the hand-to-hand method again to ensure that all questions had been answered.

The advantages of using questionnaires are that respondents were not under pressure to answer the questions but took their time. This meant they did not have to sacrifice their work schedules but answered the questions at times which were comfortable to them but within the timeframe required by the researcher to reach her own deadlines. In addition, the respondents did not answer under the influence of the researcher's gaze, thus enhancing their freedom

In this context, the researcher administered 89 questionnaires and received all of them back in a commendable space of time. The researcher administered questionnaires to women from the age of 18 to 65. For all the returned questionnaires, all questions were answered. The open questions were useful in getting clear explanations and information on the programs. However, questionnaires were time consuming and they were difficult to distribute since the researcher distributed them at every household.

3.6.2 Key informant interviews (KIIs)

Semi-structured interviews were conducted with key informants to gather in-depth insights on Programme implementation, funding, and sustainability challenges (Kumar, 1989). A total of 5 key informants participated: the Ward 26 councilor, one agricultural extension officer, two NGO field officers, and two village heads. Interviews lasted 30–45 minutes each and were conducted in English or Shona. KIIs offer the advantage of producing rich, contextual data from experienced stakeholders who understand institutional and political dynamics (Patton, 2015). They also allow flexibility to probe unexpected themes. However, disadvantages include the risk of informant bias, difficulty generalizing findings due to small sample sizes, and the time-intensive nature of transcription and analysis (Creswell & Creswell, 2018).

3.6.3 Focus Group Discussions (FGDs)

Focus Group discussions were conducted for qualitative information on women's experiences, perceptions, and challenges with empowerment programmes. FGDs are particularly important in exploring group norms, shared meanings, and areas of consensus or disagreement among participants (Smithson 2019). Two FGDs were conducted with eight women beneficiaries from different villages in Ward 26, making a total of 16 participants. The discussions were guided by a semi-structured guide concerning motivation to join programmes, income changes, decision-making dynamics, male perceptions, and sustainability problems. Each session took about 60-90 minutes and was conducted in Shona. The main advantage of FGDs is the rich and interactive data that participants provide, and how we can draw from participants' responses that is not possible in individual interviews (Nyumba et al., 2018). FGDs can also be used to have diverse perspectives at the same time. However, there are disadvantages to FGDs, for example, dominant voices overshadowing quiet ones, group dynamics are difficult to control, and the findings are difficult to generalize to the general population (Creswell & Creswell, 2018). Nevertheless, FGDs gave us valuable insights about collective agency and social capital that can be used to supplement survey data and key informant interviews.

3.6.4 Observations

A structured observation guide (Appendix E) was used while the researcher lived in Ward 26 during the eight-week data collection period (December 2024 to January 2025). The observation guide covered VS&L meeting regularity and attendance, condition of poultry and gardening projects, women's participation in community meetings, evidence of programme-related assets (livestock, appliances, improved housing), condition of market access roads, distances to water and firewood sources, and general household welfare indicators. Observations were recorded in a field notebook as descriptive notes (what was seen) and reflective notes (the researcher's interpretations).

Observation was chosen because what people say and what they do often differ (Khotary, 2004). Surveys might indicate that women own livestock (45% reported this), but observation can confirm whether livestock are healthy, adequately housed, and actually owned by women rather than being household assets controlled by men. One of those advantages was the

availability of real-life data free from self-report bias. For instance, the researcher was witness to a VS&L meeting when women collectively refused a loan request from a member whose husband had already appropriated her savings, a sign of collective agency no survey question could capture. The ward experience allowed for observation of daily labour (women walking long distances for water and firewood) and then the aftermath of donor funding withdrawal (empty poultry structures). But there were limitations: the Hawthorne effect: the researcher's presence in the ward might change behaviour—women may be working harder in the garden or more engaged in meetings if they knew they were being watched. Without a picture, you cannot see how women feel when they are there or know that she can't. The researcher's own biases (e.g., expecting to find poverty) could affect what is noticed and recorded. Finally, eight weeks is nowhere near enough to identify long-term patterns or seasonal variations in agricultural activity.

3.6.5 Secondary sources

Secondary data is data that has already been collected and recorded by someone else and is already available from other sources (Tran Thi Ut, 2013). The researcher made use of a wide range of data sources, which included council files, electronic journals, ZIMSTAT publications, and village secretary registers. These provided crucial information, such as information on program participants, population distribution, and names of villages in the ward. These helped the researcher to contextualize her work in existing discourse on women and empowerment programmes.

3.7 Data Analysis Procedures

3.7.1 Quantitative Data Analysis

Quantitative data were analyzed using both descriptive and inferential statistics. Descriptive statistics (frequencies, percentages, means, and standard deviations) were calculated for demographic characteristics, Programme participation patterns, income levels, asset ownership, and reported challenges. All data were coded and entered into Microsoft Excel .

Inferential statistical tests were conducted to examine relationships between variables:

- A paired-samples t-test compared women's monthly income before and after Programme participation.
- Chi-square tests of independence determined whether demographic characteristics (education level and marital status) predicted Programme outcomes.
- A point-biserial correlation examined the relationship between income level and decision-making participation.

Statistical significance was set at $p < 0.05$. Effect sizes (Cohen's d) are reported where applicable. Results are presented in Chapter 4 using tables, bar charts, and pie charts.

3.7.2 Qualitative Data Analysis

Interview and FGD qualitative data were analyzed using thematic analysis (Braun & Clarke, 2006). This process involved transcribing interviews, coding responses, identifying themes and linking themes to research objectives. Themes examined were economic benefits, increased confidence, household decision making, market issues and sustainability issues.

3.8 Validity and Reliability

Validity (the extent to which instruments measure what they claim to measure) was addressed through three strategies. Triangulation compared findings across surveys, interviews, FGDs, and observations—for example, survey-reported income increases were verified through key informant interviews with extension officers and observation of livestock acquisition. Content validity ensured that questionnaire items were derived directly from the research objectives and Kabeer's (1999) theoretical framework. Face validity was assessed through a pilot study: the questionnaire was administered to 10 women from a neighbouring ward (not included in the final sample), leading to revisions such as replacing the term "agency" with "freedom to make choices" and increasing font size for older participants.

Reliability (the extent to which instruments produce consistent results) was addressed through standardisation. All questionnaires used identical wording, with a script prepared for the 12 women requiring reading assistance. Key informant interviews followed a semi-structured guide with core questions asked of all informants. Focus group discussions were co-facilitated by the researcher and a trained assistant to ensure both groups covered the same topics.

Observation used a structured guide with pre-defined indicators to ensure consistent data collection across different days and locations.

3.9 Ethical Considerations

Ethical approval was obtained before data collection; informed consent was obtained from the participants (see Appendix D). Participation was voluntary not forced, Confidentiality was maintained no names or addresses were revealed. Respondents were assured that information would be strictly used for academic purposes. No participant was coerced into participating in the research or harmed in the research process. No incentives were given to avoid coercion.

3.10 Limitations of the Study

The study had its own limitations like time constraints limited longitudinal analysis. Some respondents may have exaggerated benefits (social desirability bias). Limited financial resources limited the sample size. Poor road networks also affected access to some villages. Cross-sectional design cannot show causal long-term relationships. However, with all these challenges, the study offered some valuable information about empowerment programmes in Ward 26.

3.11 Chapter Summary

In this chapter, is the research methodology, why certain research instruments were used and also presented their advantages and disadvantages and why they were used to evaluate women's empowerment programmes in Mazowe District Ward 26. Mixed-methods approach was developed for quantitative and qualitative data collection. Ethical guidelines were followed and data was verified for validity and reliability.

CHAPTER 4: RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents, analyzes, and interprets the data collected. The study aims to assess the effectiveness of women empowerment programs in Mazowe district ward 26. Results of the study were shown in tables, and bar graphs.

4.2 Demographics

Demographic characteristics such as a woman's age, marital status, education level, and primary occupation influence their access to empowerment programmes and the ability to benefit from them. Table 4.1 presents the demographic profile of the 89 women respondents who participated in the study

Table 4.1: Demographic profile of Respondents (n=89).

Demographic Variable	Category	Frequency (f)	Percentage (%)
Age Group	18 – 30 years	21	24%
	31 – 45 years	38	43%
	46 – 60 years	23	26%
	Over 60 years	7	7%

Demographic Variable	Category	Frequency (f)	Percentage (%)
Marital Status	Married	56	63%
	Single / Never Married	12	13%
	Widowed \Divorced	21	24%
Education Level	Primary Education	34	38%
	Secondary Education	47	53%
	Tertiary / Vocational	5	6%
	No Formal Education	3	3%
Primary Livelihood	Crop Farming	52	58%
	Livestock Rearing	18	20%

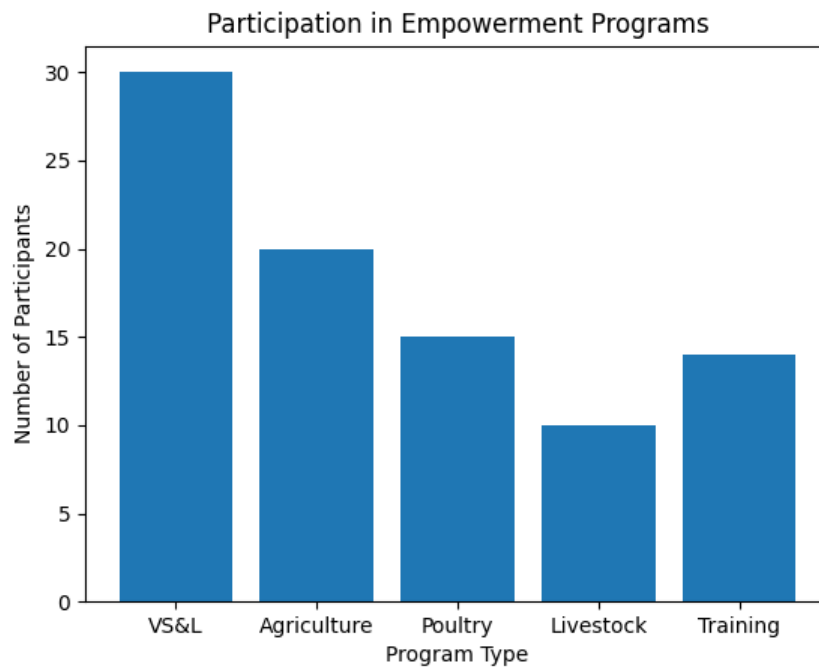
Demographic Variable	Category	Frequency (f)	Percentage (%)
	Small-scale Trading	13	15%
	Other	6	7%
Total		89	100%

Source :Primary Data

Table 4.1 shows that most respondents were married (63%), middle-aged (43% aged 31-45 years), and had secondary education (53%). Nearly half were farmers (58% crop farming and 20% livestock rearing). Because most were married (63%) women, the chi-square analysis (see below) showed that marital status also relates to decision-making control: married women were significantly less likely to report control of household finances than widowed or divorced women ($\chi^2(3, N=89) = 9.87, p = 0.020$). H_{03} is rejected. This is a counterintuitive finding (in terms of empowerment): marriage is not just income or education, but marital status itself as a constraint on empowerment. Programmes that treat women as individuals while ignoring dynamics that take place in the domestic system will be underperforming for married women. Education was found to be a predictor of programme outcomes as well. Women with secondary education were significantly more likely to report earning more than USD \$100 per month after programme participation compared to women with only primary education ($\chi^2(6, N=89) = 14.32, p=0.026$). H_{02} is rejected. Education is a hidden gatekeeper: women without secondary education participate in programmes but systematically benefit less even when controlling for programme type and duration. A one-way ANOVA showed no significant association between age and length of programme participation ($F(3,85) = 1.24, p = 0.301$), indicating that programmes are not age-biased in terms of their appeal or retention.

4.3 Types of Empowerment Programs

Not all empowerment programmes are equally popular among rural women Figure 4.1 shows the distribution of empowerment programme types in Ward 26 and the number of participants in each intervention, reflecting responses to Question 5 of the questionnaire.



Source :Primary Data

Figure 4.1: Empowerment programs and number of participants

4.3.1 Village Savings and Lending (VS&L) Groups

VS&L groups were the most popular and most attended empowerment programme in Ward 26, with 100% of the respondents taking part. The reason is that there are so many accessibility, flexibility, and low entry requirements for rural women who need financial services but cannot access formal banking. One FGD participant says VS&L groups are “helping us start new businesses without bank loans” (FGD participant, female, 41). Key informants say VS&L groups are easy to implement and sustain because they are community-based and trust-based. These results are consistent with Ksoll et al. (2016), who found that VS&L programmes considerably enhance women's financial inclusion and economic resilience in rural areas. Despite these advantages, however, the loans that are given are usually too small (typically USD \$20-50) to support large-scale business development, so long-term economic

4.3.2 Agricultural and Poultry Projects

Agricultural and poultry empowerment programmes had 70% participation, since the local economy is agrarian. Programmes include crop production support, gardening work, and poultry projects. FGD participants favour these programmes as they build on existing knowledge and have low capital investment costs. Poultry projects, in particular, are well-financed and can be managed better than large-scale farming. These efforts were also highlighted by key informants (agricultural extension officers) in the context of FAO (2019), that rural empowerment programmes in agriculture are more effective when in line with local livelihoods. But there were some weaknesses, including vulnerability to climate change (discussed in Section 4.5.3), market access constraints, and a lack of control over productive resources (land is most often the property of men). This is in line with Kwaramba, Chigumira, and Zimori (2020) who argue that women's limited access to land undermines agricultural empowerment programme success.

4.3.3 Skills Training Programmes

Soap making, baking, sewing, and crocheting were all part of skills training programmes which had 50% participation. These programs are often conducted by NGOs and community-based organizations as income diversification strategies. FGD participants indicated that skills training is flexible and can be done from home. One respondent stated that: “We can still earn money with sewing and baking even in a bad season” (FGD participant, female, 38). But key informants said that while these programmes develop skills, many women cannot afford sewing machines or ovens to grow their businesses. Golla et al. (2018) confirm that vocational skills training increases women's employability but is often hampered by the lack of market access. Lombardini and McCollum (2017) also find that skills training alone does not lead to empowerment without financial resources and market links.

4.3.4 Small Business Training Programmes

Small business training programmes had 45% participation, providing women with entrepreneurial skills such as record keeping, pricing, marketing, and financial management.

Most programmes are implemented in conjunction with skills training and VS&L groups. FGDs found that training sessions were useful but often short and without follow-up support. Key informants noted that business training enhances knowledge but does not always lead to successful businesses due to poor access to capital and markets. These results are in line with Bateman (2010), who argues that micro-enterprise development programmes fail to generate sustainable growth in the absence of broader economic infrastructure.

4.3.5 Overall discussion of program types

Women's empowerment programmes in Ward 26 are multi-dimensional, including financial inclusion (VS&L), agricultural support, skills training, and entrepreneurial training. VS&L groups and agricultural programmes have the highest participation, but skills training and business development programmes are increasingly important for income diversification. However, the study shows that providing resources and skills training is insufficient without addressing structural impediments to women's empowerment: lack of access to land, markets, financial capital, and patriarchal norms. This aligns with Kabeer (1999) who argues that empowerment requires access to resources but also agency to use them effectively.

4.4 Socio-economic effects of empowerment programs

4.4.1 Income Generation

Measuring economic change requires comparing women's financial situation before and after participating in programs. Table 4.2 displays income levels in both periods, allowing a direct visual comparison of movement across income brackets.

Table 4.2: Income levels before and after Programme Participation

Income Range	Before (Frequency)	After (Frequency)	Change
Below \$50	45	10	-35
\$51–\$100	25	25	0
\$101–\$150	10	30	+20
Above \$150	9	24	+15

Source :Primary Data

A paired-samples t-test was conducted to compare women's monthly income before and after programme participation. The mean income before participation was \$67.30 (SD = \$42.15), while the mean income after participation was \$108.45 (SD = \$51.80). This increase of USD \$41.15 was statistically significant ($t(88) = 7.84, p < 0.001$) and the effect size was large (Cohen's $d = 0.83$). The correlation between pre- and post-participation income was $r(87) = 0.56, p < 0.01$, indicating that women who started with higher incomes also tended to gain more from programmes.

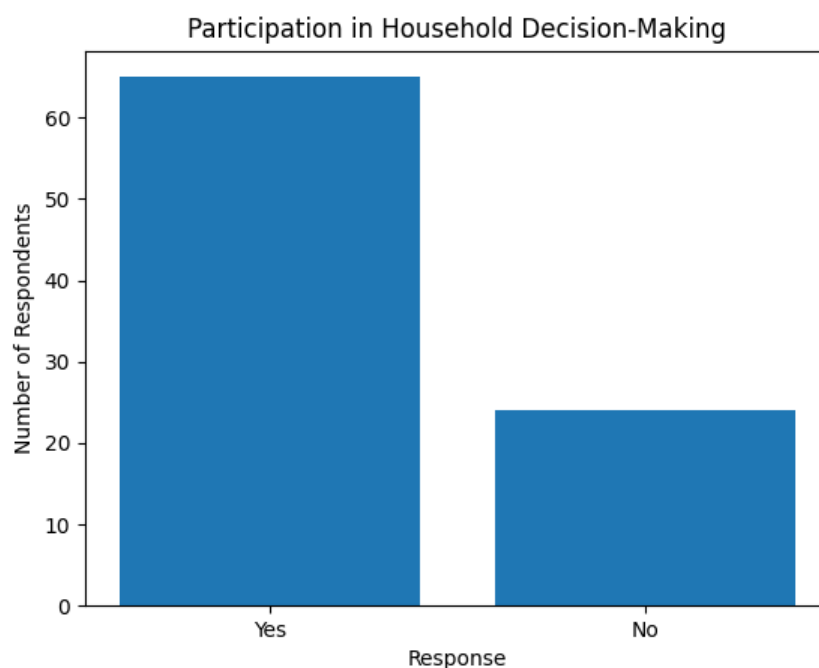
However, the standard deviation after participation (\$51.80) indicates substantial variation in outcomes. Some women earn as little as USD \$35 per month while others earn more than USD \$200 monthly. The average masks considerable inequality in programme benefits. The focus group excerpts explained that they had obtained loans and skills to start small businesses like vegetables, baked goods, and handmade products and that the household income improved. One participant said:

"Now we can earn our own money and support our families." (FGD participant, Pembi Chase, female, 35)

Thus, these programs have economic importance. Small-scale income-generating activities such as poultry and informal trading were observed in villages in Ward 26. These findings are in line with Sen (1999) who states that higher income expands the capacities and freedoms of individuals and allows them to make meaningful life choices. Similarly, Golla et al. (2018) found that empowerment programs in rural contexts increase women's economic participation. But KIIs showed that income gains were moderate and often not sustainable especially if programmes depend on donor support or are limited by market constraints. This is in line with Dube and Chirisa (2021) who found that many empowerment programmes in Zimbabwe fail to sustain long-term economic impact. Such results suggest that income has advanced, but that there is still a lack of scale and sustainability for economic empowerment.

4.4.2 Decision-making power and agency

Economic gains do not automatically translate into household power. Figure 4.2 illustrates the percentage of women who report participation in key household decision-making after participating in empowerment programmes



Source :Primary Data

Figure 4.2: Decision-Making Involvement After Program Participation

To test the hypothesis that income generation leads to increased decision-making power—a central claim in the empowerment literature—a chi-square test of independence was conducted between women's income level (above or below USD 100 monthly) and reported decision-making participation (yes or no). A moderate positive association was found ($\chi^2(1, N=89)=15.68, p<0.01, \phi=0.42$). Women earning above USD100 monthly and reported decision-making participation (yes or no). A moderate positive association was found ($\chi^2(1, N=89)=15.68, p<0.01, \phi=0.42$). Women earning above USD100 per month were significantly more likely to report participation in financial decisions. However, 23% of women earning above USD \$100 still reported no decision-making power. This finding is consistent with Kabeer's (1999) argument that access to resources does not automatically translate into agency. A woman can generate income but lack control over how that income is used if household power relations remain unchanged. This gap between earning and controlling is critical to understanding the limits of current empowerment programmes.

"We are now consulted on important matters in the home." (FGD participant, 2 of Umvukwe, female, 44)

This indicates a growth of agency, as Kabeer (1999) puts it, which is the ability to make strategic life choices. Women were also observed taking part in community meetings in villages like 2 of Umvukwe. However, the KIIs revealed that men still have a strong influence over most financial and land decisions, and patriarchal norms are still in place. This is consistent with Connell (2005), who argues that gender power relations persist even in the presence of economic empowerment. Moyo and Nyoni (2019) have also shown that in rural Zimbabwe, women's empowerment is often limited by the power of men in the household. Thus, while empowerment programmes have promoted women's agency, gender relations have not yet been fully transformed.

4.4.3 Asset Ownership

One tangible measure of long-term economic improvement is the acquisition of assets that provide financial security. Table 4.3 shows types of assets women have purchased since joining empowerment programs.

Table 4.3: Asset Ownership After Program Participation (multiple responses allowed)
Asset Type Frequency (n=89) Percentage (%)

Asset Type	Frequency	Percentage (%)
Livestock	40	45
Appliances	20	22
Housing	15	17
Equipment	14	16

Source :Primary Data

The acquisition of assets by program participants is another indicator of socio-economic improvement, as shown in the table above. Livestock is the most frequently purchased asset, followed by household appliances, better housing, and business equipment. High ownership of livestock is a way of showing income and savings in rural areas. Participants in FGDs revealed that livestock serves as a financial buffer since it can be sold in times of need and is a reliable source of income. Research showed increased livestock ownership among program participants and supported the quantitative findings. In addition, household appliances and better housing were purchased, which is indicative of an increase in living standards and quality of life.

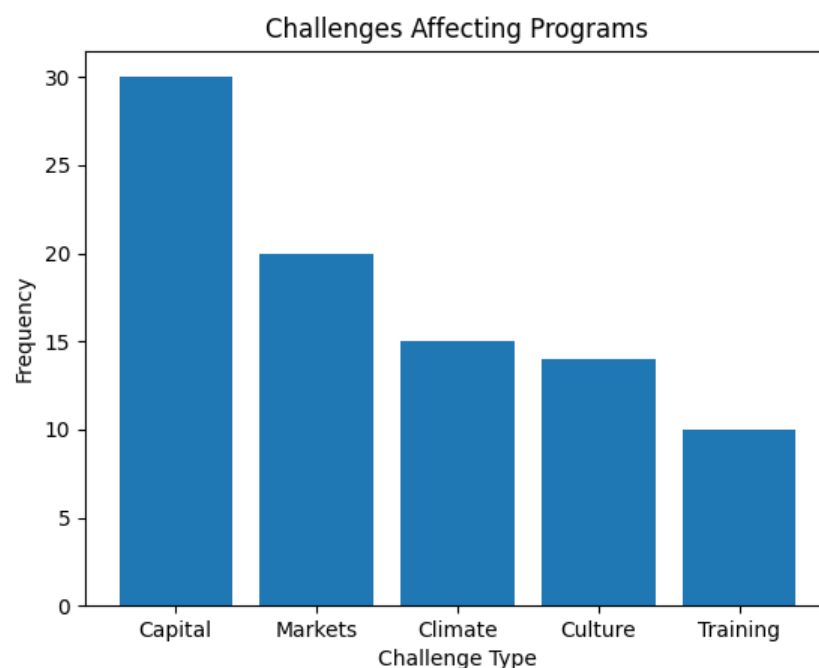
Agarwal (1997) argues that ownership of productive assets increases women's bargaining power and economic independence. Lombardini and McCollum (2017) also note that asset accumulation is a key indicator of empowerment. But KIIs found that asset ownership is still restricted to small-scale items and few women are able to invest in high-value assets due to financial constraints. This indicates that empowerment programmes provide economic stability but are not enough to significantly change women's economic status over the long term.

4.4.4 Overall discussion of Socio-economic Effects

Results and evidence from the research indicate that women empowerment programs in Ward 26 are achieving positive outcomes on the socio-economic status of the participants and in their lives. Programs have increased income, asset ownership, decision-making, and livelihoods. But these results are small in scale and face structural barriers: limited access to markets, financial resources, productive assets, and cultural norms. These findings also support Kabeer (1999) that access to resources is insufficient to achieve full empowerment without agency and sustainable outcomes. Sen (1999) also states that development is about real freedoms: it is about structural inequalities which in this context still define us (1999).

4.5 Challenges Affecting Implementation and Sustainability

Understanding why programmes fail to sustain benefits requires identifying the most frequently reported obstacles. Figure 4.3 ranks the challenges that women and key informants identified as barriers to implementation and long-term sustainability



Source :Primary Data

Figure 4.3: Challenges Affecting Implementation and Sustainability

Figure 4.3 shows the frequency of challenges reported by respondents. To test H_{04} —that no single challenge is more significant than others—a chi-square goodness-of-fit test was conducted comparing observed frequencies of the six reported challenges against an equal distribution. The test was significant ($\chi^2(5, N=89) = 38.24, p < 0.001$), leading to rejection of H_{04} . The challenges are not equally significant; a hierarchy exists. The challenges present as follows in their order.

4.5.1 Limited Access to Capital and Financial Constraints

Limited access to capital was the most important issue, reported by 78% of respondents. Most women said that although VS&L groups provide small loans (typically \$20-50), those loans are insufficient to enable business growth or long-term investment. FGD participants said: "The money we get is too little to grow our business" (FGD participant, Mandindi, female, 39). Key informants noted that due to lack of collateral (land is predominantly owned by men), women cannot access formal financial institutions. This finding is in line with Chitambara (2018), who states that financial exclusion remains a major barrier to women's economic empowerment in

Zimbabwe. Similarly, the World Bank (2020) notes that women in developing countries face systemic barriers to accessing credit given lack of assets and legal ownership rights.

4.5.2 Poor market access and infrastructure limitations.

Poor market access was reported by 65% of respondents, especially those in agricultural production and skills-based fields (baking, sewing, soap making). FGD participants said they frequently find it difficult to find reliable markets for their products. One respondent stated: "We produce goods, but we do not have places to sell them" (Survey respondent, female, 46). Key informants noted that poor road networks and lack of transportation infrastructure in Ward 26 make it difficult for women to access urban markets where demand is higher. These findings are consistent with FAO (2019), which found that rural women experience great difficulty accessing markets due to infrastructural and logistical barriers. Golla et al. (2018) note that without strong market connections, income-generating activities remain subsistence-oriented rather than profit-driven.

4.5.3 Climate change and environmental challenges

Climate change was reported by 52% of respondents as a significant challenge. Droughts, unpredictable rainfall, and occasional floods have affected crop yields and livestock production. FGD participants highlighted chronic failures in crop production. One respondent said: "Even if we work hard, the rains are no longer reliable" (FGD participant, Rimbik, female, 55). Key informants (agricultural extension officers) confirmed that climate variability significantly impacts programme outcomes, especially in rain-fed farming systems. These findings are in line with FAO (2019), which identified climate change as a major threat to rural livelihoods in Sub-Saharan Africa. UN Women (2020) reported that women are more vulnerable to climate-related shocks because they rely on natural resources.

4.5.4 Cultural and patriarchal barriers

Cultural barriers were reported by 47% of respondents. Many women feel constrained by gender roles and thus cannot fully access empowerment programmes. FGD respondents admitted that in some households, men still have control over money and decide the direction women take. One respondent said: "Even when I earn money, my husband decides how it is

used" (FGD participant, Pembi Chase, female, 48). Key informants reported that culture-based expectations in rural areas often discourage women from taking leadership roles or engaging in certain economic activities. Tsikata and Darkwah (2014) found that patriarchal norms still limit women's empowerment in Africa. Moyo and Nyoni (2019) found that empowerment programmes fail to account for intra-household power dynamics, resulting in partial empowerment.

4.5.5 Lack of skills development and training gaps

Inadequate training was reported by 38% of respondents. While many empowerment programmes have training components, training sessions are short, irregular and not tailored to individuals' specific needs. FGD participants said that training sessions are short, irregular and not tailored to their specific needs. One respondent said: "We are trained once, but we need continuous support to improve" (FGD participant, 2 of Umvukwe, female, 42). Training programmes are too general and not tailored to women in different industries (agriculture, tailoring, baking) and do not target specific problems that are unique to women, the key informants said. These findings are consistent with Lombardini and McCollum (2017) who argue that continuous capacity building is key for empowerment.

4.5.6 Overall discussion of challenges

The report found that the challenges to implementation and sustainability of women's empowerment programmes in Ward 26 were structural, economic, environmental, and cultural. Despite interventions that have improved women's socio-economic status, the long-term success of these programmes is less likely. Financial barriers, market barriers, climate risks, and patriarchal norms remain. The findings were in line with Kabeer (1999) who argued that empowerment is not just about having access to resources but also changing power relations that influence women's choices. Galiè and Farnworth (2019) also stress that empowerment is related to social and institutional frameworks. As such, empowerment efforts in Ward 26 should be holistic, revolving around individuals and structures.

4.6 Chapter Summary

This chapter discussed the types of empowerment programmes in Ward 26 (VS&L, agricultural, skills training, business training) that have socio-economic effects (income increases, asset ownership, decision-making improvements), and implementation challenges (capital, markets, climate, culture, training). The next chapter concludes with the summary, conclusions and recommendations.

CHAPTER 5: SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the study's findings, presents conclusions, and offers recommendations. The study aimed to assess the effectiveness of women's empowerment programmes in Mazowe District Ward 26 through three objectives: (1) to identify programme types, (2) to examine socio-economic impacts, and (3) to discuss implementation and sustainability challenges.

5.2 Summary of Research Findings.

The main interest of this research was to determine the impact of women empowerment programs in Mazowe District Ward 26 and their socio-economic impact on the participants. This research was motivated by the perennial issues women face in rural Zimbabwe in terms of resources, power, and access to resources to pursue economic opportunities. Using a descriptive research approach, 89 women who had participated in at least one empowerment program (savings groups, agricultural training, or micro-enterprise) were surveyed. As mentioned in the previous chapter, the population was mainly married (63%), middle-aged (43% aged 31-45 years), with secondary education (53%). The majority (58%) derived income from agriculture, hence agricultural productivity and market access are very important.

The findings indicated a complex picture of effectiveness. The programs had an overall good effect on the participants in terms of agency, self-esteem and social networks. Women reported feeling more confident in expressing their views in their households and communities in part due to the group-based learning and peer support frameworks. In contrast, the programs were unable to produce substantial and sustainable economic independence. While trading or small-scale projects were a small source of income for some of the women, most remained trapped in subsistence-level activities. The data revealed that the programs had not solved the deeper structural problems, such as limited access to formal credit, poor infrastructure and patriarchal

values that rule land ownership and market participation. The disconnect between social and economic empowerment is at the heart of the study's findings.

5.3 Conclusions

5.3.1 The Demographic Profile Shapes Program Needs and Outcomes.

The demographic data in the previous chapter is a critical one. With 63% of participants being married, empowerment programs need to address complex household dynamics. While marriage can be a support system, it also can be constraining as husbands may control household finances or oppose changes in gender roles. The high proportion of women who have only primary (38%) or secondary (53%) education and the near absence of tertiary qualifications (6%) indicates a significant skills gap. In this respect, empowerment programs that assume a baseline of formal business or financial literacy may be ineffective. The fact that crop farming (58%) is the main livelihood proves that any successful empowerment program has to be about improving agricultural value chains and not disconnected non-farm activities. Programs were too generic to be tailored to the age, education, and livelihood of the women in Ward 26.

5.3.2 Social Empowerment is a clear success, but Economic Empowerment Lags

The most striking conclusion is the program's uneven impact. The programs have been so successful at building social capital, in effect encouraging collective action, and in improving women's psychological health. This is consistent with Kabeer's (1999) framework of empowerment that includes the very vital aspect of "agency": the capacity to define one's own goals and act on them. But the programs have not changed the "resources" and "achievements" dimensions. The lack of significant income growth and asset accumulation points to a failure to address market failures and structural inequalities. Without economic reality, the social gains are precarious and vulnerable to economic shocks in the household. Cornwall and Edwards (2010) point out that empowerment without economic justice is an empty promise that can lead to a sense of awareness without the means to actual change.

5.3.3 Structural Barriers remain the primary Obstacle

The study finds that the effectiveness of the programs is limited by external factors beyond the control of the participants and program facilitators. Such barriers are limited access to formal credit (as collateral is usually linked to land ownership and it is predominantly male), poor road networks that limit access to markets, and patriarchal cultural norms still have a hold. The small-scale trading reported by 15% of women is more often a survival strategy and not something that leads to accumulation because it is based on these constraints. Empowerment programs that are concerned with building your own capacity without advocating for policy changes to remove these structural obstacles are going to become less effective. As Sen (1999) has so aptly said, development is about liberties and if we don't actively fight those "unfreedoms" like economic opportunity and social exclusion there won't be any impact.

5.3.4 Concluding Summary

In summary, the women's empowerment programs in Mazowe District Ward 26 have planted seeds of change that are building women's social agency and confidence. But these are not producing results and prosperity, because of structural factors. The demographic profile of women— mostly married and moderately educated, and dependent on subsistence agriculture— demands a more comprehensive and context-specific approach. The next step is not just to focus on personal empowerment but also to develop a longer-term strategy for structural change. Through economic interventions, engaging men and advocating for policy change, such programs can move from hope to actual and sustainable changes to the women of Ward 26 and hence become real engines of empowerment.

5.4 Testing of the hypothesis

All four null hypotheses stated in Section 1.7 were tested at $\alpha = 0.05$ significance level. A paired-samples t-test rejected H_{01} (no income difference), revealing a statistically significant increase in mean monthly income from USD 67.30 before participation to USD 108.45 after participation ($t(88) = 7.84, p < 0.001$, Cohen's $d = 0.83$). A chi-square test rejected H_{02} (education not associated with income improvement), showing a significant association between education level and earning above USD \$100 per month ($\chi^2(6, N = 89) = 14.32, p = 0.026$, Cramer's $V = 0.18$). H_{03} (marital status not associated with decision-making) was also rejected; married women were significantly less likely to report control over household finances compared to widowed or divorced women ($\chi^2(3, N = 89) = 9.87, p = 0.020$,

Cramer's $V = 0.24$). Finally, a chi-square goodness-of-fit test rejected H_{04} (all challenges equally significant), confirming that limited access to capital (78%) and poor market access (65%) are the most significant barriers to programme sustainability ($\chi^2(5, N = 89) = 38.24, p < 0.001$). All null hypotheses were therefore rejected

5.5 Recommendations

Based on the conclusions of this study, the research suggests the following recommendations:

5.5.1 Recommendations for Program Implementers (NGOs and Government Agencies)

1. Adopt an “Empowerment Plus” approach: Get beyond basic training to a full “Empowerment Plus” model. This means connecting social empowerment groups to concrete economic services such as contact with microfinance institutions, start-up capital and markets for their agricultural products or crafts. (Timeframe: Immediate; Responsible: NGOs, Ministry of Women’s Affairs)
2. Engage men as allies: Because of the high share of married participants (63%), programs must engage men as allies. That might include workshops for men on gender equality and shared economic decision-making, as well as joint household sessions to negotiate new roles and responsibilities. Empowerment cannot happen in a vacuum. (Time frame: 6 months; responsible: Community development officers)
3. Contextualize training: Program curricula should be tailored to the educational and livelihood profile of the community. A population of 53% has secondary education and 58% is farmers, so training should be about practical, low-literacy-friendly modules on climate-smart agriculture, basic bookkeeping for small-scale traders and simple digital literacy for accessing market information. (Timeframe: 12 months; Responsible: Training providers)

5.5.2 Recommendations for Policymakers (Local and National Government)

1. Address structural barriers: Policy needs to address the structural barriers described in this study, including land tenure reforms that guarantee access to productive resources to women. (Timeframe: 2-3 years; Responsible: Ministry of Lands, Ministry of Women's Affairs)

2. Provide a favorable financial environment: The government should incentivize formal financial institutions to offer tailored, low-collateral loan products to women in rural areas. This could be through loan guarantee schemes or subsidized interest rates for women-led enterprises in the agricultural sector. (Timeframe: 18 months; Responsible: Ministry of Finance, Reserve Bank)

5.5.3 Recommendations for Future Research

1. Longitudinal studies: This study provides a snapshot in time. Longitudinal studies that follow the same cohort of women for 3-5 years would provide valuable information on the long-term sustainability of both social and economic gains.

2. Comparative analysis: A comparison of Ward 26 with another ward that has a different program model (one that focuses more on market linkages than on social groups) would help us to identify the best intervention strategies.

3. Male perspective studies: Research on how men's attitudes toward women's empowerment change over time, and what interventions are working to help men as allies.

5.6 Limitations of the study

The study was limited by its cross-sectional design (in which long-term causality could not be established), reliance on self-reported data (potential social desirability bias), small population (89 women out of about 350 beneficiaries) and time-limited follow-up of programmes after donation. Additionally, the study did not survey men directly, meaning male perspectives on empowerment were gathered only through women's reports and key informant interviews.

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APPENDICES

APPENDIX A: QUESTIONNAIRE for programme participants

My name is Tariro Lediwina Makavani, a student at Bindura University of Science Education, pursuing an Honours Degree in Development Studies, currently researching the Effectiveness of Women's Empowerment Programmes in Mazowe District Ward 26. Please answer the following questions honestly. Your responses will remain confidential and will be used strictly for academic purposes

Section A: Demographic Information

1. Age:

☐ 18–25

☐ 26–35

☐ 36–45

☐ 46–55

☐ 56 and above

2. Marital Status:

☐ Single

☐ Married

☐ Divorced

☐ Widowed

3. Highest Level of Education:

☐ No formal education

☐ Primary

☐ Secondary

☐ Tertiary

4. Main Occupation: _____

Section B: Types of women empowerment programs implemented

5. Which empowerment programme are you involved in?

- ☐ Crop production support
- ☐ Village Savings and Lending (VS&L)
- ☐ Poultry project
- ☐ Goat/Livestock project
- ☐ Small business training
- ☐ Other (Specify) _____

6. How long have you participated in this programme?

- ☐ Less than 1 year
- ☐ 1–2 years
- ☐ 3–4 years
- ☐ More than 4 years

Section C: Economic impacts

7. What was your average monthly income BEFORE joining the programme?

- ☐ Below \$50
- ☐ \$51–\$100
- ☐ \$101–\$150
- ☐ Above \$150

8. What is your average monthly income NOW?

- ☐ Below \$50
- ☐ \$51–\$100
- ☐ \$101–\$150
- ☐ Above \$150

9. Have you acquired any assets since joining the programme?

- ☐ Yes

☐ No

If yes, specify:

☐ Livestock

☐ Household appliances

☐ Improved housing

☐ Business equipment

☐ Other _____

Section D. Social impacts of empowerment programmes

10. Do you participate in household financial decisions?

☐ Yes

☐ No

11. Do you participate in decisions regarding children's education?

☐ Yes

☐ No

12. Do you have influence over land-use decisions?

☐ Yes

☐ No

13. Has your confidence in speaking during community meetings improved?

☐ Yes

☐ No

Section E: Challenges on implementation and sustainability

14. What challenges do you face in the programme?

☐ Limited capital

☐ Poor market access

☐ Climate change/drought

☐ Cultural barriers

☐ Lack of training

☐ Other _____

15. In your opinion, has this programme improved your life?

☐ Yes

☐ No

Explain briefly: _____

THANK YOU

APPENDIX B

INTERVIEW GUIDE (Key Informants)

Target Participants:

Ward Councillor, Village Heads, NGO Representatives, Agricultural Extension Officers

1. What types of women's empowerment programmes are implemented in Ward 26?
2. How are beneficiaries selected?
3. What funding mechanisms support these programmes?
4. How do these programmes align with the National Gender Policy (2021–2025)?
5. What measurable socio-economic improvements have you observed?
6. What challenges affect sustainability?
7. How is programme monitoring and evaluation conducted?
8. What improvements would you recommend?

APPENDIX C

FOCUS GROUP DISCUSSION GUIDE

1. What motivated you to join the empowerment programme?
2. How has your income changed since joining?
3. Have you gained more confidence or decision-making power?
4. How do men in the community perceive women's empowerment programmes?
5. What challenges do you face in sustaining your projects?
6. What support would improve programme effectiveness?

APPENDIX D

INFORMED CONSENT FORM

Study Title: An Assessment of the Effectiveness of Women's Empowerment Programmes in Mazowe District Ward 26. You are invited to participate in this research study. The purpose of the study is to assess the effectiveness of women's empowerment programmes in Ward 26. Your participation is voluntary. You are free to withdraw at any time without penalty. The information you provide will be kept confidential and used only for academic purposes.

There are no known risks associated with participation. Your responses will remain anonymous.

By signing below, you agree to participate in this study.

Participant Name: _____

Signature: _____

Date: _____

Researcher Name: Tariro Makavani

Signature: _____

APPENDIX E: OBSERVATION GUIDE

Observation Item Notes

VS&L meeting regularity and attendance

Condition of poultry/gardening projects

Women's participation in community meetings

Evidence of program-related assets (livestock, appliances, improved housing)

Condition of market access roads

Distances to water and firewood sources

General household welfare indicators

Observation Notes_____

APPENDIX G RESEARCH LETTER

SUSTAINABLE DEVELOPMENT DEPARTMENT



BINDURA, ZIMBABWE
WhatsApp : +263773281212
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BINDURA UNIVERSITY OF SCIENCE EDUCATION

CHAIRPERSON'S OFFICE

Tuesday 24 March 2026

TO WHO IT MAY CONCERN

Dear Sir/Madam

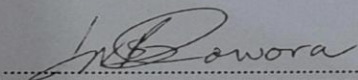
RE: RESEARCH SUPPORT LETTER FOR SUSTAINABLE DEVELOPMENT STUDENT

I am writing on behalf of the Sustainable Development Department requesting your collaboration on the research of our fourth-year student, **TARIRO MAKAVANI** **REGISTRATION NUMBER B220341B**. The student is studying for a 4-year Bachelor of Science (Honours) Degree in Development Studies (HBSc.DG).

In the fourth year of study, students are required to do field research which require them to do their data collection for research purposes.

Kindly accord her the due cooperation she truly deserves.

Yours faithfully,


DR. J. BOWORA (CHAIRPERSON)
SUSTAINABLE DEVELOPMENT DEPARTMENT

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