BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF SOCIAL SCIENCES AND HUMANITIES

Combating Corruption to Enhance Sustainable Development Among Women in Small and Medium Enterprises (SMEs) in Glenview, Harare.

BY

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Abstract

The aim of the study was to investigate participants' views on the impact of corruption on women's livelihoods in small and medium enterprises (SMEs). Corruption has become a major social and economic problem across SMEs and has had negative effects on sustainable development. The systems and procedures of conducting formal business in SMEs have been marred by corruption leading to poor corporate governance. Given the magnitude of the problem, this study was undertaken to come up with strategies for fighting against corruption in SMEs institutions. The study was undertaken at Glenview SMEs complex in Harare, Zimbabwe. The study adopted the case study as the main research design. Qualitative and quantitative research approaches were used. The semi-structured interviews with key informants, focus group discussions and questionnaires were used as the key data gathering tools. Non-probability and probability sampling techniques were adopted in site and participants' selection. A representative sample of eighty-eight (88) participants was used from a target population of three-hundred and eighteen (318) participants. The study found that participants perceived corruption as a major problem affecting women's livelihoods in the SMEs sector. It emerged that the principal objectives of fighting against corruption are to empower and safeguard the livelihoods of women entrepreneurs and create a corruption-free SMEs business environment. The fight against corruption is impacted by political, perception and attitudinal drawbacks.

Key words

Corruption, impact, women livelihoods, SMEs, corporate governance.

DECLARATION FORM

I, Nyasha S. Nyaude (B220439B), hereby declare that this thesis has been the result of my own original efforts and investigations and such work has not been presented elsewhere for the purpose of degree assessment. All additional sources of information have been acknowledged by means of references.

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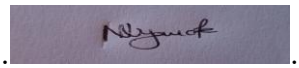
Signature…………

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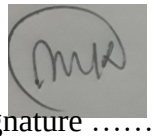

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DEDICATION

I dedicate this work to God Almighty for granting me wisdom, strength and perseverance to complete this study. I also dedicate this dissertation to my family for their unwavering support, unconditional love and encouragement throughout my academic journey. Your belief in me has been my greatest strength. I am deeply grateful for your guidance and inspiration.

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Firstly, I would wholeheartedly want to register my profound gratitude to my supervisor Dr. I. R. Madenga, for his inspiring academic and professional guidance. I cannot find the most suitable words to express my profound gratitude. It is your exceptional academic and intellectual prowess, quality and sound professional guidance, inspiration and encouragement that have resulted in me being able to survive the rigors of producing this dissertation. From my interaction with you, I am now an academic 'born again' someone as the way I look at the academic world is no longer the same. I thank you very much.

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List of Abbreviations and Acronyms

SMEs- Small and Medium Enterprises.

ACRC- Anti-corruption Resource Centre

ZACC- Zimbabwe Anti-corruption Commission

ZIMRA- Zimbabwe Revenue Authority

GDP- Gross Domestic Product

OECD- Organisation for Economic Co-operation and Development

ICT- Information and Communication Technologies

IFC- International Finance Corporation

SADC- Southern African Development Community

SAHRIT- Southern Africa Human Rights Trust

UN- United Nations

UNDP- United Nations Development Programme

ESAP- Economic Structural Adjustment Programme

FGDs- Focus Group Discussions

UNICEF- United Nations Children's Fund

UNIDO- United Nations Industrial Development Organisation

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Small and medium enterprises (SMEs) are recognised globally as the engine for growth in modern economies and are crucial for the development of societies vulnerable to poverty. This emanates from the fact that they are a source of employment for a larger proportion of the population in most countries, particularly in the developing world compared to larger companies (Abdullahi et al, 2019). Absorbing such high magnitudes of the labour force is not the only benefit of these enterprises; they also significantly contribute to a country's GDP as they tend to complement larger companies with inputs as well as act as a market for those companies' output. Overall, their existence leads to a general improvement in people's standards of living if they are well managed and their operating environment is conducive. A study by World Bank (2020) on the role of SMEs across the globe established that SMEs are associated with a number of benefits. The study findings revealed that SMEs contribute to the sustainable economic development of a nation and this view was shared by 76% of the respondents. It further emerged that the country's Gross Domestic Product (GDP) benefits from the activities of SMEs, this view was shared by 10% of the respondents. 14 % of the respondents expressed the benefits associated with employment creation. Thus, it can be noted that SMEs across the globe have positive benefits.

Despite these meaningful contributions, these entities have had their fair share of troubles which have hindered most of them from fully maximising their potential. Some of these issues include inadequate funds, (Abdullahi et al, 2019), lack of infrastructure, equipment, licenses as well as corruption. The study by OECD (2021) revealed that SMEs

sector are bedevilled by several constraining factors. Among them, the issue of mismanagement and bad corporate governance, monopoly and lack of accountability were very topical. This view was shared by 80% of the respondents. Furthermore, the study findings pointed to the fact that the policies and other regulatory frameworks were very suppressing, and this view was shared by 20 % of the respondents. Given this situation, it follows that the sector becomes vulnerable to some unfavourable factors that may negatively hinder their operations.

Corruption is a problem that has plagued developed and developing nations alike (Haung, 2019). It is perceived as one of the major obstacles that small and medium-sized enterprises (SMEs) face in their business environments. The National Integrity Systems (2018), reports that corruption interferes with commerce, increases operating costs, slows growth and makes the future difficult to predict. Furthermore, it underscores the fact that corruption undermines good corporate governance. Survey data by UNIDA & UNODC (2022), has shown that corruption poses a heavy burden on small and medium size firms. On average, 38% of small and medium size enterprises surveyed in the World Bank and IFC Enterprise Survey identify corruption as the major constraint for doing business (World Bank and IFC, 2020). The ever-rising prevalence of corruption has both a controversial and disturbing historical background across various sectors, with the small and medium enterprises being heavily impacted (UNDP, 2018).

1.1 Purpose of the study

The main aim of the research study is to explore the extent to which corruption affects the sustainable development of women operating within small and medium (SMEs) in Glenview, Harare. The research study aims to establish, describe and examine the

determinants, manifestations and the extent to which corruption affects the overall development of women in Zimbabwean small and medium enterprises.

1.2 Statement of the problem

The notion that small and medium enterprises (SMEs) are an engine for growth in modern economies and that they contribute significantly in reducing unemployment as well as lifting a lot of people out of poverty cannot be overemphasized. Their existence particularly in developing countries has been seen to significantly contribute to the economic growth and development of a country. Despite the importance of such a sector to a country's growth prospects, it has faced several obstacles in its everyday efforts to increase its contribution to development. Issues such as lack of funding, infrastructure, modern equipment, skill and corruption have stalled their progress. The ccorruption scourge has plagued developed and developing nations alike though it has had more considerable damage in developing nations, and more particularly in the SMEs sector. There is a lot of evidence to the effect that small businesses are more vulnerable to corruption than big businesses. SMEs are more susceptible to administrative corruption since they often lack time and resources to get informed about complex regulations and its requirements, making illegal payments to either cover up mistakes or avoid overly bureaucratic procedures (UNIDA & UNODC, 2019).

1.3 Objectives of the study

The research seeks to:

1. Identify factors that perpetuate corruption in the small and medium enterprise sector.

2. Assess the impact of corruption on the development of women in small and medium enterprises.

3. Examine policies aimed at reducing corruption in small and medium enterprises.

4. Explore challenges associated with combating corruption in small and medium enterprises.

1.4 Research questions

1. What are the major drivers of corruption in the small and medium enterprises (SMEs) sector?

2. How does corruption impact on development of women livelihoods in small and medium enterprises?

3. What is the nature and forms of corruption experienced by women in the SME sector?

4. Which institutions in Zimbabwe are responsible for tackling corruption within small and medium enterprises?

1.5 Assumptions of the study

1. This study assumes that corruption is a significant barrier to women's sustainable development within the small and medium enterprises sector in Zimbabwe.

2. Gender dynamics influence how corruption affects business performance.

3. Effective anti-corruption strategies require inclusive and collaborative approaches. The study also assumes that gender-sensitive policies and strong partnerships can enhance women's economic empowerment.

1.6 Significance of the study

The importance of this study lies in its potential to highlight how combating corruption can directly enhance sustainable development among women operating small and medium enterprises (SMEs) in Glenview, Harare. In this context, corruption often limits access to resources, fair markets and growth opportunities for women entrepreneurs, perpetuating inequality and economic stagnation. By addressing these barriers, the study aims to promote a more transparent and supportive business environment that empowers women, fosters inclusive economic growth and contributes to achieving sustainable development goals. Furthermore, the findings may guide policymakers, local authorities and development agencies in crafting targeted anti-corruption strategies that strengthen women's participation in the local economy and improve livelihoods within the community.

By addressing corruption, the study seeks to create a more equitable business environment for women in SMEs. In areas like Glenview, where women often face systemic barriers, tackling corruption can significantly improve access to resources, markets and financing. Sustainable development thrives in transparent systems. Reducing corruption enables women-led SMEs to grow in a stable, predictable environment, promoting long-term economic and social benefits within the community.

1.7 Delimitations of the study

This study focuses on combating corruption to enhance sustainable development among women in small and medium enterprises (SMEs) in Glenview, a high-density suburb in Harare. It does not include neighboring places, districts or other parts of Zimbabwe, even though they may face similar corruption or use similar approaches. Delimitations refer to the boundaries set by the researcher in terms of what the study will cover and what it will not. The study is

also delimited to women entrepreneurs operating small and medium enterprises (SMEs) and does not include male entrepreneurs, large corporations or small and medium enterprises outside the geographic boundary of Glenview. The collected data is limited within a specific time frame (the past five years) and relies on qualitative and quantitative responses from women in small and medium enterprises, community leaders and local officials.

1.8 Limitations of the study

This study faces several limitations that may affect the scope and reliability of its findings. Due to its focus on a specific area (Glenview) the results may not be easily generalized to other regions. Time and resource constraints limited the sample size and depth of data collection. There is also a risk of participant bias, as respondents may withhold sensitive information about corruption. Furthermore, limited access to official data and reluctance from key stakeholders to share information may have affected the comprehensiveness of the study. Findings are specific to Glenview and may not reflect the experiences of women in small and medium enterprises in other regions of Harare or Zimbabwe. The study was conducted within a short timeframe, limiting opportunities for follow-up interviews or deep analysis. Faced difficulties in obtaining official records or engaging government and regulatory bodies restricted the scope of available data. Participants may withhold information or provide socially desirable answers due to the sensitivity of corruption.

1.9 Definition of terms

1. Corruption

For the purposes of this study, *corruption* shall be perceived to mean, any act that involves the use of public office for private gain and shall include such acts like bribery, serious forgery, fraud, embezzlement, and other related economic crimes (ACRC, 2021). Zimbabwe

Anti-Corruption Commission (ZACC) defines corruption as any illegal, unethical or dishonest behavior by a person in a position of power, typically involving bribery or the misuse of public resources for private gain.

2. Development

Development is a multi-dimensional concept that entails social, economic, political and technological progress respectively. (Todaro, 2023).

3. Combating corruption

Combating corruption refers to the implementation of strategies, laws and institutional reforms aimed at detecting, preventing and punishing corrupt practices such as bribery, extortion and abuse of power. In the context of small and medium enterprises, especially those led by women, corruption can severely restrict access to business permits, financial services and fair competition (Transparency International, 2022).

4. Sustainable

For the purposes of this study, the term sustainable shall refer to an equilibrium balance that is punctuated by characteristics support ecological balance and maintainability in order to enhance the positive growth development of women's livelihoods in SMEs (World Bank, 2024).

5. Small and medium enterprises (SMEs)

Small and medium enterprises are businesses that fall below a specific size threshold in terms of number of employees, revenue or assets. In Zimbabwe, small and medium enterprises are defined by the Ministry of Small and Medium Enterprises Development as enterprises

employing not more than 75 people and having limited turnover (Government of Zimbabwe, 2020). These businesses are vital to the local economy and their growth can be heavily affected by systemic corruption.

1.10 Chapter Outline

This study is organised as follows; the first chapter provided a general introduction to the study where the background and rationale of the study was presented. Also, this chapter highlighted the motivation and significance of the study as well as presented the research problem and its subsequent research questions and objectives amongst other preliminary issues. The second chapter provides a conceptual perspective of the study. It describes and explains the meaning of corruption, its determinants and manifestations. Chapter two also presents a detailed review of related literature guided by themes formulated from the key research questions. Chapter three discusses the research design and methodology of the study. It is in this chapter where the population, sample and sampling approach as well as instruments employed in the research are outlined. The fourth chapter focuses on data presentation, analysis and discussion. In this chapter, data collected is presented for discussion, interpretation and analysis. Lastly, chapter five provides a synthesis of the study through a summary of the research questions and objectives. Conclusions and recommendations are made for possible future research arising from this thesis.

CHAPTER TWO

LITERATURE REVIEW AND THEORATICAL FRAMEWORK

2. Introduction

The previous chapter presented the research problem and several researches have focused on combating corruption to enhance sustainable development and change the livelihoods across the globe. Such studies have a bearing on this study in one way or the other. It is therefore the focus of this chapter to review literature linked to the problem under investigation. This chapter will explore the various theories that inform this study and synchronize the relevant theoretical framework that is used throughout the discussions in this study. The chapter shall also review literature linked to the problem under investigation. The implications of the review literature will also be highlighted to put the study into perspective.

2.1 Theoretical frameworks on combating corruption and development

This study is principally guided by two theoretical perspectives namely the socialist feminism and modernisation theory. The rationale to use these theories has been inspired by their coherent relationships and relevance respectively. Theories are defined as set of ideas that argue in a certain direction to justify the existence of a given phenomenon (Webster's dictionary, 2025). In this respect the theories to be used in informing this discussion are inclined to development issues as well as socially related matters with a bearing to corruption. According to Fataar (2023), theoretical framework is the basis and lynchpin upon which this dissertation revolves. Therefore, it is the researcher's contention that this study revolves around the major cited theories.

2.2.1. Socialist feminism

Tsikata in (1990:92) maintains that feminism is a body of theory that recognizes the systematic discrimination of women in society and seeks ways of addressing and redressing these gender imbalances. Eisenstein (2019) argues that the family acts as a site/source of oppression which is constantly reinforced by the conditions in the sphere of production, in view of the women's livelihoods in the SMEs their position becomes more vulnerable. Culturally they are not supposed to question the "sexual" advances made by their husbands in the institution of marriage. In the same view Giddens (2025), acknowledges that Socialist feminists regard both capitalism and patriarchy as crucial factors that promote the subordination of woman. To this effect, poverty may become feminised in that women according to socialist feminist are economically weak and may not challenge the patriarchal values hence they are vulnerable to poverty. In trying to engage in SMEs venture, women will be seeking ways of fighting poverty. However, as they enter the SME realm, corruption may present its ugly face hence denying them of much needed fair competition. Similarly, Ticharewa (2020) argues that under Customary Law black women were considered minors for the whole of their lives, under the perpetual jurisdiction of men. It follows that cultural practices have also segregated women from owning property, even land titling was in the name of men. This confirms the feminisation of poverty. In this regard if one lacks freedom it implies that women are likely to become passive in the SMEs ventures hence her vulnerability will prevail. Kirby et al. (2022), maintains that patriarchy or male dominance in family and society has greatly affected the position and status of women. Therefore, women's livelihoods are more vulnerable as they participate in the SMEs to enhance their sustainable development.

The existing differential patriarchal relations may seem to pose some detrimental effects on women's position in the SMEs. Against this background, it follows that the cultural and religious conditioning women are exposed to may weaken their participation in the

activities of the public sphere which include involvement in SMEs. In addition, their decision making may be weakened. Shakeshaft (2019:17) referred to the ideology of androcentrism as "the elevation of the masculine to the level of the universal and ideal and the honouring of men and the male principle above women and the female" prevails. Accordingly, such an ideology renders woman inferior in the SMEs. In this Kirby et al. (2022), argues that patriarchy or male dominance in family and society has greatly affected the position and status of women. One may underscore the fact that women are more vulnerable to corruption in SMEs sector.

2.2.3 The modernization theory

The impact of corruption on the development of a given nation can thus be explained using principles of the modernization theory because of their developmental focus. The modernization theory takes its roots from the functionalist perspective. It assumes that in order to develop, the Third World (3rd) countries *must look west* and copy western models of development (Preston, 2019). In this view they regard development as an evolutionary and gradual process. Sanderson (2021) observes that the modernization theorists argue that in Third World countries there is lack of development caused by internal deficiencies like the lack of proper values linked to the high prevalence of corruption resulting from a weak institutional and legal framework. This becomes a hindrance on the effectiveness of the SMEs sector. To the modernization theory, education is an important aspect in diffusing some Western values that are compatible with development. On the contrary, the underdevelopment/dependency theory offers a critique to the modernization theory.

Hoogvelt (2019:89) asserts that the dependency theory takes its roots from the Marxist theory. In this regard, it can be argued that the theory assumes that underdevelopment of Third world countries is because of socio- economic conditions that were caused by the First world

countries due to colonialism. In this regard, it follows that the conditions have created a new form of neo-colonialism which emanates because of the dependency aspect. Third world will now depend on First world countries for the entire development to succeed. In view of the issue of prevalence of corruption, the underdevelopment theorists regard this aspect as an explanation to the consequences of relations between the dominant and dependent states. It may come as testimony of the dynamic interactions between the two sets of states (dependent and dominant).

2.3 Conceptualizing corruption

The concept corruption has been defined differently by researchers and scholars. On one extreme end, it can be argued that corruption cannot be defined to universal satisfaction. As such there is no one size definition of what constitute corruption. Historically the term corruption originated from some Latin words, *'corruptus'* (spoiled) and '*corrumpere'* (to ruin or break into pieces). (ARRC, 2018:12). In addition, UNODC (2020:23) defines corruption as the misuse of a public or private position for direct or indirect personal gain. Given this background, different nations define corruption differently. According to the Anti-Corruption and Civil Rights of Korea (ACRC), (2025) corruption manifests in different forms and types. Additionally, ACRC (2025) maintains that in understanding types of corruption there are three (3) critical categorizations to consider namely;

1. Scope of corruption - Grand and petty corruption.
2. Methods of corruption [BEEF] – Bribery, embezzlement, extortion, Fraud.
3. Sector of occurrence.

- ✓ Public office centered corruption
- ✓ Public interest centered corruption
- ✓ Market –centered corruption

Against this background, this study will make use of the broad definitions of corruption in making a scholarly investigation of the prevalence of corruption in the SMEs sector. On another dimension, in Zimbabwe corruption is defined legally. The Criminal Law (Codification Reform) Act [Chapter 9:23] provides the definition of corruption under section 171-174 as; Section 170: Bribery – An agent accepting, soliciting, obtaining any gift or consideration as an inducement or reward for doing or omitting to do, or having done or omitted to do any act in relation to his/her principal's affairs or business

- Chapter 9: Section 171. An agent corruptly using a false document – Knowing that the document contains a false statement or realizing that there is a risk or possibility that it may do so and intending by the use of the document to deceive his /her principal.
- Chapter 9: Section 172. An agent corruptly concealing a transaction from a principal. -having carried out any transaction in connection with his/her principal's affairs or business, fails to disclose to the principal the full nature of the transaction, intending to deceive the principal.
- Chapter 9: Section 173. An agent corruptly concealing from a principal a personal interest in a transaction. An agent carrying out any transaction in connection with his /her principal' affairs or business without disclosing to the principal that he/she holds a personal interest in the subject of the transaction.
- Chapter 10: Section 174. Criminal abuse of duty as public officer. - omits to do anything which it is the agent's duty as a public officer to do; for the purpose of showing favour or disfavour to any person.

Given these different ways of defining corruption, this current study shall draw conclusions and make inferences and interpretations regarding strategies for combating corruption in SMEs from an informed point of view. Therefore, topical in the various definitional views of corruption is the abuse of power. In some cases, corruption is defined in

the manner it occurs or from its origin or source. In any given social setting, there is need to put corruption monitoring indicators in place. These will come as yardsticks to measure the extent at which corruption will be affecting the society in question. As observed by Kunaka and Matsheza (2024), that the development of corruption monitoring indicators falls under research and studies on corruption. It is universally argued that corruption is caused mainly by greed and may involve the re-direction of scarce national resources intended for the public 'purse' into the hands of the minority (few) selfish and dishonest individuals. (Chronicle of Higher Education 2022:12). This confirms the interactionist view that subjective meanings are attached to social happenings.

Against this backdrop, one may observe that the prevalence of corruption in society cannot be overemphasized. The controversy regarding what constitutes corruption is embedded in cultural practices and beliefs. It would appear the core of the controversy lies in the subjective meanings that are attached to social happenings in society thus leading to relative and multiple interpretations of a given social phenomena. Riggs (2021), observes that development is like a chameleon which changes colour to suit the context in which it is. This also applies with corruption for other people may justify it or even reject its prevalence. So was the case with the SADC PROTOCOL upon its infancy stages. It is reported that Heads of States and Government of the Southern African Development Community (SADC) who met in Mauritius in September 1998 rejected the proposal for they suspected it had some "hidden agenda' and could be donor driven hence adopting it would 'stigmatize' Southern Africa as a corrupt zone (Matsheza and Kunaka, 2024).

2.5 Chapter summary

This chapter has reviewed literature linked to how SMEs are more susceptible to administrative corruption since they often lack time and resources to get informed about complex regulations. It was revealed that corruption has a historical background that point to the fact that it has increasingly become a 'universal' social and economic problems affecting women's participation in SMEs across the globe. The chapter has also defined corruption from various perspectives. Topical in the definitions was the fact that corruption refers to the' abuse and misuse of power/office by entrusted public officials'. Based on the reviewed literature, it can be argued that citizens hold varied perceptions on corruption prevalence and its manifestations. The chapter has also reviewed some theoretical frameworks that inform the study. The socialist feminism and modernisation theory were used as the key theories with relevance to the problem under study. The chapter has made a deliberate effort to review the literature guided by the key research questions that were set in the preceding chapter. The overall theme emerging from the literature was that corruption is a threat to sustainable development of women in SMEs. In addition it was shown that there is great need to seek ways of collectively combating corruption. These include the strengthening of the existing institutional frameworks in different nations. However, the review pointed to the fact that combating corruption is constrained by some negative attitudes and lack of a shared perception on the urgent need to address the problem. The next chapter shall describe the methodology that was used in the study in gathering data.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The previous chapter reviewed the literature related to combating corruption in order to enhance sustainable development among women in small and medium enterprises. This chapter describes the methodology used in this research. The chapter outlines the research approach, the research design, the target population, the sample, the sampling techniques, validity and reliability, ethical considerations and the proposed data presentation and analysis.

3.1 Research approach

The research used mixed methods research approach. Research approaches are plans and procedures that span the steps from broad assumptions to detailed methods of data collection, analysis and interpretation (Cresswell, 2024). A research approach is a general plan of how you will go about answering your research question (Thornhill, 2019). He further identifies three main approaches which are quantitative, qualitative and mixed methods. A mixed methods approach is suitable because the research aims to understand perceptions, experiences and social processes rather than only measurable things (Miller et al, 2022). Hence, for the purposes of this study, a mixed methods research approach was adopted. This decision was informed because the study seeks to explore lived experiences, perceptions, meanings and social realities surrounding corruption and its impact on women entrepreneurs. Creswell (2024), defines mixed methods research as an approach to inquiry that combines or associates both qualitative and quantitative forms of research. It involves philosophical assumptions, the use of qualitative and quantitative approaches and the mixing of both approaches in a study.

Tashakkori and Teddlie (2020), propounds mixed methods research approach as research in which the investigator collects and analyzes data, integrates the findings, draws inferences using both qualitative and quantitative approaches in a single study or program of inquiry. Greene (2023) describes mixed methods research as the intentional integration of quantitative and qualitative methods to better understand social phenomena. Since this study seeks to understand how women entrepreneurs interpret and respond to corruption, mixed methods research approach is appropriate because it prioritizes participants' voices and subjective experiences.

3.1.1 Mixed methods research approach

Mixed methods research combines both qualitative and quantitative approaches in a single study. Creswell (2024) defines mixed methods research as an approach that integrates qualitative and quantitative data to provide a more comprehensive understanding of a research problem. Qualitative research approach focuses on understanding people's experiences, perceptions and meanings regarding a particular phenomenon. Whilst, quantitative research focuses on collecting and analysing numerical data to measure variables and test relationships between them. Similarly, Tashakkori and Teddlie (2020), explain that mixed methods research involves collecting, analysing and integrating both qualitative and quantitative data within one study. Greene (2023), also describes mixed methods research as the intentional integration of qualitative and quantitative methods to better understand social phenomena. This approach was appropriate for this study because it enabled the researcher to explore the lived experiences, perceptions and social realities of women entrepreneurs while also obtaining measurable information related to corruption and its effects on their businesses.

3.2 Research design

The researcher used a case study approach as the principal research design. Thanh (2025), defines a research design as a work plan or a structure that is designed before data collection or analysis can commence. Therefore, it follows that the plan for conducting the study was put in place with a view to come up with credible findings. In this respect, women in Small and Medium Enterprises at the Glen view Complex in Harare Metropolitan Province, Zimbabwe was chosen as the case. The researcher had a keen interest to establish the impact of corruption on the women's livelihoods in SMEs. A case study is defined by Aldridge and Levine (2021) as an in-depth investigation into a particular social phenomenon. This approach has a considerable chance to generate answers to questions starting with "why", "what" and "how" and is used to carry out an in-depth study of the situation (Robson, 2023). According to Saunders, Lewis and Thornhill (2024), this strategy enriches the understanding of the context of research and the processes being enacted. Chisaka and Vakalisa (2020), maintain that the case study strategy has the chief advantage of being applicable to both qualitative and quantitative research paradigms. Thus, this study uses the mixed approach methods; hence the use of a case study addressed the quantitative and qualitative aspects of the study. On another angle, Miles and Huberman (2019) state that a case study approach allows for a detailed analysis of a unit singled out for study.

3.3 Target population

Ringrose (2026), defines a population as all the potential participants from which the sample is drawn. Moonie (2019) further defines population as the entire group of persons having the same characteristics that are of interest to the researcher. This study was comprised of a population of three hundred and eighteen (318) potential participants who were mainly drawn from small and medium enterprises, including administrators, female and male entrepreneurs, general citizens and line ministry officials. The population was based on the

registers that were obtained from their central office for the selected SMEs (Glen View Complex).

3.3.1 Participant selection

Whilst a population denotes all potential participants, Best and Khan (2022) define a sample as a small proportion of that population selected for observation and analysis. The total sample for this study comprised eighty-eight (88) participants and this figure was based on the principle advocated by Wolcott (2023), which suggest that the sample should be at least a third (1/3) of the population for it to be representative in nature. These included both women and men selected from the Small and Medium Enterprise institutions.

According to Fi scher (2025: xvi) the need to select appropriate participants helps in achieving the soundness and credibility of the research study. McComack (2019:77) advances that to produce credible results; the researcher needs to select participants who will provide useful information for the study. Therefore, in this research, key informants are to be used, thus two (2) SMEs administrators, two (2) ZIMRA members, two (2) Zimbabwe Anti-Corruption Commission employees and sixty (60) members operating within the SMEs sector were selected as participants from the SMEs institutions in the Harare Metropolitan Province in Zimbabwe. Two (2) senior line ministry officials were selected from the relevant Department in the SMEs Ministry. Twenty (20) additional members were selected for the group/focus discussion interviews. This means that a total of eighty-eight (88) participants took part in the study. There was equal gender representation in the sample.

3.3.2 Sampling techniques and procedures

The study made use of both probability and non-probability sampling techniques, depending on the stage at which the process of sampling was to take place. The dichotomy between probability and non-probability sampling became a continuum when mixed methods sampling was added as a third sampling strategy (Teddlie and Tashakkori, 2023). In this research study, the sampling processes were carried out at two levels. Firstly, the sampling of the SME institutions was done using purposive sampling because of its convenience. It is believed that the purpose of convenience sampling is to save time, money and effort as sometimes information collected generally has very low credibility. Secondly, the choice of participants/respondents' selection was done by using the simple random sampling (SRS) technique, expert sampling and stratified sampling respectively. In balancing the issue of gender participation, stratified sampling techniques was used following recommendations by Frankel and Wallen (2018). In this study, the researcher used her prior knowledge to choose the SMEs institutions to be the case in the study. Bailey (2019) credits this technique with the merit of being more representative hence; it can be generalized over a larger population.

In utilizing the principles of this design, the researcher devised a sampling frame with a list of the entire population. The elements were thus numbered sequentially and were selected by a random procedure through picking up papers in a box. Some cards were put in a box corresponding with the target population. Out of the total cards some (corresponding to the required number) were marked IS implying 'Inclusion in study'. The other cards were marked EX indicating 'exclusion in study'. Those that picked the 'IS' cards were eventually considered as part of the sample. The researcher proceeded to make a record of the chosen sample.

Table 1. Research sample size in relation to study population

Category of participants	**SMEs population**	**Number Selected (1/3 or Third of population**	**Total sample**	**Data collection Instrument**
SMEs administrators	**6**	2	2	Key Informant interviews
Zimra Officials	**6**	2	2	Key Informant interviews
Members operating within the SMEs sector	**180**	60	60	Questionnaires
Members in SMEs	**60**	20	20	Focus group Discussions
Senior line ministry officials	**6**	2	2	Key Informant interviews
Zimbabwe Anti-Corruption Commission	**6**	2	2	Key Informant interviews
	318	**88**	**88**	

Source: Researcher's own creativity notes

3.4 Sources of data

This study made use of two sources of data namely primary and secondary sources. According to Luck and Rubin (2018), secondary data is the data collected by others for their own purpose and now being used for another purpose. The secondary data used was in two forms: written and non-written materials. Non-written materials include visual documentaries

and videos or audio recordings which were done by historical researches for their own purposes (Saunders et al., 2023). In this respect, written materials include policies, relevant correspondence and reports. To that end, secondary data were used throughout the entire study as referral points to the matters under investigation. On the other hand, Merriam (2021), define primary data as one that is collected specifically for a project. In this study, primary data were collected during administering of the questionnaires and during conducting interviews with participants drawn from the two (2) SMEs institutions. Luck and Rubin (2025), argue that secondary data has advantages over primary data, namely it is less expensive, it is not time consuming and it identifies methodologies that proved successful and unsuccessful.

3.5 Data collection instruments

This study made use of multiple data collection methods. Questionnaires focus group discussions and key informant (semi-structured) interviews were used as data gathering instruments. Saunders, Lewis and Thornhill (2017), postulated that, ‘since all different techniques and procedures have different effects, it makes sense to use different methods to cancel the ‘method effect’. Following recommendations by Tromp and Kombo (2019), this study used mixed research methodologies, namely individual interviews, questionnaire method and focus group interviews. To triangulate, other complementary methods such as reports of previous research, other service records, policy reports and oral data, including informal conversations, were instrumental in this study. In support of informal conversations, it can be argued that, while people interact in their natural day-to-day business, the information they exchange can be more valuable and useful than a formal group interview. In this regard, it follows that the researcher came to terms with the experiences in the ‘natural’ setting.

3.5.1 Key informant interviews

Hubbard (2019), defines an interview as a planned and guided conversation. In this study, semi structured in-depth interview schedules were used. In this respect, the interviewer draws out questions that he/she would ask to seek appropriate responses and perceptions on the impact of corruption on the women's livelihoods in SMEs. Leedy (2022), further maintains that an interview offers both the interviewer and interviewee the chance to clarify their questions and answers. The researcher visited SMEs institutions on separate occasions and had the chance to interview them directly on a face to face basis. Since the interview is a face to face encounter, the questions were worded in English and the researcher asked the respondents the language they were comfortable with. It gave the interviewer an opportunity to rephrase the questions to meet the intellectual and literacy levels of the respondents. The interview as a data gathering tool offered flexibility, as the interviewer probed for more detail, explained unclear questions, used visual aids to clarify issues (Rea and Parker, 2020:18).

The interview method is a flexible technique depending on the social context, probing techniques can be adopted to expose underlying facts, perceptions and opinions. (Dooley, 2022) further highlighted that interviews also afforded the interviewer the chance to interpret meanings and attach subjective conclusions (Nyawaranda, 2024). In this respect, interviews also afforded the researcher an opportunity to record verbatim answers given hence improved response rates are assured. On the contrary, the presence of the researcher in qualitative studies make interviewees feel reluctant to deal with matters of ethical controversy, delicate nature and sensitive issues respectively. Data processing and coding of responses by interviewees is both taxing and time consuming (Frankel & Wallen, 2025). In this regard,

interviews require a great deal of paying attention to ethical considerations.

3.5.2 Focus group discussions

According to George (2018), a group interview is a screening process where the researcher interviews multiple participants at the same time. Additionally, the point of a group interview is to see how participants choose to stand out from each other and how well participants function in a group of people. In this study, the researcher used the focus group discussion. This is credited for providing the researcher with an opportunity to interact and have access to how people talk to one another. In this study, a total of twenty (20) participants were selected at the SMEs institution. The justification for targeting these members is that they have novel experiences as citizens and clients of the SMEs too. In utilising and conducting the focus group discussions, the researcher had to put men and women into separate groups to get an in-depth understanding of phenomena under study. In practical terms, 2 FGDs with SME operators were conducted.

3.5.3 The questionnaire

According to Easterby-Smith, Thrope and Lowe, (2022:76) questionnaires are a commonly used data collection tool because they are a cost-effective way to gather comparable information from a group of people. A questionnaire is a document with pre-set questions sent to respondents to solicit appropriate responses about a given phenomenon. In this study a questionnaire with various items was used (see Appendix A). The questionnaires consisted of open ended and closed questions and were worded in English. According to Harzadon (2024) open-ended questions have the advantage of giving respondents the opportunity to answer adequately applying the detail they like to qualify and clarify issues as well as giving them an opportunity for self-expression. The researcher did not post any

questions but physically distributed and administered them. A total of sixty (60) questionnaires were administered to the selected members operating within the SMEs sector.

The questionnaire served the researcher's time and financial resources since it was locally administered. Frankel and Wallen (2022), maintain that the questionnaire covered a large sample and also ensured anonymity and greater detail in as far as the handling of sensitive issues was concerned. In view of the delicate nature and controversy of the subject of coping strategies for city dwellers in era of electricity crisis; the questionnaire was deemed to be an effective instrument. In this context, objective responses were obtained through closed questions whereas subjective responses were obtained through open-ended questions which generated qualitative responses.

3.6 Validity and reliability tests

The researcher subjected the questionnaire to thorough scrutiny to ensure that all questions were relevant to the research objectives and capable of capturing the intended information. This helped to improve content validity by aligning the instrument with the study's focus on corruption and sustainable development among women in SMEs. The researcher also ensured reliability through careful training and consistent application of coding procedures during data analysis. Monnette et al. (2019), argue that reliability can be enhanced when researchers apply coding systems systematically and consistently.

3.7 Ethical considerations

Ethics can be defined as moral principles of right and wrong. Thus, in research moral principles guide research. In conducting this research, the researcher had to adhere to moral

and ethical considerations with regards to data gathering, analysis and presentation (Dehwa, 2024). People on whom the research was conducted had rights and the researcher had the responsibility and obligation to protect them. According to Berg (2019) ethics are important to all kinds of social and behavioral research especially when the research involves human subjects. The researcher sought informed consent to conduct this research from the various authorities and respondents. Researcher's confidentiality and anonymity was safeguarded making sure that the information they provided could not be traced back to them (McNeill and Chapman, 2018:13). The researcher disguised the identity of individual participants in the report writing stage. This assurance that the information they provided would not be traced back to them, increased the validity of the data provided by respondents.

3.7.1 Adherence to ethical and moral principles

Ethics in research refers to the moral principles that guide what is considered right or wrong when conducting a study. Researchers must ensure that their work does not harm participants and that it respects their dignity and rights. According to Dehwa (2023), ethical conduct should guide every stage of research including data collection, analysis, and the presentation of findings. This means the researcher must avoid manipulation of data, misrepresentation of results, or exploitation of participants.

3.7.2 Informed consent

Informed consent means that participants are fully informed about the purpose of the study, the procedures involved, and any potential risks before agreeing to participate. Participants must voluntarily agree to take part without coercion or pressure. This also involves obtaining permission from relevant authorities or institutions before conducting the study. Through informed consent, participants understand their role in the research and have

the right to withdraw at any time.

3.7.3 Confidentiality

Confidentiality refers to the protection of the information provided by participants. The researcher must ensure that any data collected is kept secure and not shared with unauthorized individuals. According to Chong (2020), maintaining confidentiality helps build trust between the researcher and participants and encourages honest responses. In this study, the researcher ensured that the information collected could not be linked back to specific individuals.

3.7.4 Enhancing validity through ethical practice

When participants are assured that their identities will remain anonymous and their information confidential, they are more likely to provide honest and accurate responses. This increases the reliability and validity of the data collected, ultimately strengthening the quality of the research findings.

3.8 Data presentation, analysis and interpretation

Borgdan and Biklen (2022), define data analysis as a process of systematically searching and arranging the interview transcripts and other relevant data accumulated during the research process. The researcher processed the data gathered using individual semi-structured interviews, focus group interviews and documentary analysis qualitatively to identify common trends, themes and patterns that would assist in answering the research questions. Thus, in this study gathered qualitative data were analyzed through identifying emerging themes or recurring themes according to recommendations by Dooley (2022). Additionally, in this study data were transcribed, categorized and systematically coded to

provide explanations of a single phenomenon. In addition, data was analyzed through using some tables, figures and graphs. (Sheila and Mwiria, 2020).

3.9 Chapter summary

This chapter has highlighted the approaches used in data gathering in this research study. The research design has been discussed in detail. Thus, it was noted that the relevance of the case study approach in researching the problem under investigation cannot be over emphasized. The target sample of eighty-eight (88) respondents. Data collection tools to be employed in the research as well as data analysis procedures were discussed in detail in this chapter. The strategies of ensuring credibility and trustworthiness (validity and reliability) of findings were also addressed. Lastly, the ethical procedures were also outlined to safeguard the values and safety of participants during the study. The next chapter will present the research findings and discussion of the results.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents and interprets the findings of the results of the study gathered using the semi-structured questionnaire that was administered to a sample of SME operators, focus group discussions and key informant interviews. Substantiating evidence in form of people's real words were also given since it was a qualitative inquiry. Key Informants were identified to provide responses based on their experiences and knowledge of subject under investigation.

4.1 Demographic profile of participants

The participants in this study were two SMEs administrators, two Zimra Officials, sixty members operating within the SMEs sector(questionnaires), twenty members operating within the SMEs (focus group discussions), two senior line ministry officials, two Zimbabwe Anti-Corruption Commission officials from Glenview, Harare urban in Zimbabwe. The demographic profile of key informants who participated in this study shows that all of them had valid and credible experiences needed for the inquiry. Most of them had reasonably sound educational background at the time of data collection. Additionally, these participants were experienced in conducting and appreciating SMEs business with operating experiences ranging from ten years to twenty years.

Table 4.2: Summary of the demographic information for SMEs administrators, Zimra Officials, senior line ministry officials and Zimbabwe Anti-Corruption Commission officials.

Key Informant	**Gender & Age**	**Position title**	**Date and place of interview**	**Educational Qualification**	**SMEs experience**	**Years in current position**

A	M (60)	SMEs Administrator	1.02.2026; Interviewee's office	Bed Woodwork	27 years	10 years
B	F (54)	SMEs Administrator	02.02.2026; Interviewee's office	Diploma in Woodwork	22	10
C	M (47)	Zimra Official	01.02.2026; Interviewee's office	BSc economics	28	15
D	F (42)	Zimra Official	01.02.2026; Interviewee's office	BSc Economics, MBA	23	10
E	(M) (50)	Senior line ministry official	1.02.2026; Interviewee's office	Bachelor of Commerce	30	26
F	F (35)	Senior line ministry official	1.02.2026; Interviewee's office	Bachelor of Commerce	10	6
G	F (41)	ZACC official	02.02.2026; Interviewee's office	BA public Admin, MPA	16	12
H	M (37)	ZACC official	02.02.2026; Interviewee's office	Med Sociology	35	31

Based on the demographic information, the researcher is of the view that the educational qualifications and the operating and administrative experiences of the Key Informants who participated in the study showed that they were appropriate and suitable to provide the data needed for answering the key research questions.

Table 4.3: Summary of the demographic information for the members operating within the SMEs sector (Focus Group Discussions and Questionnaires).

The type of focus group interview	**Model of SMEs**	**Date and place of interview**	**Number of participants**	**Gender of participants**	**Major Business**
FG1	Medium Scale	1.2.2026, Main Hall	10	5 Females and 5 Males	Furniture manufacturing
FG2	Medium Scale	1.2.2026, Main hall	10	5 Females and 5 Males	Furniture manufacturing
Questionnaire Respondent 1- 60	Medium Scale	1.2.2026 Main Hall	60	30 males and 30 females	Furniture manufacturing

In the researcher's view, the participants' and respondents' experience in dealing with the SMEs business - particularly the period they started interacting with the SMEs - is worth considering. The educational background of these participants also provides a sound base for their articulation of the subject under investigation. This makes these participants/respondents suitable to become informed participants for providing data for this study. From a researcher's point of view this provided a balanced analysis since the participants were drawn from various study areas considering the issue of gender balance.

The previous section has outlined the demographic information of the participants. The next section deals with the detailed presentation of research findings.

4.2 Data presentation from the questionnaire for SME operators

The table that below presents the condensed summary of the responses that were received from the questionnaire respondents. A total of sixty (60) questionnaires were administered. The questionnaires and interviews helps in answering main research questions. There was a 100 % response rate since the researcher physically administered them. However,

in some cases there were some non-responses to specific questions as shown by the column; undecided.

4.3 Impact of corruption on women's livelihoods

It emerged from the survey that (75 %) of the respondents agreed that corruption had negative impact on women's livelihoods in SMEs. However, 22% disagreed with the view, while 3% were undecided. These results are shown in the figure below. In turn, this has a negative effect on sustainable development in general. It also emerged that through excessive corruption in SMES, women's livelihoods and production levels were lowered. Through various efforts to minimize corruption in SMES, women's livelihoods, would be changed for the better as there will be more production/sales and they will realise more income, benefiting their households eventually.

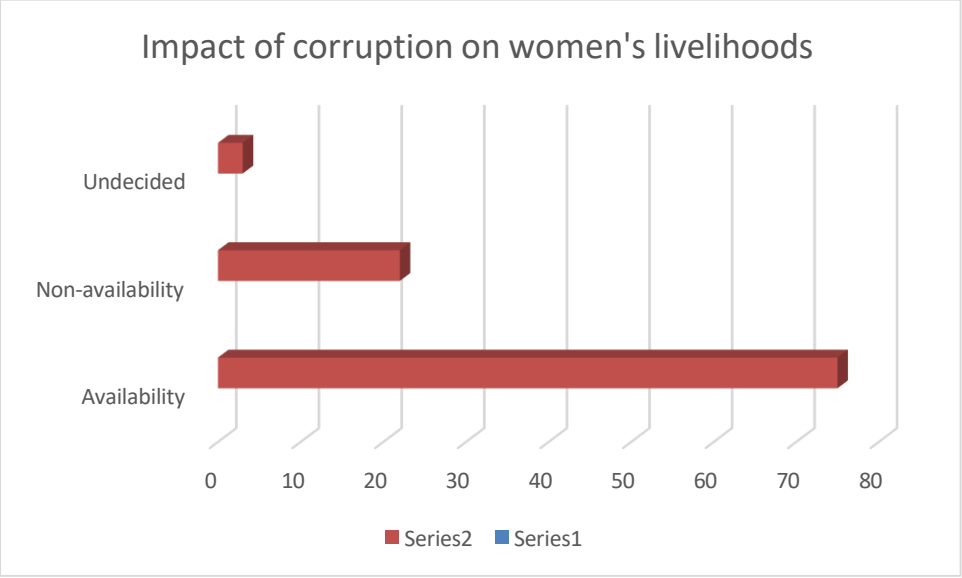

Figure 4.1: Impact of corruption on women's livelihoods

Source: Primary Data (2026)

To this end, reduction of corruption in SMEs has some positive impact on women's livelihoods as it is perceived as an avenue for development.

This was supported by information obtained using the focus group discussion where the study revealed that:

> *With the reduction of corruption levels in SMEs, women's livelihoods are likely to be changed for the better and this may increase production (FGD Informant 7).*
> *Corruption has detrimental effect on women's livelihoods hence it is a threat to service delivery (FGD Informant 5).*

Based on the findings it can be noted that corruption has detrimental impact on women's livelihoods, thus its reduction and eradication is imperative to enhance women's livelihoods. This confirms observations by UNDP (2021), that eradication of corruption on in various sectors of development is the fulcrum upon which all effective service delivery hinges on.

4.4 Role of SMEs in promoting women's empowerment

The study reveals that 80% of the respondents indicated that SMEs have a positive role in promoting women's empowerment while 20% indicated that the SMEs have a negative role in promoting women's empowerment. These responses are presented in the figure 2. The responses revealed that a considerable number of respondents acknowledge the positive role played by SMEs in empowering women in economic and social development. However, other respondents felt that due to the exposure of women to corrupt practices and incidences, it was not credible to perceive the SMEs' role in this regard as positively instrumental. The provision of and access to capital resources to assist the women as they engage in SMEs was cited as a major aspect of empowerment while on the negative side, the vulnerability to corruption was also cited as the major constraint hindering the empowerment efforts. The need to promote

women's empowerment through SMEs was mainly based on the initiatives centred on corruption prevention. Notwithstanding, other factors the positive role of SMEs in empowering women was hailed by a significant number of respondents.

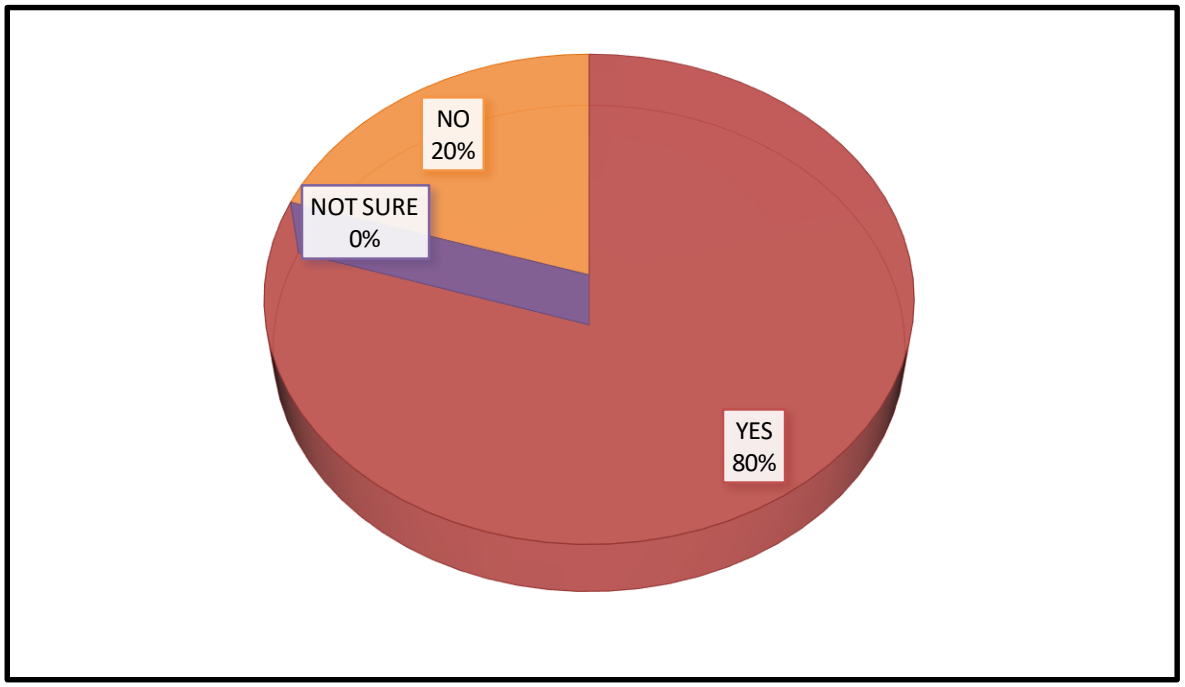

Figure 4.2: Role of SMEs in promoting women's

empowerment Source: Primary Data (2026)

Some of the typical responses obtained in the open-ended questionnaire to justify responses were:

> *SMEs are the solution to ultimate empowerment of women* (Questionnaire respondent 36).
> *It is difficult to talk about women's empowerment in Zimbabwe without referring to the work done by SMEs* (Questionnaire respondent 6).

A unique response was:

> *Not at all, SMEs are failing to empower women because of corruption.* (Questionnaire respondent 10).

This was reinforced by responses from a focus group discussion where one informant remarked:

Yes, I do believe and acknowledge that SMEs are doing a great job in empowering women, but if corruption is not eradicated in SMEs, there is no effective empowerment (FGD Informant 10).

To this end, it can be noted that SMEs have some positive role in empowering women consequently leading to some improvement in their livelihoods. The issue providing resources to women to participate in SMEs venture remains an important undertaking that alleviates poverty and promotes economic emancipation. This confirms similar observations by World Bank (2024), in which the instrumental role of SMEs in promoting sustainable economic empowerment of women was strongly highlighted. In addition, the findings confirm observations by Transparency International (2026), who suggests that females require protection from the adverse effects of corruption in any business venture, if society is serious about their total and sustainable empowerment.

4.5 Factors that affect women's participation in SMEs

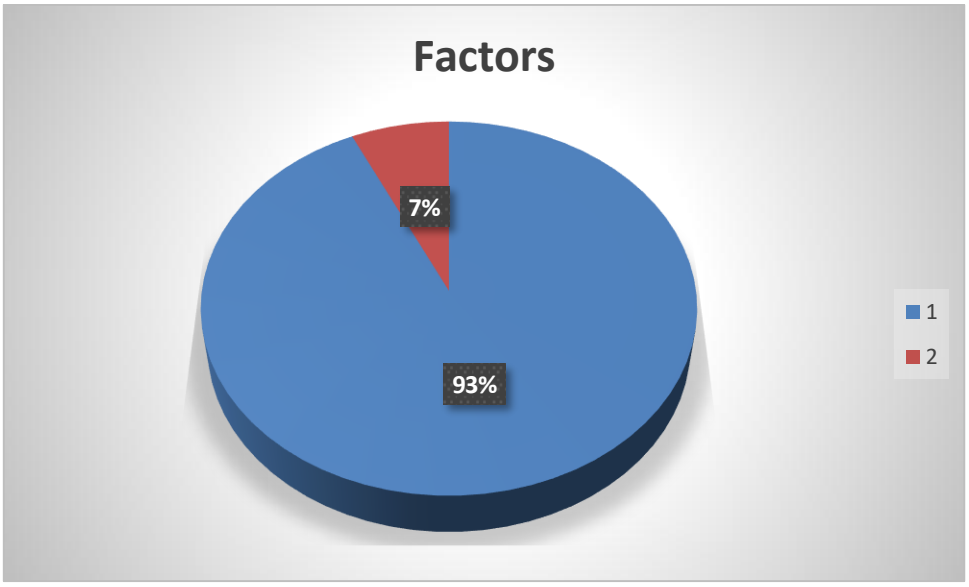

Figure 4.3: Factors that affect women's participation in SMEs

Source: Primary Data (2026)

Research findings reveal that 93% of the respondents agreed that there are several factors that affect the participation of women in the Small and Medium Enterprises (SMEs). Only 7% of the respondents indicated that there are no factors. These factors may lead to low productivity and frustrations among women. Most importantly, was highlighted a major factor affecting women's livelihoods in several SMEs in question. There were some indications that there was vast evidence where women had left the active participation due to corruption. The respondents reflected that political, social, cultural and economic factors play a pivotal role in affecting the women's participation in the Small and Medium Enterprises (SMEs). In some cases, it emerged from the respondents that the subsequent elimination of corruption in SMEs will in a way improve on women's livelihoods as some respondents elaborated as follows;

> *Corruption limits the freedom of economic empowerment and fair competition among women in SMEs* (Questionnaire respondent 16).

> *During the times of economic instability and such periods of the instability of our bond notes, a lot of women are victims in the Small and Medium Enterprises (SMEs) as compared to male counterparts.* (Questionnaire respondent 46)
> *Some women have voluntarily left active participation in SMEs due to corruption, hence their livelihoods are now negatively affected due to* (Questionnaire respondent 34).

It also emerged from the survey that some of the respondents indicated that women were being negatively labelled in the SMEs ventures. Some labels had some bearing to issues of corruption. One respondent echoed in a focus group discussion:

> *Participation in SMEs require the survivor of the fittest, not women who are afraid of taking risks* (FGD Informant 10).

The study revealed that other women were negatively labelled unfit for the active involvement in SMEs. It was highlighted that perceptions are quite critical since some negative

labels will become detrimental on women's productivity in the SMEs. Such findings corroborate with assertions by Palen (2020), that when individuals meet in society they are likely to attach relative and subjective meanings to social happenings and this leads to self-fulfilling prophecy. Responses revealed that corruption practices, financial instability and attitudinal factors may negatively or positively impact on women's livelihoods in SMEs. Women were also marginalized in their participation in SMEs and this originated from culture and religious factors. Corruption has a gendered face (Transparency International, 2026).

4.6 Existence of policies that promote women's livelihoods in SMEs

Responses reveal that (37%) of the respondents indicated that there are policies that act as enabling guides to promote women's livelihoods in SMEs. 63% of the respondents indicated that there were no policies in place as presented in the pie chart following. On the other hand, the higher response rate on this view could reflect the potential lack of knowledge regarding the existing policies. Some of the policies that regulate the operations in SMES to enhance women's livelihoods are embedded in other pieces of legislation and other broader policy framework. It emerged that these policies have either directly or indirectly supported the participation of women as well as aided in the reduction of adverse impact of corruption on women in general. On the other hand, research responses pointed to the policies greatly need to be complemented by some positive collective attitudes that should be shared if women are to be fully empowered to the level of sustaining their livelihoods at all cost.

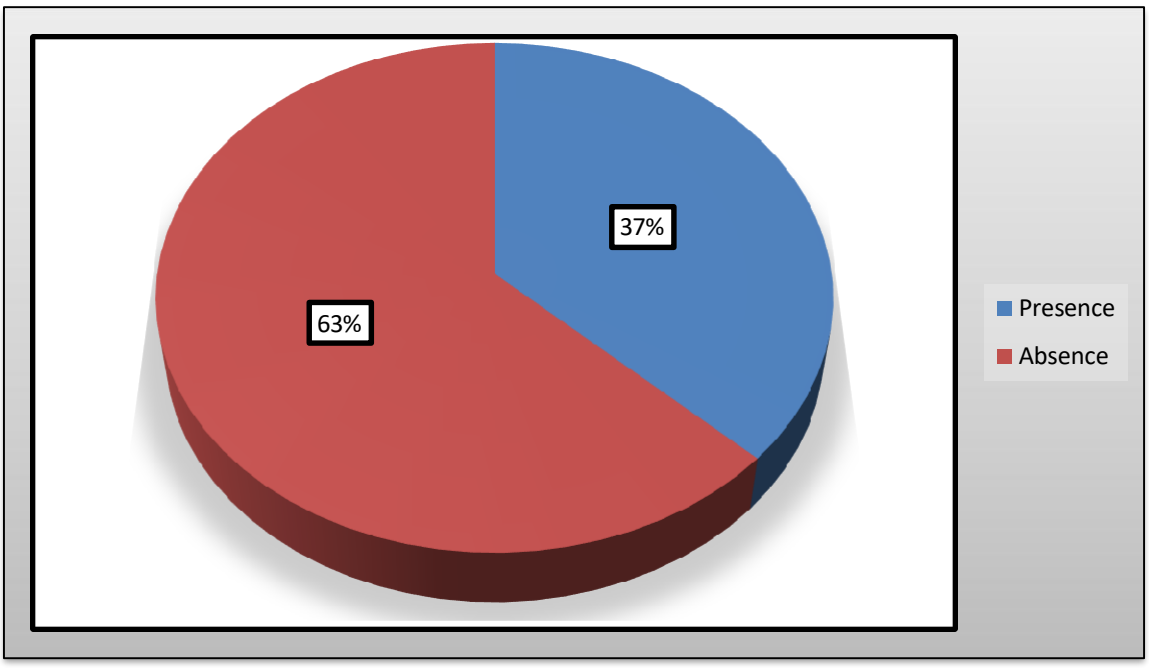

Figure 4.4: Knowledge of policies that promote women's livelihoods in SMEs

Source: Primary Data (2026)

The following are typical responses from the open-ended questionnaire:

In Zimbabwe, the issue of policies is just a window-dressing or cosmetic nature, women's livelihoods continue to suffer from corruption (Questionnaire respondent 31).

No, in Zimbabwe, there is nothing like an effective policy, they are only politician's pieces of documents. (Questionnaire respondent 41).

This was reinforced by responses from focus group discussions where one informant remarked:

Yes, I have heard of policies, but I strongly feel they are not specifically targeting the issues of corruption eradication with a view to assist women's welfare in the SMEs (FDG informant 8).

The following were typical responses from key informants:

If we have some integrity clubs, I strongly believe we can win our war against corruption. This would lessen our administration as the issues of ethics and morals will be covered by these committees. (SMEs Administrator E).

> *Integrity clubs are a good arrangement yes, but the issue of Ubuntu/hunhu from a personal level takes precedence, to me the individuals in SMEs should have the inner motivation to fight corruption. (ZACC Key Informant 3)*

Based on the research responses, it can be noted that the issue of policies that promote women's livelihoods in SMEs is a critical issue. However, it was highlighted that the missing link comes on the disequilibrium between reality and ideal. The women's participation in the SMEs sector in Zimbabwe has been supported by the Gender Policy (2019), and other regional, continental and international protocols and conventions.

Based on the findings it can be observed, that without policies that are meant to directly fight corruption in the SMEs to safeguard women's livelihoods, the active involvement of women will remain a pipedream. This confirms observations by Deem (2021), on women's livelihoods are dependent on sound policies that promote the sustainable growth development and exercise of good corporate governance to attain shared vision and goals focused towards the sustainable development in the SMEs sector. Research findings reveal that while other respondents indicated that they had exposure to the Gender Policy (2019), in Zimbabwe, they felt that the policy lacked direct emphasis on issues linked to corruption prevention and the protection of and subsequent enhancement of women's livelihoods.

The respondents attacked the policy for focusing on power balances between men and women as one informant in a focus group discussion echoed:

> *Our major problem nowadays in the SMEs sector is the conditions and environment which women are subjected to…. world over the problem of corruption is topical, but our policies invest energy in power balances at the expense of addressing corporate governance issues…to me the policies are too political than economic*. (FGD Informant 5).

On the other hand, the failure by policies to address the citizenry expectations in Third World countries has been highlighted as a major hindrance to development as Sanderson (2021), assert that in Third World Countries (TWCs) there are internal deficiencies which include lack of a viable policy framework to promote gender equity and equality. Therefore, the absence of such a policy framework may have some ripple effect when it comes to women's vulnerability to the '*gloomy face'* of corruption in the SMEs sector. Additionally, it emerged that despite the presence of an enabling policy, women in SMEs sector may seem to lack the power to fight against corruption as they become victims in most cases. Based on the findings, it can be noted that the enactment of effective policies that fight against corruption in the SMEs sector to enhance women's livelihoods is an imperative.

4.7 Challenges in the fight against corruption in SMEs

The study reveals that 95% of the respondents indicated that there are challenges associated with the fight against corruption in SMEs, while 5% indicated that there are no challenges. The responses revealed that lack of a shared vision among the people has been a major constraint. The responses indicated among the major challenges was the lack of proper skills /expertise and anti-corruption knowledge to deal with issues of corruption in the SMEs sector. It was also highlighted that corruption was more of a culture.

The following were typical responses from the questionnaire:

> *Corruption in the SMEs was highly institutionalized, nearly all people legitimize it* (Questionnaire Respondent 22).
>
> *In my view, the greatest challenge is lack of political will to fight against corruption, hence SMEs sector is not spared though* (Questionnaire Respondent 33).
>
> *Women are not confident in both reporting and fighting corruption, they think it is a sensitive subject hence a culture of silence* (Questionnaire Respondent 21).

This was reinforced by information obtained through the focus group discussion where one informant remarked:

The fight against corruption is constrained by the attitudes of people in SMEs who now believe and take corrupt practices as the normal way of doing things (FGD Informant 7).

Another informant had a slightly different argument as she echoed:

Anti-corruption agencies are not doing enough to sensitize people operating in SMEs to change their 'corrupt' behaviours and tendencies. (FGD Informant 9).

The following were typical responses from key informants:

Honestly speaking SMEs are affected by political interference and this is the major problem that causes corruption. (Line ministry Key informant 2).

Based on the research findings, it can be noted that the fight against corruption is constrained by several factors among them socio-cultural factors. Women in the SMEs sector are usually victims hence their livelihoods are at risk. Furthermore, research responses revealed that the fight against corruption is constrained by vast factors which include restricted regulatory laws and lack of adequate funding of the institution and agencies that are mandated to fight corruption. The findings confirm observations by Transparency International (2023), study findings that the fight against corruption is impacted negatively by a weak anti-corruption legislation and ineffective anti-corruption bodies.

4.8 Availability of strategies to enhance women's livelihoods in SMEs

It further emerged from the survey that 38% of the respondents agreed that there are available strategies that can be proposed to reduce the negative impact of corruption on women's livelihoods in the Small and Medium Enterprises (SMEs). 50% of the respondents expressed the non-availability of strategies in, while 12% were undecided. These results are presented in the figure below.

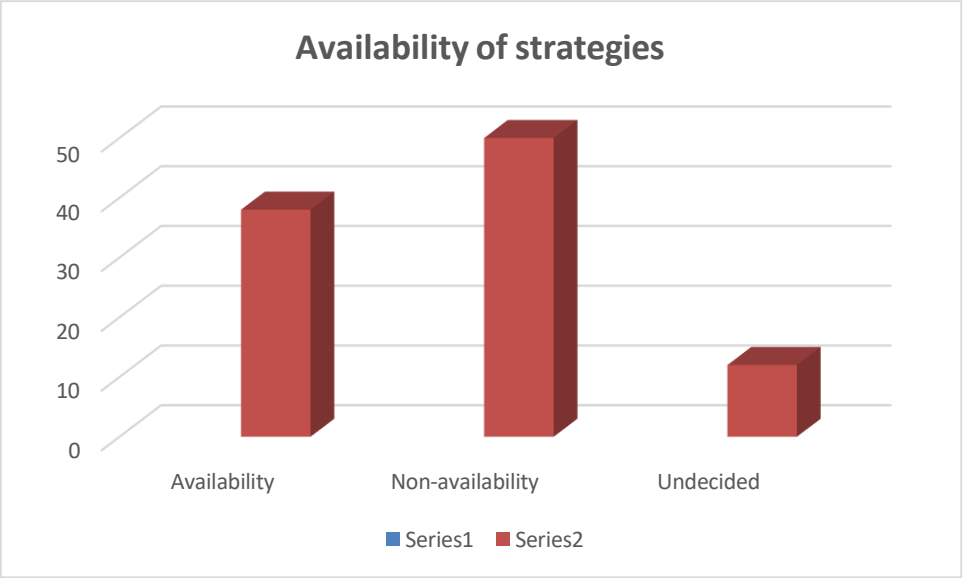

Figure 4.5: Availability of strategies to enhance women's livelihoods in SMEs

Source: Primary Data (2026)

The key strategies include increasing benefits around various posts and awarding high salaries and attractive perks so that people are not tempted to solicit bribes and kickbacks. Responses pointed to a consensus that public education and awareness programmes by anti-corruption bodies are key to the prevention of corruption in the SMEs sector.

The following are typical responses from the questionnaire:

The fight against corruption should involve women in the SMEs through active participation and developing good behaviours including more emphasis on ubuntu/hunhu (Questionnaire Respondent 17).

The Administrators in SMEs sector should hold workshops and invite anti-corruption experts to staff develop women in SMEs sector so that their women's livelihoods are changed for the better (Questionnaire Respondent 57).

Based on the research findings, it can be noted that the fight against corruption requires multiple strategies to empower women in the SMEs sector and to successfully change their livelihoods. The study reveals the great need to mainstream issues of anti-corruption into the SMEs discourse to improve on women's livelihoods. On the other hand, it emerged that

Government should initiate programmes that can assist in corruption prevention as well as adopting the so-called best practices. The contemporary approaches to corruption management may seem to support or augment these named strategies in that they insist on a paradigm shift from mere involvement without addressing the key issues of empowerment. This confirms research findings by ZACC (2026), in which it was established that the fight against corruption deserves a multi-agency and multi-strategy approach. Additionally, adoption /copying of global trends stands a good solution in empowering women in SMEs so that they can develop anti-corruption competencies.

4.9 Effectiveness of SMEs strategies for combating corruption

In assessing the effectiveness of the strategies at SMEs' disposal, responses revealed that 42% of the respondents indicated that the strategies are effective while 58 % of the respondents indicated that the strategies are not effective.

Some of the typical responses from the questionnaire were:

> *These strategies are not effective because those with political power are benefitting from corrupt practices in SMEs* (Questionnaire respondent 41)
> *The strategies will never work because government pays lip-service to the fight against corruption* (Questionnaire respondent 55).

This was reinforced by information obtained through a focus group discussion where one informant echoed:

> *For strategies to be effective, there is need for a strong anti-corruption legislation, in my view in Zimbabwe, the legislation is strong on paper and weak on implementation, hence there is chaos in SMEs* (FGD Informant 23).

The following were different typical responses from key informants:

> *Honestly speaking SMEs are affected by political interference and this is the major problem that causes corruption. (Line ministry Key informant 2).*

Based on the research findings, it can be noted that there are several factors that affect the effectiveness of strategies in the SMEs that are meant to fight against corruption to enhance women's livelihoods. These factors range from political will, social factors, attitudinal factors and negative perceptions among key stakeholders respectively. However, despite globalization impact, it emerged from the findings that Zimbabwe is generally slow to respond to and practically implement global trends and practices. It was also noted that globalization has some negative effects in that it will fail to address the economic and political disparities between developed and developing nations.

4.9.1 ROLE OF STAKEHOLDERS IN PROMOTING WOMEN'S LIVELIHOODS

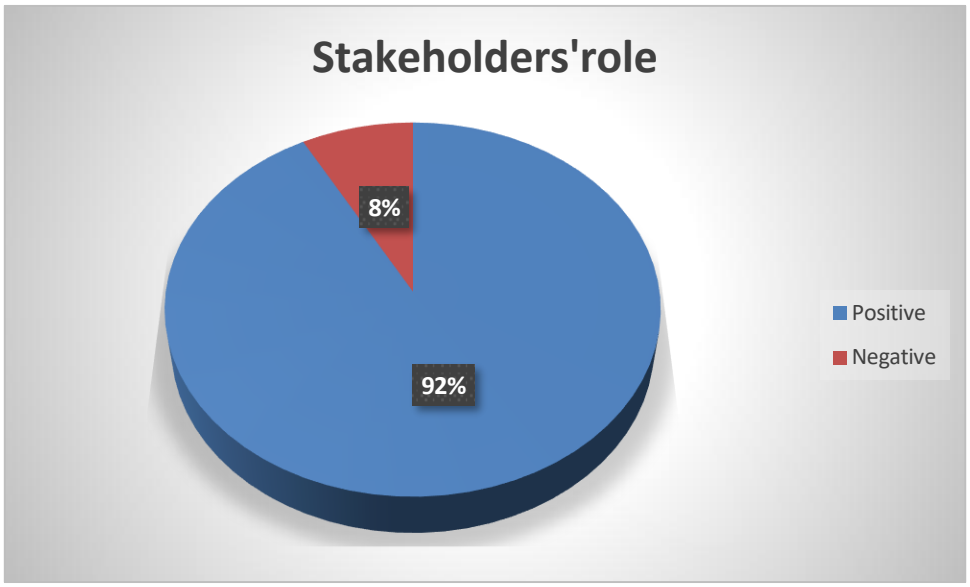

Figure 4.6: Role of stakeholders in promoting women's livelihoods Source: Primary Data (2026)

Responses reveal that the 92% of the respondents indicated that the involvement other stakeholders are very instrumental in fighting the prevalence of corruption in SMEs to enhance women's livelihoods. 8 % of the respondents indicated that stakeholders' role is minimal. It emerged that the eradication of corruption on may not be possible without the assistance and support of other stakeholders. The symbiotic linkage and collaboration in the fight against

corruption between communities, other public and private organizations was highlighted to be central in supporting the eradication of corruption. This was viewed as the threshold for the attainment of 'Zero Tolerance to Corruption' in the SMEs sector to enhance women's livelihoods.

Some of the typical responses from the questionnaire were:

Civil society organizations are critical stakeholders in the fight against corruption in SMEs. Questionnaire respondent 43)

Government line ministry and other departments are key stakeholders. (Questionnaire respondent 17)

ZIMRA and Anti-Corruption are part of the equation/value chain in the fight against corruption. (Questionnaire respondent 59).

The Administrators of SMEs are the torch bearers and they set the pace in corruption prevention (Questionnaire respondent 35).

I strongly feel that the Heads are responsible for safeguarding the gendered effects of corruption in SMEs (Questionnaire respondent 25).

The Heads are responsible for policy implementation hence they are better placed to reduce the impact of corruption and aid in enhancing women's livelihoods in SMEs. Questionnaire respondent 15).

This was reinforced by information obtained through the focus group discussion where one responded remarked;

In my view all the key stakeholders such as government and non-government organizations are key, but if we leave the church out, we will not win the fight against corruption (FGD Informant 2).

In particular responses from key informants identified the following specific support for women;

In my own opinion as SMEs we are trying our best to support women's livelihoods through exposing them to other initiatives in the region, continent and across the globe (SMEs Administrator D).

As a line ministry we have some programmes lined up to capacitate the women and this has yielded positive results (Line ministry Key informant 6).

From our assessment, we feel much need to be done specifically targeting the area of anti-corruption (ZACC Key Informant 3).

Based on the research findings it can be noted that, the fight against corruption deserves a multi-agency response. The various stakeholders will fight this persistent problem through active collaborations and consultations. The government's role in combating corruption to enhance women's livelihoods cannot be over emphasized though, since the state provides the regulatory legal framework. Based on the findings it can be argued that the stakeholders' involvement embraces a comprehensive vision towards the fight against corruption in SMEs to enhance women's livelihoods. This corroborates with assertions by Durkheim (1962), theory that society is sustained by the various systems which interrelate and interdepend on each other for the survival of the entire system.

4.10 Possibilities for improvement of women's livelihoods in SMEs

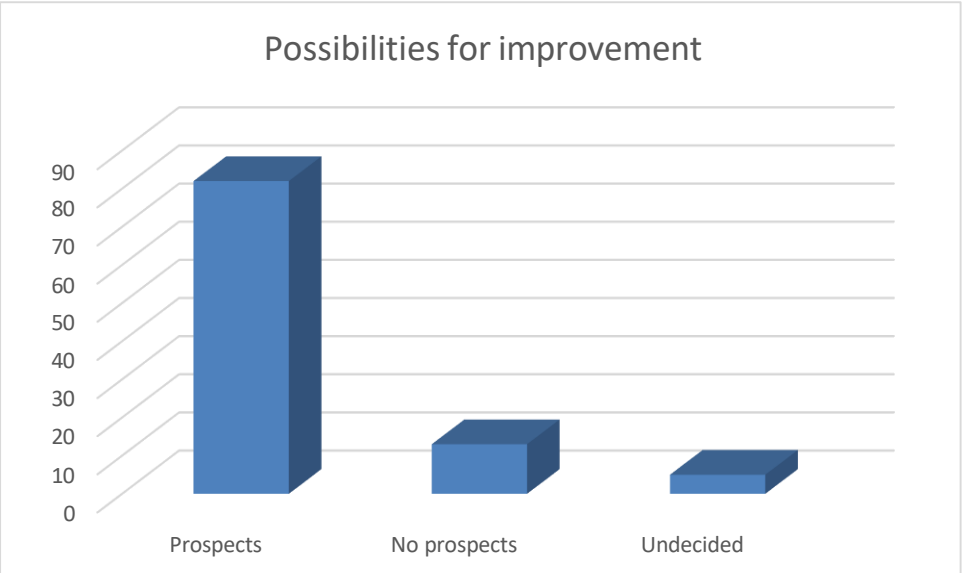

Fig 4.7: Possibilities for improvement of women's livelihoods in SMEs Source:

Primary Data (2026)

It emerged from the survey that 82% of the respondents indicated that there were potential prospects for combating corruption in SMEs, while 5% of the respondents indicated that there were no prospects /possibilities. On the other hand, 13% of the respondents were undecided. Some of the typical responses from the questionnaire were:

- The new dispensation stance on the fight against corruption is the major prospect. (Questionnaire Respondent 39).
- The establishment of the Special Anti-corruption Unit in the Office of the President and Cabinet is a major prospect. (Questionnaire Respondent 29).
- The review/ repelling of the Indigenous Act (49/51%) is a major prospect (Questionnaire Respondent 19).

However, despite possibilities, typical responses from key informants pointed to the following;

> *In SMEs corrupt practices are there in form of bribes. (Line ministry Key informant 6).*
> *Yes, kickbacks are there (SMEs Administrator A).*
> *The area of procurement is greatly prone to corruption (ZACC Key Informant 8)*
> *Allocation of licenses and space/land to operate is also another area where corruption is rampant (ZIMRA Key Informant B).*

Based on the findings it can be noted that there are vast possibilities and prospects for combating corruption in SMEs to enhance women's livelihoods. This is supported by the policy initiatives that the new administration in Zimbabwe has adopted. Therefore, this may have a positive effect in enhancing women's livelihoods. O'Donnell (2022), is of the view that there

is need for more liberal reform from a liberal feminist viewpoint when addressing social problems of a gendered nature.

4.11 Chapter summary

In this chapter, data from this study were presented, analysed, interpreted and discussed to address the research problem and to answer the research questions raised in chapter 1 of this dissertation. In doing so, several themes and sub-categories emerged from the data analysis that assisted in explaining the rationale for combating corruption in SMEs in Zimbabwe. A central and recurring theme surfacing from the data analysis was that corruption is negatively affecting women's livelihoods in SMEs. Thus, the lack of anti-corruption education in SMEs provided convincing evidence that women in SMEs are not fully equipped to take initiatives aimed at combating corruption later in their livelihoods. In the next chapter of this study, the researcher will provide the summary of key findings, conclusion and recommendations emerging from this study based on the presented data.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the research findings, conclusions and gives recommendations emanating from research these findings. The study aimed at examining how corruption can be combated to enhance women's livelihoods in SMEs in Glenview, Zimbabwe. The study was conducted using both qualitative and quantitative research methodologies. The principles of validity and reliability were taken care of in the study. The thrust of the study revolved around providing answers to the key question; *"How can corruption be combated in SMEs to enhance women's livelihoods?*

5.2 Summary of the major findings

The study examined how combating corruption can enhance sustainable development among women in SMEs. The findings revealed that corruption remains a major obstacle to women's economic empowerment. The study outlines the negative impacts of corruption and the majority of respondents indicated that corrupt practices such as bribery, abuse of authority limit access to opportunities. The study also shows that existing policies and legal frameworks aimed at promoting women's livelihoods and fighting corruption are either inadequate or poorly implemented. The study established that sustainable development among women in SMEs can be enhanced through stronger anti-corruption strategies. Respondents recommended increased public awareness campaigns, integrity and ethics training, stakeholder collaboration and implementation of effective policies.

Following recommendations by Borgdan and Biklen (2018), themes formulated from the research questions shall guide the summary of major findings. As such, the major findings in this section are presented in the order of the research questions set out in chapter one of this study as:

The key research questions were set as:

- *What are the factors that perpetuate corruption in the small and medium enterprises (SMEs) sector?*
- *How does corruption impact on development of women's' livelihoods in SMEs?*
- *What is the nature and forms of corruption experienced by women in the SME sector?*
- *What is the existing institutional framework for combating corruption within the SMEs?*

5.2.1 Factors that perpetuate corruption in the small and medium enterprises (SMEs) sector

The study established that there are several factors that perpetrate corruption in SMEs. Principally the study findings pointed to the fact that corruption is caused by greediness, monopoly and lack of accountability in SMEs. Some respondents described corruption as a governance problem as well as a social and ethical problem respectively. The emerging theme was that corruption is caused by lack of proper ethical and moral values in society that lead to the weakening of the societal moral fabric.

5.2.2 Impact of corruption on development of women livelihoods in SMEs

It was established that corruption has negative impacts on development. More specifically, corruption derails efforts to empower women in society as well as the strides towards enhancing their livelihoods. The findings pointed to the fact that corruption in SMEs

erodes the fair and active participation of women in the SMEs. By and large, the economic, social, technological and political development of women is thus negatively impacted by the high prevalence of corrupt practices in the SMEs.

5.2.3 Nature and forms of corruption experienced by women in the SMEs sector

The study findings pointed to the fact that women in SMEs experience a variety of corruption manifestations. The most common ones that were highlighted include, bribes, rent-seeking behaviours and kickbacks, concealments of transactions as well as abuse of power by those in authority or positions of power. These corrupt practices are at both petty and grand levels and in turn have some detrimental effect on enhancement of women's livelihoods.

5.2.4 Existing institutional framework for combating corruption within the SMEs

The results of the investigations comprehensively affirmed that Zimbabwe as a nation has a viable institutional, legislative and legal framework for the combating of corruption. Although other respondents had certain perceptions, the consensus was that the current policy pronouncements had yielded positive results that would enable SMEs to develop some mechanisms for the fight against corruption. A vibrant and effective institutional framework for combating corruption was seen as a panacea to the problems the nation is facing particularly those that affect their social, economic and political development respectively. It was further established that the fight against corruption is constrained by a myriad of factors. These range from social, attitudinal, economic, technological and political challenges. In some cases, the females in SMEs are segregated through technical ways and they may fail to overcome the constraining governance factors particularly when they are not politically, socially and economically empowered.

5.3 Conclusions of the study

The study concludes that corruption is a threat to the sustainable development of women's livelihoods in SMEs. It also concludes that citizens studied appreciate the fundamental role played by various stakeholders in the fight against corruption in the sector. They further acknowledge the positive role or impact of political will and commitment in the fight against corruption in small and medium enterprises. The study concludes that if challenges that constrain the fight against corruption are addressed, the livelihoods of women in SMES will be improved for the better. The study further concludes that the introduction of anti-corruption education in SMEs' developmental discourse remains the fulcrum upon which efforts to promote sustainable economic development of women rests upon. By and large, the study concludes that the effective implementation of an education for combating corruption in SMEs requires a collective engagement among Government, private and public organizations and civil society to refine the citizens' perceptions to combat the high prevalence of corruption.

Moreover, this study concludes that corruption constitutes structural barrier to women sustainable development among women in small and medium enterprises. The findings demonstrate that corruption negatively affects women entrepreneurs through bribery demands, bureautic inefficiencies, unequal access to opportunities and institutional practises that increase the cost of business. This conclusion supports the view that corruption is not merely an isolated governance problem but a systemic constraint that undermines economic empowerment, weakens productivity and limits women's ability to sustain and expand their businesses. The study, also concludes that the fight against corruption in SMEs depends significantly on the active involvement of multiple stakeholders including government institutions, civil society organisations, private sector and SME actors. It is concluded that collaborative engagement in strengthening accountability leads to effective anti-corruption efforts.

5.4 Recommendations for this study

The following are recommendations offered with respect to the effective fight against corruption in the SMEs to enhance women's livelihoods:

1. There is need for a collaborative approach where various stakeholders would actively disseminate anti-corruption information in SMEs, for example distributing fliers and pamphlets with anti-corruption messages targeting the SMEs.

2. People operating in SMEs must be staff-developed, trained or exposed to some capacity building workshops as key stakeholders to share their expectations to put constructive input in the mainstream of economic development through the collective fight against corruption. Workshops and seminars must therefore be intensified to continue to offer the personnel the chance to cross-pollinate views with regard the effective corruption-prevention programme.

3. Collaborations and partnerships with SMEs are recommended to come up with contemporary ideas in the fight against corruption. To this end, there is need to develop some-one-stop-shop type of models for the licencing and registration of SMEs to reduce bureaucracy in the processes which might trigger corruption to quicken /speed up the processes.

5.5 Areas of further research

Future research should build on the limitations and gaps identified in this study by examining how corruption affects women in SMEs across different regions or countries and also focus on specific SME sectors such as agriculture, retail and manufacturing to provide

deeper insights into how corruption manifests differently across industries and how sector-specific interventions can be developed. There is also need for research on the role of digital technologies, including mobile money platforms and e-governance systems, in reducing corruption and improving transparency within SMEs. In addition, longitudinal studies are recommended to assess the long-term effects of anti-corruption measures on women's livelihoods, economic empowerment, and sustainable development.

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DEPARTMENT OF PEACE AND GOVERNANCE

11 March 2026

TO WHOM IT MAY CONCERN

RE: REQUEST TO UNDERTAKE RESEARCH IN YOUR ORGANISATION

This serves to introduce the bearer, NYAUDE NYASHA S student Registration Number B220439B who is a **HBSC PEACE AND GOVERNANCE** student : Bindura University of Science Education and is carrying out a research project in your area/institution.

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

Yours respectfully

J.Kurebwa (DR)
Chairperson

BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF SOCIAL SCIENCES & HUMANITIES
PRIVATE BAG 1020, BINDURA, ZIMBABWE
11 MAR 2026
DEPARTMENT OF PEACE AND GOVERNANCE

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CITY OF HARARE

HUMAN CAPITAL DEPARTMENT
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ADDRESS ALL CORRESPONDENCE TO HUMAN CAPITAL DIRECTOR

Bindura University Of Science Education

P.Bag 1020

Bindura

Zimbabwe

26 March 2026

RE: AUTHORITY TO UNDERTAKE RESEARCH: NYASHA S NYAUDE

This letter serves as an authority for Nyasha S Nyaude to undertake research survey on the topic, '**COMBATING CORRUPTION TO ENHANCE SUSTAINABLE DEVELOPMENT AMONG WOMEN IN SMALL AND MEDIUM ENTERPRISES (SMEs)IN GLENVIEW, HARARE.**

The City of Harare has no financial obligation and neither shall it render any further assistance in the conduct of the research. The researcher is however requested to avail a soft and hard copy of the research to the undersigned so that residents of Harare can benefit out of it. The research should not be used for any purposes other than the study purpose specified.

This letter is issued upon payment of 5usd administration fee.

Receipt number 16281043

Yours faithfully

27/03/26

MR J. DUVE
ACTING HUMAN CAPITAL DIRECTOR

CITY OF HARARE
HUMAN CAPITAL DEPT.
26 MAR 2026
P.O. BOX 990, HARARE
TEL 752979

Harare to achieve a WORLD CLASS CITY STATUS by 2025

APPENDICES

APPENDIX A

Combating corruption to enhance sustainable development among women in Small and Medium Enterprises (SMEs) in Glenview, Zimbabwe.

Small Business Owner Questionnaire
Introduction

My name is ..... a, Peace and governance student at Bindura University of Science Education. I am conducting a study on **Combating corruption to enhance sustainable development among women in small and medium Enterprises (SMEs) in Glenview, Harare.** You are amongst those that have been selected and I am thus requesting for your permission to carry out the study.

Procedure

You will be asked a series of questions that relate to your understanding of vulnerabilities that you and your household face in your day-day living. This exercise will take about 45 minutes of your time. You are free to opt out of the exercise now or anytime during the course of the exercise. If you feel uncomfortable in answering any question please say so. Information gathered through this research exercise will be treated with confidentiality and sources of information will remain anonymous.

Benefits

There are no direct financial or material benefits for participating in this study.

Further Information

Should you require further information about this research feel free to contact the Dean of students.

Signature.....

Date.....

Verbal Consent Given	

Questionnaire number:	_| | | | | |
Date of Interview	| | | | | | |
Name of Enumerator	| | | |_| | | | | |_| | | | | |

Gender
1 = Male **2 = Female**

Marital status
1 = Single **3 = Divorced/Separated**
2 = Married **4 = Widowed**

Age

1=less than 25 years	**2=26-35 years**	**3=36-45 years**	**4=46-55 years**	**5=56-65 years**	**6=66 years and above**

Highest educational qualification attained by respondent

1 = Never went to school, 2 = Primary School, 3 = Secondary School, 4 = Vocational Training, 5 = Tertiary Education
6= other (specify)…….

Nature of Business

……..……..…….

Number of Employees

1=0	**2=1-4**	**3=5-9**	**4=10-14**	**5=15 and above**

Monthly Income

1= Upto 500 2= 500- 1000 3= 1000-1, 500 4=. 1,500-2000
5=. 2000-2500 6=2500–3000 7= 3000 -3500 8= 3 500-4 000
9= 4 000 and above

Time operating business
A. Less than 1 year B. 1 – 5 years C. 5 – 10 years
D. 10 – 15 years E. Above 15 years

IS YOUR BUSINESS REGISTERED WITH INSTITUTIONS SUCH AS ZIMRA, COUNCIL, ETC?
YES [ ] NO [ ]

IF NO, WHY? [PLEASE TICK]

I DO NOT MAKE ENOUGH MONEY	
I DO NOT MAKE ENOUGH MONEY	
I DO NOT KNOW WHERE AND HOW TO REGISTER	
I CAN NOT ANSWER	

OTHER [please specify]----------

WHICH INSTITUTIONS DO YOU INTERACT WITH AS YOU OPERATE IN YOUR SECTOR?

INSTITUTION	**YES**	**NO**
ZIMRA CUSTOMS		
ZIMRA TAXES		
POLICE		

	COUNCIL LICENSING AUTHORITY
	COUNCIL HIEGINE AND HEALTH INSPECTORS
	SME MINISTRY
	FINANCIAL INSTITUTIONS
	EMA
	OTHER[SPECIFY]

WHAT DO YOU UNDERSTAND BY THE TERM CORRUPTION [this tests the respondent's understanding of the issue under study]

IHOW WOULD YOU ASSESS THE EXTENT OF CORRUPTION IN THE SMES SECTOR?

A= WIDESPREAD B= NOT WIDESPREAD C= ALMOST WIDESPREAD D= NOT SURE

HOW FREQUENT ARE THESE PAYMENTS? [PLEASE TICK]

INSTITUTION	NEVER	SOMETIMES	REQUENTLY	MOSTLY	ALWAYS
ZIMRA CUSTOMS					
ZIMRA TAXES					
POLICE					
COUNCIL LICENSING AUTHORITY					
COUNCIL HIEGINE AND HEALTH INSPECTORS					
SME MINISTRY					
FINANCIAL INSTITUTIONS					
EMA					
OTHER[SPECIFY]					

WHO INITIATES THESE PAYMENTS?

ARE THOSE WHO PAY THESE INFORMAL PAYMENTS BETTER OFF AT THE END OF THE DAY COMPARED TO THOSE WHO DO NOT PAY?
YES [ ] NO [ ]

IF YES PLEASE EXPLAIN ----------

ASSESSMENT OF WHY PEOPLE PAY BRIBES [TICK WHAT IS MORE APPROPRIATE]

	A= IT QUICKENS PROVISION OF SERVICES **B= IS NECESSARY TO RESOLVE PROBLEMS WITH AUTHORITIES** **C= WE HAVE NO OPTION AS THERE IS NO WAY OUT** **D= BECAUSE OTHERS PAY BRIBES** **E= MAINTAIN A GOOD RELATIONSHIP WITH PUBLIC OFFICIALS** **F= I DO NOT PAY A BRIBE** **G= NOT SURE**
	ARE THERE ANY STRATEGIES YOU WOULD PROPOSE TO HELP CURB CORRUPTION WITHIN SMES? STATE YOUR ANSWER BELOW

	DO YOU THINK CORRUPTION AFFECTS WOMEN RUN BUSINESS DIFFERENTLY FROM THOSE RUN BY MEN? **YES [ ] NO [ ]** **IF YES, PLEASE EXPLAIN----------** **----------** **----------** **----------**
	WHAT IMPACT DOES CORRUPTION HAVE ON WOMEN'S LIVELIHOODS IN THE SMALL AND MEDIUM ENTERPRISES? **POSITIVE [ ]** **NEGATIVE [ ]**
	In order of Priority, evaluate the level of impact of corruption on women's livelihoods in Small and Medium Enterprises institutions? **High level [ ]** **Medium level [ ]** **Low [ ]**

	DO YOU VIEW CORRUPTION AS A PROBLEM? **YES [ ] NO [ ]** **GIVE REASON FOR YOU ANSWER----------**

Thank you for your time!!!!

APPENDIX B: INTERVIEW SMES ADMINISTRATORS

Name of person administering	
Date of administering Interview	
Administrator pseudonym	
Place / Name of institution	
Province	Harare Metropolitan
Town	Glenview
Small and Medium Enterprises District	

1. Do you have structures/strategies for combating corruption at your institution?
2. There were allegations of political interference in Small and Medium Enterprises decisions hindering the promotion of quality women's livelihoods in SMEs. Is this practical?
3. In your view what impact does corruption have in the administration of SMEs.
4. Introduction of integrity clubs in Small and Medium Enterprises is considered as one aspect of promoting women's livelihoods. Do you agree to this view?
5. Some heads of Small and Medium Enterprises institutions and others in positions of authority are alleged to loot institution resources including fraudulent activities. Does this happen?
6. Is it possible for SMEs' Administrators to abuse power/office?
7. There is a concern that the Small and Medium Enterprises Service not pro-active in terms of providing adequate support to women by combating corruption. Can you comment on this?
8. In your view identify the roles of the following in promoting Small and Medium Enterprises' fight against corruption;

   Line Ministry; Small and Medium Enterprises employees, public and private sector.

9. Can you identify challenges that the SMEs has faced in promoting women's livelihoods?
10. Can you propose strategies that can help to promote strategies for combating corruption to enhance women's livelihoods in SMES institutions?
11. Any other relevant information that you can share?