MAINSTREAMING GENDER INTO ECONOMIC

INNOCENT CHIRISA

A dissertation submitted in partial fulfilment of the requirements of a Master of Science Degree in Rural and Urban Planning, University of Zimbabwe

Date: November 2004
Dedication

To dearest Salome (my mum), Halle (woman of lifelong camaraderie), Tinovonga, Isheunesu, Praise and Shammah. Thanks for your inspiration. You mean a lot to me always ever.

Now unto the King Eternal,
Immortal,
Invisible,
The Only Wise God,
Be honour and glory forever and ever.
Amen.
(I Timothy 1:17 - KJV)
Abstract

Despite that a number of central government ministries and local authorities and non-state sector agencies have adopted a number of policies and strategies to address urban poverty, women prevalently continue to dominate low-return development activities. In this regard, there is the undermining of women potential as they undertake low-profile activities like selling of tomatoes. From evidence available and experience, it can be argued that the low-income-earning males, compared to their female counterparts, have 'graduated' into full-scale champions in various sectors i micro-scale finance (chimbadzo), construction, manufacturing, trade, transport, to mention but a few. As a result of a vicious cycle of poverty wreaking havoc and ever menacingly unwinding itself in the economy, women engaging in least-rewarding activities, a downright deterioration of the standards of citizens, more profound for the poor urban household will but perpetuate the urban poverty and deep marginalization of women. This study found out that policy-makers and implementers need be informed on practical and feasible ways of alleviating the problem of urban women engaging in unproductive or least-rewarding activities (where resources in terms of both inputs and outputs are limiting) will be found. An examination of the policies in force has been made in order to evaluate their effectives in addressing the gap in urban women livelihood activities and engagements. The case study of Harare hereby used reveals that it is still along way to real eventual empowerment of this disadvantaged group. Three are many factors inhibiting the smooth flow of the empowerment drive in Harare in particular and Zimbabwe at large.
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List of Acronyms

AAG Affirmative Action Group
ALOZ Adult Literacy Organisation of Zimbabwe
AO Administration Officer
BPFA Beijing Platform For Action
CBTA Cross Border Traders Association
CEDAW Convention on the Elimination of All Forms of Discrimination Against Women
CHD City Health Department
CSO Civil Society Organisations
DAWN Development Alternatives with Women for a New era
DEE Department of Economic Empowerment
DHCS Department of Housing and Community Services
DRA Deeds Registries Act
DRC Democratic Republic of Congo
ECF Employment Creation Fund
ESAP Economic Structural Adjustment Programme
GAD Gender and Development
GYBI Generate Your Business Idea
HCC Harare City Council
IBDC Indigenous Business Development Centre
IBWO Indigenous Business Women Organisation
IDC Industrial Development Corporation
ILO International Labour Organisation
IYB Improve Your Business
LAMA Legal Age of Majority Act
LRA least-rewarding activities
MCDWA Ministry of Community Development and Women Affairs
MDC Movement for Democratic Change
MDP Municipal Development Partnership
MYDGE Ministry of Youth Development, Gender and Employment Creation
MFED Ministry of Finance and Economic Development
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>MSME</td>
<td>Ministry of Small and Medium Enterprises</td>
</tr>
<tr>
<td>NACZ</td>
<td>National Arts Council of Zimbabwe</td>
</tr>
<tr>
<td>Natcaz</td>
<td>National Training and Conference of the Arts</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organisation</td>
</tr>
<tr>
<td>NGP</td>
<td>National Gender Policy</td>
</tr>
<tr>
<td>NUST</td>
<td>National University of Science and Technology</td>
</tr>
<tr>
<td>PSF</td>
<td>Productive Sectors Fund</td>
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<tr>
<td>SAP</td>
<td>Structural Adjustment Programmes</td>
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<tr>
<td>SEDCO</td>
<td>Small Enterprises Development Corporation</td>
</tr>
<tr>
<td>SIYB</td>
<td>Start and Improve Your Business</td>
</tr>
<tr>
<td>SME</td>
<td>Small and Medium Enterprises</td>
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<tr>
<td>SMEF</td>
<td>Small and Medium Enterprises Fund</td>
</tr>
<tr>
<td>SYB</td>
<td>Start Your Business</td>
</tr>
<tr>
<td>TOPE</td>
<td>Training Of Potential Entrepreneurs</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
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<tr>
<td>UNICEF</td>
<td>United Nations Children and Educational Fund</td>
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<tr>
<td>UNO</td>
<td>United Nations Organisation</td>
</tr>
<tr>
<td>UZ</td>
<td>University of Zimbabwe</td>
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<tr>
<td>WAD</td>
<td>Women And Development</td>
</tr>
<tr>
<td>WED</td>
<td>Women, Environment and Sustainable Development</td>
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<tr>
<td>WID</td>
<td>Women in Development</td>
</tr>
<tr>
<td>WODPE</td>
<td>Women for Peace Development and Employment Platform</td>
</tr>
<tr>
<td>ZCC</td>
<td>Zimbabwe Council of Churches</td>
</tr>
<tr>
<td>ZCTU</td>
<td>Zimbabwe Congress of Trade Unions</td>
</tr>
<tr>
<td>ZIPAM</td>
<td>Zimbabwe Institute of Public Administration and Management</td>
</tr>
<tr>
<td>ZNCC</td>
<td>Zimbabwe National Chamber of Commerce</td>
</tr>
<tr>
<td>ZWICA</td>
<td>Zimbabwe Women in Construction Association</td>
</tr>
<tr>
<td>ZWRCN</td>
<td>Zimbabwe Women’ Resources Centre Network</td>
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</table>
Acknowledgements

A number of persons sacrificed both their time and their resources to the production of this document and completion of this academic project. I am indebted to Mr M Sidambe, my supervisor, for all the instructions, inspiration, suggestions, and precisions – in effect all the effort – he invested to the finale of this research project. Secondly, I want to thank the City of Harare planning and technical staff, particularly the likes of Mr Musere (Deputy City Planner), who though in pain, was willing to enlighten me on a number of issues affecting the planning sphere of the city. From the DHCS of the HCC, I am thankful to Mr Garwe (Assistant Director – Community Services). From ZNCC, I was delighted to speak to Mr D Mugwambi (economist). I am also grateful of the help and time given me by the MYDGECE staff, particularly Mr. M Muzavazi (Economic Empowerment Officer) and from MSME, Mrs. B Razemba. Mention also goes to Mr. Churu (Project Officer) and Mrs. J Mutasa (President) of IBWO.

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The Almighty God blesses you all. I thank you.
Preface

From 1988, when my mother joined the street vendors (from being employed as a housemaid), I have developed a gut feeling that she has only remained stagnant in terms of meaningful business engagement and family enhancement. She shifted from point to point (i.e. in space) in search for market of the commodities she was selling – fruits, roasted and cooked nuts, boiled eggs, cigarettes, toothbrushes, cutlery and others. I, as child and son to the beloved mother, was partially involved in helping her in the business ((since the time I was in Grade Four). At one point she was based in Magaba, then in the CBD, then in Magaba, and then at Mbare Musika.

In terms of utilities and services, some of the places had no such services, like water, toilets and shelter for poor vendors like my mother. It was all trouble for them – for instance, of the elements all year round – the rainy summers, the chilly winters, the sunny and roasting springs. No rest through and through.

In terms of the returns, it was a matter of too much effort for too little monetary yields. We fed from hand to mouth. There was always the problem of shortages, in the home and family, of basic requirements, making it frequently a ‘house of hunger’. Despite that my dear mother was working so hard, I only managed to get through the ‘A’ Level classes by means of the social welfare fund (SDF). I was on the verge of failure to get through with my educational career despite that mother worked so hard like that.

In the operations of the business, one of the worst foes that my mother and fellow women ‘entrepreneurs’ faced daily was the menace of the ‘police’. Both the state and the municipal police were never friendly. At one point in time, we were apprehended at the ‘Licences office’ and made to pay a fine, which was too excruciating just to extricate from our poor pockets such kind of money.

For more than sixteen years of my observation of the maladies the poor face in their quest for a sound livelihood, I have concluded that engaging in least rewarding activities is tantamount to using a reed-basket to carry water from a very far away river to home. One never gets anywhere. It is a thrash about. However, it must be noted that it is not totally a waste of time and effort. One can be kept in the business for a very long time, being ‘entertained’ by the little returns coming incrementally, most of the time, daily. One is urged to go on and on. It will never be an issue of ‘half-a-loaf-is-better-than-nothing’ but that it is possible for one to live from spin-offs and crumbs (mafufu in Shona). It may be sad indeed but an impetus towards survival.
This is the story of my mother. As I pen these few sentences, she is bed-ridden, suffering from a broken leg. Had it not been for one little, of her girls, who has carried on with the business, the whole ‘business’ would have crushed to a complete halt.

There is no security in this kind of entrepreneurship. The continuance of the enterprise is in the intactness and the embodiment of the entrepreneur. If the entrepreneur dies, the business also dies. If the entrepreneur falls sick, the business also falls sick. If the entrepreneur goes rural, the business (which cannot also go rural) faints, only to wake out of its ‘deep sleep’ when the entrepreneur comes back. By the way, is it not sumptuousness and luxury even to call such a person ‘entrepreneur’?

All over the cityscape of Harare (and beyond), streets are littered by these enumerable struggling poor, most of them of the women folk – the people of the verisimilitude to my mother. Cities are a zone of their attraction yet also a menace to them. They want to extract the honey of the cities but the bees are too vicious. Should they persevere, one day, they may get what is due their effort. No pain no gain, it has been said.

This study has been one of the ‘long and dirty’ type and can be useful as a note and pointer to the crux of this research report.
Chapter 1 Background to the Study

1.0 Introduction

1.1 A Global Synopsis

Despite the increasing awareness and research of the specific circumstances surrounding women, the evidence of the implications of taking gender seriously are little understood or acted upon at the level of micro-economic planning. For this reason, an immense proportion of the world's real productivity remains undervalued and the women's essential contributions to the welfare of families and nations go unrecognised.

Failure to address the pervasive gender bias discounts the contributions of women, and thus development initiatives intended to alleviate poverty. From individual families to international development, gender bias stands as a worldwide debilitating phenomenon. The problem is particularly most prevalent and pernicious in the developing economies, where the majority of women are engaged in the non-wage economy for the purpose of household consumption (Jacobson 1983). The increased costs of housing, water, power, school fees and medicines mean that households need substantial sources of income.

Women, in particular, have been impelled to find alternative income sources mainly in the informal sector of the economy. The costs in public services (health, education, and so on) have taken toll on the general poor, and women, owing to their 'conflicting roles' in the household, are the hardest hit (Jacobson 1983). In finding a solution to the pressure, they often resort to least-rewarding activities (LRA) like street trading in cheap items like fruits, vegetables or knitting to say the least.

"In Sub-Saharan Africa, the urban economy and livelihoods are dominated by self employment in what have been described as small-scale enterprises or the informal sector. Trading at designated market areas, on un-official spaces and on the streets is key feature of this economy where up to 60% of the urban labour force and 80% of working women are employed" (Sn oxell in Peri-NET 2002:8).

The ILO (1989) comments that recent years have seen a reversal in official attitudes to the informal sector resulting in a number of strategies being put in place to improve the performance and profitability of micro-

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1 The informal sector in the city has links with the primary sector in the hinterland. The informal sector-in the city - supplies (tools and small machines) and services (repairs, transport sales) to the agricultural, livestock, fishing and forestry sectors. Conversely, the primary sector supplies the informal sector (tanneries and foodstuff producers) with products for processing. Only a small percentage of the millions of families who manage to survive using these types of dynamic activities succeed in making the transition from a survival strategy to a growth strategy, from micro-scale enterprises to a solid, small-scale enterprise with opportunities to accumulate capital (Kolstee et al eds, 1994)
enterprises within this sector. The strategies include training, credit, and the provision of supporting infrastructure. In particular, licensing and registration formalities may be unduly restrictive for small business development. Operating illegally puts the small entrepreneur in a position where access to credit is anathema, notably women who normally require a male relative’s signature on business licenses. Urban informal employment has grown by leaps and bounds from the 1980s (World Bank, 1991).

Jacobson (1993) opines that gender bias is the primary cause of poverty; and given its manifold typology, it prevents hundreds of millions from education, training, health services, childcare and legal status needed to escape from poverty. “Gender gaps in education and health are closing, but opportunities for economic and political participation are severely limited women. Women occupy only 12% of seats in parliament, and only 14% of administrative and managerial positions. With the average gender empowerment measure 0.391, all countries have a long way to go before reaching equality” (UNDP 1996:100). In work, women face constraints in opportunity than men do not. Women take the lion’s share of responsibility for the family and community and spent three quarters of their time in unpaid work. Their responsibilities conflict with income earning work. Not surprisingly, 70% of the world’s 1.3 billion poor are female and around the world women’s earnings average 75% of men’s. Women have fewer opportunities to secure livelihood because of constraints to land ownership and lack of access to credit. Access to opportunities must also be made more open for three other groups: the old, the young and the disabled (UNDP 1996). Mainstreaming gender into economic empowerment would see urban women having means to attain better livelihoods. Expanding access to jobs and to productive assets for women is that priority for human development around the world.

1.2 The Local Context

The advent of independence in Zimbabwe saw much focus being given to rural areas at the expense of the urban arena. The main argument advanced in support of this rural approach to development was that rural areas had been neglected by the white racist regimes; a situation exacerbated by the exceeding tension created by the Liberation Struggle from 1966 to 1979. Cormack (1983:84) asserts that despite “…the formulation of policies and implementation of programmes designed to limit the growth of the African urban population…. had the rural African been permitted to migrate freely to the urban areas, to build his own accommodation and to retain residential rights even if unemployed or retired, the aggregate size of the urban population in Zimbabwe at the present time [1983] would have been much higher.” This was the extent to which Africans were marginalized, let alone the worst position of the feminine class.

In post-independence, the rural population could migrate freely to urban areas subsequent of the lifting of the colonial restrictive policies. The majority migrated in the hope of getting employment and better welfare
fortunes, particularly formal employment whose spin-offs would trickle-down to achieve the latter. The employment sector absorbed as much as it could until it became so saturated that it failed to continue receiving substantially more (Cormarck, 1983; Wekwete, 1987). Zimbabwe’s economy was largely based on large-scale manufacturing and commercial industries for a very long time. Up until the early eighties, there were very few small to medium size enterprises and were insignificant in terms of their contributions to the country’s economy. By the end of the first decade of independence, however, the country was going through a recession and a decision was made to embark on an economic reform programme, which was referred to as the Economic Structural Adjustment Programme (ESAP). When the Economic Structural Adjustment Programme (ESAP - from 1990 to 1995) appeared on the horizon, the employment sector already had a number of daunting shortcomings. As the programme dictated for the downsizing of structures resulting in retrenchments, an uncompromising situation surfaced where thousands commissioned into unemployment by a search for a living and had no option but to be self-employed (Kamete, 2002). This saw the growth of urban poverty resulting in the mushrooming of the informal sector. Needless to say is the fact that ESAP brought with it many hardships on urban households. Women have had the blows of the tempestuous milieu created hitting them hardest. From independence, there have been moves to try and redress the inequities created by the colonial regimes and black economic empowerment has gained high esteem through, for example, the activities of such organisations as Indigenous Business Development Centre (IBDC). Affirmative Action Group (AAG), to mention but the two. Such a move has been referred to as ‘indigenisation’, and has been marked by the motive of raising the standards of the black African populace in the country, particularly in economic terms (Financial Gazette, 15 January 2004). On a broader plane, it can be said that: the encouragement of the small-to-medium-scale-enterprises (SME) by the government and the almost uncontrollable mushrooming of the informal sector in the urban sphere, are clear indications of the indigenisation thrust (ibid).

1.3 Research Rationale

1.3.1 Problem Statement

In spite of a number of central government ministries and non-state sector agencies to address urban poverty, women prevalently continue to dominate low-return development activities. In this regard, there is the undermining of women potential as they undertake low-profile activities like selling of tomatoes. From evidence available and experience, it can be argued that the low-income-earning males, compared to their female counterparts, have ‘graduated’ into full-scale champions in various sectors – micro-scale finance (chimbadzo), construction, manufacturing, trade, transport, to mention but a few. As a result of a vicious cycle of poverty wreaking havoc and ever menacingly unwinding itself in the economy, women engaging in
least-rewarding activities, a downright deterioration of the standards of citizens, more profound for the poor urban household will but perpetuate the urban poverty and deep marginalization of women.

### 1.3.2 Aim of the Study

Poverty is multi-faceted but a thorough examination of the problem, along gender lines can result in the much-needed panacea to its cure. In carrying out this study it was assumed policy-makers and implementers will be informed on practical and feasible ways of alleviating the problem of urban women engaging in unproductive or least-rewarding activities (where resources in terms of both inputs and outputs are limiting) will be found. An examination of the policies in force will be made in order to evaluate their effectiveness in addressing the gap in urban women livelihood activities and engagements. Thus, a proper diagnosis will see the eventual empowerment of this disadvantaged group.

### 1.3.3 Objectives of the Study

The core aim of the study was pursued through the following intricately linked objectives: that is to:

- (i) Analyse how and why women invest the bulk of their time and effort in low value-adding economic activities with little returns;
- (ii) Examine the extent and areas in which women undertake their livelihood activities (spatial locations and sectors being useful in giving a clearer picture to this effect); and
- (iii) Find out implications of urban women’s livelihood engagements.

#### Table 1.1 Sectoral Approaches

<table>
<thead>
<tr>
<th>Target Source</th>
<th>Key Informant</th>
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<tbody>
<tr>
<td>Ministry of Small and Medium Enterprises Development</td>
<td>Hon. Minister Sithembiso Nyoni (Alternatively Mrs. Ndlovu – Permanent Secretary)</td>
</tr>
<tr>
<td>Ministry of Youth, Gender &amp; Economic Development</td>
<td></td>
</tr>
<tr>
<td>Indigenous Business Development Centre (IBDC)</td>
<td>Ben Mucheche</td>
</tr>
<tr>
<td>International Labour Organization</td>
<td>Project office, Harare</td>
</tr>
<tr>
<td>Catholic Development Commission (CADEC)</td>
<td></td>
</tr>
<tr>
<td>Indigenous Business Women Organization</td>
<td>Jane Mutasa – President (Central (Selous) / 7th Street)</td>
</tr>
<tr>
<td>Zimbabwe Trade Organisation (ZIMTRADE)</td>
<td></td>
</tr>
<tr>
<td>Zimbabwe National Chamber of Commerce (ZNCC)</td>
<td>Principal Director: David Nhema (John Kennedy Gore)</td>
</tr>
<tr>
<td>Cross Boarder Traders Association</td>
<td>Killer Zvhu (Chair-person)</td>
</tr>
<tr>
<td>Affirmative Action Group (AAG)</td>
<td>Philip Chiyangwa, Ignatius Pamire</td>
</tr>
<tr>
<td>Harare City Council</td>
<td>Planning, Housing and Community Services Departments</td>
</tr>
</tbody>
</table>

### 1.4 Research Design

The study endeavoured to reach as many as is possible important agencies dealing with empowerment of disadvantaged groups, in particular, dealing with women economic empowerment. The various initiatives
the agencies have put forward and endeavoured to implement were thoroughly examined. Some of the identified key agencies and personnel approached and interviewed are listed in the table 1.1

Table 1.2 Research Centres

<table>
<thead>
<tr>
<th>Research Centre</th>
<th>Brief Description: Location, Development and Activities</th>
</tr>
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<tbody>
<tr>
<td>Gazaland Informal Sector Site</td>
<td>A commercial service site situated in the high density suburb of Highfield, 15km away to the west of the city centre. It is at the outskirts of Highfield close to the Willowvale Industrial Sites and the main road to the suburbs of Glen View and Glen Norah. Gazaland been in existence since the 1960s. The informal sector works parallel to the established formal sector (grocery shops, a service station, supermarkets, a beer garden, a tavern (bottle store), a vegetable market, etc). The informal activities are welding, tinsmithing and many different aspects of metalwork.</td>
</tr>
<tr>
<td>Magaba Durawall or Siyaso Home Industry</td>
<td>The centre is located some 200m south of Magaba Shopping Centre, about 3km from Harare City centre. The site is bounded by Cripps Road to the south, Harare North Road and Nenyere (Magaba) Hostels to the west, Magaba Shopping Centre to the north, and Mukuisi River to the east. The site was unofficially developed around 1953 by a small group of tin smiths who were residing in Nenyere Hostels. Through time other people joined in with their own trades – carpentry, joinery, shoe repairs and leather work.</td>
</tr>
<tr>
<td>Mupedzanthamo</td>
<td>This is predominantly a second-hand clothing market located west of the Magaba-Nenyere flats, about some 400metres from Siyaso home industry. It is at the junction of Remembrance Drive and Ardbennie Road. It is north-east of the Remembrance Cemetery.</td>
</tr>
<tr>
<td>Avondale Shopping Centre</td>
<td>The flea market is in the shadow of the almost white elephant car park at Avondale Shopping Centre, 4km to the north of Harare City centre. Traders deal in clothes, shoes, belts, books to name but a few.</td>
</tr>
<tr>
<td>Lobels</td>
<td>This is located near the Infectious Disease Hospital along Simon Mazorodze Road.</td>
</tr>
<tr>
<td>Newlands Sculpture Market</td>
<td>Located along Enterprise Road, is about 100m from Newlands Shopping Centre, 3km north-east of Harare City Centre. It is sited on the road reserve with Harare Remand Prison fence bounding it to the west and the main road (Enterprise) to the east. The traders deal mainly in stone-carvings and java cloths.</td>
</tr>
<tr>
<td>Central Business District (CBD)</td>
<td>This is considered to be the heart of the city. The area, where research was conducted is that zone bordered by Nelson Mandela Avenue, to the north, Jason Moyo, to the south, Sam Nujoma Street (Second Street) to the west and Third Street, to the east, better known as the Africa Unity Square. Arts and crafts selling is the dominant activity in this place.</td>
</tr>
</tbody>
</table>

Both the quantitative and the qualitative approaches were employed in this study. This was to try and very much be able to give a descriptive as well as a better understanding with regard to behaviour, dynamics and processes of what happens in mainstreaming gender into economic development. Criteria for selection of key informants in this study took cognisance of the following factors: institutions putting gender as the prime motive of their ad vocation, distinctively, women organisations gave their insights, challenges and experiences; different sectors and sub-sectors which deal directly or indirectly with economic development helped in giving their input and view, and; those involved in training and developing skills were interviewed as a way to find out the extent to which their expended efforts are going. Such an approach where various actors and benefactors was critical given that gender is a cross-cutting issue and shaping the crux of it needs that one is not bigoted and parochial in analysis. At least at policy-level one needs to grasp the substance and debate of the issue(s) at hand. It was the credence of the researcher that the study, both in the process and the upshot gave the experts a time and chance to make for a pensive introspection of themselves, their institutional goals, values and expectations, as well as trying to chart the way forward for practice that aim at objective capacity, equity, sustainability, and empowerment aspects to development.
On-ground surveys were executed by instrument of questionnaires, interviews, and observations. This meant visiting the purposively identified sites, interacting with the various players in these niches, observing what they do and eliciting explanations with regard to why they do what they do. Indeed bogging down to people’s behaviours and attitudes would not be embraced by the quantititative approach alone hence the need for triangulation. Most of the centres of research in this study (table1.2) were beyond a shadow of doubt marked by complexity, diversity and risk-prone to any researcher in terms of both his or her security and propensity to grasp processes more squarely and with minimum error, bias and prejudice. Siyaso was at last dropped since it was practically impregnable due to hooliganism of exhibited by the men there.
The questionnaires were so defined that they were flexible enough to capture the true pictures of the obtaining reality. Due attention and circumspection were put in the behaviour of the interviewers and surveyors. The snowball technique was also partially employed. The technique assisted in avoiding a hollowness and superficiality of picture of the customs, habits and cultures regards the earning of livelihoods by the poor. Table 1.3 shows the number of questionnaires administered in given research centre.

**Table 1.3. Number of questionnaires administered**

<table>
<thead>
<tr>
<th>Research Centre</th>
<th>Number of questionnaires administered (n)</th>
<th>Approximate total researchable population in area (N)</th>
<th>Sample (n) as percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mupedzanhamo</td>
<td>30</td>
<td>300</td>
<td>10%</td>
</tr>
<tr>
<td>Avondale Shopping Centre (Flea Market at Car Parkade)</td>
<td>30</td>
<td>290</td>
<td>10.7%</td>
</tr>
<tr>
<td>Lobels</td>
<td>30</td>
<td>200</td>
<td>15%</td>
</tr>
<tr>
<td>CBD</td>
<td>30</td>
<td>1000+</td>
<td>3%</td>
</tr>
<tr>
<td>Newlands Sculpture Market</td>
<td>30</td>
<td>300</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>120</strong></td>
<td><strong>2080</strong></td>
<td><strong>38%</strong></td>
</tr>
<tr>
<td><strong>Mean</strong></td>
<td><strong>30</strong></td>
<td><strong>416</strong></td>
<td><strong>7.6%</strong></td>
</tr>
</tbody>
</table>

1.5 A Review of Key Concepts

**Access**
This refers to an opportunity to make use of something

**Control**
This is the ability to define the use of something and to impose such a definition on others.

**Entrepreneurship**
This refers to capacity for innovation, investment, and activist expansion, in new products, and enterprises. It may reflect superior information, perhaps more importantly imagination, which subjectively reduces the risks and uncertainties of new opportunities, which are ignored or rejected by other investors.

**Gender awareness**
A commitment to placing women’s needs and priorities at the centre of and development planning programming, and in analysing programmes and projects for the differential impacts that they have on women and men.

**Gender disparities**
These are the differences in men and women’s access to resources, status, and well being that usually favour men and are often institutionalised through laws and social customs.

**Empowerment**
This refers to the creation and expansion of one’s knowledge, skills, decision-making and other power bases giving them the capacity and capability to exercise influence and leadership on their own.

**Economic empowerment**
This is empowerment that relates to beginning, managing and expanding economic activities.

**Economic activities**
These are undertakings that people engage in with the aim of sustaining a living (production, distribution and consumption). Moreover, they (undertakings) have to do with the management of incomes, supplies, and expenses of a household, a community, government, etc.
Examination
This is a scrutiny or incisive study tantamount to x-raying.

Value addition
The difference between the worth of goods as they leave a stage of production and the cost of goods as they entered that stage (Case and Fair, 1994).

Exclusion
People are "excluded" if they are not adequately incorporated or integrated into the society or into the economic process.

Informal sector
A group of activities that are done "illegally", in the sense that they do not comply with economic regulations pertaining to fiscal, employment, health and other related matters (Bromley, 1978).

Livelihood
This consists of the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the resource base.

Livelihood engagements
These are undertakings or enterprises that are done by an individual or community with the chief aim to enhance day-to-day subsistence and survival.

Urban livelihoods
Activities that one engages in within an urban set up. They mainly involve financial transactions or exchanges as opposed to the rural ones, which may be a matter of gathering e.g. of wild berries. However, in urban areas some people may resort to scavenging, which is being on the look out for items that some other people have dumped as garbage.

Marginality / Marginalisation
This refers to the process of being pushed to the margins of society, or in relation to the economic process, and in both senses is equivalent to exclusion from systems of division of labour between men and women and by the socialisation process, and are perpetuated and transmitted from generation to generation by social institutions including the church, family, school system, political parties, etc.

Parity
This refers to equality in numbers e.g. male and female (Macdonald ed 1997).

Practice
This is the common behaviour in the execution of a task, sometimes is expressed as ‘praxis’. (Macdonald ed 1997).

1.6 Limitations of Study
The research was patent with a number of constraints (ins execution), having to do with the resources, time, respondents, institutions and the information per se. As such, while precision might have been the object of the project, little could be done to prevent the various flaws that unintentionally impinged. Moreover, the study was bound in terms of its substantive issues (scope of the study).
1.6.1 Limitations with Research Execution

a) The time to carry out the research was so limited that rush judgements were inevitably possible. The field research was executed in a space of about three months but it would require several months, if not years, to accomplish and as well get to the crux of reality in space. Other resources like manpower and finance were in great limit. Under sound situations, a thorough training of research assistants would be required. Nonetheless, some ‘quick-fix’ training through brief instructions were hereby employed and through the instrument of two research assistants eventually the data were gathered and be analysed.

b) Both private and public institutions were approached in this study and they posed different problems for effective and timely execution of the research. The main constraint the faced was the bureaucratic disposition of the different institutions and organisations. Some turned down the interview guides, citing many different reasons. The envisaged picture of the results and expectations of the research was, in a way, distorted.

c) The political climate prevalent typified by conflicting political parties – ZANU (PF) and MDC - was one charged with suspicions, distrust and curiosity. Respondents especially in Mbare were generally unease with unfolding certain details, which they thought would lead to their ‘torture’ hence increased vulnerability and political victimisation. Some of the areas were, in effect, ‘colonies’ of the ruling party interest. However in the northern suburbs and the central zone of the city, there was much serenity and general willingness to share the experiences.

1.6.2 Limitations with Content of Study

a) The respondents targeted were those who are involved primarily as women entrepreneurs or in one way directly or indirectly involved with or in the women issue so as to foster the idea and practice of economic empowerment.

b) Women in the informal sector, as opposed to those in the formal and in timers in business, were taken as the ‘women entrepreneurs’.

c) The research centres were so selected that they were representative of the four major zones of the city:

- The commercial (mixed income) zone (CBD),
- The industrial-neighbourhood (low income) zone (Lobels),
- The residential-commercial zone (middle-high income) (Newlands),
- The residential-commercial (low-income) zone (Mupedzanhamo),
- The commercial-suburban (high income) zone (Avondale).
d) An assessment of the goods and services one dealt in was made and goods were defined as:

i) **Least rewarding** if it is stuff repackaged and sold on retail basis like tomatoes and all vegetables. Normally it would give a hectic day to rid her of the goods, mostly due to their perishability.

ii) The services were mainly provided through **sole proprietorship** with the assistance of the family members or one or two hired ‘workers’.

### 1.7 Conclusion

The aim of chapter one (1) has been to introduce the intention of the project; to highlight the extent of the issue of gender mainstreaming is commandeered by a number of intricate matters; and to outline the objectives that are to be operationalised to achieve the desired outcome. This desired outcome is a clearer understanding of the dynamics of mainstreaming gender into economic development whose appreciation can be used by both planners and different stakeholders in the policies and programmes dynamism so to churn *modus operandi* effective and feasible. Therefore, Chapter One (1) sets out what the project will do and accomplish and what direction it will take. The layout of the project is as follows:

- Chapter 2: Literature Review
- Chapter 3 and the rest for field results, data analysis, conclusion and recommendations

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2 Mode of operation
Chapter 2 The Research Context and Conceptual Context

2.0 Introduction

In this chapter, the various terms and ideas used will be conceptualised and discussed. This is so that a better understanding of the topic under study is possible so as to inform the reader about the global and the contextualised meanings of the terminology.

2.1 Gender-Sex Distinction.

Many researchers and bureaucrats argue that there must be a clear distinction between gender and sex. Confusing these two concepts becomes an impediment in doing gender analysis and diagnosis. Using the two concepts interchangeably suggests a lack of understanding of their distinction. "Sex is defined as the biological characteristics that define male and female, while gender is defined as an "… array of norms, values, behaviours, expectations and assumptions (Love et al 1997:1 in Saulnier et al 1999:7). While it is important to understand how these concepts are distinct, it is equally important not to isolate gender from sex because they interrelate. And understanding of how they interrelate is also crucial since they have significant connotations for policy development (Saulnier et al 1999).

The Women's Health Bureau quoted by Saulnier et al 1999:6), posits that gender bias and the lack of gender analysis manifest themselves in particular ways (when it comes to women's health):

- "…a pre-occupation with women's reproductive system and maternal health concerns (to the exclusion of other pressing health concerns);
- ignoring or circumventing women, results as reduced access to resources, under representation or absence from governance, research and educational materials;
- treating men and women the same when it is inappropriate to do so; and
- treating women and men differently when it is inappropriate" (Health Canada 1998:12)

By extension, the treatment of women can also be superimposed on a spatial plane e.g. urban. A look into the notion of urban poverty and the way it is tied to the women issue is pivotal to this research discourse.

2.2 Urban Poverty: An Overview

The undesirability of poverty anywhere in the world is beyond a shadow of a doubt, and this much-loathed roguish sprite is increasingly devastating innumerable spatial spheres, urban areas not excluded (Kamete, 2002). In 2000, poverty statistics indicated that more than 1.2 billion people lived on less than one United States dollar (US$1) per day. The majority of these were women, who earned slightly more than fifty percent of what their male counterparts earned – a definite case of dependence (Herald, 22 January 2000). Poverty
on the urban scene can be examined in diverse urban problems which, in their own right, come in different forms and typologies - politico-administrative, economic, spatial-infrastructural, socio-cultural, to name these few. These problems are normally found in 'webs and collections', which are so intricate that it becomes difficult for one to fully conceptualise one issue without plunging into the others. A by-word, which tries to capture the root and the effect of these problems, happens to be poverty. Poverty becomes both the focus and the locus of most of the urban problems (refer to figure 2:1).

"However poverty is defined, diagnosed or measured," Kamete (2002:6) remarks, "there is one common thread, namely that it is something undesirable and those affected by it or being threatened by it are in a bad situation." It is the effect - unhealthy condition - and the undesirability and the badness of poverty that makes it a great debilitating urban (or even rural) core issue. Indeed poverty is an anathema.

Fig 2:1 Cumulative impacts of urban poverty

Development, no matter what form, is perceived as the anti-dote to poverty. The world over, a number of development programmes, policies and plans have been drafted, initiated and implemented with the hope and trust that the pernicious evil – poverty - will be reduced or alleviated. Quite distinct in these endeavours
has been the women struggle against poverty through a quest for a place in the development thrust. Poverty, though an evil wrestling the whole humankind, is most ruthless with the womankind, a phenomenon that has been labelled the “feminisation of poverty” (Herald, 22 January 2000). Gopal and Salim (1998:117) describe this poverty feminisation as a situation where female-headed households and women in general “…find themselves in increasing proportions among the poor population.”

Shepherd (1998) explains how poverty has not only been in the spheres of consumption and distribution but also production. Production, Shepherd asserts, is that domain where women have been coarsely excluded and lost out from much development. This, in turn, has led to an endemic attempt by women to have them included. Unless they are in groups, (they have felt) they cannot be heard. Consequently, many of such groups and organizations have sprout and with women managing them. The propulsion of these initiatives has been due to a number of motives namely, making programmes more effective; achieving equity; empowering women and participation among organized women groups (ibid).

2.3 The ‘Women Issue’

The “women issue” as Kazembe in Mandaza (1987:377) calls it, has been championed on the international podium especially with more verve, from the days of the end of the Second World War to date. According to her in most parts of the world

“...any positive change in the status of women has not only come through the goodwill of men, but has in most cases been a result of struggles by pioneering women and feminists who have fought and are still fighting to change societal attitudes. There are women who have, by fair means or foul, deemed it fit to break into fields normally seen as male preserves (Kazembe in Mandaza 1987:377).

At the outset, it was individual nations fighting up until the international watchdog, the United Nations Organization (UNO) acknowledged how it could not continue well, leaving out women. Since then a number of ad hoc conventions and symposia pertaining to women have been crafted and held in various venues world over. The years 1976 to 1985 were declared the Decade for Women, a step that has shown the gravity now agreed to the ‘women issue’ by the world body. In 1979, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) was held (ibid).

In 1985, the Third United Nations on Women was held in Nairobi. Here the concept of ‘gender’ did not come into view in the Nairobi Forward Looking Strategies as they were adopted. Nevertheless, a group of women development researchers and thinkers from the Global South presented their project, Development Alternatives with Women for a New Era (DAWN) to the conference. The projected was such a challenge as never was to the contemporary placement of women in development, as it was generally understood at that
time. They used both gender and class as vantage points to examine development programmes and strategies. In the post-Nairobi Convention, the notion of gender gradually began to appear in UN language. Spectacularly, the United Nations Development Programme (UNDP) changed the name of its Women in Development Unit into Gender in Development Programme in 1992. Meanwhile, the Third World Survey on the Role of Women in Development was being drafted as a basic background document for the Beijing Conference. It became one of the primary key documents to the instigation of the new language in the UN progression (Pietila, 2002).

2.3.1 The 1995 Beijing Platform for Action (BPFA)

In express terms, the rationale of the BPFA is affirmed in the first sentence of the Mission Statement: “The Platform for Action is an agenda for women’s empowerment.” The very first paragraph of the document expounds on how this empowerment

“...aims at removing obstacles to women’s active participation in all spheres of public and private life through a full and equal share in economic, social, cultural and political decision-making. This means that the principle shared power and responsibility should be established between women and men at home, in the workplace, and in the wider national and international communities. Equality between women and men is a matter of human rights and a condition for social justice and is also a necessary and fundamental prerequisite for equality, development and peace” (BPFA in Pietila 2002:66)

Pivotal to the BPFA is, in no doubt, the question of women empowerment; emphasis is thus placed on gender, population and development. It showed that poverty and economic crises are a particular burden to the women and girls populace. Its thrust was, therefore, to urge the international community alongside its various sectors on the need to shape their macro-economic policies and development strategies towards alleviating femininity in entrapped in poverty. Added to that, the BPFA urged revision of equal rights and access to economic resources and give women access to banking, savings and credit mechanisms, and institutions (Herald, 22 January 2000).

Pietila (2002:64) wraps up saying “…by unanimously adopting the Beijing Platform for Action in 1995, UN Member States committed themselves to mainstreaming a gender perspective into all areas of societal development in their respective countries in the years to come.” Zimbabwe, as a signatory to the BPFA is by no means left out in keeping with the mandates of that great women-centrist commission. Ramji (1997) asserts that feminists define development in terms on improved human well-being rather than in terms of economic growth targets. They see development as a multifaceted process. Women’s groups and other organisations perspectives on women participation in development have gender fallen into one of four different approaches: 1 Women in Development (WID), 2 Women and Development
Gender and Development (GAD), and 4 Women, Environment and Sustainable Development (WED). There has been evolution in approaches, in broad policy terms from women to gender and from integrationist to mainstreaming approaches (Saulnier et al 1999; Appendix III).

2.3.2. Development planning and the gender debate

Thirlwall (1972:174) advocates the fact that whatever a country’s political ideology, a development plan is ‘…an ideal for a government to set out its development objectives and to demonstrate initiative un tackling the country’s development problems…. [and] can serve as a stimulant to effort throughout the country, and also act as a catalyst for foreign investment and agency capital from international institutions.” This is with regard to planning within a country. Yet the same can apply at a higher plane of international policy and planning. The post-Second World War era has been marked by the dominance of the notion of development and its various paradigms – modernisation, the Basic Need Approach, Sustainable Development to mention these few (Conyers and Hill, 1984 Thirlwall, 1972). At each and every development paradigmatic phase, the notion of gender and the perception of women have had a inspection and evaluation with new perspectives coming into force. Appendix IV shows how the WID, WAD, GAD, and WED approaches have been postulated with a lot of refinement to the gender facet. However each of the approaches has had their shortcomings. The gender aspect, levelled against the development paradigms, has given the thematic framework for development planning. Moser (1993) indicates that the perceptions of women from the 1950s have been shifting (Fig 2.2). The shift has been one marked by enormous divergence, if not complete contrast, that is to say, women perception with regard to development planning and management shunted from one where the woman was taken as a passive recipient from the ‘sweat of men’ and welfare agencies to one where she now has a grand role to play, i.e. one where, for development to be sustainable, her contribution is not only recognised but has become a must. Redistribution is practicable and doable wherewith women empowerment is integral to development endeavours.

2.4 Understanding Empowerment

At the root of the term empowerment is the idea of ‘power. Williams et al (1994) in Oxaal and Baden (1997) identify four ways in which power can be understood. Firstly there is power over, which involves either/or relationship of domination or subordination. It is based on socially sanctioned threats of violence and intimidation, require constant vigilance to maintain, and it invites active or passive resistance. Secondly, there is power to which relates to having decision-making authority, power to solve problems and can be creative or enabling. Next is power with. This involves people organizing with a common purpose or common understanding to achieve collective goals. Lastly, Williams et al (1994) speak of power within. This power refers to self-confidence, self-awareness and assertiveness (Oxaal and Baden 1997).
It relates to how individuals can recognise through analysing their experience how power operates in their lives, and how it helps them to gain the confidence in the engagements they undertake.
Apart from the above-stated conceptualisation of power, there is also the management school of theory of power

2.4.0. The management school of theory of ‘power’

French and Raven (n.d.) in UNCHS (1991) have categorized power as reward, coercive, legitimate, referent, expert or information (Table 2.1)

Table 2.1 Classification of power bases

<table>
<thead>
<tr>
<th>Type of power</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reward power</td>
<td>Is based on B’s belief that A can provide some rewards – promotion, favours, recognition, access to material and other resources.</td>
</tr>
<tr>
<td>Coercive power</td>
<td>This rests with B’s perception that A has the ability to punish – to inflict pain, reprimand, demote and take away privileges.</td>
</tr>
<tr>
<td>Legitimate power</td>
<td>This is based upon holding a particular position, title or office in an organisation. The position gives that person the right to exert power over others.</td>
</tr>
<tr>
<td>Referent power</td>
<td>Is based on B’s identification with A, who possesses personal traits that engender such responses as respect, obedience and allegiance.</td>
</tr>
<tr>
<td>Expert power</td>
<td>It comes from B, belief that A possesses some special knowledge, skill or expertise.</td>
</tr>
<tr>
<td>Information power</td>
<td>This is based upon B’s belief that A has information or access to information that is important to him.</td>
</tr>
</tbody>
</table>

Source: adapted from UNCHS (1991)

UNCHS (1991) adds to other types of power – connection and catalytic power. Connection power is based upon B’s belief that A has connections with influential or important people. Catalytic power, on the other hand, is a resultant factor of the ability to combine two or more power bases (as in Table 2.6). It is a cumulative of power bases. From this analysis it can be seen that the element of power exists in a niche and alcove; it is about relationships.

2.4.1 Power-Empowerment Relations

The understanding of power and empowerment has come from a myriad of diverse movements and traditions. The feminist movement has, for instance, emphasized collective action, which is ‘power with’, and this has been influential in developing ideas about ‘power within’. Power must be understood as working at different levels including institutional, the household and the individual. For some theorists, power is the zero-sum: one group’s increase in power necessarily involves another’s loss of power. The idea of redistribution of power is therefore seen as unavoidably involving conflict. In this perspective, women’s empowerment would lead to less power for men. Empowerment has several different interrelated aspects (Oxaal and Baden, 1997). Table 2.2 and 2.3 show how the various understandings of power embedded in the notion of empowerment carry through into different approaches of the concept and the overall implications they bear in practice.

\[1\] Not dated
Table 2.2 How the various understandings of power embedded in the notion of empowerment carry through into different approaches of the concept in practice.

<table>
<thead>
<tr>
<th>Type of power</th>
<th>Approach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Power over</td>
<td>Conflict and direct confrontational</td>
</tr>
<tr>
<td>Power to</td>
<td>Capacity building</td>
</tr>
<tr>
<td>Power with</td>
<td>Social mobilisation</td>
</tr>
<tr>
<td>Power within</td>
<td>Motivation and conscientisation</td>
</tr>
</tbody>
</table>

Source: Adapted from Oxaal and Baden (1997:5)

Empowerment is not only about opening up access to decision-making, but also must include processes that lead to people perceiving themselves as able and entitled to occupying that decision making space (Rowlands, 1995 in Oxaal and Baden, 1997).

Table 2:3 Power Definitions and Implications in practice

<table>
<thead>
<tr>
<th>Type of power</th>
<th>Implications in Practice</th>
<th>Actors/Players or move</th>
</tr>
</thead>
<tbody>
<tr>
<td>Power over</td>
<td>Conflict and direct confrontational</td>
<td>Powerful versus powerless interest groups</td>
</tr>
<tr>
<td>Power to</td>
<td>Capacity-building</td>
<td>Individuals, decision-makers, leadership etc</td>
</tr>
<tr>
<td>Power with</td>
<td>Social mobilisation</td>
<td>Alliances and coalitions built</td>
</tr>
<tr>
<td>Power within</td>
<td>Conscientization and motivation</td>
<td>Increasing self-esteem awareness or consciousness, raising confidence building.</td>
</tr>
</tbody>
</table>

Source: Adapted from Oxaal and Baden (1997:5)

Empowerment, according to Oxaal and Baden (1997:3), is sometimes described as being about the ability to make choices “…but it must also involve being able to shape what choices are on offer…. As such, what is seen as empowering in one context may not be in another.” This boils down to say that empowerment is an elusive concept, amorphous - almost spurious - and hard to pin down. Empowerment is achievable through an individualistic means (characteristic of capitalistic and liberal democracy) or through collective action.

As empowerment has gained currency in mainstream development discourse, its meaning has ever been shifting. As a process, the notion of empowerment is essentially a bottom-up course of action rather than something that can be formulated as a top-down strategy through appropriate exogenous support and intervention can be critical in fostering and buttressing the said notion – empowerment. However, as a matter of principle, the issue of empowerment ought not be defined in terms of “…specific activities or end results because it involves a process, whereby [the group being empowered] can freely analyse, develop and voice their needs and interests, without them being pre-defined, or imposed from above, by planners or other social actors” (ibid: 6).
Empowerment is an altercation with powerlessness and disempowerment. Kurotwi (2001:25), describing what the attainment of the Zimbabwean independence in 1980 brought about in the perceptions of ‘freedom’ of the individuals, asserts that

"...independence meant empowerment....To be empowered to have your wishes, ambitions, dreams fulfilled. It therefore means that any denial of access is disempowerment. If I am denied access to what makes my dream come true, I am disempowered. I am not independent."

Empowerment is the antidote of disempowerment (Kurotwi, 2001) and powerlessness (Chambers, 1983).

Goromonzi in MDP (2002:130) sees empowerment as an elixir to some entrenched poverty, deprivation or unjust subordination. She thus stresses that poverty is

"... universally unacceptable as it represents a major failure of development. From a gender perspective, it is understood in terms of entitlement and endowment. Entitlement is a right to command resources and endowment consists of the skills, access and other resources that make it possible to exercise entitlement. In this sense, poverty is a failure to ensure entitlement because of inadequate entitlements."

Conspicuous, in this quotation is the foundation of disempowerment, which phenomenon must be remedied by empowerment. Firstly, notable is the fact that empowerment is much about ‘entitling’ the disadvantaged groups or individuals to existing known (material or immaterial) reserves of resources, benefits or gains. Secondly, that empowerment is that *summum bonum* in ensuring that these marginalized groups or individuals are set or better placed to gain such access.

Powerlessness can be because of race, gender, class, historical issues and positions within an economic order. Chambers (1983) spells out powerlessness as one of what he calls “the clusters of disadvantage", a repertoire situation of vices in which people christened as poor continually find themselves entrapped. They may mourn, groan and yell but still find themselves in the pernicious ‘stocks' of ruthless poverty. Chambers categorically emphasizes that powerlessness manifests itself at different echelon (from the international to household to individual levels); at local level, those who are the powerful are often described as the elite. The elite are relatively better off in terms of assets and income, are physically strong, secure, at the centre of all things (in respect to many aspects of life), well-informed, able to educate their children and able to draw on government resources and the machinery of the state. Ensuing from the outlined ‘advantages’ come the fact that the elite is in the majority of cases exploitative by nature. The forms of exploitation are, by nature, a myriad yet Chambers elaborates on three namely nets, robbery, and bargaining and its absence.

Nets refer to the interceptive manner by which the elite draws benefits meant for the poor. The elite “…catch and trap resources and benefits” that are targeted for the poor and disadvantaged classes (Chambers 1983:131). By robbery, Chambers refers to a situation whereby the elite employ deception, blackmail or
violence to solicit goods and services meant for the poor. The illiterate, Chambers (1983:133) explains, are made to “...sign documents they do not understand, or which are falsely described to them; ignorant, misled, and fearful, they unwittingly renounce their rights in land, accept debts without knowing the terms of repayment, mortgage possessions without being clear about how they can retrieve them, and accept terms of loans which are greatly extortionate.” Violent measures can be unleashed against the poor and owing to their ignorance of their rights and procedures to pursue, they are victims of injustice. When the poor engage in bargaining, transactions, Chambers maintains are often characterized by unequal power. In many cases, the bargain itself is conspicuous by its stark absence. The discrimination of women is a clear example of bargaining absentia. Chambers states that the discrimination of women has several facets like low social status, the fact of male physical domination, and the strong maternal drive for work. In addition, those disabled, physically weak and destitute are often excluded in bargain.

The understanding of power and empowerment has come from many different movements and traditions. The feminist movement has emphasized collective organisation (‘power with’). Power must be understood as working at different levels, including institutional, the household and the individual. For some theorists, power is a zero-sum: one group’s increase in power necessarily involves another’s loss of power. The idea of a redistribution of power is therefore seen as necessarily involving conflict. In this perspective women’s empowerment would lead to less power for men. Empowerment has several different and interrelated aspects. (Oxaal and Baden, 1997) Empowerment is not only about opening up access to decision-making, but also must include processes that lead people perceive themselves as able and entitled to occupy that decision-making space (Rewlands, 1995 in Oxaal and Baden 1997).

“Empowerment is sometimes described as being about the ability to make choices, but it must also involve being able to shape what choices are on offer ... As such what is seen as empowering in one context may not be in another”(Oxaal and Baden 1997:3). The meaning of empowerment has altered as it gained currency in mainstream development discourse. The various understandings of power embedded in the concept of empowerment carry through into different approaches to empowerment in practice (Table 2:2). As already pointed out, empowerment can be achieved through an individualistic (characteristic of capitalist and liberal democracy) or through a collective action and means (ibid). As a process empowerment is essentially a bottom-up process rather than something that can be formulated as of top-down strategy though appropriate external support and intervention can be critical in fostering and buttressing the process of empowerment. As a matter of principle empowerment ought not be defined in terms of “… specific activities or end results because it involves a process whereby (the group being empowered) can freely
analyse, develop and voice their needs and interests, without them being predefined, or imposed from above, by planners or other social actors" (Oxaal and Baden 1997:6).

Empowerment is set as an elixir to some entrenched poverty, deprivation or unfair subordination. Goromonzi in MDP (2002:130) stresses that poverty is considered to be “… universally unacceptable as it represents a major failure of development. From a gender perspective it is understood in terms of entitlement and endowment.” According to her, empowerment stands out by two legs - entitlement and endowment. Serious trials, challenges and impediments undermine the road to meaningful empowerment let alone the ground upon which the two legs can stand.

2.4.2 Transfusing BPFA Objective on the Zimbabwean Arena

Soon after the Beijing Conference in 1995, Zimbabwe made a commitment to improve the living standards of women by giving priority to areas like education, health and economic empowerment. While the government had adequately addressed some areas like economic empowerment, others, to the present day, are still lagging behind due to lack of resources and structural policies for empowerment. In July 2002, the Women for Peace Development and Employment Platform (WODPE) was launched. Its role, according to the founding authorities, was to complement already existing women organizations lobbying for change in the empowerment of women. The expressed objective of the establishment of WODPE was to make a follow up on the implementation of policies and resolutions (BPFA) affecting women (Herald, 10 July 2000).

2.4.3 Policy and Statutory Framework relating to Women

In the legal sphere, the Zimbabwean government since independence in 1980 has enacted laws that seek to undo much of the legally entrenched gender-motivated obstacles to the achievement of equality between men and women. Again, it must be emphasized that this is a consequence of Zimbabwe's acceding to the international conventions espousing equality of men and women, promoting gender equality (Gopal and Salim, 1998).

The Zimbabwean Constitution itself propitiates any discrimination on the ground of gender. Yet, much needs to be done with regard to women empowerment in a bid to enable them access and garner the wherewithal of maximum utilization of the provisions of progressive lands in place. A number of these laws passed show the great transformation associated with dealing and disintegrating the old repressive, oppressive, and suppressive regulations, statutes and policies characterising the colonial regime (See Table 2.5). A regulation, according to Howlett and Ramesh (1995:87) is “…a prescription by government which must be complied with by the intended targets; failure to do so usually involves a penalty.” Some regulations
are, in effect, laws and involve the police and the judicial system in their enforcement. Most regulations, however are administrative edicts created under the terms of enabling legislation and administered on a continuing basis by a government department or specialised government agency which is autonomous of government control on a day to day basis of operations. Regulations take various forms and include rules, permits, standards, prohibition, legal orders, and executive orders. The nature of these regulations varies on whether they are economic or social. *Economic regulations* deal with issues such as price controls, volume of production, or return of investment, or entry or exit of firms from an industry. Their main object is that of rectifying perceived imbalances that may emerge as a consequence of the operation of the market forces. On the other hand, *social regulations* refer to controls in matters of health, safety and social practices such as discrimination of various sorts in employment. They have more to do with the physical and moral well being than with anything else (Howlett and Ramesh 1995) From Table 2.5 it is clearly evident that the majority of the regulations instituted by the government with regard to redressing gender imbalances are social in nature given that the gender issue is by its very nature social. The list in the table is not exhaustive but rather illustrative of the how the regulatory framework has been subjected to finding out, review and innovation of thinking, concern and idea-actuation. Apart from the regulations, there has been the facet of the national gender policy.

### 2.4.4 National Gender Policy (NGP) in Zimbabwe

The NGP was launched in March 2004 in Harare. The policy seeks to address all forms of gender imbalances in the country. Its launch has been regarded as a showcase of Government’s commitment and political will to address gender imbalances. The gender policy is aimed at creating equal opportunities for women, and men in decision-making in all areas, eradication of all forms of gender violence and providing gender-sensitive information. This is a major stride among several Government efforts in improving the lives of women.

After the launch of the NGP, the mammoth task facing the policymakers and Government has been to implement the policy effectively. The stakeholders’ role would be to identify “areas” that need integrate the gender aspects as enshrined in the policy (and so action plans drawn) so that the contents are not merely reduced to rhetoric. These areas will be key in the institutionalisation of the National Gender Policy and could be in housing, industry, commerce and employment. The stakeholders have the role in buttressing government efforts through providing resources aimed at gender mainstreamers as laid out by the policy. Funding and related support through a transitive approach plus an operationalising law are *sine qua non* to ascertaining that the National Gender Policy becomes useful stepping stone towards gender equity (Herald,
Alongside the policy aspect have been other developments on the national terrain and these have a bearing to the goal of women economic empowerment.

2.5 Economic Restructuring and Impacts on Women

The International Labour Organization - ILO- in the World Employment Programme Report on Kenya reified the formal-informal dualism as indicated in Table 2:4. Millions of poor people in Africa, Asia and Latin America who have no work in the formal sector or in an established, small-scale business wage a constant struggle to survive. They have to create work themselves or find it within the informal sector to provide for basic needs for households (Kolstee, Bijlmer and van Oosterhout eds, 1994). The informal sector development in Zimbabwe became phenomenal with the adoption and implementation of the Economic Structural Adjustment Programme (ESAP) from 1990 to 1995. However, from the days of independence, the socio-economic changes towards the betterment of the position of women in the country were steadily brewing and gaining ground.

Table 2.4 The formal-informal sectoral duality

<table>
<thead>
<tr>
<th>Informal sector</th>
<th>Formal sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Easy entry</td>
<td>Difficulty entry</td>
</tr>
<tr>
<td>Reliance on indigenous resources</td>
<td>Frequent reliance on overseas resources</td>
</tr>
<tr>
<td>Family ownership of enterprises</td>
<td>Corporate ownership</td>
</tr>
<tr>
<td>Labour intensive and adapted technology</td>
<td>Capital intensive and often imported technology</td>
</tr>
<tr>
<td>Skills required outside the formal school system</td>
<td>Formally acquired skills, often expatriate</td>
</tr>
<tr>
<td>Small of operation</td>
<td>Large-scale operation</td>
</tr>
<tr>
<td>Unregulated and competitive markets</td>
<td>Protected markets (through tariffs, quotas and trade licences).</td>
</tr>
</tbody>
</table>

Source: Adapted from Bromley ed. (1979)

The informal sector comprises of a diverse range of small-scale and micro-activities, usually with no access to institutions such as banks and with none of opportunities for growth and accumulation, which typify formal small-scale enterprises (Kolstee, Bijlmer and van Oosterhout eds, 1994).

2.5.1 Position of Women Development and Empowerment in Zimbabwe

The advent of independence in Zimbabwe brought with it a number of problems - most of them of social disposition or nature. This has been due to the relaxation or repeal of the urban population control statutes and policies. Wekwete (1987) describes how rural-urban migration could only be possible by the "trickling" means rather than a downpour or huge influx of the blacks or Africans from "reserves" into towns.
Table 2.5 Laws passed to redress the women plight in Zimbabwe since independence

<table>
<thead>
<tr>
<th>Legislative instrument</th>
<th>Before enactment</th>
<th>With enactment</th>
<th>Key result area</th>
</tr>
</thead>
<tbody>
<tr>
<td>1982, Legal Age of Majority Act (LAMA)</td>
<td>Widows had to surrender guardianship of their children to a male relative of their husbands, which meant the same, could control the estate of the deceased. Authority was susceptible to abuse.</td>
<td>Full legal capacity for women alongside men on reaching 18years of age, implying no impediments to women in terms of property acquisition and disposing of its representation. In case where there are no sons, daughters could also inherit intestate from their fathers' estate. Women eligible to guardianship and custody of their children.</td>
<td>Emancipation of women. Powers for women to acquire own and control property in their own right accorded.</td>
</tr>
<tr>
<td>Maintenance Amendments Acts</td>
<td>Customary laws of maintenance. A negligent and uncaring parent could ‘get away’ with neglecting his of her offspring, which is the fruit of their procreation.</td>
<td>Customary laws of maintenance superseded. A negligent non-custodian parent to make a regular contribution to the maintenance of minor children in the custody of their parent. There is also the provision for the maintenance of spouses after divorce hence allowing women direct access to resources important for their own and children’s survival.</td>
<td>Shared responsibility of “messed” life of children and spouse. ‘Pressure release’ on a single-handedly burdened parent, normally and in the majority of cases – the mother.</td>
</tr>
<tr>
<td>1988, Finance Act (No 2 of 1985)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1988, Equal Pay (No 2 of 1991)</td>
<td>Women and men doing the same kind of job, with the same qualifications were remunerated on different scales with men getting higher wages. Such occupations were thus treading on precipices.</td>
<td>Discriminatory practice outlawed and now there is equal work for equal pay.</td>
<td>Quantum mercuit i.e. let payees get according to effort they invest or let everyone reap what he or she deserves.</td>
</tr>
<tr>
<td>1988, Minimum Wages Act</td>
<td>No Minimum wage stipulation for different types of unskilled occupations.</td>
<td>Seasonal workers e.g. tobacco, tea and cotton pickers now categorized as permanent and entitled to pension.</td>
<td>A major stride for women. Life after work i.e. at retirement more certain</td>
</tr>
<tr>
<td>1988, Public Service Pensions (Amendment Regulations)</td>
<td>Civil women servants automatically contributed at a low rate to their pension and therefore were not on par with men at retirement or resignation. The woman’s salary was taken as additional income to that of her husband and the bulk of the couple’s tax liability was imposed on the woman. Thus the higher a salary the man earned the less the woman’s take-home pay was.</td>
<td>A woman in public service contributes to their pension at the same rate as men, that is 7.5% of their pensionable emoluments. With effect from 1 April 1988 separate taxation for couples. Abolition of Section 27 of the Income Tax Act (Chapter 181) required that the income of a married woman be assessed together with that of her husband for the tax purposes.</td>
<td>Enhanced security for women at retirement or resignation. Extermination of a weak and vulnerable economic standpoint for women.</td>
</tr>
<tr>
<td>19/82, Immovable Property (Prevention of Discrimination Act)</td>
<td>Patent and evident discrimination against women intending to invest in real property. It was a ‘women-no-go-zone’.</td>
<td>Prohibition of discrimination in the sale, letting or use of immovable property on the ground, inter alia, of sex. Nevertheless, law covers only urban and rural commercial land and does not deal with rights in communal areas, which continue to be governed by custom and tradition (inherently discriminatory against women).</td>
<td>An extended territory upon which women can play and display as potential and competent investors and also contribute meaningfully to development and the economy at large.</td>
</tr>
<tr>
<td>1987, Deceased Pensions’ Family Maintenance Act</td>
<td>Surviving spouses had no right under customary laws to inherit from each other in the absence of a will.</td>
<td>Surviving spouse and children allowed to continue to occupy the matrimonial home, use the household goods and effects they were using immediately before the parent spouse’s death; and use and enjoy the crops and animals the same way they did before.</td>
<td>An offence for the interference by anyone of the stated rights or property thereby reducing the likelihood of greedy relatives engaging in property grabbing.</td>
</tr>
</tbody>
</table>

Source: Adapted from Gopal and Salim (1998)
According to the Vagrancy Act (amended in 1972), civil authorities were empowered to send back to tribal areas those Africans who could not prove to be gainfully employed or who were not formerly registered urban residents. The registration was in the form of passbooks. Africans, according to the Land Apportionment Act (1930) had no property or land rights in urban areas. They were regarded as "temporary residents" in urban centres. When independence came, such policies were lifted and that opened up for a huge influx of Africans into the urban areas. Now, even women and children, who had been predominantly confined to the dull and lackadaisical rural areas, could also come to the lively and promising urban "paradises." This eventually saw the development and growth of squalidness and related effects with regard to the formerly attractive milieu (Wekwete 1987). Suffice it to say that the new developments, in simultaneity, led to the growth of a wide range of political, social and economic challenges. Later, at the close of the first decade of independence the aspect of engenderment of the women issue in business, programmes, projects and the legislature gained currency.

As a response to the transfusion of the UN Decade for Women's objectives, the Zimbabwean government, in 1981 instituted the Ministry of Community Development and Women Affairs (MCDWA). The MCDWA was, however, in 1992 reduced to a department (Goromonzi in MDP 2002)). The eulogized mandate of this newly set ministry encapsulated organisation, coordination mobilization and monitoring of state and non-state organizations whose acme schema prescribed as principally that of closing of disparities between men and women in the country. MCDWA accordingly engaged itself in the improvement of grassroots structures and resources mobilization for development purposes by instrument of local participation in co-operatives income-generating activities and related activities for social transformation. One notable thing MCDWA enterprised on was a nationwide Needs Assessment Survey, which it did in collaboration with the United Nations Children's Fund (UNICEF). In addition, it worked with NGO's like Adult Literacy Organization of Zimbabwe (ALOZ) in setting up literacy groups of classes countywide. In 1983, a massive literacy campaign was launched whose objective was the granting of literacy skills to adults who had never been to school before or who were semi-literate. Although the a priori statistics are not readily available, by 1987, 35 000 adults (75% being women were enrolled in such class in rural and urban areas alike (Kazembe, 1987).

2.5.2 SMES and Spatial Planning in Zimbabwe

Rather than stimulate economic growth, ESAP caused huge reductions in local manufacturing concerns leading to massive staff retrenchments. The country found itself with a large critical mass of skilled and experienced people out of employment. As an adaptive measure, most of those people started their own business ventures leading to the birth of the SME sector (see special definition by ZimTrade in Box 2A).
The informal sector is a major source of income for households and is where women mostly work. Much job creation takes place in the informal sector. UNDP (1996) subscribes to this by stating that government policies often discourage the expansion of this sector, either inadvertently or because of concerns of enforcing tax and health laws and other industrial regulations. Conditions that tend to stifle the urban informal sector include zoning laws, laws prohibiting informal firms from selling their products in the most profitable locations and harassment by local police, often seeking bribes. Moreover, government intervention in labour, raw material and capital markets can distort prices in favour of formal businesses, reducing the competitive edge of informal firms.

**Box2A: Characteristics of SMEs**

Zimtrade defines a Small to Medium Enterprises (SME) as a manufacturing company employing between 25 and 200 people, with a realistic potential to export its product(s). This has a direct bearing on the kind of assistance and strategy to adopt to address the specific needs of the clients.

SME’s fall within Zimtrades New Exporters Department. The department’s key objectives are as follows:

1. To create an export culture among SMEs in Zimbabwe
2. To improve the export competitiveness of SMEs
3. Identify markets for SMEs products
4. To match SMEs with regional and international buyers
5. To promote joint ventures between SMEs and foreign partners
6. To carry out supply surveys of SMEs to establish their ability to supply export markets.
7. Carry out demand survey of SME products
8. Organise trade fairs, solo exhibitions, inward and outward missions for SMEs
9. Lobby for organizational and national support for SMEs

Emerging SMEs by and large get into business to satisfy the local market needs. As they progress, they look at export to grow market share. The export market provides opportunities to increase sales volumes. One of the critical functions of the New Exporters Department is to initiate SMEs into exports. This is achieved through practical seminars that bring together organizations that provide funding and other assistance to SMEs.


Zimbabwe’s land use planning system had however been modelled to support large-scale commercial and industrial activities and hence planners found them ill prepared to handle the challenge. The reaction generally took two forms: The first one was ruthless and retrogressive, the emerging ‘illegal’ activities were destroyed using both the law and land use plans (Kamete, 2002). The second was more progressive and supportive of the SMEs; places were identified for them from which to operate. The Herald (21 June, 2004)
asserts that the institutionalisation of the Ministry of Small and Medium Enterprises – MSME - in 2002 was a pro-action to this effect. SMEs had been facing manifold problems owing to their size and magnitude of operation, the policy and regulatory environment, the traditional attitude of institutional and business support systems towards these enterprises and lack of technical and managerial skills. SMEs have great potential for employment creation and income generation, thereby working towards poverty reduction. They also have latency for expansion, growth and improvement of the livelihoods of owners and employees and “…to levels beyond mere survival” (Herald, 21 June, 2004).

The rigid land uses classification - residential, industrial, commercial, recreational, and institutional has influenced the process and practice of planning. The economy that was prevalent since the days of colonialism was one atypical of the present day i.e. one where the operations of the SMEs is the order of the day. The first reaction to the emergence of SMEs was one of trying to efface or completely annihilate it from the city- or townscapes by way of using the long arm of the law. The planners’ perception was: anything unplanned is undesirable hence subject to development control through enforcement action. This also took two forms. Where the small enterprise was being undertaken in a ‘wrong’ use zone but in privately owned premises, the Regional Town and Country Planning Act was used to serve an Enforcement Order upon the owner or occupier of the premises and ordering them to cease the use within thirty days or the local planning authority would move in and seize all tools or office equipment used in the operation. This is the procedure used to deal with activities such as offices in residential areas (Kamete, 2002). The second reaction referred to small-scale servicing and manufacturing being undertaken on vacant municipal land. These have always been even more vulnerable before planning law. In terms of the Model use and occupation of municipal land by-laws of 1979, they are only entitled to forty-eight hours notice before eviction!

Most planners have however raised concern at the difficulties associated with planning for SMEs. Most of them are said to operate from illegal areas more out of reluctance to pay than failure to secure appropriate premises. Their failure to consider environmental sustainability in their operations has also not gained them support particularly amongst environmental planners. Harare has just completed shell factories for the SME sector. Planners eagerly await occupation of the premises so that they can weigh the merits of replicating such premises. Now it is still premature to judge the level of acceptance of the factory shells as a solution to accommodating SME operations. The setting up of small-scale commercial activities has been implemented in some areas and has drawn mixed reaction. In Harare’s Milton Park, the old residents of the
suburb have opposed the move arguing that it encroaches on their privacy. The beneficiaries of the move have applauded the authorities for being responsive to their needs.

2.5.3 Encouragement of The Informal Sector

A more positive approach would be to recognize the valuable contributions of the informal sector to employment – and to take actions that encourage expanding.

Box 2B The preponderance of women in SMEs

Women seeking to generate income by setting up and developing a business, usually operate in micro, small or medium-sized enterprises (SMEs). In country after country, statistics show that even during these years of economic crisis and recession, the one robust sector providing economic growth, increased productivity and employment has been that of small and medium-sized enterprises. What is less known is that in many countries up to 40 percent to 50 percent of such enterprises are owned and run by women - Women, just as men, deserve to be given the means to enable them to take advantage of improving of their business entities as a tool of economic and social empowerment.


Key will be the improvement of productivity and working conditions of small-scale producers and micro-enterprises. For instance, in Cali, Colombia, a micro-enterprise promotion programme has been a success story. It recognized that poor people – women included (See Box 2B) moving into the city, are resourceful, creative and hardworking and have high propensity to save (UNDP, 1996).

In recent years the demand for goods and services from the informal sector has risen in may countries as a result of the structural adjustment programmes (SAPs) and the relaxation of the formal labour market. There has been a discontinuity in company departments and activities resulting in the contracting out to the informal sector (often former employees). A host of informal producers even succeed in producing for export. In cities, the informal sector has links with the primary sector in the hinterland, especially in secondary cities (Kolstee, Bijlmer and van Oosterhout eds (1994).

As it dawned on land use planners however, that the SMEs sector is increasingly growing at a time when the large-scale sectors are declining, there has been a measured change of attitude from the view of the SMEs as a nuisance to an acknowledgement of their role and their potential role if nurtured and supported. This is a testimony to the philosophy of local economic development (LED), particularly the intent of local economic initiatives. The first positive reaction has been the setting up of SME areas of operation
particularly those in servicing and manufacturing. This is the reaction that brought about the various ‘home industrial sites’ found adjacent to most residential areas in the country’s towns and cities. Some cities have gone a step further by setting up factory shells and industrial incubators. Both are supposed to be transitional phases of SME development before they can develop into large-scale operations (GoZ, 1996). Interventions, UNDP (1996) argues, must build on the entrepreneurial vitality of the informal sector to ensure quick results in improving living conditions and employment opportunities. Such interventions ought to create an enabling environment for informal sector growth through deregulation, assistance to micro enterprises and access to raw materials, markets and technology. Also necessary is institutional development, so those informal sector operators can collectively negotiate regulations and services that support rather than undermine their activities.

In terms of offices in residential areas, the Ministry of Local Government came up with a new statutory instrument. This became Statutory Instrument 216 of 1994 and it gave room for the setting up of offices and small-scale non-polluting manufacturing in residential areas. Not all planners received the provisions of the instrument uniformly. Some have received the measures with uncertainty and therefore half-heartedly implemented both the home industries and the Statutory Instrument 216. Others have however eagerly embraced the measures and now make it a land use requirement to set aside land for SME developments in all areas whilst they have incorporated the statutory instrument in their plans (GoZ, 1996; Kamete, 2002).

2.6 Societal and Environmental Determinants to Women

Gender imbalances imply that women find themselves taking over less influential and lower positions while their male counterparts hold posts, which enable them to make important decisions. This under-representation by its own right is a major determinant to the neglects of the issue regarding women. NGOs like Housing People of Zimbabwe (formed in 1992) have been trying to redress this discrepancy through maintaining a vibrant and sustainable housing co-operative in the country and through a determination to fight discrimination against women in every sector of the country, socially, economically, politically and otherwise (Daily News, 19 October 2000). Boxes 2C and 2D are analyses of the various sectors showing how women have, in them, participated and a typified illustration of the challenges they face from Pakistan - respectively.

**Box 2C: Participation of Women in Some Recognised Sectors of the Economy**

**The Mining Sector: Case of South Africa**

In South Africa the mining charter stipulates that within five years 10% of all staff, including underground, must be women. Miners have reacted by saying that such a move is expensive. Anglo Platinum employs 46 000 people but only has 50 women working
underground. The costs of changing infrastructure such as changing norms, underground toilets and showers and heating chambers to enable the required number of women to work in subterranean environment was estimated at R400 million (about $260 billion – official rate). The other problem is the need for regular pregnancy testing (pregnant women are not allowed below surface) and the obligation to find pregnant women alternative above-ground jobs. The issue of “tag-on” female representivity in mining is reflected in the fact that women groups are often included in a male-dominated empowerment consortium as representivity as such, women need to take equity stakes and control of mining companies in their own right. Women need not be afraid of humble beginnings. The South African women in Mining Association – Sawina – formed in December 1999 was a great move towards women empowerment. Its main challenge is to set up a separate investment arm to raise capital. It must also be self-sufficient and thus be able to track their projects. Its other challenge is the identification of riches and opportunities for South African women and translation of these into working programme. For review of its progress, Sawina needs to set minimal targets. The biggest challenge facing women in mining, however, remains as the change of perception that they are inferior to their male counterpart, whether working underground or making their mark as entrepreneurs (Sunday Times, 28 March 2004 - A South African Newspaper).

**Women majority in SMEs: South African case**

Nearly all enterprises owned by women could be found at the lower end of the SME category. About 70% of small businesses are owned or controlled by women, and women tend to be more involved in lifestyle businesses such as tourism. The fact that women have not spearheaded any big privatisation and empowerment deals means that none of the “large transactions are led by women”. The Black Business Council maintains that sectors such as arms, petrochemicals, marine and oil trading should not be regarded as off limits for women. Statistics by Empowerdex show that 6.6% of listed companies’ board members are women. Twelve percent of executive and 13% of non-executive directors and 25% of senior managers are women. Special purpose vehicles that characterize women empowerment have failed to create “wealth for investors” (Sunday Times, 28 March 2004- A South African Newspaper).

**Women in Sculpture**

There has been an increase in numbers of female artists in the sculpturing sector. Most of these female artists have weathered political chauvinism and stereotypical prejudices from their male counterpart in an industry perceived as esoteric and manually demanding for women. However one artist pointed out how she needed ample time to concentrate on her art with financial resources at her disposal (after she had been sponsored) so that she is not burdened by her domestic responsibilities (Herald, 14 February 2004- A Zimbabwean Newspaper).

**Women in the construction industry**

The construction sector is considered as harsh such that women have shunned it and those who did engage in it faced a lot of maltreatment from the male counterparts. In a bid to fight their rights, women in the construction industry formed an association meant to campaign their rights in what has been described as “… a hostile sector of the Zimbabwean economy”. The name of the association (formed in February 2004) is the Zimbabwe Women in Construction Association (ZWICA). Currently it has over 600 members drawn from all provinces in the country. Mrs Ellen Rangarira, ZWICA Secretary-General chronicled (in the Herald of 28 March 2004) cases where women constructors were given a raw deal where in 2003 they landed in a imitative construct to export building materials to the Democratic Republic of Congo (DRC) but the deal was sabotaged by people who alleged that they did not have the capacity to supply the required quantities. One of ZWICAs top possibilities is to ensure that they access the funding being provided by the Reserve Bank of Zimbabwe (RBZ). The membership composition of ZWICA includes architects, builders, engineers and hardware manufactures (Sunday Mail, 28 March 2004 - A Zimbabwean Newspaper).

**Women participation in the transport sector: a case of Labour-based road maintenance programmes in Bangladesh**
Special 15 member crews of ‘destitute women’ have been formed for the preventative maintenance for flood control embankments and rural roads. They normally work for four hours during which time they are entered into a compulsory savings scheme that accumulates a sixth of their earnings into a special bank account. They are given training in income diversification activities so that when they ‘graduate’ from the programme, so as to make way for others, they both have savings and training to become self-sufficient. In excess of 60,000 women are currently engaged in such works. Institutionalisation of labour-based roads routine maintenance could, as in Bangladesh, bring more long-term benefits, especially to women (Howe, 1999).

The many challenges that gender has on entrepreneurship have been a cause of concern at different planning and policy levels in many countries. Since women are, in most cases to be found at the verge of gross marginalisations thoughts need to be crafted with redistribution is view. This (redistribution) has been described as a process of transfer of resources from some people to others. It can be vertical or horizontal.

**Box 2D: Challenges Gender has on Business Start Ups and Operations: The Case of Pakistan.**

In a study carried out in Pakistan, Shabbir (1995) concluded that women face multiple gender-related constraints in starting and running businesses. She worked with urban potential women entrepreneurs numbering to 33 whom she categorized into two groups - *women entrepreneurs* (actually engaged in business and numbering 16) and *non-starters* (women who had not started business but intending to start or who intended to but did not start, adding up to 17).

Shabbir outlined the gender aspects that related to starting a business. The problems faced by women related to their social status of womanhood and had to do with choice of business, access to capital, lack of business experience, i.e. - specifically the experience of public dealing, lack of credibility as a women entrepreneur, restricted spatial mobility and managing employees. In terms of the *choice of business*, most businesses were, “…not appropriate for women, due to mainly socio-cultural factors” (Intermediate Technology Publications (ITP) 1995: 38). An example cited in the study is the domestic tube-well digging service for meeting water shortage in the city. This has largely been a male preserve, never accepting women due to its nature. Players are accepted to visit many places which, in itself, are unexpected of a woman, culturally. Doing so by women not only tarnishes their reputation but puts them at stake. The outdoor activity involved is too much for women.

Women in the manufacturing sector complained mainly of *shortage of capital*. The said scenario augurs very well with the UNDP Human Development Report that says that many people in developing countries are self-employed, own small businesses or work in family enterprises, the incubators of employment opportunities. Yet they get a small share of institutional credits. Small enterprises in Ghana report that shortages of working capital leave up to 50% of their capacity idle (UNDP, 1996). Women have the worst access. Although women make up 18% of the self-employed in developing countries, they are only 11% of the beneficiaries of credit programmes in Latin America and 10% in Philippines. The bias is similar in loans from international sources. In 1990, multilateral banks allocated about $6 billion for rural credit to developing countries but only 5% reach rural women. Commercial banks are reluctant to extend loans to them because of the perceived lower likelihood of repayment and the cost of administering small loans (UNDP, 1996). Discrimination on some groups of people is not only based on race, ethnicity ages or physical attributes but also gender. Unequal opportunities for women are marked throughout the world. Human Development Report 1995 in UNDP (1996: 73) concluded, “… in no society do women enjoy the same opportunities as men”. In all the countries, according to this
report, the gender-related development index is lower than the human’s development index, reflecting lower achievements in human development for women than for men.

However in the case of Pakistan, Shabbir established that not necessarily were a loan agency the impeding factor women to entrepreneurism but their families debarred them in the first place. Inheritance laws enshrined in Islamic law a strong determinant for this and Shabbir in ITP (1995:39) says of Islamic law were states that even “…when property is in their name, women cannot do with it as they please. Consensus in the family has to be sought in all matters related to the property”.

Concerning public dealing, particularly in negotiating with customers, suppliers and other parties, women often lack the confidence to physically venture out of their businesses alone. The situation was further aggravated by the lack of adequate transportation and safety provision for women. When one engages herself in a business “greater mobility that working in an office for fixed hours” is demanded (ITP1995:40). The entire upbringing of women prevents them from being independent. Parents are responsible for this unless they (women) are strong-willed for them. In short, the overprotection given to women from childhood to adulthood has a strong bearing on women’s interactive potential

Women in the manufacturing sector also highlighted how it was increasingly difficult for them to command authority when dealing with employees particularly people like shop-floor workers. It was said that male employees tended to be selfish, and it needed men to deal with them since men are tougher to them, by being rude and rough. Being nice to them would make them unreasonable and hence the need for roughness and sternness (which most women are not able to exhibit).

Fear of failure also tended to be at the centre of the gender related aspects to business planning, operation and management. Apart from fear failure, women lacked credibility in dealing with suppliers, customers and employees. This implies that most of whatever they do they tend not to be taken seriously. Also restricted mobility was seen in two dimensions namely the actual physical limitation (on the ability of women to move around due to inadequacy of transportation facilities both private and public) and immobility related to cultural factors.

Despite the many challenges militating against a woman’s endeavours to operating a business, there are a small number of factors working to her advantage. Being perceived as weak and helpless, women are sometimes attended too sooner than men in aspects of public dealing. For this reason a woman can get work done at a lower price than a man, and that work can be done for her more quickly and easily than for a man. Also, as yet rarities and novelties in the field of business, women were treated differently. There were more co-operations on the part of men, who also tended to be lenient and trustful (Shabbir 1995)

Source: Adapted from Shabbir (1995)

Vertical redistribution transfers resources between the richer people and poorer people. Horizontal redistribution transfers resources between different groups e.g. between people with land and people without land. Rae (1981) outlines strategies for redistribution: maximin i.e. raising the minimum that someone might have; minimax i.e. reducing the ceiling of incomes; least difference i.e. reducing the range of inequality; and ratio i.e. c hanging the ratio between rich and poor. To effectuate redistribution there is
always need for policy change, through abrogation of those policies that do stifle the intended public objective (Howlett and Ramesh 1995). Since some of these may, in effect be socially embedded, the change may be evolutionary rather than revolutionary. Economic, and sometimes political policies may be revolutionary in nature. Yet social policies tend to be dexterously difficult for the whole people to move in their wavelength. Veblen (1857-1929) wrote of ‘cultural lag’ by which description he indicated that man is a “...bundle of irrational motives and incentives” and hence could not be reduced to a “... lightning calculator of pleasures and pains” (Bhatia, 1978:241). The cultural lag refers to a situation whereby a clash between institutions and behaviour arises. To Veblen the society is an ever-changing phenomenon. He declares that the only character that remains changeless is change itself (Bhatia, 1978:242).
The plight of women has remained a challenge and even virtually prevalent twenty years after Zimbabwe’s independence. This is evidenced by calls from women for the government to put enhanced thrust on the “women issue”. The government is said to have failed to uplift the status of women through effective designed policies to this effect. Box 2E shows the key issues raised by the president of the Indigenous Business Organization (IBWO), an organisation with a 30 000 women membership then in 2000 (Herald, 25 September 2000) as well as insights from Empretec Zimbabwe as given in the Financial Gazette in October 2002.

The manifold and diverse factors that hamper women from effectively contributing to the mainstream economy are broadly defined as historical, cultural, social, economic, political, religious psychological just to mention these few. Such is also a reflection of the worldwide trends and patterns with regard to issues along these lines. Kolstee, Bijlmer and van Oosterhout eds (1994:112), on participation, show that community organisations “…formed can be exploited by local politicians”. Evidence has it that women tend to be more vocal in groups than in anything. As such they are often baited hence the stifling and hijacking of their true motivations to economic participation. Non-governmental organisations funding projects and programmes more often than not favour wholesale financing rather than individuals (Satterhwaite, 2001)

Evidence from different parts of the world shows that, opportunities for women exist equally the same as for men. Yet, there are many challenges almost insurmountable. The newly launched National Gender Policy for Zimbabwe has it, for example, that areas should be identified in the gender mainstreaming agenda and such sectors include housing, industry, commerce and employment (Herald, 19 March 2004). This is a move from the traditional agro-centric involvement of women at the expense of these sectors-stated.

2.7 Gender Mainstreaming and the importance of gender analysis

The Commonwealth Secretariat (2001) perceives Gender Mainstreaming in two ways. Firstly, it can be conceptualised as an integrationist strategy with the implication that gender issues are addressed within the existing development policy, strategies and priorities. Hence, throughout a project cycle, gender concerns are integrated where applicable. Secondarily, Gender Mainstreaming also means agenda setting, which implies the transformation of the existing development agenda using a gendered perspective. A basic conclusion is implied, namely that gender mainstreaming has a transformative connotation much as it has absorptive one. These two concepts, according to the Commonwealth Secretariat (2001:44), “…are not exclusive and actually work best in combination.”
It is practically impossible to engage in meaningful Gender Mainstreaming without doing rigorous gender analysis. Gender analysis refers to the collection and evaluation of sex-disaggregated data, which unveils the differential impact of development activities on women and men, and the effect gender roles and responsibilities have on development efforts. Qualitative gender analysis refers to the tracing of historical, political, social, economic, and cultural forces in order to clarify how and why these differential impacts, roles and responsibilities have come about (ibid). For instance, analysis of the gender division of labour has revealed that women typically take on three roles in terms of paid and unpaid they undertake namely the productive, the reproductive and community management roles. The community management role is an extension of their productive role (Commonwealth Secretariat 2001). An understanding of these differential roles helps in informing gender aware planning. Failure to acknowledge the significance of women’s multiple contributions to survival means that pragmatic policy interventions are frequently detrimental both to women themselves and their communities. For informed research and development it is imperative for one to ask questions and look for indicators that lead to the case of correct gender mainstreaming. Commonwealth Secretariat (2001) in dealing agriculture and rural development suggested guidelines for effective gender analysis. It checklist as shown in Appendix III can be as much more a useful tool for the agrarian sector as with trade, commerce, industry, tourism, media, to mention but a few. This is possible by making some amendments and panel beating as of the checklist for the agrarian sector (in the appendix).

2.8 Conclusion

Much as this section of the dissertation has endeavoured to bring to light those concepts, terms and explanations to various phenomena and understandings, it is significant to note that this is not all that is to it. The conceptualisation in this treatise is one not wholesale to all the meanings possible in this world. Instead, suffice it to say that the listing and explanations of the issues raised in this piece are never exhaustive (and never meant to be). They are raised so that the study can be operationalisable. Thus meanings such as empowerment, development, gender, gender analysis, sex, policy, SMEs, planning, to name these few, are given explications so dovetailed as to provide the reader about this study with how possible it is to understand means and approaches of mainstreaming gender aspects into the facet of the sphere of life called economic development. The section has also given an inkling regards how the struggle by women has been ongoing through the annals of human history. The lessons have had both a vertical and horizontal dimensioning: vertically, in that various paradigms have been emerging and hence the massive exercise of the human mental faculties; and laterally in that the concepts have been tried in space – the North and the South, cities and towns as well as the rural areas.
Although Zimbabwe has committed to the Beijing Platform for Action, the international blueprint for gender equality and equity, the Southern African Development Community (SADC) Gender and Development Declaration, its regional mirror and the Convention on the Elimination of all forms of Discrimination Against Women, CEDAW, attitudinal and other obstacles continue to inhibit women's participation in developing economic policy. This is perhaps best illustrated by the inadequate attention to gender equality and equity given to the New Economic Recovery Programme (NERP) announced by the Minister of Finance and Economic Development in 2003 (ZWRCN, 2004).

The ensuing chapters will find their balance through application of the concepts outlined and elucidated in this chapter. Since these chapters are mainly the findings, the interpretations and analyses of the collected data, they are particularly useful in bridging the gap between theory and practice, if not by any means possible, ‘marry’ the two for informed policy analysis and effective public decision making.
Chapter 3 Policy and Statutory Framework relating to Women

3.0 Introduction
In this chapter, the various findings relating to policy, statutes and the institutions concocting them will be discussed and analysed. These will be analysed from the perspective of the various spatial levels of planning and organisation – local, national, international, to name these three.

3.1 Gender at the National level
Three indispensable sectors can be seen in active participation in the gender rumination and practice, namely the state, the non-state organisations of extra-national nature (NGOs and multilateral and bilateral organisations) and intra-national or indigenous associations – some with unmistakable women affection or activism (women clubs and links). All these players and contributors have crafted policies and strategies with the expectation of fully grasping, fully effectuating, advocating and convalescing their approaches to the feminine class. This section will try to explore the different policies and approaches done by these *dramatis personae* in a bid to bring eye-catching transformation to the national spatial level of Zimbabwe. It is essential to note that some of the policies take a programmes and projects nature or otherwise. The Ministry of Youth Development, Gender and Employment Creation (MYDGEC) can best demonstrate policies and stratagems done in the name of the state or government through its operations and endeavours by the instrument of its various departments.

a) The state and gender
i) Ministry of Youth Development, Gender and Employment Creation (MYDGEC): an Overview of engendered development.
This ministry was anointed of this name (MYDGEC) in 2002. That is not to say the ministry never existed before. From independence it has come as appendages of other ministries or its elements were included in those ministry sectors e.g. in the former Ministry of Youth, Sports and Recreation, the Ministry of Women Affairs, Ministry of Political and National Affairs. Box 3A shows the vision, mission and values statement of this sector ministry, these have remained largely in one piece since independence (Kazembe, 1987).

With the popularisation and recognition of the crosscutting of issues youth, gender and employment creation and their essence of relatedness and interconnectedness the MYDGEC has been born. The thrust for the formation of such host of interconnected thematic frames is a way towards finding out synergistic
propensity in a bid to address issues that affect the social sphere of the nation. The structure of the ministry is shown in Fig 3.1.

The Department of Gender is compartmentalised into sub-departments or divisions among which is the Department of Economic Empowerment (DEE). Its - DEE - vision is: Institutionalised gender equity and equality through sustainable policies and programmes in all sectors in Zimbabwe and the region; the mission statement: formulate and direct policies and programmes focussing on the needs of men and women in their endeavour to achieve socio-economic empowerment and creating an enabling environment to participate fully and equally in the development of Zimbabwe. The department views the gender factor as a fundamental element to national development.

"But scarcely is it considered and a lot of the work done by women goes unnoticed and unaccounted for in national economics. Women matter. It has been said that a bird with one wing will not fly. If the economy was a men only issue then much could have been left undone.

**Fig 3.1. Organogram of the MYDGE**

*NB: There is supporting staff like clerks in every department*

Source: Fieldwork, 2004
By virtue of statistics which state that women constitute 52% and 48 men show that the majority ought to be given recognition due to their numbers’ (AO for DEE, 23 July 2004 (interview).

Much of the potentials of the women go untapped due to policies that are not gender sensitive.

The four key areas that MYDGEC strives to bring effective results, as enshrined in its novel National Gender Policy launched on 8 March 2004, are:

- Women in politics and decision-making,
- Education and training of women,
- Institutional mechanisms for the advancement of women, and
- Women and the economy.

All the four key areas have an empowerment nature and according to the policy they have been “prioritised by Zimbabweans”. The DEE has a subsection, the Social Mobilisation Portfolio, which deals with lobbying with other sectors for the enhancement of women for incorporating them in their sectoral planning for example the ministry dealing with industry and commerce, and in mobilising the into groups with the aim of attaining synergies – groups tend to be better than the individual.

The DEE lobbies for outside funding and to such government financial disbursing arms like SEDCO and the ministry responsible for finance and economic development. These have to plan with the women class in mind and to create means that they are never left out.

Financing for projects and programmes is done through two principal modes: administered as the Women’s Grant -WG- (from the national fiscus for community projects). In 2003, the WG was Z$5Million per province, of which Harare being under Mashonaland East had a share of Z$500, 000. The year 2004 saw the allocation being hoisted to Z$50million and Harare getting Z$5Million. Surely no serious projectisation would be sufficiently funded from this meagre figure. One welding owner-operator was citing Z$5Million as a reasonable and fair figure. Personally, he would expect it as a stepping-stone in boosting his small business

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**Box 3A vision, mission and values of MYDGEC**

**Vision:** To be the leader in the empowerment of youth, women and the unemployed.

**Mission:** To develop, promote and implement policies and programmes for the social, cultural, political and economic empowerment of the youth, women and the unemployed for sustainable national development

**Values:**

- Effective communication
- Gender sensitivity
- Commitment
- Patriotism
- Accountability
- Client sensitivity

Source: Fieldwork, 2004
as a sole proprietor. The other means of funding is the Employment Creation Fund (ECF). This is for big business and is administered by the Department of Employment Creation as a revolving fund. The Department of Gender feels that it has not received fair treatment in terms of budgetary allocation, for example, of the $40 billion the MYDGE got from the national budget only $1.5 billion was assigned to the Department of Gender which is a stark reality of poor funding.

The Department of Gender is not directly involved in the training of those involved in various projects and programmes but its thrust is mainly support of community based projects i.e. projects that would bring with the long-lasting impact for the community at large as opposed to focus on private individuals or households aiming at monetary profits. Some of the projects as shown on provincial reports include mushroom-growing, peanut-butter-making, uniform-making, irrigation schemes, poultry, and oil-processing.

The Department of Gender revels itself in having spearheaded and successfully implementing the instigation of National Gender Policy (NGP) on 8 March 2004. This has been a landmark in the successes of the department. It reports how seriously it is being taken. The evidence for this has been the spiral-effect of various other government ministries and departments formulating their own micro-based (sector) policies, replicating and imitating the form of the national one. This (NGP) has formed the yardstick for staid gender planning, with gender-responsive budget analysis taken onto the agenda. The department also highlights that in its themes and practices of Gender and Health, it has done quite a commendable and noteworthy job. For Women Entrepreneurship it has also been heavily involved for example organising the 20 women that went for products expos in July 2004, in Rome, Italy. The ingredients for the success of these programmes are credited to the departmental teamwork marked by dedication, commitment and a sacrificial spirit.

"The tasks that we have to deal with require that we be active. We have to cast away that government stance of the laissez faire type. We (have to) work as though we were a private company employees and see to it that the issues of women are surely addressed. The fuel for this is having the passion..." (The AO for DEE Interviewed, 23 Jul. 04).

Success per se has been a matter of degree. The main constraining factor to the attainment of desired goal has been the financing aspect. Thinking too big will result in the aspirants having often to scale down so as to work within the parameters of the available resources. The DEE opines that there are two groups of women in the society – rural and urban. Due to information gap, rural women are often overtaken by advancements in themes and practices devoted to women empowerment. As such thrust should be given more to the rural women since they are worse off to their urban counterparts. Level of empowerment
reaches the urban women faster than rural women. Although the NGOs are trying their best possible to bridge the gap, funders have a strong urban bias. On the link between economic empowerment and other forms of empowerment the DEE considers it to be the polestar of any other form of empowerment. Once one is economically empowered, he or she is liberated. One will now be having control over self. If she thinks of advancing in education that will be easily possible, providing her pockets are full and hence permissive. Lack of it perpetuates dependency. Economic empowerment is the anti-dote of the dependence syndrome.

The DEE recommends basically two things, synergism and affirmative action. By synergism it means the need for concerted effort towards the object of the emancipation of the feminine class in all spheres of life. Formation of synergies will mean that a greater positive impact will be achieved. The sum is greater than one contribution on its own. At present the government, NGOs and international agencies are working tirelessly to this goal but the efforts are divided. “Divided effort will not take us far” (The AO for DEE Interviewed, 23 Jul. 04). Affirmative action is a way of uplifting the women. Waiting for them to realise on their own, empowerment would come to nought and may take ages. The world is opening up for them and they are welcome in various sectors and spheres. They ought to take their ground, and if it means fighting their way they have to, and grab the opportunities awaiting them.

ii) The Ministry of Small and Medium Enterprises (MSME)
This sector ministry was inaugurated in 2002. Its mandate is to promote the development of small businesses (SMEs), to look into the legal and other institutional matters that relate to the SMEs and to finance these through the instrument of its arm, the Small Enterprises Development Corporation (SEDCO). The gender aspect is a tangential but least avoidable issue in the administration and financing of projects, programmes and businesses. In other words, this aspect (gender) is an issue that comes impliedly. However, the set up of things naturally dictates what goes where, how, why and when. It is a matter of both territorial and functional politics; territorial on the basis of how much say a province or district should get; and functionally, depending on the magnitude and definition the activities. The ‘legal’ definition of an SME comes from a taxonomical breakdown of the terms inscriptive to this acronym. The MSME classifies business enterprises into micro-enterprises, small enterprises and medium enterprises (See Table 3.1). The asset base, for a business to be categorised as an SME, should not exceed Z$100million. (This is subject to review in the near future given that the high inflationary milieu has left such standardisation highly irrelevant, according to the MSME officer).
Table 3.1. Taxonomy of businesses by the MSME

<table>
<thead>
<tr>
<th>Name of enterprise</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro-enterprises</td>
<td>This is in the informal sector class</td>
</tr>
<tr>
<td>Small enterprises</td>
<td>Employees 1-50people</td>
</tr>
<tr>
<td>Medium enterprises</td>
<td>Employees 51-75people</td>
</tr>
<tr>
<td>Big/large business</td>
<td>Employees above 75people</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004

MSME has fundamentally two funds that it disburses through SEDCO. These are $12billion Productive Sector Fund (PSF) and the SME Fund (SMEF), which is put at $5.9billion. All the two are revolving loan funds. The PSF is allocated to large businesses involved in the value addition in various resources whatever sector they may fall (agriculture, mining, real estate, manufacturing, etc). On the other hand, the SMEF is targeted towards the small business sector. The terms and conditions of the SMEF stipulate that 25% of the fund is for the rural sector, 25% is for those classified as ‘the disadvantaged’. It is from this distribution that women are encapsulated since they tend to fall in both categories. The majority of women are believed to be in the rural areas. In the disadvantaged group are women, the youth, the elderly, and the handicapped. However, there is a likelihood of double counting of the same type of people since there is no clear-cut demarcation of the annotated classes.

Since the ministry is still in its infancy (2 years old), it was not ready to make what can be called a credible evaluation of itself and its programmes. As such there is need for it to carry out an operational audit of both the PSF and the SMEF. In terms of programmes and projects that have ‘a women face’, the MSME is trying its best to uplift the standards of women, by advocating that the role of the micro-enterprises in the nation be hailed and given due recognition. In this direction, the ministry is working tirelessly so as to have them (micro-enterprises) actively involved and participative in the country’s productive. This is an action worth recognition in the mainstream as well as household economy. In 2003 and 2004, the MSME organised its members also participate at the Zimbabwe International Trade Fair (ZITF) in Bulawayo. These have been general i.e. exhibitions regardless of gender. At the ZITF 2003, ten members participated and the ratio of men to women was 6 to 4. ‘In everything that MSME does, it tries to work in parameters of gender equality.’ But in August 2004, a ‘Women in Business Expo’ is going to be launched and held at the Exhibition Park (Showgrounds) in Harare. This is an opportunity for women to showcase their products, to show the intrinsic talent in them, which is general, latent and untapped, geared towards effective advertising of them locally and abroad. On the question of how they identify those in the micro-enterprises sector the response was that those in the category ‘know and come to our offices’, and that is how they are identified. The aim of the MSME becomes that of encouraging those in the micro-enterprises so that in the ultimate they graduate into the formal sector. Thus, it is not a one-day event but a process that will take time, effort, perseverance and dedication.
The ministry has also recently launched what it calls a Loan Booth Scheme (LBS). It offers funds of up to $5 million to individuals or small firms in business. Operational at present are five areas namely Gazaland (Highfield), Makokoba, Beitbridge, Nkayi and Sakubva. The desired goal of this idea is that every district in the country may have its own LBS centre. MSME envisions the scheme as an incentive to growth entrepreneurial by those in the small businesses sector as it is set to be the leverage for them.

In giving the way forward to economic empowerment the MSME recommends that all else being equal, if only more resources could be channelled towards rural areas then the women populace would stand a better and striking chance of economic enhancement. They are more disadvantaged than their urban counterparts. The channelled resources would help turn their ‘small’ projects and larger ones that would not only be of significance to their rather more localised markets. They would be in a better position to make value of their hard spent time and labour. Rural women tend to spend more time in the fields and gardens, and they will be moiling and toiling. That alone cannot be compared to a woman in town who may an office worker, a company cleaner and cook or even having a small table before her to display some tomatoes and fruits so that passers-by can buy. As such, the funding of the rural sector women would help in them realising their far-from-reality ‘sweet’ dream, the product of their sweat.

Furthermore, according to one MSME Officer, women in the productive sector need to form networks (some form of ‘coming together’) or cluster groups (not necessarily co-operatives). Thus, for example, if some buying corporate or organisation appears from anywhere and forwards the demand for say, hundreds of tonnage of a commodity of their preference, these women are in a better position to supply with minimal, if any difficulties. Group effort is more superior to that of an individual. ‘Piecemeal’ efforts do not always produce laudable impact. Some form of specialisation may be encouraged through the clusters approach. Thus, for a bedroom set or suite, one may deal in the production of rags, the other of pillows, the other on reed mats, etc. the market is ready for such things especially if they are made through the indigenous materials, using indigenous knowledge. One Australian woman (as told by MSME Officer interviewed by the researcher) approached the ministry telling how she had been highly impressed by the furnishing of a lodge in Nyanga where she spent her holiday. She said she would love to buy and go with such a set to her country. Hers was a great enterprising idea, if not a ‘challenge’, the ministry staff and directorate. It gave them homework as how best they can mobilise the people into producing suchlike set for her so that she could market that in her country. The onus rests on the ministry, to make or unmake the idea and the vision.
b) Non-state organisations of extra-national nature

i) International Labour Organisation (ILO)

This international body works in many countries in the world and has started a number of programmes and projects even in Zimbabwe. It has a division that deals with gender and development. Women empowerment is one such areas of its focus. To enhance the livelihoods of women in Zimbabwe, ILO works with a number of consultants who are engaged as researchers and trainers. Some of its notable campaign and work programmes include the Start Your Business (SYB), the Improve Your Business (IYB) and the Generate Your Business Idea (GYBI) training programmes.

The SYB helps prospective and aspiring entrepreneurs to prepare and complete business plans. One of the brochures by ILO (2004) reads in one of its statements: “If you can read and write and do simple calculations, the SYB is suitable for you.” This sounds excluding of certain section of communities like those who have never been to school or dropped in early grades. After the 40hours training called the Training of Potential Entrepreneurs (TOPE), one still has room to contact trainers for more assistance.

The IYB is already engaged entrepreneurs who want to learn business management principles and apply them more gainfully. It is for the owners and managers of small businesses. IYB Training of Entrepreneurs seminar is conducted over 40hours. Contents of the seminar include ways to improving business sales, materials and equipment competently, product costing, stock control and improving business profitability.

GYBI helps in identification of one’s own concrete and feasible business idea. The course takes two to three days. The seminar helps one to find out his or her personal strengths and weaknesses as an entrepreneur. Participants help each other in generating business ideas. One is then assisted in selecting the best ‘most suitable’ idea.

The manuals by ILO for entrepreneurship are written in language easy to understand with a step-by-step approach to the various steps described. By and large, in Zimbabwe, ILO works through its consultants and trainers (about 20 of them located in various towns and cities in the country) and through established institutions like the Zimbabwe Council of Churches (ZCC), the Zimbabwe Congress of Trade Unions (ZCTU), and Women in Business, MYDGE, Public Service Commission and Zambuko Trust. These institutions are the main SIYB associates and partners.
c) Intra-national or indigenous associations

i) Zimbabwe National Chamber of Commerce (ZNCC)

This a non-profit making membership-based organisation that provides services designed to support its members in development. As an independent organisation, ZNCC represents the interests of its members by the instruments of lobbying, collaboration and facilitation; it provides a focus on business empowerment as the engine of economic growth and also encourages competitiveness in the marketplace through promotion of organised business communities. The organisation works with various authorities in the country and the business fraternity so as to foster economic development. It has services that it offers at different spatial levels – national and local. Services offered at the national level includes participation in international fairs and conferences, economics and advocacy, trade missions, research and surveys, issuance of reports, trade information services, publications and website facilities. At the local levels ZNCC provides e-mail facilities, internet, networking, business consultancy services, secretarial services, insurance of certificate of origin, trade library, research and development (R&D), road shows, trade progress facilitation, workshops and seminars, matching consultancy, participation.

The membership of ZNCC is drawn from various sectors of the economy. The majority of its members are on the small-scale side (1400 members –being individuals and corporations). Individuals are fewer than corporations. They mainly joined ZNCC in the mayhem days of fuel shortages so that they had a a body to tackle the problems they were facing at that time. ZNCC takes issues of an affected member to government i.e. if is *intra vires* to the government. The institution arranges the meetings between the stakeholders. It has no gender dimension in its conduct., but works with organisations that lobby for women empowerment like ZWRCN. It, however, lobbies for SMEs in collaboration with SEDCO. In terms of manufacturing of goods, ZNCC advocates that the issue of value-addition be put top of the economic agenda. As such it supports enterprises that also ensure that the aspect of backward and forward linkages are addressed, and that ensure employment creation. The official pointed out:

"What we want is to give loans to the productive sector, that is to say those activities that benefit the economy nationally. It is no use investing our monies in people that simply want to enrich their pockets by somewhat magical money-spinning ways. Just imagine, it is profitable to give someone, engaging in tomatoes selling, a loan? What value does it add to buy some items from one market and put some mark up and sell it on another market? Therefore we fund the productive sectors of the economy…"

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*Production is the source of goods or commodities exchanged in markets. It is not the “…passive joining of inputs but the active application of human labour, with the help of human-made tools, to natural materials in order to transform them into useful objects… The goal of capitalist production is to generate a surplus of outputs over inputs” (Storper and Walker 1989:37).*
The membership fees vary according to the number of people one employs. The 2004 figures for the minimum and maximum for the whole year were $360,000 and $5 million. The ZNCC official interviewed pointed out that they were musing upon moving away from the individuals to associations for effective service delivery. ZNCC also conducts business related training course. The organisation's five branches – Harare, Gweru, Bulawayo, Mutare and Marondera, run these,

**ii) Zimbabwe Women’s Resources Centre Network (ZWRCN)**

Women’s poverty and economic inequality, according to ZWRCN, has an overwhelming influence in the choices they can make and the quality of their lives.

Women, to great extent, lack of political power and clout. With limited participation in Parliament, relevant

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**Box 3B Programmes, projects and strategies by ZWRCN**

**Pre Budget Consultations 2003**

The ZWRCN made submissions to the 2004 pre-budget consultative invitations of the portfolio committees on Youth Development, Gender and Employment Creation and Health and Child Welfare. The main areas of concern raised to the committee were on raising the level of resources allocation for gender awareness initiatives under the Ministry of Youth Development Gender and Employment Creation (MYDGEC).

From its past experiences and lessons drawn, ZWRCN has seen it necessary to get community women involved in the budget formulation processes. In order to make headways with policy makers we needed to apply the principle of the "politics of presence" to move issues with parliamentarians and this entailed a refocus to our advocacy work. In order to do this the organization decided to explore the opportunities of community mobilisation strategies with assistance from partner Civil Society Organisations (CSOs) such as the Integrated Technology Development Group (ITDG), Zimbabwe Congress of Trade Unions (ZCTU), Jekesa Pfungwa and the Zimbabwe Council of Churches (ZCC) to name but a few. This exploration was conducted through the March 2002 consultative meeting held in Nyanga. The organization managed to facilitate the processes through mobilizing women from the communities ZWRCN works (Harare, Chitungwiza, Rusape, Gwanda and Shurugwi), to come to parliament and make their own submissions on gender, HIV and AIDS and the Economy.

**Gender and Development Talks**

A series of Gender and Development Talks (GAD TALKS) were hosted by the organization during the Zimbabwe International BookFair. ZWRCN managed to expose women and men from Gwanda, Shurugwi, Rusape, Harare and Chitungwiza to the events marking these special days in Zimbabwe. The need to reach out to the communities and empower them with knowledge on gender and the economy, especially women who are always left out is a major opportunity for the ZWRCN to fully take up and persistently use.

**Post-Budget Workshop 2003**

ZWRCN held a joint post budget workshop with NANGO and the Poverty Reduction Forum on the 2004 budget on 27 November 2003. The workshop had a total attendance of 170 participants including the women from Shurugwi, Harare and Chitungwiza. Gwanda women could not attend as they failed to raise the bus fares for travel to Harare. The objectives of the workshop were to review the 2004 budget against incentives to the private sector, gender allocations to social sectors of health, education, social welfare and the gender ministry.

**Capacity building**

In September 2003, ZWRCN managed to get a go ahead to a request made to in 2002 to train parliamentarians on gender and budgeting. The main objective of the training initiative was to raise awareness on Gender budgeting and develop a work plan to address some of the challenges faced by the members of Parliament and ZWRCN in mainstreaming gender and gender budgets into parliament.

Also key to this democratisation process is women’s increased capacity to understand, question and re-draw economic policy, its formulation and respect of economic rights; hence the strong focus on economic education/literacy as evident from the case study on ITDG women entrepreneurs empowered in economic literacy confidently made their presence and voices “heard” during the 2004 post budget interventions.

The economic impoverishment of women affects their survival, access to food and nutrition, access to housing, health care, education, literacy, freedom from sexual and other forms of violence, freedom from HIV/AIDS, ability to take decisions, access to justice and participation in and influence over public life and policy (See Box 3B). Parliamentary Portfolio Committees that track, monitor and account for public expenditure and in the Ministry of Finance and Economic Development, women’s voices, needs and concerns are excluded from matters of public financial governance.

Negative perceptions and cultural constraints imply that women have limited to nil capacity to contribute to budgetary processes. This has impeded progress towards developing gender responsive budgeting systems in Zimbabwe. Gender budgets are consistent with the values of equality, empowerment of women, justice and fundamental rights of all people. The budget is the most important policy of government because, without money, government cannot implement any other policy successfully. A gender-sensitive budget ensures that the needs and interests of individuals from different social groups are addressed in the government budget.

Gender-sensitive budgets, according to the ZWRCN, recognize that women make 52% of the total Zimbabwean population and their needs should be addressed by the national budget. Budgeting in a gender responsive manner gives room for the recognition of the ways in which women contribute to the society and economy with their unpaid labour in bearing, rearing and caring for citizens. The gender and public finance programme therefore seeks to analyse policies, budgets and budget-making processes in order to define the implications on the lives of women, men, girls and boys in Zimbabwe. The intended desired goal is to develop a Budget Act that would ideally advocate for a very consultative and gendered budget making process that involves the participation of both women and men at the various levels of budget making (ZWRCN, 2004).

### iii) Indigenous Business Women’s Organisation (IBWO)

IBWO was launched in July 1994. It began with a membership of 150 women. By 2000, the membership, inclusive of those based in rural areas, had risen to 34,000. these were from all provinces in the country. Today, the number has gone up to 60,000 with Harare and Chitungwiza alone having 25,000, more than two-thirds of the total. The organisational mission statement reads: “The creation of wealth for all indigenous women through economic empowerment and the removal of financial, social, legal, economic, cultural and political impediments.” Its mandate is thus to reduce poverty among women by way of organising them for entrepreneurial development and financing small to medium-scale enterprises. As such
the organisation is said to provide opportunities to indigenous women for own wealth creation, self-sufficiency and in gaining stake in the national economy.

Owing to the existence of a restrictive and inclement social, economic, legal and cultural environment in the country, IBWO advocates for a permissive environment for women participation and their ultimate empowerment. In more general terms it can be said that IBWO finances, advocates for and trains women.

Though IBWO is feminist in membership and fight relentlessly for the women cause, in terms of project finance, the organisation is not segregationist of the other gender. The Projects Officer of the organisation had this to say:

“Men can also borrow finances providing their projects having been assessed prove viable and the pay back arrangements are made. Men usually go for big projects5. IBWO can finance projects as small as of around Z$500,000 to Z$40million or above. Those men who are after being registered, as members to some organisation must join those like the Indigenous Business Development Centre where the question of gender is not of consideration.”

IBWO can thus be said to have female texture with male-receptivity elements.

iv) The National Economic Consultative Forum (NECF): Perspectives on women empowerment

NECF is a quasi-governmental institution set up by the government during the mayhem days of the overt economic decline (late 1997 to 2002). Its mandate was to discuss the ‘economic issues’ affecting the country by transactive means involving different stakeholders to the national economy. It was birthed out of the positive (as opposed to the normative) situation on ground hence a form of reactive planning. In a telephone interview with the Publicity and Documentation Manager of the NECF (13 October 2004), the officer pointed out that they have a thrust towards women empowerment in their dialogues. They are involved in facilitation and advocacy. He, however, lamented that the set Gender Taskforce has for the past three years (since its inception), remained “...not active, with no documentation, not practical at all save just making noise [when we meet] that ‘women are oppressed’”. This is an extent where institutions can be set but do no perform to achieve the designed mandate – a case of nominal existence with passive or unrecognised reality.

5 This means, according to the officer, that men usually enterprise in heavy capital projects which require heavy machinery and capital outlays, like construction, car dealing, etc, as opposed to the ‘simple-type’ of projects that women undertake. The latter are largely retail and home-based production.
3.2 Gender at the Local Authority, Planning and City Management Level

Currently, there is no clearly defined operational perspective regards incorporating the gender dimension. The planning department is silent about the aspect called gender. Spaces are zoned and allocated out as a more technocratic activity than anything else. It is a value-free activity. Gender incorporation would be so value-laden that making an emphasis on it would imply an aberration from the professional planning style. Any policy that would try to incorporate this notion, the fact stands resolutely that it has to be deliberate, in this case, promoting one sex. Historically, such attempts with regard to the local authority (LA), have been done through councillors mobilising women for especially public works programmes like grass-cutting (which is seasonal) and arranging them to participate in co-operatives. Women have also been seen to be the dominant actors in street cleaning. One amazing observation concerning the latter observation is the fact that it is men who do the supervision of such works. The cited and possible explanation as to why the city often engages women, as street sweeps is the fact culturally defined, that women are practically more obedient, pliable and committed to duty than men. On another note, that men are better managers, hence should supervise the women sweeps. Perhaps women can effectively exercise power in ‘enclosed space’ like an office than in open public spaces, for instance, the streets.

The planning exercise involves a commitment and adherence to the following of the planning cycle requirements. Planning is normally done to address a need through problem identification, identification of problem-offsetting options, and selection of the optimal alternative, implementation through the monitoring and evaluation phases. After planning the implementation and management of the objects planned are left to the responsible department like the Department of Housing and Community Services (DHCS) the which department is responsible for allocation of the planned stands. There is application of the provisions of the requirements as given in the statutes and instruments like the Regional, Town and Country Act (RTCPA), the Urban Councils Acts (UCA) and Statutory Instrument 216 of 1994. In layout planning, zoning is the dominant paradigm of spatial planning practice. Activities are, by extension, designated to ‘fit’ stipulated spaces with justifications - social, technical and business. The way stands are designated determines ‘what goes where.’ In other words, it is the plan that dictates the use of a given space. For example, the designation of home industries, the provisioning of factory shells, of market stalls, sanitary facilities, etc. The facility layouts, for instance at Magaba Siyaso, are so designed that there are compartments assigned as workshops and then wet areas – toilets and kitchens. The activities generally also determines ‘who does what.’ It is generally expected that it is the women who will be mainly found in the kitchen, and the men in the workshops. But that is not an obvious as it is possible to have men also active in the kitchen.
The downturn of the economy has created a big challenge to planning and organisation of space. This has seen the growth of the informal sector. City of Harare (COH) embarked on a survey in February 2004, trying to diagnose the nature and relationship of the informal and formal sectors. It has been growing increasingly impossible to clearly define the formal or mainstream industries and informal activities. The COH came out of with some noticeable and distinguishing variables in order to define the activities in question. These variables were: magnitude or scale of operation, size of property, financing of the business or amount of investment, organisational structure, and actual activities obtaining on ground (use groups). The study taxonomised the activities into mainstream of formal industry, cottage, service home industries, and light and service industry. Table 3.2 indicates such activities and characteristics they bear, with examples as observed to be transpiring in the Harare cityscape.

### 3.3 Community services: the LA initiative

The institution of the DHCS is the arm of the LA designed to look into the social infrastructure of the city. The department puts a lot of frenetic exertion to the uplifting of the human aspect in metropolitan Harare. There are a number of divisions within the DHCS namely the women wing, the youth department, sport development, vocational training, swimming pools and libraries. All these areas have a gender facet. It is evident from this outline that community services are a crosscutting issue along mental and physical development of the human aspect, across the age and gender dimensions. The city has ten libraries all headed by women. In addition, the city has 37 pre-schools and women head all. Men hold positions of caretakers and cooks, in the latter. Furthermore, the city is sectionalised into 10 spatial areas (e.g. Mabvuku, Tafara, Greendale and others constitute one area).

### Table 3.2 Gradation of economic activities and characteristics they bear in the Harare cityscape.

<table>
<thead>
<tr>
<th>Variables/Typology of activity</th>
<th>Magnitude/Scale and use group</th>
<th>Size of property and means location of operations</th>
<th>Organisational structure</th>
<th>Financing arrangements and the issue of mechanisation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mainstream industry</td>
<td>Large scale. Manufacturing and processing</td>
<td>Zoning. Designation as heavy (e.g. Willowvale), medium (e.g., Graniteside), and light (e.g. Msasa)</td>
<td>Corporate, registered companies.</td>
<td>Funded privately or through heavy loans from established financial institutions. Equipment is up to date and sophisticated.</td>
</tr>
<tr>
<td>Home industry</td>
<td>Medium-small scale Operations increasingly getting bigger and bigger. Manufacturing and processing</td>
<td>Located within residential areas as district zones (not home-based but closer to homes) e.g. Siyaso in Mbare. Size of stands: 50 (10x5) –100 (20x5) square metres. Land belongs to LA and operators rent through district offices</td>
<td>Two or more people in activity engagement. Can be some kind of partnership. Indigenous operated. No proper structure of decision-making.</td>
<td>Mostly self-funded. Can borrow public funds e.g. through SEDCO, etc. The main deterrent factor is the issue of collateral and other guarantee. Equipment rudimentary and not up to date but gradually improving due to increasing access to loan facilities.</td>
</tr>
<tr>
<td>Light Service industry</td>
<td>Medium-small scale. On the transition to the formalised industrial sector.</td>
<td>Allocated within residential zone (like home industry). Size of stands: 1000-2000 square metres. Land belongs to the business entity (company); sold out by LA. Located within residential neighbourhoods e.g. Warren Park North, Tynwald and Gazaland (Highfield).</td>
<td>Definite organisational structure with director at the top. Partnership as a front. Indigenous operated.</td>
<td>Funding is considerable. It could be self, loan or partnership. Equipment is well to do and not rudimentary. There is apparent value addition.</td>
</tr>
<tr>
<td>Cottage</td>
<td>Small scale</td>
<td>Backyard of residential stands</td>
<td>One-man band type of activity;</td>
<td>Self-funded; no huge investment.</td>
</tr>
</tbody>
</table>
Of these 10HDCS sections, the women head six with the remaining ones are under the jurisdiction of the opposite sex. However, the said set up is not by any human design but of meritocracy through educational qualification added by natural qualities. Such is the set up of the department’s headship indicating its physiognomy. It is from these people that the social organisers of the community are derived. Theirs is the responsibility of planning, organising and managing the activities and programmes as they shape on the ground.

At the grassroots level are the general public – some young, some elderly, some vulnerable and others green from the rural areas in quest of opportunities in the city. Some are the ‘citizens’ given that they are the ratepayers; other free riders and a surge to the city’s already amorphously defined problem. This is a ‘messy reality’. The DHCS is thus a creature of the metropolitan organization to grapple with the issues it is enmeshed by the pluralistic, cosmopolitan and unstructured community the object of it mandate. Since the task is of a mammoth disposition, the department sometimes gets a hand from a number of corporate entities so as to work towards the attainment of an enhanced city. In women development the private sector in collaboration with the DHCS has come in with such programmes as the “the best home kept”, “improving the environment” and income generating projects. DHCS’s description of development is “…anything that enhances the being of the individual”, be it in the home, the workplace, place of entertainment or in business. The department prides itself in having done a lot great in the development of the human aspect through training for diverse activities and skills enhancement.

The cited ingredients for the success are basically three, namely the skilled manpower, the availability of training venues and working intra-community i.e. the centres of population identify their needs and the department chips in as catalyst to the initiatives. Nevertheless, there are areas where it has been successful particularly the one-year training courses, which have large intakes that outstrip the capacities of the venues. For that matter there has been an attempt to use outreaches instead of relying on the existing two venues – the Chinembiri Women Training Centre in Mbare, and the Budiriro Youth Training Centre. With outreaches the main problem is with hot sitting as the district halls are also hired out to churches, entertainment and other functions. The halls are of multi-purpose nature. Besides the problem of the settings for action, financial limitations remain a major problem. The activities themselves have to be financed and the purse is overstretched. Land for real property development, the department purports, is not
a problem since “it is ours”, but the funds. There is need for infrastructure that tallies the subject of training whether carpentry, brick moulding and bricklaying, welding, bookbinding, leatherwork, upholstery, pottery, cookery, and the like. Table 3.3 is a profile for budget estimates for two training centres owned and run by the LA. The money is basically for their day to day running and the buying of production materials. Students pay minimal fees. The council sells the artefacts they produce. These relics are normally below standard given that they will be made in the student learning process. The figures in the budget profile are not inflation adjusted and that shows little, if any, difference in real terms.

Table 3.3. A profile for budget estimates for two training centres run by DHCS

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Chinembiri Women Training Centre</th>
<th>Vocational Training Centre</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>$600,000</td>
<td>$850,000</td>
</tr>
<tr>
<td>1999</td>
<td>$900,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>2000</td>
<td>$2,000,000</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>2001</td>
<td>$2,000,000</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>2002</td>
<td>$5,000,000</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>2003</td>
<td>$15,000,000</td>
<td>$20,000,000</td>
</tr>
<tr>
<td>2004</td>
<td>$30,000,000</td>
<td>$32,000,000</td>
</tr>
</tbody>
</table>

Source: City of Harare -DHCS, 2004

In addition to the problems afore-stated, there is the problem associated with the selection of the people to receive the training particularly with regard to their educational background and levels they achieved. At first the department tried an open for all system. This was short-lived given that the instructor was faced by the herculean task of bringing together ‘the hoof and the ear’. The classes had people with a great immense contradistinctive abilities as some of the participants were coming with no qualification, others with Standard Six, others with the junior certificate (JC), and yet others with ordinary levels. Thus, they were conglomerates of different qualities – good, better, best. With the experience and the need for better performance, the problem has since been resolved by making benchmarks for ‘enrolments’. Courses are tailor-made for the community. The community workers, who are municipal officials, make discussions with the community on what type of activities to undertake. DHCS opines: “It’s not us but the community.” Trainings though may be instructed through the vernacular, reference to English terms is inevitable e.g. parameters like ‘grams’ and ‘millilitres’ in the cookery classes. Short courses e.g. two weeks, one month, etc can address such questions (as they pertain to the individual) like: How do you budget? How do you market? What are the ingredients (and of what quantities) do you put to make a product? How do we cost, among other things, the human (in terms of the travel costs and time spent)?

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6 the Zimbabwean dollar has continued to plunge, against major currencies. The number of zeroes on a monetary figure may have increased yet the real value remains fixed. For example, the Exchange Rate has been running like so: 1982, US$1 was equivalent to ZS1, by 1992, it was US$1=ZS2,5, and in 2002 US$1=ZS1 300. To date (2004) it is nearly US$1=ZS6000 (IMF/ World Bank (2002), http://www.state.gov.)
The City of Harare has done scores of advancements to the empowerment of women though much could be improved. The DHCS has “hands-on with the community” through the district centres. The district centres organise public works programmes such as grass-cutting and cleaning activities. The recommendations put forward by the DHCS regarding the gender aspect of women empowerment is that of escalating awareness of the integrity and gravity of the matter to the feminine class. Women should not be ‘dragged’ upon taking positions. They should feel it themselves, that they have the potential intrinsically, that through self-esteem and confidence they can transform the way they are viewed or expected to be. DHCS has to promote the awareness but it is the women themselves who should take the initiative. City of Harare has been preparing them (and continues to prepare) them to take the challenge and maximise the opportunities. The Assistant Director (Social Services) had this to say:

“Personally, I know some people who undertook courses we offer here, who have got to the top. For instance, there are those who did bookbinding but as we speak they are now very successful businesswomen, running triumphantly in this economic race with men. One lady had a course of leatherwork with us. Today she lectures at a well-known college in the country. The secret is: they realised the great thrust of realising their potential. Let the women take the initiative...Just giving someone a position of responsibility without him or her feeling it [within] is tantamount to killing them. If he or she fails after she is in that position, she will be demoralised for good” (Interviewed, 22 Jul. 04).

3.3 Conclusion

A number of institutions that feature at the local and provincial levels are at work throughout Zimbabwe. Some of these have an outright focus on the issues concerning gender. Others work ‘business as usual’, with no clear-cut focus on the gender aspects. Those that purport to be working with the empowerment of women exhibit certain undesirable traits. They have come to use the theme as a fund-raising tool. A few ‘elites’ have even adopted some aristocratic regimes that aim at profiteering using the name of women. Others, like the MYDGEc are trying their best, yet the resources they have to empower the feminine class are so scarce that what they give out would one take as a ‘mockery’, for example, giving out Harare as little as five hundred thousand as grant. The figure is too infinitesimal to be seriously divided among serious entrepreneurs.

The different organisations and institutions are guided by a plethora of diverse mission statements all meant to lead to the same goal – gender equity. In practice, they have adopted different strategies and activities. The lamentable thing about all these endeavours is that they largely lack co-ordination such that at times there are numerous duplications of effort and overlaps. Usually the beneficiaries ‘playact’ and thus belong to different schemes and projects while keeping the ‘donors’ apart so that they never meet so as to realise their prostituting tendencies in the name of beneficiaries. It is still a long way for the institutions to act
together meaningfully. Individual interests tend to override the greater good of the greater number (public interest).
Chapter 4 Economic Restructuring: and Impacts on Women

4.0 Introduction
The rise of the informal sector in the urban arena in Zimbabwe has been beyond no shadow of doubt a reaction to the ‘decay’ of the formal sector. The urban landscape is now littered by innumerable small-scale, unregistered and for the most part unrecognised and non-taxpaying enterprises.

A plethora of reasons are there to explain the phenomena. Before 1990, there were very few if any, informal enterprising in Mbare as any other place in the city (Table 4.1), which observation can be extrapolated for the whole city. Most of the people interviewed indicated that in the pre-1990 period, the informal sector was little paying. Those who were seen engaging in it were regarded as the ‘poorest of the poor’. It was abominable, according to one source. In effect, it was odd to this world for one to be seen coming all the way from a rural area and be found selling items even at a designated and established market places like Mbare Musika.

Table 4.1 Chronology of small businesses formations by women in selected research centres in Harare

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MUPEDZANHAMO</td>
<td>2</td>
<td>5</td>
<td>15</td>
<td>8</td>
<td>30</td>
</tr>
<tr>
<td>LOBELS</td>
<td>0</td>
<td>1</td>
<td>9</td>
<td>20</td>
<td>30</td>
</tr>
<tr>
<td>NEWLANDS</td>
<td>3</td>
<td>6</td>
<td>8</td>
<td>13</td>
<td>30</td>
</tr>
<tr>
<td>AVONDALE</td>
<td>3</td>
<td>6</td>
<td>8</td>
<td>13</td>
<td>30</td>
</tr>
<tr>
<td>CBD</td>
<td>0</td>
<td>3</td>
<td>11</td>
<td>16</td>
<td>30</td>
</tr>
<tr>
<td>TOTAL</td>
<td>8</td>
<td>21</td>
<td>51</td>
<td>70</td>
<td>150</td>
</tr>
<tr>
<td>PERCENTAGE TOTAL (%)</td>
<td>5</td>
<td>14</td>
<td>34</td>
<td>47</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004

After 1990 there has been a revolution, particularly one in the mind. Perceptions have changed. When the economic recession was ravaging furiously in the years between 1997 and 2003, a new wave of perception was brewing; that the informal sector is by far better than the rigid and dictatorial formal sector. Henceforth was the massive exodus of the formal employed into the ‘all-day-gates-open’ province of the informal sector. It enjoys low overheads, low level of skills requirements and absence of colossal tax burdens. Such are the factors internal to the informal sector, which make it more attractive. Apart from these factors are those external to it namely the diminishing job opportunities in the informal sector, the great numbers of people disgorged due to economic restructuring exercise, the eroded real values of economy insistent of no

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7 Restructuring is an act and process of re-arranging and re-organizing the management of a country’s or an institution’s economy or set of relationships (Macdonald ed, 1997)
meaningful reaction but *supplementarity* of income, trade liberalisation that made it possible for cross border to move with minimal restriction, to and from neighbouring countries.

Some goods like clothes are brought from Mozambique (cross border trading) legally and illegally. Some are processed locally by placing special orders with local tailors. Some stand owners own sewing shops in and around town while some move out to towns like Gweru where they claim to have connections to facilitate their getting shoes (rejected or substandard) at lower prices from Bata Shoe company. Other respondents indicated that they had taken over their businesses from outgoing or deceased relatives. The net average monthly incomes of the entrepreneurs in Mbare are shown in Fig 4.2.

There is an inverse relationship between the availability of formal jobs and the preponderance of informal sector players and participants.

### 4.1.1 Business Formation versus Business Collapse

As some businesses were being formed, obviously and naturally, others were collapsing. Although, this study could not establish how many might have shrunken the obvious reasons are supposed: the attack of the deadly disease –AIDS (and other diseases, the ‘retiring’ of business actors to the rural setting, the absorption of some few into the formal sector, to name these few. Such a trend and development might have been further compounded by the nature of the proprietorship most of the small enterprises have, that the bulky of them are owner-operated and owned single-handedly. The death or ‘transfer’ (to the other
sector’ means also the death or transfer of the person and his or her acumen. It is not therefore clear as to what arithmetic difference did exist between business formation and business ‘death’. Such difference would be important in defining growth – either positive or negative so as to give policy-makers and implementators of the right actions or steps to take to this regard.

4.1.2 Incomes and the Link between roles and business performance

Roles refer to behaviour in a given social context. They are socially defined and prescribed, and shape and condition activities, tasks, and responsibilities into masculine and feminine. Gender roles are affected by factors e.g. age class, race, religion, ethnicity, regional origins and history. They can also be affected by changes bought about by development interventions and efforts. There are three broad categories of gender roles, namely reproductive roles, productive roles and community-linked roles. Roles tend to impinge with the women performance at various platforms. This can be in the positive direction or in the negative one. The following quotation show why gender-blindness should be taken as anathema and the rightful placement of women in the economic sphere is critical:

“Wage employment...should be seen as only a part of economic activity, which also includes productive and reproductive tasks undertaken at home. Even when women are engaged in ‘economic activity’, they are often concentrated in poorly paid overwork or in informal sector activities which require little capital outlay and which are often restricted to extensions of their domestic roles, partly because these roles are culturally acceptable or partly because of the need to combine housework and childcare with other activities in time and space. These activities, especially retail trade, generally have low income-earning capacity... Refocusing the analysis...reveals that limitations in conventional concepts and definitions of economic activity, which exclude the production of use values and reproduction of labour power” (Rakodi in PAD, 1991:544).

From this citation it can be noted that performance in any activity is an aspect string-tied to a number of issues – relations, location, time, capital outlay and the like (see also Tables 4.2 and 4.3).

It has been said that when the French vagabonds of old approached King Louis Philippe with the complaint of their ever-increasing plight of the poverty and social exclusion and peripheralisation, the self-styled monarch responded by giving them a masterminding axiom for them to go back and: “Enrich yourselves!”

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8 This became Louis’s motto from 1830, a liberalist approach, obviously on the sellers’ side. In French, the motto was: “ENRICHISSEZ VOUS!” i.e. “Enrich yourselves” (Leeds, 1971).
Table 4.2: Role-Performance Matrix to Women Enterprise

<table>
<thead>
<tr>
<th>Gender role</th>
<th>Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reproductive role</td>
<td>At small business: The small business suffers, as ‘social’ matters tend to override those of the business.</td>
</tr>
<tr>
<td></td>
<td>At home: The motherhood and housewifery roles are so demanding that the woman is stalemate concerning issues of business.</td>
</tr>
<tr>
<td></td>
<td>In organisation, project or programme: This role is grossly irrelevant to the advancement of an organisation. Administration of an institution other than the home requires the competencies of business management.</td>
</tr>
<tr>
<td></td>
<td>At high plane like the national: Irrelevant though the motherhood and womanliness are still highly expected. They have to be shown. They are intrinsic virtues to be displayed extrinsically. Many, to date, hail the motherhood of such women figures as Mother Theresa, ‘Amai’ Sally Mugabe, to name these two. One’s acceptance as ‘performing’ is indicated by display of the inward virtue.</td>
</tr>
<tr>
<td>Productive role</td>
<td>At small business: This is the summum bonum of serious entrepreneurship.</td>
</tr>
<tr>
<td></td>
<td>At home: There is (traditionally) little emphasis on this in the urban sphere. In the rural set-up, the opposite is true. Women are the engines of the rural economy. The type of setting thus determines performance.</td>
</tr>
<tr>
<td></td>
<td>In organisation, project or programme: Collective action by women tends to produce tangible and worthwhile results compared to men. Performance is however often stifled by such culturally pronounced vices related to women like gossip and backbiting among members. Relationships have to be sound if performance in business is to be efficient and goals effective.</td>
</tr>
<tr>
<td></td>
<td>At high plane like the national: Difficult to measure but results produced or accrued tend to be any effective indicator to meaningful development, in this case entrepreneurship. This is where a conclusion can be reached as to the comparison of the focus between men and women. For instance, to say that women specialise in ‘petty commodities’ is an indicator of how the production and marketing of such items could be highly involving yet least rewarding.</td>
</tr>
<tr>
<td>Community-linked role</td>
<td>At small business: Access to resources like capital and labour is relatively ease when one has recognised roles to the community she lives in. By referent power means, she may draw labourers to her and by coercive and rewarding power make them perform better and more efficiently. Access enhances performance. Employee-employer relations are sacramental and marked by ‘fear’. The employee fears the master and can thus perform well.</td>
</tr>
<tr>
<td></td>
<td>At home: This is tangential to performance at home but its significance should not be under-estimated. One’s involvement in the community enhances her potency and importance. She can manage the home by way of engaging people who work for her.</td>
</tr>
<tr>
<td></td>
<td>In organisation, project or programme: Those in organisation and administration may be ‘good’ performers on stage and in debates though they may run the risk of being poor performers in practice – good deliberators and poor executors.</td>
</tr>
<tr>
<td></td>
<td>At high plane like the national: Those in organisation and administration may be ‘good’ performers on stage and in debates though they may run the risk of being poor performers in practice – good deliberators and poor executors.</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004

Authority refers to ‘moralised power’ and truly this was legitimating of anomaly and incongruity in space. History is repeating itself.

Table 4.3 The Declination of Zimbabwean economy: some indicators

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment rate</td>
<td>13%</td>
<td>35%</td>
<td>80%</td>
</tr>
<tr>
<td>Exchange Rate (US$/Z$)</td>
<td>1:1</td>
<td>1:2.5</td>
<td>1:1300</td>
</tr>
<tr>
<td>People living in poverty</td>
<td>N/A</td>
<td>25.5%</td>
<td>75%</td>
</tr>
</tbody>
</table>


The urban space, in developing nations, in particular, is in mess. Local authorities are weak and ambivalent regards arresting the disorder and chaos in plane by the poor. These have become masters of their own
It has become the general belief among the urban poor that their upshot is not to be anticipated from public coffers. They have graduated from the point of waiting upon the ‘government’, which has been itself a victim of the vagaries of low investments and the impact of over-dependence on primary goods production in the country, unstable currencies, lack of the capacity and means to maintain sound infrastructure, to say the least. Governments are themselves in dire poverty and evidence has it that they have been failing to execute fully what is expected of them. Public expenditure has suffered an overall decline over the years. The meagre resources at disposal are over-stretched (Table 4.4).

### Table 4.4: Public Expenditure (As % of GDP)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mauritius</td>
<td>3.5</td>
<td>3.3</td>
<td>..</td>
<td>2</td>
<td>0.3</td>
<td>0.2</td>
<td>6.5</td>
<td>5.5</td>
</tr>
<tr>
<td>Tunisia</td>
<td>6</td>
<td>6.8</td>
<td>3</td>
<td>4.9</td>
<td>2</td>
<td>..</td>
<td>11.6</td>
<td>6.8</td>
</tr>
<tr>
<td>South Africa</td>
<td>6.2</td>
<td>5.7</td>
<td>3.1</td>
<td>3.6</td>
<td>3.8</td>
<td>1.6</td>
<td>..</td>
<td>4.5</td>
</tr>
<tr>
<td>Botswana</td>
<td>6.7</td>
<td>2.1</td>
<td>1.7</td>
<td>4.4</td>
<td>4.1</td>
<td>4</td>
<td>2.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Benin</td>
<td>..</td>
<td>3.3</td>
<td>1.6</td>
<td>2.1</td>
<td>1.8</td>
<td>..</td>
<td>2.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Rwanda</td>
<td>..</td>
<td>2.8</td>
<td>1.7</td>
<td>3.1</td>
<td>3.7</td>
<td>3.3</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Eritrea</td>
<td>..</td>
<td>2.7</td>
<td>..</td>
<td>3.7</td>
<td>..</td>
<td>23.5</td>
<td>..</td>
<td>1.4</td>
</tr>
<tr>
<td>Nigeria</td>
<td>0.9</td>
<td>..</td>
<td>1</td>
<td>0.8</td>
<td>0.9</td>
<td>1.1</td>
<td>11.7</td>
<td>3.4</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>..</td>
<td>10.4</td>
<td>3.2</td>
<td>2.8</td>
<td>4.5</td>
<td>3.2</td>
<td>5.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Kenya</td>
<td>6.7</td>
<td>2.1</td>
<td>2.4</td>
<td>1.7</td>
<td>2.9</td>
<td>1.7</td>
<td>9.2</td>
<td>3.7</td>
</tr>
<tr>
<td>Uganda</td>
<td>1.5</td>
<td>2.5</td>
<td>..</td>
<td>3.4</td>
<td>3</td>
<td>2.4</td>
<td>3.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Mozambique</td>
<td>3.9</td>
<td>2.8</td>
<td>1.4</td>
<td>2.8</td>
<td>5.8</td>
<td>3.7</td>
<td>3.2</td>
<td>7.7</td>
</tr>
<tr>
<td>Mali</td>
<td>..</td>
<td>2.8</td>
<td>1.6</td>
<td>1.7</td>
<td>2.1</td>
<td>..</td>
<td>2.8</td>
<td>2.7</td>
</tr>
<tr>
<td>Niger</td>
<td>3.2</td>
<td>2.3</td>
<td>..</td>
<td>1.4</td>
<td>..</td>
<td>1.1</td>
<td>11.7</td>
<td>3.4</td>
</tr>
<tr>
<td>Madagascar</td>
<td>2.1</td>
<td>2.5</td>
<td>..</td>
<td>1.3</td>
<td>1.2</td>
<td>..</td>
<td>7.2</td>
<td>1.7</td>
</tr>
</tbody>
</table>

Source: adapted from UNDP (2004)

Poverty thus manifests itself in a three-tier mode – national, local-regional and household levels. UNDP (2004) shows that the number of countries that have experienced a drop in the human development index (HDI) has been on the increase (Table 4.5).

### Table 4.5: Countries experiencing a drop in the Human Development Index

<table>
<thead>
<tr>
<th>Period</th>
<th>Number</th>
<th>Countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980-1990</td>
<td>3</td>
<td>DRC, Rwanda, Zambia</td>
</tr>
</tbody>
</table>

Source: adapted from UNDP (2004)

As pursuit for survival, the majority of the poor in world’s cities and towns have at any rate found a scapegoat and respite in the engagement of informal sector activities. These activities range from simple

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It was Henley who wrote the prophetic lines, “I am the master of my fate, I am the captain of my soul” (Hill 1960:29)
and platonic actions like scavenging, selling of vegetables, arts and crafts and the like to noxious and criminal ones like prostitution, thefts, robbery, to mention these three. But whatever it is, the urban environments are in a progressively more shape of miasma than anything. The local government systems seem to be in calamitous state of apathy, lethargy and/or helplessness to arrest the situation. A look of such can be tried through an atomic scrutiny of the local contextualised case of the Zimbabwean urban centres.

Wildavsky (1979) succinctly points out that policies adopted and implemented have a ‘bad habit’ of making a replica of concomitant exertions. Thus a policy is never truly a way out of a problem but can itself an usher to many more ‘baby nuisances’ that will, through time, grow and dwarf in the fertile ground of existing circumstances. Thus, constantly locales are in the fire fighting business – intervening to stop interventions (in this case, of sprouting problems).

The rise of the informal sector in the urban arena in Zimbabwe has been beyond no shadow of doubt a reaction to the ‘decay’ of the formal sector. The urban landscape is now littered by innumerable small-scale, unregistered and for the most part unrecognised and non-taxpaying enterprises.

4.2 Economic Restructuring and the individual woman

Taking on informal enterprising as a mode of survival coping strategy by a number of women in the urban environ can be said to be an aspect of self-empowerment. This tallies well with Macdonald’s ed (1997: 71) definition of empowerment, that, it is:

“… the recognition from within oneself of capabilities and capacities to exercise the influence, power and leadership in some or all social relations; and then going out and acting on that recognition” (emphasis added).

From this definition, empowerment is an intrinsic virtue and has, emphatically, to do with ‘going out’. It is critical at this juncture to make a distinction between entrepreneur and intrapreneur. The former refers to the going out and readiness to take risks with one’s resources and organising them with the motive of achieving profits. The latter is about creating of the entrepreneurial spirit ‘within’ an organisation (i.e. the element of ‘going out’ is null), typical of the formal sector (Robbins, 1994). The former is a matter of employing; the latter of ‘being employed’.

Before the economic reform, the place of the woman was one predominantly ‘in the home’. The reform has poked the woman to go out in the open and be an entrepreneur. In short, the womankind has, to a larger

---

10 An entrepreneur is an investor. Capital investment is undertaken in order to expand the original money sum. Storper and Walker (1989:42) argue that investors are, by nature, capitalists aiming at growth and expansion of their business entities and ventures. They must invest in a dynamic setting: “Capitalists operate, if not in the dark, then in the dusk as to the future. They have some sense of
extent, been circumstantially revolutionised. Macdonald ed (1997:36) points out, after Ann Theresa
Lotherington (1991), Norwegian aid researcher, that there are four types of people: the innovators, the loyal
bureaucrats, the hesitators, and the tough guys. Table 4.6 gives a brief description of the typology and the
likely activities such types have been seen to apply in Harare’s cityscape, according to the study.

Table 4.6 Examining the extent of the empowerment of women, through the matrix of types of
people in Harare

<table>
<thead>
<tr>
<th>Type of people</th>
<th>Description of type</th>
<th>Likely activities a type is dominant (women)</th>
<th>Pre-ESAP**</th>
<th>Post-ESAP**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Innovators</td>
<td>These are risk takers and hence can be capable entrepreneurs.</td>
<td>Arts and craft; food industry the actor gets involved from preparation to marketing, etc.</td>
<td>Were very few.</td>
<td>Now in multitudes. Competition to ‘market’ makes actors innovative.</td>
</tr>
<tr>
<td>Loyal bureaucrats</td>
<td>They work according to laid down standards and principles, which they may not be in a position to fully understand. Mainly act as a matter of duty as opposed to self-motivation.</td>
<td>Retail of products pre-packaged or naturally intact like sweets, confectionaries and, fruits, respectively.</td>
<td>Were very many given that the formal sector was on the reign and of the few women that were in it the majority were servantile and hence had nothing from ‘own’ to offer. Not decision-makers but decision-takers, even in the home.</td>
<td>The number of such has greatly reduced. Women who are entrepreneurs are involved in much decision making in terms of planning the activities for the day, pricing of commodities, etc. they are mainly self-motivated to work and earn a living.</td>
</tr>
<tr>
<td>Hesitators,</td>
<td>They are opportunists. They are supportive of whatever is on the agenda but withdraw as they envisage risks. Commitment lacks fully.</td>
<td>Neighbourhood retailing that is ‘seasonal’; street vending in heavily controlled areas like the CBD.</td>
<td>They were very many.</td>
<td>They have dwindled in number given that enterprising is a risk-taking venture.</td>
</tr>
<tr>
<td>Tough guys</td>
<td>They are like a brick wall in their conduct of being resistive. They are ‘open’ (i.e. welcome ‘new’ ideas but tend to resist if they see the painstaking risks in the proposed tasks and commitments.</td>
<td>Street vending in heavily controlled areas like the CBD.</td>
<td>Many</td>
<td>Many</td>
</tr>
</tbody>
</table>

Source: Macdonald ed (1997) and Fieldwork**

4.3 Street vending

A study by the city’s planning section has observed and classified street vending particularly in the central business district (CBD) into five basic typologies, namely the traditional market stalls, the designated area type, the push cart or ‘scania’ vendor, the pick-up truck vendor, and the one man box/ table/ sack/ cloth vendor. Vending is characteristic at street corners, shop fronts and pavements, and vacant spaces. The reasons cited for the outgrowth of the activity are the recessional macro economy characterised by rampant inflation, foreign currency shortages, the ESAP-related retrenchments, and poor wages and salaries (which cannot meet the daily subsistence of families’ requirements). Those formerly unemployed find a scapegoat by resorting to vending; those employed find vending as the means through which they can supplement possibilities, and can extrapolate from past rates of profit, but they cannot predict the future. Thus investment is always an experiment . . ."
their meagre earnings. Table 4.7 shows the categorisation of the vending activities and their features plus exemplifications as the LA has assessed them.

4.4 Conclusion

Economic reforms in Zimbabwe left a planning landscape that is marked by innumerable difficulties. ESAP in particular was a policy to remedy some observed ills. The panacea has brought about other diseases. These call for other remedies. As such, problems continue to multiply. The situation is messy and affects the whole terrain and its inhabitants. Resolving the problems requires that all the stakeholders put their heads together.

Table 4.7. Categorization of the vending activities and their features plus exemplifications as the City of Harare has assessed them.

<table>
<thead>
<tr>
<th>Type of vending</th>
<th>Features</th>
<th>Locations and examples.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional market stalls</td>
<td>Managed by the DHCS. Found at bus termini. Characterised by a public toilet (may be more than one) and the stall. Goods sold are mainly fruits and vegetables. Manned mainly by elderly women; rarely does one come across men.</td>
<td>In the CBD, there is the Market Square market, Fourth Street market, Dzivarasekwa Bus Terminus, and the Charge Office market.</td>
</tr>
<tr>
<td>Designated area type</td>
<td>Have sprung from the fact that the numbers of vendors particularly in the CBD have been growing uncontrollably leaps and bounds. No structures are provided given the lack of resources by the LA. The bringing together of the vendors is for the purpose of control. Vendors pay a minimal fee to the LA. Goods sold are mainly fruits (but these vary from season to season). Both men and women are involved with the average age being the twenties. Mostly the young men are of foreign nationality particularly Mozambican.</td>
<td>Found mainly at bus stops and shopping centres. The classic example of the shopping centre type is the Fife Avenue Shopping Centre one. Other notable areas are corner Cameroon Street and Bute street, Speke (Sunflower House), Fourth Street, Chinhoyi Street and the Harare Polytechnic zone.</td>
</tr>
<tr>
<td>Push cart or ‘scania’ vendor</td>
<td>Fairly recent. Most popular with males. Sellers of fruits bring their own water for basic hygiene. They also deal in selling garden produce. Type of activity male-dominated. The activity is the most environmentally disturbing. The produce sold is so ripe and ready that peels are later found scattered everywhere.</td>
<td>Vendor is not situ. Locate at strategic points (where clientele is most accessible) throughout the city particularly the western portion of the CBD after Julius Nyerere Way. The placement of the carts poses danger to pedestrians and vehicular traffic.</td>
</tr>
<tr>
<td>Pick-up truck vendor</td>
<td>Same as the push-cart (above) save that the vehicles are of the motorised mode.</td>
<td>Same as the push-cart (above).</td>
</tr>
<tr>
<td>One man box/table/sack/cloth vendor</td>
<td>Mostly new vendors coming into play. Deal mainly in grocery type of goods e.g. sweets. Young men and women dominate the sector. Also includes those who are seen holding placards selling re-charge cards.</td>
<td>At convenient places e.g. crossroads or shop fronts.</td>
</tr>
</tbody>
</table>

Source: City of Harare survey results, 2004

Day in and day out, women in street vending, particularly in the CBD, face continual harassment from the municipal police and the National Youth Service trainees. From August 2004, the ‘raids’ on them have immensely increased, and even those in suburban zones sometimes fall victim to raids suchlike. One thing notable is that these poor women have remained largely resilient and unshaken to their goal of searching for survival. Poverty and the harsh economic climate seem to poke them into the ‘forward march’ to economic continued existence or survival. They seem to be chanting an introspectively calculated hymn (as indicated in the following verses from the holy writ i.e. the bible NB: bold and italicised words are original from the
bible and the plain ones are case application from the analysis of the author), with the biblical apostle of old, facing a threatening and debilitating milieu and forces to cry:

“Therefore seeing we have this ministry, as we have received mercy, we faint not...But if our gospel be hid, it is hid to them that are lost: ...We are troubled on every side, yet not distressed; we are perplexed but not in despair; Persecuted, but not forsaken; Cast down, but not destroyed” (adapted from 2 Corinthians 4 verses 1, 3, 8 and 9 (King James Version Bible).

“*Therefore seeing we have this ministry* (in this case, to serve, save and support our households),

*As we have received mercy* (compared to some who have lost that chance to keep their families as they have fallen prey to the deadly HIV/AIDS and a host of other deadly diseases),

*We faint not…*

*But if our gospel* (that for the search of survival and not resorting to prostitution, robbery, and other mala fide actions) *be hid* (is not clear especially to those that raid us),

*It is hid to them* (municipal police with the National Youth Service team) *that are lost* (for they are working as mere spanners, to a cause they do not really know – mere instruments, decision takers and not decision makers)...

*We are troubled on every side* (daily - left, right; and centre with pressure at home, pressure with the elements and pressure in the street perpetrated by the foes to our cause), *yet not distressed* (for we will yet go on and on);

*We are perplexed* (of course we are puzzled. We do not know how they expect us to earn a living. We think this a fair means to livelihood but they are against us. Should we earn our living by foul means? Then we will be gone – to the grave or to the gaol. What ought we do?), *but not in despair* (We know what is morally right and we will indeed go for it. We won’t waste time searching for that alternative that is ethically unacceptable);

*Persecuted* (indeed we are restless. Our working ground is infested with enemies to our cause- the lost ones, as already pointed out), *but not forsaken* (we are in this world because the Divine master still enjoys seeing us productive and industrious on this Mother Earth. In effect, we are sustained by His love);

*Cast down* (they raid, confiscate our hard-earned stuff and impel us to pay hefty fines for they label us as doing actions illegal, thus destroying our sources of livelihood. How, the hell do they expect us to live?), *but not destroyed* (the urge is from within. Only if they can destroy that urge, then they would have conquered)"

From this Pauline paradoxical verse, it is notable that the quest for a decent livelihood by the urban poor, the majority being women, remains, *aluta continua.*
Chapter 5 Societal and Environmental Determinants to Women

5.0 Introduction

In this chapter, the milieu in which the woman conducts her economic activities shall be examined. It can be generally said that socio-cultural, economic, political, and legal, and a host of other factors impinge on the woman as she tries to earn a livelihood. There are both opportunities and challenges in the working environment.

There are lots of vices militating against the woman just as the other gender but hers is a real mammoth task to ‘unlearn’ society of what it regards of her. Fundamentally, it requires that women do a diagnosis of how they are perceived by society, the limitations that surround them, the intrinsic potential they possess and how well they can no longer view themselves as a spent force. Indeed, the general climate that surrounds the woman is a disturbing one. It takes determination and courage for her to rise above the situation, by foul or by fair means, as the evidence got from field research in the City of Harare indicates (Fig 5.1) and the succeeding sections.

Source: Fieldwork, 2004
5.2 Family and Cultural Issues

Culturally\(^{11}\) women are considered weak in thinking and general conduct in day-to-day business. This tends to be a universally held conception in many parts of the world. William Shakespeare, the renowned 17\(^{th}\) century writer had one of his characters lamenting: “…frailty, thy name is woman”\(^{12}\). The diffusion of such a belief is therefore inevitable seeing as if that literature is an art, ripe and ready to please and ‘inculcate’ an idea or ideas.

In this contemporary age, of immense enlightenment and civilization, a number of women remain left out in the advanced education pursuits and skills development schools. The reason is, to a great extent, cultural. Table 5.1 shows how the majority of women are left in the middling sphere of the life, which can be said, to be a zone of indecisiveness. Education\(^{13}\) is key to deciding one’s upshot, and how one takes the next move of life.

<table>
<thead>
<tr>
<th>Table 5.1: Educational levels attained by women in small businesses in Harare</th>
<th>GRADE 7</th>
<th>JC</th>
<th>O' LEVEL</th>
<th>A' LEVEL</th>
<th>COLLEGE</th>
<th>UNIVERSITY</th>
<th>TOTALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mupedzanhamo</td>
<td>6</td>
<td>8</td>
<td>15</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>29</td>
</tr>
<tr>
<td>Lobels</td>
<td>4</td>
<td>12</td>
<td>14</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Newlands</td>
<td>4</td>
<td>6</td>
<td>15</td>
<td>1</td>
<td>4</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Avondale</td>
<td>3</td>
<td>6</td>
<td>19</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>CBD</td>
<td>2</td>
<td>8</td>
<td>20</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>TOTALS</td>
<td>19</td>
<td>40</td>
<td>83</td>
<td>1</td>
<td>6</td>
<td>0</td>
<td>149</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004

From the table, it can be seen that the majority of the women, in the research centres, only managed to get to as far as Ordinary (‘O’) level in terms of formal education (though the passing of it was not asked). Some however proved that it is not education that matters but ‘information’\(^{14}\). Education is broad and not easy

---

\(^{11}\) Culture refers to the collective programme used by people so they can live together and survive. It has evolved over many generations and is constantly being adjusted. Culture includes values, knowledge, ideals, symbols, religious convictions, codes of behaviour and ranking principles (Kloos, 1992 in Klodstee (1994:113))

\(^{12}\) Hamlet, the principal character in the book laments on the weaknesses overtly displayed by her mother, who has ‘dumped’ her true motherliness (Shakespeare, Hamlet (1968:66) Act I Scene II. The Bible’s perspective of a woman is that she is a weaker vessel compared to man (1 Peter 3 verse 7). Shakespeare, to a great extent subscribed to this school of theory.

\(^{13}\) Education affects employment and earnings. According to the theory of human capital, education affects the productivity of a worker. The idea is that schools teach skills the can, in the first place, be directly applied to tasks on the job, and secondarily, allow workers to work more quickly on the job. In addition, education is a signaling device: a diploma shows a prospective employer that the person is sufficiently smart and dedicated to survive a rigorous educational programme, and is thus likely to be a good worker. Because the average education level of most women in the high-density suburbs of Harare is relatively low, they are unable to take full advantage of employment opportunities in the formal sector. Discrimination in the labour market takes two forms – employment discrimination and wage discrimination. Employment discrimination tends to be of the gender-biased form whereby a number of jobs especially in heavy manufacturing industrial sector tend to be the preserve of the male gender. Wage discrimination, on the other hand, denotes paying different wages to equally productive workers. Both types of discrimination perpetuate poverty. A poverty trap is likely to perpetuate emanating from this.(O’Sullivan, 1990).

\(^{14}\) Napoleon Hill suggests the need for synergistically aligning education and information. To him education is much more than schooling. Education has much to do with having generalized knowledge; information, specialized knowledge. “An educated man is one who has so developed the faculties of his mind that he may acquire anything he wants, or its equivalent, without violating the
to action upon it; information can be the ‘cutting edge’ for education. Like any sharp tool information needs to be used sparingly. For instance, a host of women in the Newlands Arts and Crafts Market indicated that they are “well informed of new designs and ways to satisfy their clientele”. They purported to know where and who to sell to, yet a trap was there for them; they are not correspondingly well informed of the ‘right prices’ of their artefacts. Individually they brag of ‘making bucks’ but the cost implications of the individual benefits vis-à-vis the costs to society are enormous. Information helps one to act or not to act promptly; education proffers one with understanding his or her environment.

Family and cultural constraints were found to be dominant in the Harare western suburb of Mbare (See case in Box 5A). Some of the women indicated that they had a limited time in working meaningfully to the development of their businesses. Most of the businesses are therefore ‘seasonal.’ They spent more than half their time in rural areas. This is a cultural norm that women must ‘keep the home (rural) as the husband is in town, regarded as the modern ‘jungle and forest’ equivalent to that of the olden, pre-colonial days. Those women in open and institutionally unrecognised markets like Lobels ascribed to this cause. It is those more committed and less affiliated to the rural homes that are less affected. For instance a woman operator in Avondale, CBD or Newlands is more loyal to the dictates of her master or mistress and work obligations than traditional values as most women in the western suburbs do.

5.2.1 Family support

The notion of family support in business and confidence development can be looked at in two ways: support of the family and support by the family. Both have deep and wide reaching implications.

1. Support by the family

This comes from the stage-setting phases and life-engagement in activities and ‘business’ and includes all the aspects of one’s upbringing and the educational aspects. Although very few respondents indicated that they were recipients of remittances or inheritances from deceased relations, those few who benefited showed what great difference it makes for someone to get such benefits relative to those relying on gradually accumulated family savings. The former tend to be ‘sudden’ and more effective than the latter. The case of family savings is largely compounded if the same is the one pool of subsistence and business. Table 5.2 shows the different sources of initial capitals raised by the women in small enterprises in Harare.

rights of others” (Hill 1970:76). From this pronouncement, it is notable that education and information are not mutually exclusive. Genuine effectiveness is a product of both.

15 These women are seasonal entrepreneurs because they follow the agrarian seasons. During the planting—sowing and the harvesting periods of the year, they are in the rural areas. These are busy times in the rural setting. When the busy times are over, they temporarily ‘migrate’ to be with their husbands in the urban areas. This is the brief period they will be enterpriseing in petty commodities. Yet it must be emphasized that it is not everybody that follow this trend and pattern of behavior. Some are permanent in the urban sector. However, from the study, these are fewer in the western suburbs.
Table 5.2. Sources of capital by women in small businesses in Harare

<table>
<thead>
<tr>
<th></th>
<th>FAMILY SAVINGS</th>
<th>SAVINGS CLUB</th>
<th>REMITTANCES</th>
<th>LOAN INSTITUTION</th>
<th>INHERITANCE</th>
<th>TOTALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mupedzanhamo</td>
<td>18</td>
<td>10</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Lobels</td>
<td>20</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>Newlands</td>
<td>16</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td>Avondale</td>
<td>13</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>1</td>
<td>22</td>
</tr>
<tr>
<td>CBD</td>
<td>19</td>
<td>6</td>
<td>1</td>
<td>4</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>86</strong></td>
<td><strong>28</strong></td>
<td><strong>12</strong></td>
<td><strong>10</strong></td>
<td><strong>5</strong></td>
<td><strong>140</strong></td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004

At times the support comes in the form of a husband assisting the wife to get a loan like the case of a CBD (Africa Unity Square) woman whose husband took the role of surety in acquiring a $3.2 million loan from a bank. Other times, the support is in the form of children providing the salesperson acumen in occasions and times of the day when the parent is away. From Table 5.2, it is evident that most of the businesses used the family savings as the road to business venture. In the majority of cases it was the husband who ‘risked’ part of his earnings that the wife may commence a business. Family support is thus a great social asset to women ventures.

2. Support of the family

This speaks of the mature and supposedly breadwinners with regard to how he or she learns to give out his hand to the welfare of others of the family that brought him or her up (in the African context, including the extended) and the family one fathers or mothers. Most of the women engaged in business at the selected sites were in their middle ages, i.e. very economically active and able bodied and, in terms of the marital status of the women, most of them claimed to be married (Table 5.3).

Table 5.3 Marital statuses of women in locales of study in Harare.

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Married</th>
<th>Widowed</th>
<th>Divorced</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mupedzanhamo</td>
<td>5</td>
<td>17</td>
<td>8</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Lobels</td>
<td>6</td>
<td>18</td>
<td>7</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Newlands</td>
<td>7</td>
<td>11</td>
<td>7</td>
<td>5</td>
<td>30</td>
</tr>
<tr>
<td>Avondale</td>
<td>10</td>
<td>7</td>
<td>8</td>
<td>5</td>
<td>30</td>
</tr>
<tr>
<td>CBD</td>
<td>6</td>
<td>13</td>
<td>8</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>34</strong></td>
<td><strong>66</strong></td>
<td><strong>38</strong></td>
<td><strong>13</strong></td>
<td><strong>150</strong></td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004

The main reason they had to engage in some business activity was to supplement the earnings by their husbands, which they purported, could not alone stand the daily demands worth of an urban family. In Avondale, the youngest of the employed operators was a 14-year-old girl who had ended her academic career at grade seven. The youthful singles interviewed sell goods on behalf of their parents or relations while some are contracted merchandisers where the owners are well established and concentrating on
expanding their setting around the city. The 14-year-old girl at Avondale indicated that the main reason for her school dropout was that she could look after her younger siblings because both of her parents had passed away (mostly probably, victims of the deadly disease, AIDS).

The widows (and to some extent the divorcees) expressed that they had no option but to stand out as firm heads of households as they were now the ‘men’ of the families. Every family need, from the food the family consumed, to the school fees to looking after the members of the extended family as far as their rural areas were to be shouldered by them.

![Fig 5.2 Ages profile of women in small businesses in the CBD and northern parts of Harare](image)

Source: Fieldwork, 2004

A great number of business entities have emerged as a reaction to the woes brought about by ESAP and the astronomical downturn of the national economy and the worst affected parties were the widows, the divorcees and the orphans. The least hateful means of survival was enterprising. “To sell tomatoes or clothes is better than selling one’s body [resorting to prostitution]” said one woman-widow at the Mupedzanhamo market.

### 5.3 The Business, Product Sourcing and Marketing Climate

The whole issue of marketing, including finding selling channels represented a strategic bottleneck for many informal businesses. They indicated that there was stiff and fierce competition among actors in the informal sector markets. Some NGOs help associations of producers and retailers to negotiate with suppliers about where to buy raw materials and other requisites (purchasing). This is so as to obtain the most favourable
and advantageous terms. In marketing the NGOs have often set professional organisations to buy and sell the products of informal producers and even selling abroad (Kolstee et al eds, 1994).

Women entrepreneurship in the small-scale sector in the different research centres was found to show a diversity of patterns. There were found to be manifold challenges, threats and opportunities. The following subsections endeavour to give the picture of what was obtaining on ground in these locales of the study.

5.3.1 Competition: strong or weak?

Women at the Newlands Arts and Crafts Market, pointed out a situational case that they often experience, that, at times, just one white man from one of the countries abroad, can just come with a ‘big order’ of the items they deal in – artefacts. He can buy as much as the whole community of the sellers could be having. Each one of them may have a share in the contribution to the assemblage of the needed items. Both to the seller and the buyer, it is a ‘big catch’ – monetary-wise and curios acquisitiveness, respectively. As to how much he will fetch from the products, the poor sellers often do not bothers to question.

At Newlands and Avondale, women were involved in more profitable businesses. They are typical of entrepreneurs given that the notion of innovation is tied to their endeavours. The by-words in their speech were: variety and new designs. This, in a way is strong competition.

Unlike the women in the northern centres, those on the western side of the city, who, instead of improving their products, mainly and often dealt with the ‘cosmetic’ facet of merely improving the packaging, that is, to make the buyers call again; they could add or give some few extras of the product. This stems also from the fact that some of the items are highly divisible, like sugar in cups. They also used the credit system whereby the customer promises to pay at the when he or she gets her wages or salary at the end of the month. Instead of keeping the books of accounts, the majority of women in Mbare had pieces of paper and some writing exercise books to keep track of the customers that indebted them. A lot of the customers usually defaulted. By the time the customer paid, the money would have lost its potency and the seller might be borrowing to keep the business going. This is typical of weak competition.

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16 Storper and Walker (1989:44) distinguish between weak and strong competition (the two faces of competition). The latter is a survival of the fittest situation, whereby business firms thrive on their capacity to ‘stand the ground and proving a force to reckon with even in the face of stiff rivalry. Competition is said to be weak when firms “…jostle for advantage in commodity markets: they seek market share by under-pricing and by enticing customers; they try to get the best price on materials from suppliers; and they work to secure the best labour at the lowest wage. In the capital markets, they try to keep their shares high and pay low interest rates on bonds and bank loans.” There is a lot of hoodwinking in a weak competition scenario. Storper and Walker (1989:44) define competition as “…the search for advantage by one firm over another.” This is the basic feature of capitalism.
At Mupedzanhamo, the majority of elderly women were found engaged mainly in the traditional section of the market, where traditional items and medicines are sold. Most of these were in their late forties to mid-fifties. A traditional section, within the enclosure featured products like pottery, herbs, wild animal skins and various ceremonial regalia and vessels on sale. The sellers seemed to be seriously into the belief and faith entailed within the association of their own merchandise. Elderly people above thirty years (30 yrs) of age appeared to take renown in the directorate and entrepreneurship of such activities.

5.3.2 Individual versus Collective Action

At Newlands, as already cited, transient alliances were formed as colleagues and business partners come together to satisfy the demand of a bulky buyer. The arts and craft artefacts were, in principal, of imperishable nature. As long as the goods were displayed, even in her absence, the businesswoman rest assured that they could be sold even in her temporary absence. This is due to them being ‘in the open’, unlike in some individually run enclosed shops downtown where notices like: “WE DO NOT HAVE OUTSIDE SELLERS”, can be seen as a buffet against con-people. Selling in the open made the sellers to base their actions on trust. They could easily identify ‘outsiders’ all at once.

Many sellers, at Mupedzanhamo, Newlands, Africa Unity Square and Avondale had accommodated friends and/or relatives in the petite spaces of their business operations. The main reason was that the colleagues or the members of family could as well earn a livelihood. They, thus, chose to share the little space readily available. Space is too dear to come by. Activities, naturally, must happen in space. The accommodation of friends and relations helped in the enhancement of the social capital. For instance, one woman entrepreneur at Newlands had allocated part of her space to her divorced daughter she stayed with. They could make arrangements at home and allocate each other days each one of them could be at the business site. At Mupedzanhamo, one lady pointed out that she and her two friends who shared the same stand, could arrange as to who could be going to Mozambique, Botswana, Zambia, or South Africa to buy the goods, who would remain at the stand, and who would source commodities for sell from suppliers in Harare. They organized each other so that they worked in alliance but without any confusions amongst themselves. Each one had items in her name though they could mix them willy-nilly. It can be said, in a nutshell, that the business actors in most imperishable goods markets in this study were so coordinated that, while some went out to source more goods for sell, others continued selling the current merchandise. This was

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17 An outsider, in this case becomes an intruder, not into a building but to the open space or collective enclosure for business like the Newlands Arts and Crafts Market, the Avondale flea market, or the Mupedzanhamo Market (nicknamed ‘Kotama Boutique’ meaning that most of the items sold are displayed right on the floor and one – the customer- has to bent down - Shona, kotana- so as to select and reselect the goods that satisfy him or her)
maximization on the social capital. It boosted their business operations and facilitated constant and non-interrupted business continuity.

Box 5A Lobels: A Case of peripheralisation of women

A cluster of trolley carts displaying confectionery products (mainly deformed bread, buns, roll buns etc) marks the Lobels site. The epicentre is more nucleated. The population of business owners and operators rarefies as one moves from the trolley area. The products also begin to show a difference, becoming more of fruit and garden than confectionary.

Most of the carts (over 19) belong to an individual named Chapukira. He allocated them to hirelings on lease basis. They pay periodical subscriptions to the legally recognized vendor, Chapukira. Those interested in doing business at that site must pay a joining fee and subsequent subscriptions (periodic). Part-time dealers can pay a pro-rata fee. Lessees can also merge or contract extra partners into their business units. About eleven (11) non-Chapukira traders included but this usually fluctuates especially flooding to over thirty on special days and events like holidays and month ends. No price controls are emphasized. A full committee has been established at Lobels (the Chapukira-related dealers) and this meets regularly to address aspects like prospective hikes to subscriptions and joining fees and other related issues.

Complementary services automatically have or emerged and been attached. There are about eight (8) tea-brewers on the sport-arranged about three metres apart from each other. Sugar-sellers are there as well, about thirteen (13) sitting in a continuous curve displaying small and differently graduated cups used to 'measure up' the sugar on sale. All sugar-sellers happen to be women averagely in their late twenties (20s). Confectionery units are arranged in a haphazard (cluster) manner with only gaps allowing random movement from one cart/trolley to another. Fruit sellers, though the minority, are found at that place on the outer-skirts of the central point. The spot is approximately gender-balanced, on a summative note. However, considering each trader at a time, the scale tilts in favour of males. They are the ones mainly in the core business of the area – selling confectionaries. Women, because they 'cannot' push trolleys, have no option but to major in the ancillaries. Very few of them indicated that they vigorously get alongside the men to get the deformed confectionaries.

"Because, we may have to get it by intense use of physical strength most women choose to remain afar back. The getting of the bread is by scrambling. According to our customs and traditions isn't it a taboo for a woman to shoulder-brush with men? Not your husband for that matter. Here we do it. Not by design or by choice but the situation at home. Stay at home and hunger will pay you a visit. Most of the women choose to get the 'bread' from the men than take it from the counter themselves. When you get it from men, they normally put an unfair mark up upon it. Pushing a cart is just too much for a woman. Imagine, when one is pregnant!" One woman aired these sentiments.

In confectionery business, there are more males than females. There are more sugar-sellers and tea-brewers of the female side than males. More males constitute the category of fruit sellers than females (at least, because they can easily push
5.5 Infrastructure Provisioning and Affordability

The Mupedzanhamo place is congested in and around the durawall. The area covered is approximately 15000m$^2$ with single stand sizes of about 20m$^2$ enclosed within. These are under sheds. It was a traditional market for traditional arts, crafts, medicines and herbs. It has been turned largely into a second-hand clothing market in the 1990s. Rentals are paid and there are stand numbers allocated. However, most stands have degenerated into sub-stands as the owners strive to cater for a null effect of the rentals payables. On the contrary, the Lobels site is not dura-walled, hence, in the open. There are no market superstructures in the form of sheds or toilets, whatsoever. This is a matter of health hazard given that the sellers deal in food items. At Newlands, business is done in the open and therefore largely affected in rainy, sunny and windy days. A very dilapidated toilet stands at the edge of the Newlands Shopping Mall. Most of the times, the sellers complained, the toilet is very dirty and offensive and repelling. In terms of putting up temporary structures, say of brick and mortar or some pre-fabricated materials, the sellers said they could not invest in such. This is because the local authority (LA) had told them that they are subject to being displaced “…any day any time”. Thus, they were living in a form of ‘dignified suspense and uncertainty’. The Newlands case was in many respects similar to the Avondale, and Africa Unity Square (CBD) cases. Sellers made use of the long-local-authority-invested infrastructure, which, in all cases, has seen better days. The LA was so overstretched, in terms of resources that it cannot sustainably invest, in adequate and sufficiency, the much-needed infrastructure.

5.7 Motivational and Inspirational Aspects

Generally those trading in less perishable items, with better returns, had the urge to go on. This was typical of the flea-, arts and crafts markets. Their return on capital was greatly encouraging. At Lobels, women mainly dealt in a highly contentious and uncertain environment. Most of them were highly dependent on selling ‘seasonal’ goods (like fruits and kinds of vegetables). Paradoxically, the season would also dislocate them from the area of operation. The major constraints they highlighted were those to do with conflicting roles in the household. The fact that they operated in close proximity to the home was a contributory factor to the cause that, at some point in time during the business day, they had to do household chores, particularly the late afternoon hours of the day. They were, thus highly part-timers in the business world. Focuses on business management requirements were thus deviant to the adept businessperson.
The majority of women entrepreneurs in Newlands, Avondale and the CBD expressed confidence in what they were doing. Most operated very much away from their homes and drew from all corners of the city. That involved wide travelling. Most of them pointed that they had housemaids at home and hence were more devoted to the business than the home.

**Box 5.B. Is the situation not the same with that of urban women?**

“Rural craftswomen make little profit...large profits go to formal entrepreneurs with tourists, overseas contacts”

In both utilitarian and cultural dimensions, crafts form a significant heritage of people’s heritage – an expression of their spirituality and economic commodity. It is possible for artisans to use their skills to enhance their economic and social status.

The majority of Zimbabwean rural population, especially female artisans, sees only a small profit from booming business. Often large profits go to formal entrepreneurs who have direct contacts with tourists and overseas markets. Few women are realizing meaningful returns from the sale of their handcrafts.

The quality and standard of living of the artisans remain pathetic despite the great investment of effort and time they make in their engagements. Female artisans throughout the world continue to face this kind of a problem and UNESCO has taken a major stride to train women so they can create, operate and expand sustainable and profitable crafts business ventures.

Sharing of skills - by women club, organization and group members - acquired through some training are presumed to produce a ‘multiplier effect’. Sharing of skills benefit ‘a lot of other women artisans’. All artisans ought to realize that they thrive on the basis of complementarities. Selfishness and isolationism in operation by artisans precludes meaningful arts and crafts development. Most people who do not want to ‘share their new-found knowledge...fail to reach the peak of their careers as artists.’

Given the opportunity, women can excel in art. They have so much ‘hidden talent’ to produce artistic designs. Cultural tourism could be the object of the development of crafts, even in the whole world.

Generally, the crafts sector, according to the evaluation of UNESCO’s endeavours in member states to the development of arts and crafts for the decade 1990 to 1999, is ‘unsupported, under-financed, under-promoted, and under-valued.’ The efforts by UNESCO have thus focused on poverty eradication, environmental protection, and developments of the crafts sector and linking it (sector) to sustainable development. Crafts and design have received fashionableness in international markets.

The National Arts Council of Zimbabwe (NACZ) has some role in promoting the formerly neglected venture. The National Training and Conference of the Arts (Natcaz), a group of committed arts practitioners, arts administrators and promoters, founded in 1994 is currently in the process of compiling a textile production and marketing trainers’ manual in English, Shona and Ndebele which could be used in workshops at grassroots level. The organization has largely exited as a forum to discuss issues related to the development of arts in Zimbabwe and lately has mainstreamed gender in all six of the disciplines it caters for – film’ dance, theatre, visual arts, music and literal arts.

Empowerment of women by enhancing their entrepreneurship skills has to put emphasis, among other things, in the following:

- Management,
- Accounting,
- Pricing,
- Micro-finance, and
- Environmental conservation.

Source: adapted from The Herald, 6 September 2004. -A Zimbabwean Newspaper
The greater the income returns one got the more optimistic and venturous to search for more opportunities to boost the business (See Fig 5.3).

There were discrepancies in business performance even within Mbare. At Lobels, no one woman was found to reach the $1million dollars peg as net monthly net income. As such optimism and confidence could be chocked by the dire maladies of various constraints.

An atmosphere marked by uncertainty and convulsions waters down optimism. Those without licences were often victims of constant police attacks especially if they were selling items like sugar and cooking oil which items were labelled ‘basic commodities’ during the period of intense food shortages in the period 1998 to 2003.

### Table 5.4 Self-Assessment of the Individual Woman in Harare

<table>
<thead>
<tr>
<th></th>
<th>OPTIMISTIC AND DETERMINED</th>
<th>PESSIMISTIC AND CONSTRAINED</th>
<th>MEDIOCRE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mupedzhanhamo</td>
<td>15</td>
<td>13</td>
<td>4</td>
<td>30</td>
</tr>
<tr>
<td>Lobels</td>
<td>8</td>
<td>18</td>
<td>4</td>
<td>30</td>
</tr>
<tr>
<td>Newlands</td>
<td>21</td>
<td>6</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td>Avondale</td>
<td>11</td>
<td>10</td>
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<td>30</td>
</tr>
<tr>
<td>CBD</td>
<td>8</td>
<td>16</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td>TOTAL</td>
<td>63</td>
<td>61</td>
<td>26</td>
<td>150</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004
Despite difficulties that the woman faces, many women lobbyists in the institutions that provided information for this study indicated that the women class ought to rise to the occasion and showcase the intrinsic abilities in them.

5.8 Identification of the poor

The Identification of the poor is quite problematic as ‘infiltrators’ are difficult to block out. Most of the women organisations were found to be headed by ‘very influential and political’ activists which people who must not be numbered among the poor. They were purporting to be representing the poor yet their deep motive and profound actions tended towards selfish gain like enjoying air flights abroad in the name of business trips. Regular flights are prestigious and status enhancing. Some infiltrators are largely acting to the fanning of self-pride and leisure while the poor grow poorer. The question has always been: Do the poor drive; do they live in luxurious mansions; do they take issues for pleasure...? Yet, some of the ‘poor’ are identified by these actions (and reactions). Wherever people can get the opportunity to maximise or optimise, they do so. Agency is one way the rich have infiltrated the poor sections. Among the operators of small businesses it was found out that others were working as employees of men and women of high statuses in society. These often took advantage of the nominal rental charges of places so that they maximised on profits. At the same time the operators were not highly educated for ease of paying them lowly (exploitation). It can be said that there is rampant exploitation of space and ‘exploitation of labour’ by infiltrators and pseudo-poor in the urban terrain and markets respectively.

It can be said that networks tend to classify and reclassify people to convenience hence systems manipulation. Thus, one identified as poor can be found in the other societal categories such as the intellectuals or ‘war victims’ or ‘war veterans’. All such can be channels through which one takes advantage to access advantages. Networks, in the positive, are critical if the poor are to make ignorant and sustainable impact to their empowerment. They have often made use of the social capital, though this has been to a limited extent one way can be formation of ‘companies’ in lieu of sole proprietorships. A company has the advantage of being a ‘legal person’; one that is ‘eternal and immortal’, i.e. can outlive the normal span of humanity (Fieldhouse and Fieldhouse, 1924). This is an effective hedge against the threats of such maladies as HIV-AIDS. The cost to embarking on such are not however emphasized and scrutinised in this discourse.
5.9.1. Characteristics of SMEs

SMEs are generally slow to adapt to and adopt new technology. They experience difficulties in moving with changes in technology. ‘Operations management’ is one immense problem area. There is no well-defined division of labour. Efficiency in production suffers. This is because the producers are ‘jacks of all trades’. Fatigue is the main explanation for some poor quality products.

SMEs are largely consumers or reproducers of other people’ production. As a consequence, little, if any, value-addition is characteristic of the commodities they deal in. They suffer from little market differentiation in terms of marketing. However, something unique can be said of the physical markets of SMEs. One can see men driving, from offices and other respected places to go and have lunch at such ‘dirty places’ like Mereki (Warren Park), Mai Fuffy (Avondale), to mention these two for illustration of SMEs’ foodstuffs. In the clothing market, customers flock from the whole cityscape including the areas known to be the better off (Borrowdale, Malbereign, Marlborough, Greendale, Waterfalls, Highlands, etc), to come and buy at Mupedzanhamo, for example.

SMEs are notorious for bringing people back to their ‘roots’. ‘Big men’ dressed in expensive suits and driving posh cars, ‘bored’ with the rather artificial life of eating from hotels and eating specialised foods (like T-bone steak), crave for the traditional menus like maguru, matumbu (innards), and matemba (dried ‘kapenda’ – small fish) which products SMEs in foodstuffs are good at preparing. One aspect notable about these dishes is that they are ‘boiled’ and packaged the same day in and day out. Serving is usually done in plastic plates. The ‘big men’ are never ashamed to call again the following day and to receive a meal similar and doled out in the same manner and ‘debasing’ utensils.

SMEs everywhere tend to operate and jig in the same wavelength. What one can observe at a market in say Makokoba clothing market stalls (in Bulawayo) is a replication of what he or she is likely to see at Mupedzanhamo (Harare) or Sakubva (Mutare), to name these few. The way the goods will be displayed and tactically sold out will be, in the main, the same. In marketing principles, on the contrary, it is said that image is the most principal vogue and not reality. In most SMEs, image building is overlooked. They stress the importance of market in the physical sense, for example pushing to be in the front or by the gate so that the customers ‘see me first and hence buy from me’. That is the mania – the gate- or front- mania. Yet that is not enough in the marketing of products.
5.9.2 Challenges to planning and urban space management

Not everyone can be in the front. However, equal opportunities can be given to ‘all’ sellers. This can be made possible by Vertical or height restrictions for example those right in front can be restricted to one and half metres, followed by three metres, followed by four and half metres, and the like. Such planning is indicative in nature. The other mode of indicative planning can be the adoption of seasonal markets, a form of ‘hot-sitting’ by making one physical site or location available for different market uses depending on season. Notices can be placed on those marketplaces (the seasonal markets) or in the media like: “The 200square metre green space shall be used for…” The type of activities allowable for each time period e.g. weekend or summer, etc will be well presented. Urban space management becomes a key issue in the SMEs development and promotion. Planning in this case is highly pro-active. Places become very much transient in nature rather than simply being hostile and unappealing throughout times of the year, month or week.

5.10 Conclusion

The woman entrepreneur operates in an environment that is , to a great extent, thorny, harsh and restraining. The family and friendship institutions are of immense importance as they also provide a platform, upon which the woman can rise, expand and be counted even among the successful businesspeople of society. The study revealed much to this effect. Social capital is key to the development and thrives of small enterprises. Moreover, the attitude, aptitude and confidence of the individual of the woman individual are also of notable significance.
Chapter 6 Conclusions and Policy Changes

6.0 Introduction
The foregoing study, as indicated in the different chapters that construct it, unveils a number of issues, problems, developments and visions regarding gender mainstreaming. A host of conclusions are apparent. These can lead to policy changes, if carefully analysed, and carefully packaged.

6.1 Institutional and Policy Factors of Gender Mainstreaming
There is a wide gap between what features in the policy guideline papers of the various institutions and organisations as visions and aspirations and what really obtains on the ground. Policy statements end up as ‘high sounding nothing’ since ideas and their actuation show a high degree of inconsistency and incongruence. Lots of efforts are being invested in the notion of gender mainstreaming, some express and other impliedly, yet a great lot of disjointedness by the various actors exists hence, the call for concerted effort. Co-ordination of the institutions can bring about matters of transparency, genuine responsibility and accountability.

The approaches (by the different institutions and organisations) to empowerment differ – power over (conflict and confrontational), power to (capacity building), power with (social mobilisation) and power within (motivation). Access to institutional or organisational service requires that the individual or association meet stipulated values and requirements. For instance, ZNNC makes it mandatory that their funding of an SME is one based on whether or not it is really productive and bringing in the aspect of adding value.

Individuals join institutions to cushion themselves against the great cost of meeting certain obligations and harassment, alone. There is strength in numbers. In advocacy, there is that need: to speak with one voice. The membership of IBWO has grown significantly from the time of its formation ten years ago as a measure of seeking cushion, in numbers, as well as a measure to access, especially, product markets abroad. IBWO comes in as the ‘voice’ of the voiceless and the clutch of the weaklings.

Institutions thrive on politics. There are ‘goods’ and ‘bads’ about politics. It is good, if it is progress-oriented and critically takes the concerns of the public on board. It is bad when it hi-jacks the genuine concerns of the public and turn them in self-interest. The have been many organisations from the attainment of independence of Zimbabwe speaking on black economic empowerment (like IBDC). The women
empowerment was rather a peripheral issue hence the rise of organisation with a woman thrust alone. These organisations are in exact semblance of those historic male-dominated ones. The only difference is the women ‘cosmetics’. The woman heart is though questionable. Most women ‘empowerment’ organisations in Zimbabwe rely much on donor funding. They cannot stand on their two feet alone. As such they are reduced to mere funds disbursement prefects. Some of them are ‘women-centred’ in framework but profit-oriented in make up. Their anatomy is such that it exhibits no humanitarian grace in it. Gender, in essence, is a human-based aspect.

Some of the women organisations are largely of the women in development (WID) approach to gender. As such, they totally exclude the idea of working side by side with men. It becomes a ‘women issue’ (as of women alone). Feminism, (becomes), equals to gender.

The institutions in gender issues are working in the whole terrain from the international sphere, to regional, to national, to the local level. Concepts and conceptualisations mark the highest level and the actual implementation of the ideas is at the local level. Programmes are reduced to projects.

6.2 Aspects of Economic Reform and Gender

Economic empowerment\(^\text{18}\) is just one component of empowerment out of a great pool of other forms of the matter. It is practically impossible to speak of economic empowerment leaving out other factors and modes of empowerment –social, legal and institutional, political to name these three. It must also be categorically emphasized that, crises and challenges in any economy thrust individuals and collective groups into a quest for safety nets. They may come together and speak with one voice. Goals unite people. Strategies adopted among them may differ. Economic empowerment requires both individual and collective action. Individually, the player must be motivated or motivate-able. Clusters, as a form of collective action provide and advantageous position especially in an environment where the donors are the main source of funding. Donor organisations are more than willing to work with clusters of organised people than with individuals in mishmash. Organisations become the voice of the voiceless. There are basically two kinds of the women organisations:

\(^{18}\) Kolstee et al eds (1994) state that participation can be divided into economic participation, social participation and political participation or co-determination. Self-determination, co-determination and self-organization dominate the current thinking about poverty alleviation. Participation as a means to an end (process) emphasizes on the need for greater efficiency. Empowerment is denoted a goal (an end) of participation whereby the poor do not need to be given the know-how; they already have the know-how expedient to the preparation and implementation of programmes, projects and businesses. These two approaches bring in the ‘means versus goal debate’ to participation.
i) The *elitist-aristocratic type*, mainly the direct recipients of loans and advice from the donors, and are largely service-oriented. Because they are profit-oriented, they are highly organised in a mechanistic way and;

ii) The *hoi polloi type*, normally highly organic but productive-centred and are, in urban centres, very few in number, relative to the countryside.

Demographic concerns are central to development aspects. The escalation of population numbers against the background of economic hardships has led the growth of the informal sector in Zimbabwe. Many women in the informal sector opt to work as 'renegades' to the institutional framework’s stipulations because they feel they cannot afford rents, fees and other charges. As such, they choose to operate informally.

### 6.3 The Environmental Determinants to Women Empowerment

The milieu in which the woman operates is largely so restricting that it needs authentic determination and confidence for one to rise above the occasion. Motivation (power within) becomes the fuel towards success. Fig 6.1 shows that the area (spatial) and its zoning is paramount in determining one’s optimism and confidence she is undertaking. Also the type of products and the returns they give provides one which immense confidence and the urge to go on – the drive and the motivation.
SMEs by women face a number of problems; and these relate to their funding, operations and management. The level of capital and the general business climate are key to the inertia of business entities of those dealing with highly perishable goods and also those products with high seasonal variance. The environment external to an individual can prove greatly limiting and inhibiting but setting up the ‘within’ environment in terms of attitudes and perceptions brings a big difference. Self-motivation matters. It creates a responsible individual. Many officials- from the institutions interviewed for the purposes of this study (especially males) felt that their role is to advocate for an enabling environment for women but it is for them to take the initiative. An enabling environment is critical but not sufficient factor to women empowerment. Paradoxically, the initiative without the means is as good as death. Empowerment is not an ‘island’ process.

Infrastructure provisioning is critical to producing a better working environment for SMEs. Lack of it implies a reduction in confidence of entrepreneurs as such long-term planning for the business in a given location is greatly stifled. For example, despite the high potential and performance in their businesses the Newlands entrepreneurs are subjected to the elements and said that they are not able to get to the next step of providing structures for themselves given that the responsible institutions highlighted to them that they were there on a temporary basis and hence subject to eviction any time. Paying rent therefore is not a guarantee that one will stay at place forever.

The notion of family support is two-pronged with regard to women empowerment. It is key to the empowerment of the feminine class. Customs and traditions continue to pose problems especially for the seasonal entrepreneurs.

The place of residence has a bearing on the conducting of a business. Those operating in the vicinity of their homes tend to have ‘divided attention’ between the business and the home. Those afar off homes tend to show that they are in ‘serious business’. The latter are gradually turning into the formal way of operations. For that matter a considerable number of disparities were noted in the focussed locales in Harare. Those in the northern and central zone were better off; at least in the way they do business than those in the west. However the west seemed to be the cradle of the people that make up the former. This is the scenario somewhat indicated by Table 6.3.

### 6.4 Taxonomy of Businesses in the Informal Sector

From this study small businesses and activities women can be made (Table 6.1). The classification is based on the observations and insights given by the constituency to this study. It is largely very arbitrary. One ought to use it as a framework (as opposed to concrete). The writer believes variations and overlaps are
many even within each category. Henceforth the taxonomy is not conclusive but illustrative. The women empowerment via entrepreneurship and SMEs means involves a number of players, some direct and others indirect (Table 6.2). The table shows how each has been involved and currently engaged.
### Table 6.1 Taxonomy of Businesses in the Informal Sector

<table>
<thead>
<tr>
<th>Form</th>
<th>Characteristics</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Neighbourhood-based</td>
<td>Majority of operators are in the vicinity of their homes</td>
<td>Constant interruption from the home. Earnings are mainly to supplement the conventional wages and salaries by a member of the family.</td>
</tr>
<tr>
<td>b) Close to or in conventional industrial sites</td>
<td>Operators mainly walk form their homes. They may travel by motorised transport from distant suburbs. The market of commodities is the employees in industrial firms.</td>
<td>Goods are, mainly, of the form of convenient goods and largely food items. Activity is drawn by (as opposed to drawing from) the clientele. Complimentarily is the by-word.</td>
</tr>
<tr>
<td>c) In the CBD</td>
<td>Items are diverse and the operators take advantage of the great ‘mix’ of the threshold</td>
<td>Those with licences and operated from council designated zones are stable in their operations. Institutions give certainty to activities.</td>
</tr>
<tr>
<td>a) Family-based</td>
<td>The predominant source of capital is family savings. In some instances it takes the form of remittances. The husband and children have the leverage of giving both material (e.g. providing labour) and / or immaterial support (e.g. inspirational).</td>
<td>Family members mainly support because they see that the business makes a difference to the household.</td>
</tr>
<tr>
<td>b) Institutional</td>
<td>Entities get support in the form of funding.</td>
<td>Those that meet the requirements are taken aboard. (like those who can guarantee the loans).</td>
</tr>
<tr>
<td>c) Organisational</td>
<td>Support is normally through holding a membership card. Support ranges from training to marketing</td>
<td>Service (administration) fees and subscriptions matter. Tends to create elitist or aristocratic ‘regimes’ with time. The hoi polloi suffer exclusion</td>
</tr>
<tr>
<td>d) Social alliances</td>
<td>Proprietors attend to the clients in the absence of the other when they are in the same site.</td>
<td>This is prevalent where individual stands or stalls are small and they are just some few metres apart (typical of those in the clothing flea markets and food ‘outlets’. The notion of relationships as an asset holds (social capital).</td>
</tr>
<tr>
<td>a) Sole proprietors</td>
<td>The majority of these lack in the support by institutions and are unaware of means to expand theirs businesses</td>
<td>Operators go merry-go-round for protracted periods and feed from hand to mouth. Savings become an area that needs revisiting. However, some of those in the productive sector seem to do exceedingly well especially owing to their artistry.</td>
</tr>
<tr>
<td>b) Employing others</td>
<td>As the business expands, owner-operators engage people they reward with earnings. Investors also have jobs elsewhere (e.g.) in the formal sector. They therefore are most of the times absent from the locale of the business,</td>
<td>This is typical of expanding businesses.</td>
</tr>
<tr>
<td>c) Co-operative</td>
<td>This is normally where the players share in the skills contributing to one or related products e.g. weaving and crocheting co-operatives in Avondale.</td>
<td>Specialisation and division of labour within the co-operative group are the fundamental keys.</td>
</tr>
<tr>
<td>a) Low</td>
<td>Below $500,000 a month net income</td>
<td>Typical of neighbourhood businesses which largely deal in least rewarding items like tomatoes, fruits, repackaged sugar, tea, etc.</td>
</tr>
<tr>
<td>b) Medium</td>
<td>$500,000 -$999,999 net income per month</td>
<td>Typical of second hand clothing items.</td>
</tr>
<tr>
<td>c) High</td>
<td>$1000,000 and above net income per month</td>
<td>Items may be new (art and crafts, posh goods in flea markets e.g. accessories and entertainment bits) or second hand (from auctions or outgoing whites.).</td>
</tr>
<tr>
<td>a) Foods</td>
<td>A result of the multiplier effect.</td>
<td>Everywhere people are on more than five hours of the day, there is bound to be a food market.</td>
</tr>
<tr>
<td>b) Arts and Crafts</td>
<td>Innovativeness and design is key. Art is the 'persuasive ability inherent' in an individual, artefact or features.</td>
<td></td>
</tr>
<tr>
<td>c) Clothing</td>
<td>New or second hand clothes are the goods on sale</td>
<td>Retail-istic</td>
</tr>
<tr>
<td>d) Labour</td>
<td>This is largely engagement by some institution in the form of one being hired as in public works programme like grass cutting and cleansing by the city of Harare. This tends to be seasonal or done as a fire-fighting activity of some situation getting out of hand</td>
<td>Choice of the actors is questionable. Politicians normally hijack the selection and rewarding of the ‘workers’. Disasters happen but they do not always happen. Issues of the sustainability of activities are key.</td>
</tr>
<tr>
<td>a) Value-addition</td>
<td>Productive-sector-like</td>
<td>Activities are process-based. Many people are after ‘quick buck’.</td>
</tr>
<tr>
<td>b) Non value-addition</td>
<td>Predominantly typical of retailing</td>
<td>This the broader way with minimum obstacles compared with the productive sector. Individual are propelled by the quick returns they get. Goods can both be perishable or imperishable.</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004
### Table 6.2: The stakeholders' matrix of involvement in women entrepreneurship

<table>
<thead>
<tr>
<th>Actor</th>
<th>Examples of institutions or organisations</th>
<th>Past</th>
<th>Present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central government</td>
<td>MYDGE, ZIPAM</td>
<td>The subject matter of this ministry was taken lightly. The thrust was not towards women but any member of the population. As a consequence men naturally excelled the more and often offset women. This was up until such policies as ‘Affirmative Action’ were found to be relevant and means to effective ‘nation-building’.</td>
<td>There is serious advocacy towards women economic empowerment. The NGO is a sure indication towards this though there are still ‘many mountains to climb and rivers to cross’ in terms of effectively implementing the goals of the policy.</td>
</tr>
<tr>
<td>MSMES</td>
<td></td>
<td>Was not in existence. The government was hostile to the SME sector as its urge was towards the mainstream economic activities</td>
<td>Much involvement in training, financing, promotion, etc, of women, their activities and products.</td>
</tr>
<tr>
<td>Urban managers and planners</td>
<td>DHCS, Department of Works (DoW), City Health Department (CHD), the municipal police</td>
<td>Some arms of city management were ‘restraining’ while others were ‘enabling’ though they purport to be working in the same direction given their sisterhood. The DHCS worked with a ‘human face’ while the DoW and CHD emphasized the technical-oriented and conventionalised style of managing the city like adhering to set standards like ‘rigid’ town planning standards. Currently the Harare City Council is in bitter attack of this activity, which historically has been the chief domain of the enterprising poor. The LA has launched a clean up campaign called ‘Operation Murambatsvina’ (Herald, 19 October 2004). What a mockery it is not to take one’s endeavours seriously and label what he or she is sweating for as “rubbish”. Street vending, according to the LA is nothing less than rubbish and trash!</td>
<td>The trend and practice has remained essentially the same as in the past save only some little laxity in some places of the city, particularly the suburban zones. The control especially in the CBD has remained high and those vendors unlicensed are always under gross ‘harassment’ of the municipal police and their newly ‘convoys’ - the National Youth Service. The livelihoods of the poor vendors are thus constantly shaken.</td>
</tr>
<tr>
<td>The poor</td>
<td>Street vendors, women etc</td>
<td>They used to wait and be employed ‘formally’. Mostly suffered from the ‘formal-job-syndrome’, very few –‘poorest of the poor’, who found themselves very vulnerable to the vagaries and maladies of the urban situation would resort to scavenging or feigning madness. Such was some form of ‘passive reaction’ to the life misfortune of poverty. The ‘be-employed’ syndrome mainly touched on the men who were providers of their families. Women were largely of the housewifery type awaiting the father to bring food home. Women who became involved in being breadwinners were mostly the unfortunate single mothers, the divorced and the widows.</td>
<td>The attitude is that of the ‘enrich-yourself’ style and it is one of a ‘die-hard’ kind. They run battles with the button-stick-armed municipal police. The question is: What keeps them on the streets when the environment is such inimical? Poverty tends to breed resilience especially if one knows what opportunities exist somewhere. If they cannot help you then you help yourself! The motto is: Be active and save yourself (by fair means or foul depending on conscience).</td>
</tr>
<tr>
<td>The media</td>
<td>National television, radio, newspapers.</td>
<td>Tended to deal with issues in a more generalised way.</td>
<td>Columns in newspapers and programmes on the TV and radio are specifically designed with the thrust towards women economic development.</td>
</tr>
<tr>
<td>Multilateral and bilateral organizations</td>
<td>ILO, UNDP</td>
<td>There was no gender-specific treatment of the areas of substantive involvement like employment creation, projects financing and training.</td>
<td>Thematic areas are now treated largely with specificity in terms of gender, parity, and advocacy, to say the least. Involvement is both in rural and urban areas.</td>
</tr>
<tr>
<td>USAID, DANIDA, SIDA</td>
<td>Some were rural-based and others had an urban focus. The women empowerment subject was peripheral.</td>
<td>Most of these have withdrawn their services and there is a ‘great moment of silence’ regarding to their patent involvement.</td>
<td></td>
</tr>
<tr>
<td>NGOs</td>
<td>World Vision, Christian Care, PLAN International, etc</td>
<td>Largely involved in rural areas which places were considered to be very backward in terms of development. Women empowerment was not clearly pronounced hence a wholesale approach.</td>
<td>With the placing of Zimbabwe under economic sanctions in the year 2000, most of the NGOs have pulled out of the country. The few remaining are operating under a very suspicious and unfriendly environment. Most now have very specific designed projects and programmes specific societal and community groups like those dealing with the HIV-infected, the youth, the women, etc.</td>
</tr>
<tr>
<td>CBOs</td>
<td>Community co-operatives</td>
<td>Encouraged ‘pooling’ of resources among members towards ‘self-reliance’.</td>
<td>The emphasis has shifted from mere talk of ‘self-reliance’ to the subject of serious business orientation where profits are the object of enterprising.</td>
</tr>
<tr>
<td>Formal private sector</td>
<td>Business corporations</td>
<td>Played no significant patent role at all. Involvement, if any, was tangential.</td>
<td>These normally want to work with public institutions to the promotion of women entrepreneurship (public-private-partnership). Tend to shun direct involvement with social groups.</td>
</tr>
<tr>
<td>Informal private sector</td>
<td>Nicodemusally involved that the informal sector was anathema in toto.</td>
<td>Involved in organisation of women and mobilisation on the required resources.</td>
<td></td>
</tr>
<tr>
<td>Academia, researchers and think tanks</td>
<td>UZ, NUST, ZIPAM</td>
<td>Little, if any, effort put towards the subject of women empowerment.</td>
<td>Immense involvement in workshops and training of development facilitators and participants in women organisations. There is a lot of research going on regarding women empowerment and mainstreaming them into economic empowerment and development.</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004
6.6 Lessons Specific to Women in SMEs

A number of lessons pertaining to the women in SMEs can be drawn:

- According to the MSME categorisation of SMEs, the bulk of the women economic activities fall in the micro-enterprises class. In other words, the informal sector harbours the majority of women entrepreneurs.
- The performance of the business by a woman is one intricate with a host of impingements from the social circle of life.
- The location of the business determines how time is used in the day (Table 6.3).
- The advocacy for the enterprising womenfolk involves quite a number of stakeholders; some of them (stakeholders) have hidden agendas to the furtherance of their self-interest, e.g. political and financial gain, others, like the local authorities can be quite ambivalent.
- The perceptions, values and self-motivation by the individual woman are key to the determination of sombre and staid entrepreneurship.
- While the economic reform brought with it a number of challenges and problems to the urban economy, one of its greatest ‘blessing in disguise’ concomitant was the birth of women entrepreneurship. Thus, the role of the women, in the home, community and society at large has highly been transformed. In the long run, the transformation is likely to tilt more in the positive than the negative.
- The environment in which the woman entrepreneur works is not free from threats and factors in disfavour of her endeavours

<table>
<thead>
<tr>
<th>TYPE AND EXAMPLE(S) OF THE PLACE</th>
<th>NEAR OR AT HOME BUSINESS / TRADING</th>
<th>OFF-HOME ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Label: Mupedzanzacho Comment: Operations are of formal or near formal nature</td>
<td>Order making (involves getting early to the market) Household chores after the product sourcing market</td>
<td>Household chores before getting to ‘work’ i.e., the product selling market</td>
</tr>
<tr>
<td>Comment: Operations are of very informal nature</td>
<td>Selling the commodities with minimum movements from near to the home. The physical market is marked by close ties to the home. Engagement in the household chores. Children (from school) can takeover the running of the business as mother attends to the home. Relaxing with family and preparing for the next day</td>
<td>Business normally involves hectic movement (even using the motorised modes of transport) Travelling back home. Attending to household duties. Relaxing with family and preparing for the next day</td>
</tr>
</tbody>
</table>

Table 6.3. Activity-time matrix in five centres in Harare

Source: Fieldwork, 2004

6.7 Conclusion

The conclusions foregoing are lessons that this study has derived. There is also part of policy learning. From the lessons one is informed of the positive (what is) and how that deviates from the normative (what ought to be). The question is: How far are we from the expected ends? While the end view is important focus ought to be put and maximised on the means and processes and the effectual involvement of each stakeholder. Otherwise the whole issue is reduced to wishful thinking.
Chapter 7 Recommendations

7.0 Introduction

This section and chapter tries to chart a possible way forward stemming from the lessons drawn by this study. Whatever tools and guidelines used elsewhere may be worth trying locally but needless to say, upon and after a rigorous and thorough evaluative process. A number of prescriptions crafted in offices quite distanced from the object of study, have cost society in loads of ways. To avoid repeating the mistakes research is thus a learning tool to informed societal transformative aspirations and goals.

7.1 Institutions, Strategies and Way forward to Women Empowerment

It is critical to ‘marry’ strategies with the institution in question, basing on its past and present involvement and contribution. Strategies ought to be institution-specific (Table 7.1).

7.2 Building the capacity of women in SMEs

Most poor have to resort to family saving or funds rotations on club basis because they fail to provide lending institution like banks and micro-finance organisations with evidence and documentation for collateral security. It is important for concerned institutions – private or public – to contemplate on working in partnership with the poor via such means operations in the form of the ‘Build, Own, Operate and Transfer’ concept - BOOT or BOT (refer to Fig 7.1).

Table 7.1: The stakeholders’ Recommendations

<table>
<thead>
<tr>
<th>Actor</th>
<th>Past</th>
<th>Present</th>
<th>Recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central government</td>
<td>The subject matter of this ministry was taken lightly. The thrust was not towards women but any member of the population. As a consequence men naturally excelled the more and often offset women. This was up until such policies as ‘Affirmative Action’ were found to be relevant and means to effective ‘nation-building’. Was not in existence. The government was hostile to the SME sector as its urge was towards the mainstream economic activities.</td>
<td>There is serious advocacy towards women economic empowerment. the NGP is a sure indication towards this though there are still ‘many mountains to climb and rivers to cross’ in terms of effectively implementing the goals of the policy. Much involvement in training, financing, promotion, etc, of women, their activities and products.</td>
<td>Developing the marketing acumen. Capacity building of the urban (or rural) poor. Concerted effort with other different institutions towards women empowerment.</td>
</tr>
<tr>
<td>Urban managers and planners</td>
<td>Some arms of city management were ‘restraining’ while others were ‘enabling’ though they purport to be working in the same direction given their sisterhood. The DHCS worked with a ‘human face’ while the DoW and CHD emphasized the technical-oriented and conventionalised style of managing the city like adhering to set standards like ‘rigid’ town planning standards.</td>
<td>The trend and practice has remained essentially the same as in the past save only some little laxity in some places of the city, particularly the suburban zones. The control especially in the CBD has remained high and those vendors unlicensed are always under gross ‘harassment’ of the municipal police and their newly ‘convoys’ - the National Youth Service. The livelihoods of the poor vendors are thus constantly shaken.</td>
<td>Good urban management with a human face and specialised infrastructure provisioning</td>
</tr>
<tr>
<td>The poor</td>
<td>They used to wait and be employed ‘formally’. Mostly suffered from the</td>
<td>The attitude is that of the ‘enrich-yourself’ style and it is one of a ‘die-hard’ kind. They run</td>
<td>Developing the ‘intrinsic virtue and determination</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>**''formal-job-syndrome''. very few – ‘poorest of the poor’, who found themselves very vulnerable to the vagaries and maladies of the urban situation would resort to scavenging or feigning madness. Such was some form of ‘passive reaction’ to the life misfortune of poverty. The ‘be-employed’ syndrome mainly touched on the men who were providers of their families. Women were largely of the housewifery type awaiting the father to bring food home. Women who became involved in being breadwinners were mostly the unfortunate single mothers, the divorced and the widows.</th>
<th>Battles with the button-stick-armed municipal police. The question is: What keeps them on the streets when the environment is such inimical? Poverty tends to breed resilience especially if one knows what opportunities exist somewhere. If they cannot help you then you help yourself! The motto is: Be active and save yourself (by fair means or foul depending on conscience).</th>
<th>Collective action: from individual action to company and corporation Developing the marketing acumen</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The media</strong></td>
<td>Tended to deal with issues in a more generalised way.</td>
<td>Columns in newspapers and programmes on the TV and radio are specifically designed with the thrust towards women economic development.</td>
</tr>
<tr>
<td><strong>Multilateral and bilateral organizations</strong></td>
<td>There was no gender-specific treatment of the areas of substantive involvement like employment creation, projects financing and training.</td>
<td>Thematic areas are now treated largely with specificity in terms of gender, parity, and advocacy, to say the least. Involvement is both in rural and urban areas.</td>
</tr>
<tr>
<td></td>
<td>Some were rural-based and others had an urban focus. The women empowerment subject was peripheral.</td>
<td>Most of these have withdrawn their services and there is a ‘great moment of silence’ regarding to their patent involvement.</td>
</tr>
<tr>
<td><strong>NGOs</strong></td>
<td>Largely involved in rural areas which places were considered to be very backward in terms of development. Women empowerment was not clearly pronounced hence a wholesale approach.</td>
<td>With the placing of Zimbabwe under economic sanctions in the year 2000, most of the NGOs have pulled out of the country. The few remaining are operating under a very suspicious and unfriendly environment. Most now have very specific designed projects and programmes specific societal and community groups like those dealing with the HIV-infected, the youth, the women, etc.</td>
</tr>
<tr>
<td><strong>CBOs</strong></td>
<td>Encouraged ‘pooling’ of resources among members towards ‘self-reliance’.</td>
<td>The emphasis has shifted from mere talk of ‘self-reliance’ to the subject of serious business orientation where profits are the object of enterprising</td>
</tr>
<tr>
<td><strong>Formal private sector</strong></td>
<td>Played no significant patent role at all. Involvement, if any, was tangential.</td>
<td>These normally want to work with public institutions to the promotion of women entrepreneurship (public-private-partnership). Tend to shun direct involvement with social groups.</td>
</tr>
<tr>
<td><strong>Informal private sector</strong></td>
<td>Nicodemusly involved given that the informal sector was anathema in toto.</td>
<td>Involved in organisation of women and mobilisation on the required resources.</td>
</tr>
<tr>
<td><strong>Academia, researchers and think tanks</strong></td>
<td>Little, if any, effort put towards the subject of women empowerment.</td>
<td>Immense involvement in workshops and training of development facilitators and participants in women organisations. There is a lot of research going on regarding women empowerment, and mainstreaming them into economic empowerment and development.</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2004

Direction and target should towards ‘transfer’ i.e. that one day the operations, management and ownership of the entity created should be left in the hands of the poor who, by then, are presumed to have their status shifted and well-enhanced. They will have gained experience. They will be responsible and accountable.
Such will be empowerment by the collective approach, putting emphasis on good corporate governance. It may take time and a lot of effort yet it is worth trying. This is capacity building and not mere ‘spoon feeding’

### 7.3 Conclusion and Way Forward

There is need to chum researchers, think tanks and practitioners to consider the following subject matters that have stemmed from this study namely:

- the challenge to planning and urban management of infrastructure provisioning for upcoming entrepreneurs in the SMEs sector;

![Diagram: The Non-collateral financing model 'BOT' – version: the role and importance of non-collateral finance](image)

- the trial of the non-collateral financing model in women capacity building;
- institution-specific strategies towards women entrepreneurship;
- concerted effort of different institutions towards women empowerment;
- the drive towards capacity building of the urban (or rural) poor;
- from least rewarding activities and petty commodities to value-added products;
- developing the ‘intrinsic virtue and determination of the individual woman;
- towards collective action: from individual action to company and corporation;
- developing the marketing acumen of the women (and poor) entrepreneurs;
- identification of the poor: aversion of the SMEs sector by the rich; and
- from researching ‘about’ the poor to researching ‘with’ them.
Appendices

Appendix I Interview Guide for Institutions - Key Informant

<table>
<thead>
<tr>
<th>INTERVIEWER</th>
<th>DATE</th>
<th>QUESTIONNAIRE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROJECT TITLE: MAINSTREAMING GENDER INTO ECONOMIC EMPOWERMENT: AN EXAMINATION OF WOMEN'S LIVELIHOODS: A CASE STUDY OF HARARE</td>
<td>D M Y</td>
<td>REF NO</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2004</td>
</tr>
<tr>
<td></td>
<td></td>
<td>MSCGENDER No. ................</td>
</tr>
<tr>
<td></td>
<td></td>
<td>InNoChlrS</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RESPONDENT</th>
<th>NAME OF ORGANISATION</th>
<th>OFFICE HELD</th>
</tr>
</thead>
</table>

1. When did your organization start? Give us a brief background of it, its mission and motive.

2. What is your organizational view of gender?

3. Do you have any policy or strategies for women economic empowerment?

If yes, what are the key areas covered by the policy in relation to women empowerment? Does it include any or some of the following: training, financing, organizing, lobbying? (Tick the applicable).

<table>
<thead>
<tr>
<th>Training,</th>
<th>Financing</th>
<th>Organizing,</th>
<th>Lobbying</th>
<th>Other (specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
</tr>
</tbody>
</table>

Key: Y- Yes, N - No

4. Specify the gender profile (ratio)

   a) According to your package(s). i.e. each year how many of the following do you organize, finance, train, et cetera?

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Training,</th>
<th>Financing</th>
<th>Organizing,</th>
<th>Lobbying</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>1999</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>2000</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>2001</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>2002</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>2003</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>2004</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>
Key: M – Male, F - Female

a) In terms of sectors (activities)

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Training, M</th>
<th>F</th>
<th>Financing, M</th>
<th>F</th>
<th>Organizing, M</th>
<th>F</th>
<th>Lobbying, M</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1999</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2001</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2004</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Key: M – Male, F - Female

5 a) Provide a profile of the projects that your have carried out from the time when your organisation began.

b) What have been the ingredients for the success of these projects?

c) In which projects have you been less successful?

d) What main problems have you faced in terms of the projects stated in c) above?

e) What strategies have you adopted to deal with these challenges?

6 Provide an annual budget profile by your organisation targeted at women for the past five years.

7 a) To extent do you think women have been empowered (or not empowered)? Please elaborate.

b) Do you find a link between economic empowerment and other forms of empowerment?

8 What would you recommend as the way forward to women economic empowerment?

NB Please provide any written documents on your organisation, policy and regular reports. Borrowed material will be returned intact.
### Appendix II Questionnaire For Businesses

<table>
<thead>
<tr>
<th>INTERVIEWER</th>
<th>DATE</th>
<th>QUESTIONNAIRE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROJECT TITLE: MAINSTREAMING GENDER INTO ECONOMIC EMPOWERMENT: AN EXAMINATION OF WOMEN’S LIVELIHOODS: A CASE STUDY OF HARARE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>REF NO</td>
<td>MSCGENDER</td>
<td></td>
</tr>
<tr>
<td>No. ………</td>
<td>lnNoChlrS</td>
<td></td>
</tr>
<tr>
<td>YEAR</td>
<td></td>
<td>2004</td>
</tr>
</tbody>
</table>

#### PLACE OF INTERVIEW (LOCATION)

---

### 1 RESPONDENT PROFILE

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Sex</th>
<th>Age</th>
<th>Marital Status</th>
<th>Highest Level of Formal Education attained</th>
<th>Place of Residence</th>
<th>Position in Business (Tick Box)</th>
<th>Other Details</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Owner-operator</td>
<td></td>
</tr>
</tbody>
</table>

### 2 BUSINESS PROFILE

a) What business are you into?

b) Are you registered? Yes (Y)  No(N)  Not Applicable N/A

How? (e.g. company, co-operative, etc)

c) If the business is a company, does the company have any women directors? Y[ ]  No [ ]

What positions do they hold (e.g. managing director)?

Do they have any shares? Y[ ]  No [ ]  N/A [ ]

What percentage?

d) What is the composition of the business operators by gender?

| Male (M) | Female (F) |
3 BUSINESS FUNDING AND PROFITABILITY ASSESSMENT

a) Indicate your source of financial capital? (Tick where applicable)

<table>
<thead>
<tr>
<th>Source</th>
<th>Initial capital</th>
<th>Capital for business expansion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source</td>
<td>Year</td>
<td>Amount</td>
</tr>
<tr>
<td>Family savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remittances</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retrenchment packages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inheritance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings club</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social security benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial bank loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Micro-finance institution e.g.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEDCO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Windfall gains e.g. lottery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b) Are you now in a sound financial position? Y[ ] No [ ] (Tick the applicable)

Have you liquidated your loans? Y[ ] No [ ] N/A [ ]

How many times have you gone to borrow money again? __________________________

What was the form of collateral that you ceded to secure the loan? Car [ ] House [ ] Other (specify) __________________________

f) What is the business net monthly average income? (Tick where applicable)

<table>
<thead>
<tr>
<th>Monthly Average Income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $100 000</td>
<td></td>
</tr>
<tr>
<td>$100 000-499 000</td>
<td></td>
</tr>
<tr>
<td>$500 000 – 999 999</td>
<td></td>
</tr>
<tr>
<td>$1000 000+</td>
<td></td>
</tr>
</tbody>
</table>

g) Give general comment of how your business is performing ____________________________________________
h) Do you face any competition on your business? Y[ ] No [ ] N/A [ ]

g) What strategies have you adopted to deal with this competition?

4 DAY-TO-DAY OPERATIONS OF BUSINESS

What challenges do you face in attempting to gainfully run and manage your business? Tick where applicable. Comment briefly.

<table>
<thead>
<tr>
<th>ASPECT</th>
<th>NO CHALLENGE</th>
<th>CHALLENGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family and culture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Record keeping/ book-keeping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal issues</td>
<td>City bye-laws</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Institutional requirements</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standards</td>
<td></td>
</tr>
<tr>
<td>Management</td>
<td>Managing time</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Managing materials and stock</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Managing workers</td>
<td></td>
</tr>
<tr>
<td>Location, infrastructure and superstructure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketing</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5 SELF-ASSESSMENT OF WOMAN ENTREPRENEUR

(CAPABILITIES, FEARS AND CONFIDENCE)

a) How would you best describe yourself in enterprising? Tick where applicable

<table>
<thead>
<tr>
<th>Remark about oneself</th>
<th>Tick</th>
</tr>
</thead>
<tbody>
<tr>
<td>“I am well able”</td>
<td></td>
</tr>
<tr>
<td>“The sky’s the limit”</td>
<td></td>
</tr>
<tr>
<td>“My business is expanding amazingly”</td>
<td></td>
</tr>
<tr>
<td>“I’m just a woman”</td>
<td></td>
</tr>
<tr>
<td>“Don’t think I can do much”</td>
<td></td>
</tr>
<tr>
<td>“Given resources, I can do it”</td>
<td></td>
</tr>
<tr>
<td>“My family hinders me”</td>
<td></td>
</tr>
<tr>
<td>“My health is a serious problem to all my business endeavours”</td>
<td></td>
</tr>
<tr>
<td>“If only I had better education…”</td>
<td></td>
</tr>
<tr>
<td>“Men threaten me”</td>
<td></td>
</tr>
</tbody>
</table>

Thank you!
### Appendix III Tool for Gender Analysis in the Agricultural Sector.

<table>
<thead>
<tr>
<th>Gender-sensitive indicator</th>
<th>Related indicator questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Percentage of female/ male labour force in agriculture (age over 15 and above).</td>
<td>Are there areas where women or men predominantly work? Does sex stereotyping in employment exist? If so, what are the consequences of this?</td>
</tr>
<tr>
<td>2. Percentage of female/ male labour force in managerial or professional occupations in the agricultural sector.</td>
<td>What provisions exist to eliminate gender-based and professional discrimination in employment? How are they enforced?</td>
</tr>
<tr>
<td>3. Percentage of female/ male labour force who are unpaid family workers or are working in the informal sector (age over 15 and above).</td>
<td>Are women moving to better or worse paid employment? What are the consequences of this for women and men?</td>
</tr>
<tr>
<td>4. Employment/ unemployment rate of women / men, urban / rural</td>
<td>Are there occupations, which by law or custom, tend to be filled predominantly by or are closed to women?</td>
</tr>
<tr>
<td>5. Time use in selected activities (including unpaid employment because of lack of childcare facilities).</td>
<td>Are women discriminated against in terms of housework or childcare?</td>
</tr>
<tr>
<td>6. Incidence of part / full time work of women and men.</td>
<td>Do women and men receive equal pay for equal work?</td>
</tr>
<tr>
<td>7. Right to maternity leave / number of weeks / percentage of women who avail themselves right.</td>
<td>What legislation exists to ensure gender equality in terms of employment? How is this legislation enforced in practice?</td>
</tr>
<tr>
<td>8. Percentage of available credit and financial and technical support going to women / men from government and non-government sources.</td>
<td>Is work done by women in the home counted in national statistics? Do national statistics reflect the role of women in the agricultural sector?</td>
</tr>
<tr>
<td>9. Salary / wage differentials of women/ men, by category of workers.</td>
<td>What means are being taken to ensure that censuses and other surveys accurately reflect the economic role of within and outside of the household?</td>
</tr>
<tr>
<td>10. Percentage of employers providing child-care facilities and percentage of children 0-3 and 3-6 in child-care.</td>
<td>Is land mainly under control of women or men? What are the consequences of this for gender relations, decisions about land sales and cropping patterns?</td>
</tr>
<tr>
<td>11. Percentage of property owned or accessible by women (land, houses, livestock) across income groups.</td>
<td>What are the inheritance practices concerning land? If women can legally inherit land, do they do they this in practice?</td>
</tr>
<tr>
<td>12. Percentage of women who have access to credit, vis-à-vis men.</td>
<td>If women own land does this also mean that they make decisions concerning cropping and marketing of crops?</td>
</tr>
<tr>
<td>13. Percentage of rural households where female / male head is the main earner.</td>
<td></td>
</tr>
<tr>
<td>14. Percentage of female/ male-headed households without land.</td>
<td>Has land reform benefited women and men equally?</td>
</tr>
<tr>
<td>15. Percentage average wage rates for agricultural labourers, by sex.</td>
<td>Does access to credit for women translate into control over credit in terms of decision-making?</td>
</tr>
<tr>
<td>16. Percentage of women / men who have received land titles under land reform schemes</td>
<td>Is there a significant difference between women and men’s agricultural labour wages?</td>
</tr>
</tbody>
</table>

Source: adapted from Commonwealth Secretariat (2001:37)
## Appendix IV Gender: Development Approaches

<table>
<thead>
<tr>
<th>Approach</th>
<th>Postulations</th>
<th>Short-comings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WID</strong></td>
<td>Gender roles will change as women gain an equal role to men in the development of education, employment and health services.</td>
<td>WID is based on liberal feminism, which generally treats women as a homogeneous group. It does not question the existing social structures or explore the nature and sources of women’s oppression. Nor does it take into account the effects of colonialism, capitalism and imperialism on women’s lives. WID views women merely as a unit of analysis, and fails to consider the implications race, class and gender have on women’s oppression.</td>
</tr>
<tr>
<td><strong>WAD</strong></td>
<td>Women have always been active participants in development. Both paid and unpaid labour of women is significant to development. Under global capitalism, women’s oppression cannot end. Women’s participation will improve if institutional structures change.</td>
<td>Approach fails to undertake a full-scale analysis of the relationship between patriarchy and women’s subordination. Though the approach acknowledges that the work done by women in and outside the home contributes critically to development, WAD pre-occupies itself with the productive aspect at the expense of the reproductive side if women’s work and lives.</td>
</tr>
<tr>
<td><strong>GAD</strong></td>
<td>Women are agents of change rather than passive recipients of development services. There is need to strengthen women’s legal rights. It welcomes the potential contributions of men, particularly men who share their concern with gender equity and social justice,</td>
<td>GAD seems more applicable in the realm of research than in the everyday world because it proposes a re-examination of the way in which social structures and institutions affect women’s oppression. The approach’s effectiveness depends largely on the goodwill of men.</td>
</tr>
<tr>
<td><strong>WED</strong></td>
<td>There are connections between the struggle for dignity of women and the respect for the different processes of life. Ecofeminist action is aimed at the preservation of the life of present and future generations, both male and female, in a human perspective and in a wide biological and cosmic perspective. WED covers a variety of areas including forestry, agriculture, irrigation and water systems. The approach includes women’s relationship to the environment in the context of economic development as well as the harmful effects that environmental degradation has effected on women’s lives e.g. increased work burden to provide household necessities such as water and fuel. As well as the effects of air and water pollution. Local circumstances vary considerably in respect to the ecological zone as well as class, race, ethnicity and age.</td>
<td>The focus on the woman/nature and man/nature linkages obscures the dynamics of aspects of environmental degradation and how it affects different groups, women as well as men, over time. The wider the changes necessary to halt environmental recovery are as many women task as it is men’s.</td>
</tr>
</tbody>
</table>

*Source: adapted from Ramji (1997)*
Appendix V Concepts commonly used in Gender Studies

Sex

‘Sex’ is a biological term, describing physical differences between people. It refers to biological differences on the basis of which people are classified as male or female at birth. Sex identity is determined physical or bodily features of a person. This is the way we are able to classify a newly born babe – as either a male or a female.

Economic development

In a more comprehensive manner, it refers to the process by which an economy is transferred from one rate of growth per capita income, small and negative to one in which a significant self-sustained rate of increase of per capita income, permanent and a long run feature. It has to be initiated, expanded and maintained or sustained.

Gender

Gender is a sociological term, describing differences in social behaviour (Barnett, 1988). Gender speaks of the classification of socially, politically, culturally and religiously constructed identities of women and men that are not necessarily static. These react to social environmental transformations and hence determine the fact that roles and responsibilities of men and women are dynamic.

Gender identity, unlike the sex identity, is difficult to easily determine because it is irrespective of one's biological make up. It is therefore, possible for a person to be of one sex but with a gender identity of the other sex. Such people may behave or act as expected of the opposite sex e.g. in terms of gestures, manner of speaking, personal grooming, dress, choice of colours of clothes, etc. society is, however, uncomfortable when women behave like men and vice versa.

Gender analysis

This is an analytical framework used to identify gender roles and the systematic study of different condition and positions of women and girls as compared to men and boys and is used to apply this contextual information when developing implementing and evaluating policies and programmes (Saulnier et al 1999:7)

Gender analysis takes into account how factors of race, class, ethnicity or other factors interact with gender to produce discriminatory results.

Gender awareness

A commitment to placing women’s needs and priorities at the centre of and development planning programming, and in analysing programmes and projects for the differential impacts that they have on women and men.

Gender blindness

This is a situation where there is absence of gender consideration in studies of development or poverty alleviation.

Gender disaggregated data

Data that is broken down by gender, where gender is one of the independent variables and where information also distinguishes among the different activities, aspirations, needs and interests of women and men as well as their access to resources.

Gender disparities

These are the differences in men and women’s access to resources, status, and well being that usually favour men and are often institutionalised through laws and social customs.

Gender Mainstreaming

The concept is fraught with many meanings, among which are:

a) an integration of men’s and women’s concerns into development programming and planning and development models.

b) Making it obligatory that whatever department or division in an organisation or institution makes use of the gender analysis tool,

c) Development or inculcation of gender awareness in all sections and staff of an agency,
d) Ensuring that all programmes serve to promote equality,
e) Ensuring that issues of women are incorporated into policy making machinery, and
f) Making it impossible for people or agencies to ignore, forget, overlook or fail to take into account women’s and men’s issues (Government of Zimbabwe (GoZ), 2004).

**Gender planning**

This refers to planning that recognises that owing to the differences in gender roles in society, men and women very often have different practical needs and strategic interests that should be reflected in planning process.

**Gender perspective**

Investigation of how women and men are affected by political, socio-economic, legal and cultural events differently.

**Gender-responsive budget analysis**

Simply refers to the analysis of actual government expenditure and revenue on women and girls as compared to men and boys. Gender budgets are not separate budgets for women and they do not aim to increase spending on women specific programmes.

**Gender roles**

These refer to behaviour in a given social context. They are socially defined and prescribed, and shape and condition activities, tasks, and responsibilities into masculine and feminine. Gender roles are affected by factors e.g. age class, race, religion, ethnicity, regional origins and history. They can also be affected by changes bought about by development interventions and efforts. There are three broad categories of gender roles, namely reproductive roles, productive roles and community-linked roles.

**Empowerment**

This refers to the creation and expansion of one’s knowledge, skills, decision-making and other power bases giving them the capacity and capability to exercise influence and leadership on their own.

**Exclusion**

People are “excluded” if they are not adequately incorporated or integrated into the society or into the economic process.

**Marginality / Marginalisation**

This refers to the process of being pushed to the margins of society, or in relation to the economic process, and in both senses is equivalent to exclusion.

**Redistribution**

This is a process of transfer of resources from some people to others. It can be vertical or horizontal. Vertical redistribution transfers resources between the richer people and poorer people. Horizontal redistribution transfers resources between different groups e.g. between people with land and people without land. Rae (1981) outlines strategies for redistribution:

- **Maximin** i.e. raising the minimum that someone might have
- **Minimax** i.e. reducing the ceiling of incomes
- **Least difference** i.e. reducing the range of inequality
- **Ratio** i.e. changing the ratio between rich and poor.

**Resources** include three types:

- **Productive or economic resources** e.g. land, equipment/tools, money credit, employable or income-generating skills;
- **Political resources** e.g. leadership, representative organisation, education and information, prestige, self-confidence, etc;
- **Time**, which is available for various activities. This is a scarce resource with regard to women in the developing countries.

**Selectivity**

This is where people receive benefits according to need.
Sex role stereotypes
These are rigidly held and oversimplified beliefs that men and women, by virtue of their biological make up, possess distinct psychological traits and characteristics e.g. men portrayed as independent, emotionally strong, leaders; and women as dependent, emotionally weak, followers etc. Sex role stereotypes originate from systems of division of labour between men and women and by the socialisation process, and are perpetuated and transmitted from generation to generation by social institutions including the church, family, school system, political parties, etc.

Targeting
This refers to a process by which policies, programmes or projects are focussed on certain individuals or groups within a population. This is at times identified with selectivity, but targeting may be based on factors other than need e.g. age, gender, race or locality.
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