THE SOCIO – ECONOMIC CHALLENGES FACED BY WIDOWS IN URBAN ZIMBABWE. A STUDY OF WARD 34 IN MUFAKOSE HIGH DENSITY SUBURB IN HARARE

BY

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ABSTRACT
The purpose of the study was to examine the socio economic challenges faced by widows in urban Zimbabwe. Ward 34 in Mufakose High Density Suburb was the area of study. A sample of ten widows from a targeted population of 120 women who were on area J community centre register of club activities was selected for the study using purposive sampling. Three key informants, 2 from City of Harare, Department of Housing and Community Services (Mufakose) and 1 project officer of a local organization called Ladies Forum were selected using purposive sampling. An interview schedule was used to gather data from the widows while an interview guide was administered to the key informants. The study findings showed that widows experience a number of challenges especially in the face of HIV and AIDS and harsh economic environment. These challenges include reduced standards of living, failure to meet household expenses, children dropouts from school, property grabbing, loneliness and loss of social status. Faced with these challenges widows come together in clubs and groups to provide each other with psychosocial and economic support and engage in various informal activities to earn a living. Recommendations are that programmes and policies for ending violence against widows and their children, poverty alleviation, education and other support to widows of all ages need to be undertaken. Widows need to be empowered through provision of information about their rights and provision of resources and skills for income generation in order to cope with their change of roles as they become sole providers of their households.
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Last, but not least I would like to acknowledge the role played by the respondents and key informants who sacrificed their valuable time to entertain my questions.
DEDICATION

To Anesu and Anotida
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**ACRONYMS**

<table>
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<tr>
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<th>Description</th>
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<tbody>
<tr>
<td>AIDS</td>
<td>Acquired Immuno Deficiency Syndrome</td>
</tr>
<tr>
<td>AMTO</td>
<td>Assisted Medical Treatment Order</td>
</tr>
<tr>
<td>BEAM</td>
<td>Basic Education Assistance Module</td>
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<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of all forms of Discrimination Against Women</td>
</tr>
<tr>
<td>HIV</td>
<td>Human Immuno-deficiency Virus</td>
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<td>ISALS</td>
<td>Internal Savings and Lending Schemes</td>
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<tr>
<td>NGO</td>
<td>Non- Governmental Organisation</td>
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<tr>
<td>NSSA</td>
<td>National Social Security Authority</td>
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<tr>
<td>STI</td>
<td>Sexually Transmitted Infection</td>
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<td>UN</td>
<td>United Nations</td>
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<td>UNICEF</td>
<td>United Nations Children’s Education Fund</td>
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<td>WAG</td>
<td>Women Action Group</td>
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<td>UNIFEM</td>
<td>United Nations Fund For Women.</td>
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CHAPTER 1
INTRODUCTION AND BACKGROUND

1.1 Background

Widowhood often changes the social and economic roles of women in the household and the community (Owen, 1996). Widowhood is a financial issue of utmost importance for women because losing a spouse has a far greater impact on women than men. A widow is a woman whose spouse has died while a widower is a man whose spouse has died. The status of having lost one’s spouse to death is termed widowhood (Longman Dictionary of contemporary English, 1992).

According to United Nations Division for the Advancement of Women (2000) widows across the globe share two common experiences namely lack of social status and reduced economic circumstances. Even in developed countries, the older generation of widows may suffer a dramatic change in their social position (United Nations Division for the Advancement of Women, 2000). This is because the monetary value of widows’ pension does not keep up with the fluctuations in the ever changing living indices.

Chen (1998) noted that the incidence of widows varies across regions; the incidence of widowers is uniformly low across all regions. Among adult men in all the regions, the proportion of widowers is about 2-3 percent, so that the ratio of
Widows to widowers is high everywhere due to men’s older age at marriage, shorter life expectancy and higher rates of remarriage. Further, the consequence of losing one’s spouse is different for men and women. In most societies a widower not only has greater freedom to remarry than his female counterpart, he also has more extensive property rights and wider opportunities for remunerative employment (Chen, 1998).

The treatment of widows around the world varies, but unequal benefits and treatment received by widows versus widowers globally has spurred an interest in the issue by human rights activists (Owen, 1996). Widowers, even when elderly are far more likely to remarry but this is not the case with widows. In some communities widows may be forced into new conjugal relations with a male relative or be forbidden to remarry. Thus, it is the widow who suffers at the death of a spouse. According to Nawadinobi (2001) at the death of a spouse a widow is dethroned, defaced and disinherited. The widower on the other hand at this time is pitied because of loneliness caused by the loss of his partner, pampered as he will be fussed over and pacified usually with different suggestions of taking a new wife (Nawadinobi, 2001).

Widows are usually, but erroneously assumed to be elderly (UN Division for the Advancement of Women, 2000). However, many widows in developing countries and in areas of conflict or communities ravaged by HIV and AIDS are young or middle aged.
This study seeks to identify the challenges faced by widows in urban Zimbabwe. The Institute of Economic Affairs – Kenya (2008) highlights that men and women tend to have different socio-economic profiles within an economy in terms of position they occupy, the activities they engage in and the overall economic status. According to Beall (1996) urban people in poverty are usually those without secure employment, savings and saleable assets. He further noted that women predominate among the urban people in poverty because of the nature of their jobs which are poorly paid, part-time and insecure.

Debt in the developing countries, structural adjustment policies, natural disasters, HIV and AIDS pandemic and armed conflict have had multiplier effect on poor people in the region but especially on widows and children (UN Division for the Advancement of Women, 2000). Widows continue to struggle in most parts of the developing world with extreme poverty, social alienation, discrimination and violation of their fundamental freedoms and human rights (Walle, 2011). According to Walle (2011) women can be left entirely without socio-economic status when they lose their husbands especially in patriarchal societies.

Thus this study seeks to identify the socio-economic challenges faced by widows in urban Zimbabwe in Mufakose high density suburb in Harare. The study location comprises of low income earners who are involved in both formal
and informal activities to earn a living. Given the patriarchal nature of that society, men are the main sole providers of the families. However, the death of the breadwinner will obviously change the socio-economic status of women as they take up new roles as providers of their dependents.

1.2 Statement of the Problem

Women constitute the majority of the urban poor. This is because of the constraints imposed by the socio-economic, cultural and political biases. Widows even in urban areas are further disadvantaged because they often lack the formal education and training needed to acquire formal employment. Thus greater illiteracy and lower educational attainment place greater limitations on women’s access to employment and other government services. At the death of the sole provider in the family, the widows face diverse socio-economic challenges as roles change to become heads of households with dependents. It is these demands from dependents that push households into poverty if the surviving breadwinner is unable to seek alternative sustenance. Although much has been realised in terms of women’s rights and their emancipation, women’s participation in the formal sector of the economy continues to be confined to unskilled and semiskilled jobs. Many programmes designed to empower women continue to reinforce this historical legacy. The informal sector has grown to unprecedented levels absorbing mainly women. However, despite the collapse of the formal sector government policies have continued to target the formal
economy, neglecting the informal sector where most of the women are struggling to earn a living. Gender based barriers inhibit women from accessing the socio-economic resources (credit, skills training, markets, information and policy environment) that are essential for supporting micro- and very small businesses.

1.3 Justification

Due to the socio-economic crisis experienced in the country for the past decade, widows have been experiencing diverse challenges. The impact of the HIV and AIDS compounded the burden on widows. The formation of the Unity Government has brought positive changes to the economy. There has been a positive response from the private, public and non-governmental organisations in trying to address the plight of vulnerable households in urban areas. However, it is important to examine the challenges faced by widows in high density suburbs with the aim of establishing how the welfare of female headed households particularly those headed by widows can be improved.

The socio-economic challenges faced by widows need to be examined given that these widows are left young with children to look after. Studies have revealed that children of widows usually drop out of school to become child labourers and girls become child brides the condition which is not good for their health. A study in Zambia revealed that young women have become widows at an early age as a result of early marriages to older men (Izumi, 2006).
Widows and orphans have continued to face hardships, discrimination and destitution throughout Zimbabwe. In order to curb the situation, the socio-economic challenges faced by widows should be explored if nations are to harness intergenerational poverty. Thus the findings of the study would enable the government of Zimbabwe and other stakeholders to devise specific policies and strategies to minimise the socio-economic challenges faced by widows and their dependents.

1.4 Aim of the study

The aim of the study is to examine the socio-economic challenges faced by widows in urban Zimbabwe.

1.4.1 Specific Objectives

This study seeks:
1. To determine the socio-demographic characteristics of widows in Mufakose.
2. To identify the socio-economic challenges faced by widows.
3. To identify the coping strategies devised by widows to overcome their challenges.
4. To establish the socio-economic support available to widows.
1.4.2 Research Questions

The research questions pertinent to this study are as follows:

1. What are the social and demographic characteristics of widows?
2. What are the socio-economic challenges faced by widows?
3. Do widows in certain socio-economic challenges develop certain coping mechanisms?
4. What socio-economic support is available for widows?

1.5 Chapter Summary

This chapter has presented a general overview including the significance, problem, aim and objectives of the study. The next chapter reviewed the relevant literature to the study.
CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter provides a conceptual and theoretical framework of the socio-economic, challenges faced by widows. An overview of their challenges globally, in Africa and Zimbabwe is going to be discussed.

2.2 Conceptual Framework

Widowhood as a phase in a woman’s life is definitely a tragic event. As soon as a woman enters into the phase of widowhood, she encounters a lot of socio-economic, cultural, demographic health and individual changes. Widowhood used to be experienced by older women but presently it is being experienced by young women of reproductive ages. A 1999 UNIFEM study in Zimbabwe indicated that 92% of those who had lost spouses due to AIDS are women and only 8% were men (Sleap, 2001).

Furthermore, women are widely believed to outnumber men in the ranks of the poorest people on earth. A UN Human development report 1995 estimated that of the 1.5 billion people in poverty 70% were women (Sweetman, 2002). Women both in urban and rural areas are subjected to poverty because of socio-economic, cultural and political biases.
The economic position of widows is an important social issue. In many societies where the husband is typically the sole provider, his death can plunge his family into poverty. In the face of the scourging effects of HIV and AIDS, harsh economic environment and increasing social ills, the plight of widows and their children need to be examined. HIV and AIDS and poverty are closely linked as these factors reinforce each other. The socio-economic challenges faced by widows need to be examined in order to formulate policies to improve the welfare of widows and their children. This is critically important if nations are to curb intergenerational poverty.

### 2.3 Theoretical Framework

This study is broadly located in the theoretical field of gender dimensions. The socio-economic challenges faced by widows in the urban areas are linked to gender issues which do affect all women in general. According to the Zimbabwe National Gender Policy (ZNGP, 2004) Zimbabwe ranks only 109 in the global gender related development index. This is a reflection of the general low status of women with respect to control and ownership of economic resources and positions of decision making processes. Theories of socialisation and the radical feminist theory to gender are to be discussed to show how they affect women in general and widows in particular.
The Socialisation Theory

According to Oakley (1974) gender roles are culturally rather than biologically determined, thus humans learn the behaviour that is expected of males and females in their society. Haralambos and Holborn (2008) noted that whatever the biological differences between males and females, it is the culture of a society that exerts most influence in the creation of masculine and feminine behaviour. According to Dorsey (1996) gender differences are initially learned in the first social group, the family and later reinforced by other social institutions in society. In line with the socialisation theory a daughter was valued in traditional African culture as a potential source of wealth due to the bride price paid for her on her marriage. Thus from an early age daughters are groomed for their marriage roles of wife, mother and food provider (Dorsey, 1996). In various ways therefore society perpetuates the myth or stereotype that the primary role of women is that of wives and mothers.

According to Kanyenze et al (2011), culturally a woman is expected to be dependent, submissive, well mannered, enduring, emotional, fearful, soft hearted, hardworking and conservative while men on the other hand are expected to be independent, ambitious, brave, without emotions and economically empowered. All the above attributes create gender differences which disadvantage women in various ways. Men are portrayed as breadwinners and women as recipients, men as superiors while women are the inferior ones. Thus the death of a man means that the remaining widow has lost her safety net.
Cultural conditioning influence parents’ attitudes towards the education of girls thus families would decide and prefer to educate a son rather than a daughter particularly in low income families. Thus from an early age daughters are conditioned that a woman is inferior to a man, that her place is in the home and the field, that she is therefore the pleasure of man, to bear children and to be seen and not to be heard. To add on that, schools and universities are involved in reinforcing characteristics of masculinity and femininity in their students. This inhibits initiative and independent thought. Thus greater illiteracy and lower educational attainment place stronger limitations on women’s access to employment and government services. Thus widows make up a sizeable percentage of the world’s poorest people. The poverty of widows is exacerbated by illiteracy / lack of education and training.

Furthermore, culturally, widows are affected by customary practices which include being forced to marry late husband’s brothers, being subjected to harmful, degrading and life threatening traditional practice like being forced to drink the water that their husband’s corpses have been washed (Kanyenze et al, 2011). Widows are also exposed to property grabbing as it is culturally believed that widows cannot inherit their husbands’ property. These unequal power relations result in widows not being able to exercise and enjoy their sexual and reproductive health rights leaving them more vulnerable to STIs, HIV and AIDS (WAG, 2009)
The Radical feminist theory

This study also embraced the radical feminist theory that explains that the socio-economic challenges faced by widows are a result of power imbalances that exist in society. According to Randall (2003) the position of radical feminists’ theorists is that the oppression of women stems from patriarchal norms and values of the society. Also the feminists believe that women’s reproductive roles are responsible for the low status of women.

Code (2000) points out that the radical feminist theory contents that patriarchal societies socialise women in accordance with the roles and status in society to serve the needs of the dominant group. Following that line of thought, it means that women have been socialised to be dependent on men hence it agrees with the socialisation theory (Dorsey, 1996). To add on that position of women increases their vulnerability to poverty after the death of the breadwinners, the husband in this case.

Also, women’s expected behaviour and place within marriage institutions is decidedly subordinate. Institutionalisation of this inequality is further perpetuated by customary law which seeks to protect some unfair practices in Zimbabwe (Randall, 2003). Radical feminists perspective see the need for the emancipation of women from patriarchal oppression which can translate into easing the social and economic problems associated with widowhood among women.
Empowerment Approach

Widowhood is associated with various deficiencies and needs that make life to be very difficult for widowed women. These needs are economic, social and psychological. Thus widowed women need to be empowered in order to meet these needs.

According to Sarala (2002) empowerment is the process of creating an enabling environment for the disadvantaged groups of society for the improvement of their socio-economic position through access to resources, vital information and active participation in matters which affect them. Widows are a disadvantaged group mainly because of the social, cultural and economic biases which favours men over women.

Women’s economic empowerment, that is, their capacity to bring about economic change for themselves is increasingly viewed as the most contributing factor to achieving equality between women and men. To add on that providing widowed women with economic means to independently support themselves succeeds in addressing several areas of widows’ needs including reducing and eliminating poverty, providing children’s health and educational needs and empowerment i.e giving widows’ social space by allowing them independent action that transforms their relationship with members of their own community and the society at large (Loomba Foundation, 2010)
According to the interventions of the Loomba Foundation in educating widows’ children it became clear that deepening the focus of support to developing cash income generating livelihoods constituted a critical foundation for the current and future welfare of widows and their families who are trapped in the cycle of generational poverty (Loomba Foundation, 2010).

According to Sarah Longwe, poverty arises not from lack of productivity but from oppression and exploitation (Commission on Women and Gender, 2007). Thus according to Longwe women should be empowered in order to address their socio economic challenges. She defines empowerment as enabling women to take an equal place with men and to participate equally with men in the development processes in order to achieve control over the factors of production on an equal basis with men.

Sara Longwe conceptualises five progressive levels of equality arranged in hierarchical order, with each higher level denoting a higher level of empowerment. These are the basis to assess the extent of women’s empowerment. The levels of equality are control, participation, conscientisation, access and welfare.

2.4 An overview of challenges faced by widows globally

It is estimated that there are over 245 million widows across the globe with over 500 million depended children. Over 100 million of these widows live in poverty
and 1; 5 million children die every year before their 5th birthday (Loomba Foundation, 2010). According to the U.S Census Bureau (2010) 976,000 women were widowed in 2009, compared to with 415,000 men. More than 40% of women over the age of 65 have been widowed compared with 13% of men and 12% of women between 20 and 64 are widows compared with 4% men. This reveals that there are more widows as compared to widowers.

According to Chen (1998) widows are everywhere but they are rarely seen, let alone their concerns adequately addressed by policy makers. According to the United Nations, Division for the Advancement of Women (2000) widows make up sizeable percentage of the world’s poorest. The poverty rate for elderly widows is about three to four times higher than that of the elderly married women (US Census Bureau, 2010). In recent years the life expectancy of women has increased to 80 years plus, hence in developed countries widowhood is experienced primarily by elderly women while in developing countries it also affects younger women, many of them still rearing children.

In developed countries widows are better off because they are entitled to social pensions which make them far off able to live a decent life. The distinguished literature on the welfare of widows in developed countries is the cry that the monetary value of widows’ pensions often does not keep up with fluctuations in the ever changing cost of living indices or with expectations that the older
generation may have had of what life should be in retirement (UN, Division for the Advancement of Women, 2000).

According to Holden and Karen (2000) in most developed countries considerable sizes of widows benefit from social security such as survivors benefits. However, although these are available variations in rules about shares of inherited benefits, offsets for other income, minimum age of benefit receipt, minimum guarantees in public programmes and the role of the private sector in retirement income are thought to contribute to the differences in the well being of widows.

In Germany during the first three months of widowhood the widow receive 100% of the insured pension and thereafter 60 percent is payable if she is 45 years or older, if disabled, or if she is caring for at least one child. Holden and Karen (2000) further note that the British national insurance allows for the inheritance of benefits with few offsets. Widows aged 45 and over without children get an age graded share of basic benefit and at fifty five they receive a full grant. In Canada, surviving spouses are eligible for a benefit consisting of two parts, a flat rate benefit and an earnings related benefit that is equal to the percentage of the benefit for which the deceased spouse would be entitled when she reaches the age of sixty five.
The UN Division of Advancement of Women (2000) notes that widowhood can for some notably in Jamaica prove to be a period of enriching, economic independence and increased status. An energetic entrepreneurial widow can gain respect as the main decision maker, a role which she may never have enjoyed in marriage.

UN, Division for the Advancement of Women (2000) notes that India has the largest recorded number of widows in the world, 33 million, 10% of the female population compared to only 3% of men. The number is growing because of HIV and AIDS and civil conflicts. Kotwal and Prabhakar (2009) also note that single parents in India are mainly women who are widows. A study by Kotwal and Prabhakar (2009) in India highlights the general low status of widows. Widows continue to struggle in most parts of the world with extreme poverty, social alienation, discrimination, physical and social violence and the violation of their fundamental freedoms and human rights (Puri, 2011).

The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), the Beijing Platform for Action and the outcome document of the Beijing + 5 special session all require government to design and enact legislation to remove gender inequality in inheritance. (UN Division for the Advancement of Women, 2000) Also these treaties required governments to determine how best to bring their policies and laws in line with ending discrimination against women and address gender inequalities in women and poverty, education and training.
power and decision making. It is disappointing to note that new laws, where
ever enacted have been poorly publicised and poorly enforced (UN Division for the
advancement of Women, 2000).

In addition to that, there has been little political will to intervene in traditions and
customs which abuse widows and pauperise them. According to the UN Division
of the Advancement of Women (2000) several countries have retained their
reservations on those sections of the CEDAW (articles 5 & 16) relating to
personal status law.

In India as in a number of states globally, governments have set up widows’
pension schemes (UN Division on the Advancement of Women 2000). In the
United States of America widows are on social security survivors benefits. It
should be noted that although arrangements for distribution of pensions open
way for delay and corruption, the principle of social security for the destitute has
been established and can be improved. In Pakistan, destitute widows are
reported to be supported by small pension or zakat (UN Division of the
Advancement of Women 2000).

In some countries like India, there are vibrant and dedicated Women’s
movements which are fighting intensely for the protection and empowerment of
all women and offers special programmes for widows. For example the Guild of
Service and Women’s Joint Action Programme have held national seminars on Social Action for widows (UN Division of the Advancement of Women 2000).

However, even though given the availability of pension schemes and vibrant movements fighting for the welfare of widows, widows globally are still facing a number of challenges. The situation of war widows in Cambodia reveals atrocities and marginalisation. In Myanmar, there are huge numbers of widows who are struggling to bring up children and to care for the sick and disabled victims of conflict (UN Division of the Advancement of Women, 2000). This UN Division further notes that Bangladesh like Nepal is allegedly a major centre for trafficking young girls to the brothels of India and widows’ daughter who are without male protectors and not enrolled in school are especially at risk of this trade.

2.5 An overview of challenges faced by widows in Africa
Apt (2007) highlights that Sub –Saharan Africa ended the millennium poorer than it was in 1990. Bad governance, corruption, ethnic wars and HIV and AIDS continue to deplete Africa’s resources. Given the background above women and children are the most affected populace. Widowhood is always an ordeal for women but for war survivors the situation is infinitely worse. According to Owen(1996) widows from Mozambique, Angola, Somalia and other African countries provide testimonies of brutalities, rape, homelessness, terror and severe psychological damage due to civil and ethnic wars.
There are few actual statistics for individual countries on numbers of widows, but it is estimated that, for example, in Rwanda, following the genocide of 1994, over 70% of adult women were widowed. In Mozambique, following a civil war, over 70% of children were thought to be dependent on widowed mothers (Owen, 1996).

According to UN, Division for the Advancement of Women (2000), African widows irrespective of ethnic groups are among the most vulnerable and destitute women in the region. The low status, poverty and violence experienced by widows stem from discrimination in inheritance custom and the patriarchal nature of societies (UN, Division for the Advancement of Women, 2000). This is further compounded by the domination of oppressive traditional practices and customary codes which take precedence over constitutional guarantees of equality, modern laws and international women’s human rights and standards.

African countries also ratified several conventions and treaties which were formed to protect and promote women which include the CEDAW (1979) and the Beijing Platform of Action. As these are international, African states also realised the need to protect women from abuse and oppression which culminated into the need for more instruments specific to African countries (Banda 2007). The Protocol of the African Chapter on Human and People’s Rights of Women in Africa (2003) was another instrument that was put in place (Banda 2007).
The protocol underscores the principles of non-discrimination and urges states to implement legislative or regulatory measures that prohibit and curb discrimination of all forms (Article 2), when it comes to property inheritance rights the protocol obliges state to take all appropriate measures to promote the access by women to productive resources like land and guarantee their right to inherit property (Article 19).

In terms of widows, custody of children and remarriage, the protocol stipulates that a widow shall have the right to an equitable share in the inheritance of property of her husband. A widow shall have the right to continue to live in the matrimonial house. In case of remarriage, she shall retain this right to live in the house if the house belongs to her or she has inherited it (Article 21). It is important to note that even though African states ratified to the above mentioned conventions, treaties or protocols, widows continue to suffer in most parts of the developing world with extreme poverty, social alienation, discrimination, physical, mental and social violence and the violation of their fundamental freedoms and human rights (Puri, 2011).

In much of Africa, widows are inherited through remarriage to a brother of the deceased husband and property is inherited by paternal relatives. In Tanzania, most widows had a sexual relationship with in-laws despite this being against their wishes and 97% were denied right to inherit the deceased husband’s property (Foster and Williamson, 2000). According to Izumi (2006) in Zambia, the
major issue for widows is dispossession of property by husband’s relatives and violent mourning rites. Izumi (2006) notes that in Zambia the number of widows and orphans is increasing due to HIV and AIDS. Their position is compounded by poverty levels which are as high as 80% of the total population of 10,2 million. The coexistence of the dual legal system that consists of the Statutory Law and the customary law regulating the lives of citizens proved detrimental to the lives of widows and their children. Without inheritance rights widows find themselves totally dependent on charity of their husbands’ relatives (Izumi, 2006). They have no rights to property even of their birth family. According to the Encyclopedia of Death and Dying (2008) in countries where there is no social security, no pensions and where traditional family networks have broken down widows have few options of survival except to surrender to the whims and caprices of the male relatives who may include levirate, widow inheritance and remarriage.

The poverty of widows is further exacerbated by illiteracy and lack of education and training (UN, Division for the Advancement of Women, 2000). Widows’ access to land, credit and income generating opportunities are severely restricted. According to Deji, Adereti and Ilori (2005) about 60% of the female headed households in Osun state in Nigeria, found it difficult to get planting materials, about 66% found it difficult to market their produce and about 63% found it difficult to get farmland to farm.
As highlighted earlier on, without literacy, education and training, widows can support neither themselves nor their families. Sweetman (2002) notes that in most societies women living without a man are more likely to lack some of life’s basic necessities. This is due to multiple demands on their time which limit the time they can spend in productive activities as well as social norms which govern their behaviour in the public sphere and gendered prohibitions on certain kinds of work (Sweetman, 2002).

According to the Institute of Economic Affairs- Kenya (2008) poverty has gender dimensions especially in patriarchal societies where men are expected to play a critical role as providers. A study in Kenya showed that although the overall poverty incidence in Kenya declined from 56% in 2000 to about 47% in 2005/6 the poverty head count was higher among women both in rural and urban areas (50%). Previous studies have shown that gender inequality is a product of a patriarchal structure which in turn one of the causes of poverty. (Institute of Economic Affairs Kenya 2008) Thus it implies that a situation where 50% of households are female headed in an environment which has not adequately empowered women in decision making and resource utilisation, it is likely to perpetuate poverty (Institute of Economic Affairs Kenya, 2008).

Furthermore, Chen 2000, Dreze and Srinivasan, 1997, Jensen 2005) note that elsewhere where there is weak legal and economic equality between sexes and wives are largely dependent on husbands most notably in developing countries
widows have been found to be particularly discriminated against and disadvantaged.

To add on that, Nomdo and Coetzee (2002) observe that women tend to constitute the majority of urban poor because of constraints imposed by socio-economic, cultural and political biases. Like their rural counterparts, women in towns are further disadvantaged because they often lack the formal education and training which is the entry point into formal employment. Beall (1996) notes that urban people in poverty are those without secure employment, savings and saleable assets. Widows usually fall in this category.

According to Nnodim, Albert and Isife (2012) widowhood and its attendant consequences do not only affect the widow alone but all her entire household. A common consequence of widowhood in traditional societies is the withdrawal of children from school. Girls are likely to be first affected as they are needed to care for younger siblings while the widowed mother begs or works or they must find work themselves. Girls who leave school too soon are more likely to become child brides and child mothers, potentially causing damage to their reproductive health and limiting their chances for economic autonomy thereby resulting in generational poverty.

In many groups in Africa and some parts of Asia, traditional mourning and burial rites involving harmful and degrading treatment constitute gender – based
violence, however governments seem to be slow in recognising this fact (UN, Division for the Advancement of Women, 2000). Widows are coerced into participating in these rites through their fear of losing status and protection from being evicted from the family home or having their children taken from them. For example in Nigeria, a widow is forced to have sex with her husband’s brothers, the first stranger she meets on the road or some other designated male as part of the sexual cleansing ceremony. This ritual is thought to exorcise the evil spirit associated with the death and if the widow resists this ordeal, it is believed that her children will suffer harm (Dreze, 1990).

In Nigeria, family law permits certain widowhood practices which discriminate against women, particularly women married according to customary rather than statutory law. (UN, Division for the Advancement of Women, 2000). In a study in Imo State in Nigeria discussions were held with traditional rulers, leader of women’s organisations and widows, several factors that have an impact on the health and economic status of widows were identified to include deprivation of husband’s property and maltreatment by his relatives, enforcement of persistent wailing and an obligatory poor hygiene (WHO, 1998). According to Nnodim et al (2012) in River state, Nigeria, especially in rural areas widows are found among the poorest of the poor and are least protected even by the statutory law because their well being is determined by local patriarchal interpretation and custom.
2.6 An overview of challenges faced by widows in Zimbabwe

Zimbabwe is a highly patrilineal society which traditionally place very little value on women’s participation in the activities outside the home. While women’s child bearing function and their traditional nurturing roles were respected, very little recognition was given to women’s actual or potential contribution to economic development (Horrell and Krishnan, 2007). The same authors note that the situation was further aggravated by the colonial economic realities of the labour market which demanded that some Africans especially males be educated to work on farms, factories and industries. There was no room for women’s participation. Thus cultural norms and colonial socio-economic policies worked in unison to foster female inferiority and dependency on men folk.

Although the government of Zimbabwe ratified several treaties and conventions like the Convention on the Elimination of all forms of Discrimination against Women (CEDAW), the Beijing Platform of Action (1995), the Commission on Human Rights Resolution 2002/09, the Protocol of the African Charter on Human Rights on the Rights of Women in Africa to mention just a few, the country still lags behind in the protection of the rights of women in general and widows in particular.

The Shona people do have some rituals they perform which also undermine the widows. According to Chimhanda (2000), the Shona usually perform the homing of the spirits (*kurova guva*) which can either be delayed or accelerated
depending on whether deceased is a male or female. This procedure can affect
the wellbeing of a widow because her movement and freedom depend on it.
Immediately after the burial of the deceased husband the widow is expected to
wear a black dress as a sign of mourning and this dress will be removed after the
homing of the spirits ceremony. Moreover there is the ritual of *kudarika uta*
(widow being asked to jump over deceased husband’s knobkerrie). It is the
widow who is only asked to pass the test of faithfulness or else face the public
wrath and embarrassment (Chimhanda, 2000).

Manyame (1994) further noted that in Shona society widows are victimised as
witches and prostitutes and underlying the death of the husband. In addition to
this widows suffer alienation and suspicion especially from wives of the brothers
of the deceased husband who fear for their own marriages in the event of
polygamy through levirate marriages. A widow may agree to be inherited or she
can choose her son as custodian of her husband’s estate by offering the water to
wash hands at the inheritance ceremony. This is an indication of the widow’s
desire to remain at the homestead for the sake of the children. However where
she has chosen that, she will have chased away all the support from her
husband’s family.

In some cases if a woman behaves and causes no trouble, she may eventually
win the support of her in-laws, but with the economic situation deteriorating, most
relatives are beginning to fight for the deceased ‘s property and most men will
insist on inheriting the wife so that they can control her and her late husband’s property (Manyame, 1994).

The socio-economic challenges faced by widows in Zimbabwe stem from the roots of gender inequalities that exist in the social, political and economic spheres (Kanyenze et al, 2011). Certain groups in society particularly women are excluded from accessing key resources necessary for expansion of their capabilities. In a study on cultural practices associated with death in the North Nyanga district and their impact on widows and orphans Drew, Foster and Chitima (1996) found that if a man dies his relatives take over the care of his family and any property belonging to the deceased person will be taken over by these relatives.

The socio-economic challenges faced by widows are compounded by the application of the ambiguous and sometimes contradictory customary law in Zimbabwe and other countries like Kenya, Zambia and Malawi where it also applies (Gopal and Salim, 1998). Stripping widows of property is a huge social problem in Zimbabwe especially with the escalating death toll due to HIV and AIDS (Dube, 2008). Customary laws have been unable to address the problem. Horell and Krishnan (2007) note that women may not inherit if they were married under the customary law. Under the customary law if a man dies his relatives should take over the care of his family. Any property belonging to the deceased person would be taken over by his relatives. (Drew, Foster and Chitima, 1996)
When married under the Marriage Act they may inherit along with their children but these form a rare minority in Zimbabwe. The same authors note that the Administration of Estates Amendment Act of 1997 strengthens the position of widows, sons and daughters but it is unclear of how it will resolve disputes. Gopal and Salim (1998) criticise the rules of law of succession that determine who benefits from the estate of a deceased person for having many grey areas and failing to address the inheritance problems of widows.

Stemming from customary laws’ inabilities to address property grabbing widows suffer on the hands of their husbands’ relatives. This reduces drastically widows’ social and economic resources. The problems the widows face include inability to care for themselves and their children and inability to mitigate and fight AIDS, destitution and stress (Dube, 2008).

In a study on poverty assessment in Zimbabwe, Hamdok (1999) notes that the majority of female as opposed to male headed households were poor. Major reasons found behind this situation were limited access to and control over resources such as land, education, health, skills and employment opportunities as confirmed by other studies also in Zambia 1994 and South Africa, 1996 (Hamdok, 1999).

According to Horell and Krishnan (2007) in Zimbabwe households headed especially by widows are especially impoverished relative to male headed
households. The decline in family income as a result of the loss of the major income provider (husband) implies that children have less of what they were used to have. To add on that the absence of a man (masculine influence) may have adverse effects on children discipline and morality.

According to a study of Masvingo widows by Muzvidziwa (2001) the basic data showed that some widows could hardly sustain their urban existence. The study showed that widows devised several coping mechanisms to confront their difficult circumstances. Some widows only started economical ventures after the death of their husbands mainly because their husbands had negative attitudes towards their wives being self employed (Muzvidziwa, 2001). The husbands were the sole providers of the households.

Some widows in Zimbabwe benefit from pensions schemes. The Pensions and other Benefits scheme was introduced in 1994 and is administered by the National Social Security Authority (NSSA). It is a formal and contributory social insurance scheme which provides protection against the contingencies of retirement, invalidity and death (Kaseke, 1998). The other scheme is the Workers Compensation Scheme which is wholly funded by employers’ contributions and is also administered by NSSA. This scheme provides for compensation in the event of workers sustaining injury or death at work place (Kaseke, 1998). The benefits paid under the scheme include disability pension, children’s allowances and widow/er pension in the event of death. However it should be noted that only
widows whose husbands were formally employed benefit from these schemes and given the high unemployment rate and the informal sector activities in Zimbabwe only few widows are catered for. To add on that the cumbersome processes involved in accessing the funds prove to be difficult for widows who were used to staying at home.

The study focused on widows in Mufakose. As alluded to earlier on Mufakose is composed of low income earners who struggle to make ends meet. Women in Mufakose just like in any other patriarchal society depend on their husbands who are employed in both formal and informal employment. However the death of the spouse can pose a number of challenges which will push women into the informal sector given their low educational qualifications. According to Kanyenze et al (2011), the informal sector has been given the second position by government but it is the sector which absorbs mostly women. The 2004 Labour survey revealed that 53% of those employed in the informal sector were women. Widows frequent community centres where they join with other women to form clubs doing various activities. These range from savings, grocery buying and sharing (marounds) and skills training for the future (Department of Housing and Community Services, 2010).

The City Of Harare partners with other local organisations like Ladies Forum to promote the welfare of widows. Churches as well work hand in hand with the city fathers to support and care for widows. According to Gumbo (1998) religious
denominations in Zimbabwe have women’s sections usually known as mothers’ unions who are guided by the principle of providing spiritual, economic and social support to those facing social and economic hardships.

However, even given that background widows continue to face socio-economic challenges in their lives thus the aim of this study is to identify these and recommend to policy makers to consider the welfare of widows.

2.7 Chapter Summary

The chapter reviewed the literature on the socio-economic experiences of widows. A theoretical and conceptual framework on the experiences of widows was given. A global, regional and Zimbabwean overview of experiences of widows was also given.

The literature has reviewed that widows face a number of challenges because of the depended and weaker role women were socialised to undertake. The death of the husband exposes widows to difficult socio-economic experiences.

The next chapter reflected on the methodology used to examine the challenges faced by widows in Mufakose, Harare.
CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

The study seeks to identify the socio economic challenges faced by widows in urban Zimbabwe. This chapter presents the process of identifying these challenges. It contains the location of the study, research design, target population, sampling, data collection methods, feasibility of the study and the ethical considerations.

3.2 Location of the study

Mufakose is a high density suburb in Harare. It is located in the south western side some 14 kilometres out of the central business district. Mufakose has three wards according to the city of Harare demarcations (City of Harare, Department of Housing and Community Services, 2010). Ward 34 was randomly selected for the purposes of the study.

3.3 Research Design

According to Nachmias and Nachmias (1982) the research design is the programme that guides the researcher in the process of collecting, analysing and interpreting observations. A qualitative research method was utilised in this
study to capture the socio-economic experiences and challenges of widows. Gray (2005) notes that qualitative research is highly contextual being collected in the natural real life setting and often over a period of time. Thus it goes beyond giving a mere snapshot or a cross section of events but it can show how and why things happen and also incorporating people’s own motivation, emotions, prejudices and incidents of interpersonal cooperation and conflict. This approach was the most ideal in identifying the socio economic challenges faced by widows. It allowed the researcher to understand issues affecting widows from their own experiences and encounters. In addition this study is placed in gender dimensions thus gender studies have been associated with qualitative methods largely because such methods allow the voices of women to be heard (Gray 2005).

3.4 Target Population

Nachmias and Nachmias (1982) noted that a population is the aggregate of all cases that conform to some designated set of specifications. This study targeted 120 widows who are currently on Area J community centre register. Widows join City of Harare initiated clubs for various activities at community centres. These activities include cookery, baking, savings and other income generating activities.

Gray (2005) noted that in qualitative research themes that emerge are reviewed with informants for verification, thus the researcher targeted four City of Harare
community services officers and a local organization called Ladies Forum which deals closely with widows. Ladies forum is a community based organisation which deals directly with female headed households thus this includes widows. It has been operating at Area J community centre for more than a year doing various activities like counselling and promoting income generating activities.

3.5 Sampling

Nachmias and Nachmias (1982) concur that, typically generalizations are not based on data collected from all observations, all the respondents or all the events that defined by the research problem, thus relatively a small number of cases (the sample) is used as the basis for inferences to all the cases (a population). Strydom (2005) defines a sample as elements of the population considered for actual inclusion in the study or it can be viewed as subsequent of measurements drawn from the population in which we are interested. The researcher used purposive sampling to select 10 widows out of 120 women on Area J club register for the study. This figure was 8% of the targeted population. According to Auckson (2004) 5-10% of the target population is enough to be representative sample and this is referred to as the rule of the thumb. This sampling technique was considered best for this study because widows are involved in other income generating activities apart from club activities. Thus they were interviewed as they came to the centre for counselling.
Key informants were purposively identified and these were drawn as follows:

City of Harare: 2 key informants, 1 being the District Community Services Officer for Mufakose who oversees the implementation of community services programmes in the district and the other was the centre head of Area J Community Centre who work with widows as they join for club activities

Ladies Forum: 1 key informant, the Project Officer, who also directly work with widows at Area J Community Centre.

The sample of key informants was more than 50%.

3.6 Data Collection

The study utilised semi structured one–on–one interviews to collect data from the widows who have experienced different of diverse challenges in widowhood. Semi structured interviews were suitable for this study as they enabled the respondents to tell their experiences as the interview unfolds. The researcher acknowledged them as experts in their own experiences (Strydom, 2005).

An interview schedule was used to collect data from the widows while an interview guide was used to collect data from the key informants.

The researcher reviewed secondary data sources such as file records and attendance registers kept at the centre to get more insight on the activities of widows.
3.7 Data Analysis

According to De Vos (2002) data analysis refers to the processes of bringing order, structure and meaning to the mass of collected data. Data was analysed manually by the researcher. This was because the sample was too small to consider computer based analysis of data.

3.8 Limitations

Limitations emanated from inadequate resources (time and financial) in carrying out this study. To add on that some respondents may give incorrect information in anticipation of assistance. Widowhood carries stigma thus some respondents may be unwilling to give all and correct information. Key informants interviews were used to verify some responses given by the widows.

3.9 Feasibility

Clearance to conduct the study was obtained from the Director of Housing and Community Services. To add on that, the researcher works in Mufakose, thus it was easy to conduct the study.

3.10 Ethical Considerations

Gray (2005) notes that ethics are sets of moral principles or norms that are used to guide moral choices of behaviour and relationships with others. Kumar (1996)
observes that there are certain behaviors in research such as causing harm to individuals, breaching confidentiality and privacy and coercing people into participating in studies. These practices are considered unethical in any profession because human beings deserve to be valued and respected. This study observed ethics like informed consent, upholding confidentiality and privacy and avoiding deception of respondents.

3.10.1 Informed consent

The principle of informed consent means that the research participants are provided with sufficient and accessible information about the study so that they can make an informed decision as to whether to participate or not (Gray 2005). Sudman (1998) suggests that the amount of information given to the respondents should reflect the degree of risk involved in the research study. The researcher upheld this principle by explaining in detail the purposes of the study to the respondents. A consent form was prepared (See Annex 3) and the researcher read it to the respondents, checked clarity and understanding and it was signed by the participants before they could be interviewed.

3.10.2 Confidentiality and Privacy

According to Nachmias and Nachmias (1982) confidentiality refers to the protection of identity of research participants. Gray (2005) asserts that the right to privacy is one of the basic tenets of living in a democratic society. Thus the
researcher kept the information gathered from the study confidential. Pseudo names were used for the individual interviews so that personal identities of participants could be secure even where information could be used by third parties. As for the key informants titles were used and no personal details were taken. All the participants were told that the information will be used only for research purposes.

3.10.3 Avoiding Deception

Deception in research means researchers may represent their research as something which it is not (Gray, 2005). All the necessary information was presented to the participants. The researcher explained the purposes of the study and clarified that it was for educational purposes thus respondents should not expect any form of material gain.

3.11 Chapter Summary

This chapter has reflected on the methodology that has been used to establish the socio-economic challenges faced by widows in Mufakose. Research instruments which include an interview schedule for the respondents, informed consent and interview guide for the key informants were produced. The next chapter presented and discussed research findings.
CHAPTER 4

PRESENTATION AND ANALYSIS OF FINDINGS

4.1 Introduction

This chapter presents results from research findings derived from in-depth interviews with respondents and key informants. After the presentation and analysis of data, a discussion of the research findings was given.

4.2 Socio-Demographic characteristics of respondents

A total of ten (10) widows living in ward 34 of Mufakose High Density suburb in Harare were interviewed for this study. The 3 key informants interviewed in this study were drawn from the City of Harare namely the District Community Services Officer, the Centre Head of Area J Community Centre and the Project Officer of Ladies Forum, a local organisation.

Table 1. Findings of respondents by age

<table>
<thead>
<tr>
<th>Age</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 20</td>
<td>1</td>
</tr>
<tr>
<td>20-35</td>
<td>4</td>
</tr>
<tr>
<td>36-50</td>
<td>3</td>
</tr>
<tr>
<td>51-65</td>
<td>1</td>
</tr>
<tr>
<td>66+</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
</tr>
</tbody>
</table>
The distributions of the respondents in the study as shown by table 1 shows more widows (4) in the category 20-35 followed by category 36-50 (3) as compared to 1 respondent in other categories. Studies revealed that in developing countries like Zimbabwe widowhood is being experienced by younger women while in developed countries more widows are aged. The reasons given for this were the ravaging effects of HIV and AIDS which claim more of the reproductive age group 15-49. The HIV and AIDS phenomenon is more relevant to Zimbabwean situation as according to a UNIFEM study (1999) which revealed that AIDS has claimed more men than women leaving women within the same categories being widows.

4.3 Location

The study included respondents living in Mufakose only.

4.4 Distribution of respondents by number of children

Table 2: Respondents number of children

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>2</td>
</tr>
<tr>
<td>3-4</td>
<td>6</td>
</tr>
<tr>
<td>5-6</td>
<td>1</td>
</tr>
<tr>
<td>7 and above</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
</tr>
</tbody>
</table>
Table 2 overleaf shows that the category with 4 children and below has the highest number of respondents (6) followed by the category with 2 children and below which had 2 respondents and lastly the other categories had one respondent. This finding reflects that more widows in developing countries have many young children to look after. Providing care and support to this young population is quite a mammoth task. According to Dube (2008) these widows may end up not being able to care for themselves.

4.5 Type of Accommodation

Table 3: Respondents Type of Accommodation

<table>
<thead>
<tr>
<th>Type of Accommodation</th>
<th>Owned</th>
<th>Rented /Leased</th>
<th>Family Owned</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of respondents</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>10</td>
</tr>
</tbody>
</table>

The table above shows that most widows (5) were using family owned accommodation. The study reviewed that many widows reverted back to their maiden families after the death of the husband. This finding agrees with the Izumi (2006) who noted that widows are sent away to their natural families by in-laws or other immediate members of the deceased’s family without sustenance. The findings revealed that they face challenges from their brothers who at times made life difficult for them because according to African tradition girls do not
have inheritance rights over their deceased fathers estate. These findings agree with the study findings by the UN Division for Advancement of Women (2000) which highlighted that widows have no rights to the property even of their birth families. Of the two respondents who owned houses one inherited it from her husband, she did not encounter any challenges because their marriage was registered under the civil law. The other respondent was a well off widow who had a house before her union with the late husband.

The findings also revealed that those respondents who owned or family owned accommodation rented out some rooms usually one because most houses are too small (4 rooms). The study by Muzvidziwa (2001) on widows in Masvingo Urban also revealed that renting rooms contributed an additional income to widows' households.

4.6 Household Composition

Table 4: Respondents Household Composition

<table>
<thead>
<tr>
<th>Household Composition</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 and below</td>
<td>3</td>
</tr>
<tr>
<td>6 and below</td>
<td>4</td>
</tr>
<tr>
<td>7 +</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
</tr>
</tbody>
</table>
The table overleaf shows that many widows (4) had household size of 6. The findings of the study also revealed that all the respondents were the household heads. Mai Chipo (not her real name) had this to say:

“Tisu tatova misoro yezimba takatarisirwa kuriritira vose”, literally in English to mean that widows are now expected to head households and fend for their families.

Although the findings revealed that many widows (5) were using family owned accommodation (birth family) and they assumed headship of the household since they are expected to fend for their old aged parents, and other extended family members. This increased the burden on widows who in most cases are incapable.

4.7 Level of Education

Table 5: Respondents Level of Education

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>1</td>
</tr>
<tr>
<td>Secondary</td>
<td>8</td>
</tr>
<tr>
<td>Tertiary</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
</tr>
</tbody>
</table>

The table above shows that all the respondents had received some form of education, with many having attained secondary education. Only one respondent
had primary education. These findings are not consistent to the research findings by the UN, Division for the Advancement of Women (2000) which highlighted that widows are mostly affected by illiteracy. Illiteracy may not be the presenting problem in this case but rather lack of skills and cultural orientation.

Findings of the study revealed that women were married just after completing “O” Level secondary education however without any skills. One respondent, Mai Tino (not her real name) had this to say “Murume wangu akandirambidza kuerenderera mberi nechikoro achiti ini ndaifanira kuchengeta vana iye achishandira mhuri” translated to English to mean that her husband refuse her to further her education because it is believed that it is the duty of the wife to take care of the children while the husband fend for the family. The findings reinforced the socialisation theory which notes that men and women were socialized to take different roles and these roles usually comply with their norms and standards. The study findings also reinforced the radical feminist theory which highlights that there are power imbalances between men and women resulting from patriarchy. The study findings also confirm the thinking by the radical theorists who believe that women’s reproductive roles are responsible for the low status of women.

According to a study in Tirupati, India out of a sample of 1000 widows, 11% completed 10 years of schooling, 58% completed 5 years of schooling but the respondents did not have know-how to undertake gainful employment activities. This concurs with the findings of this study which revealed that even though
many respondents (8) had secondary education, it was difficult for them to be absorbed into the formal employment since they did not have a five Ordinary level passes.

The study findings revealed that women usually do not show enthusiasm in school work hence they usually fail to excel. The findings reinforced the socialisation theory which maintains that women were socialised and groomed for their marriage roles as wife and mother while men were groomed to be the provider of the family as they take up economic ventures.

4.8 Length in Widowhood and how it affects widows

Table 6: Respondents Length in Widowhood

<table>
<thead>
<tr>
<th>Period</th>
<th>Number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than a year</td>
<td>3</td>
</tr>
<tr>
<td>1-2 years</td>
<td>2</td>
</tr>
<tr>
<td>3-4 years</td>
<td>4</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
</tr>
</tbody>
</table>

The table above shows that 50% of the respondents had been widowed for 3 years or more while the other 50% had been widowed for less than 2 years. The findings revealed that respondents with more years in widowhood were more able to cope than those with few years. These findings agree with the study
findings of Willicox (2003) in Kotwal and Prabhakar (2009), who studied the effects of widowhood on physical and mental health, health behaviour and health outcome and found that women who were recently widowed reported substantially higher rates of depressed mood, poorer social functioning, lower mental health and physical functioning than women who were widowed more than a year. It is therefore likely that widowhood can bring challenges such as those mentioned by Willicox (2003).

4.9 Respondents Sources of income

Respondents were asked of their sources of income and their responses are shown in the table below.

Table 7: Findings on respondents’ sources of income

<table>
<thead>
<tr>
<th>Sources of Income</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal employment</td>
<td>None</td>
</tr>
<tr>
<td>Informal employment</td>
<td>10</td>
</tr>
<tr>
<td>Pension</td>
<td>3</td>
</tr>
<tr>
<td>Remittances</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
</tr>
</tbody>
</table>

**NB – Compound Responses**

The findings revealed that none of the respondents was in formal employment while all the respondents were self employed in the informal sector. Self employment activities ranged from vending, cross border trading, domestic part
time jobs. However findings revealed that their gains were too little to sustain their lives and those of their dependents. These findings agree with Beall (1996) who noted that women are among the poor in urban areas because jobs they can obtain are poorly paid, insecure and part time given their level of education. The study findings confirm the radical feminist theory which notes that power imbalances exist between men and women. Although the women in the study had some form of education they failed to get formal employment because of these imbalances.

To add on that, findings of the study revealed that all the respondents started economic ventures after the death of their husbands. The findings reinforced the socialization in patriarchal societies where men were socialized to be breadwinners while women were socialized to be dependent on men. The findings of the study by Muzvidziwa (2001) on widows in Masvingo also revealed that widows started economic ventures after the death of their spouses because their husbands denied them opportunities to work as vendors and cross border traders because of cultural factors which confine women at home when married, with husbands taking the breadwinning responsibilities.

The findings also revealed that although all the respondents were involved in informal sector employment the returns were little to sustain their households. One of the respondents had this to say;
“The activities we undertake yield very little, its hand to mouth and it’s not sustainable”.

The findings concur with the studies of Kanyenze et al (2011) who noted that the informal sector is poorly funded and supported thus it is not organised hence the income is not guaranteed.

The study also revealed that some (3) respondents were receiving pension since their husbands were formally employed. Among the 3 respondents who were receiving a pension the processes they undertook were so demanding such that some at some stage decided to give up. These findings concur with Kaseke (1998) who notes that some widows benefit from the Pension and other Benefit scheme and the Workmen’s Compensation scheme administered by NSSA if their spouses were formally employed.

The study findings also revealed a change of living standards for widows. One of the respondents had this to say:

“Takanga tigere, kugara chaiko murume wangu ari mupenyu hapana chataishaya .Vana vangu vaigara vachifara, vasingashayi mari yechikoro uye vachidya vachiguta asi ikozvino tava kudya kaviri pazuva,kuchikoro vanongodzingwa”,literally in English to mean that while the husband was alive, he catered well for his family, children lived happily as compared to the current situation.
Studies in India by Kotwal and Probhakar (2009) also highlighted change in standard of living as one of the challenges faced by widows. Chen (1998) noted that in a study in Bangladesh it was found that there was much greater decline in the economic status of widows as compared to widowers. Women's access to resources was found to be much more dependent on marital status. These findings confirm the socialisation theory which maintains that women were socialised to be dependent on men.

4.10 Findings on respondents type of marriage and how it affects widows

The respondents were asked on the type of marriage they had with their deceased husbands. The table below showed that most (6) marriages were not registered while (3) were registered under the customary law and only one respondent had a marriage registered under civil law. The findings agree with the findings reported by Anglophone (2004) which highlighted that in 1997, 82% of marriages in Zimbabwe were unregistered customary marriages. This means that the majority of women faces serious property inheritance problems and find themselves without any recourse to redress.
Customary marriages are very common among the people and women are generally a subordinate population in many sectors of life as a result of the patriarchal nature of the society (Gopal and Salim, 1998). This confirms the socialisation and the radical feminist theory which concur that culture plays an important role in shaping the lives of people who live in a society.

### 4.11 Findings on respondents’ knowledge of Inheritance Laws

The respondents were asked on their knowledge of inheritance laws. The researcher wanted to ascertain whether their knowledge was enough to determine what they inherited from their husbands’ deceased estate. Four out of 10 respondents had some knowledge on inheritance laws while 6 respondents had little knowledge. This finding agrees with these authors (Dube, 2008, UN Division for the Advancement of Women, 2000) who noted that many widows do not have adequate information concerning their rights in inheritance.

<table>
<thead>
<tr>
<th>Type of Marriage</th>
<th>Customary (not registered)</th>
<th>Customary (registered)</th>
<th>Civil</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Respondents</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>10</td>
</tr>
</tbody>
</table>
**Table 9: Findings on widow inheritance status**

<table>
<thead>
<tr>
<th>Inheritance</th>
<th>Number of respondents</th>
<th>None</th>
<th>Household goods</th>
<th>House</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>10</td>
</tr>
</tbody>
</table>

The table above indicates that 5 respondents did not inherit anything from their husband’s deceased estates. The following responses were given.

Mai Tsitsi had this to say: “*Hapana chandakapiwa, zvese zvakapiwa vana*”, *literally meaning all property was given to children*.

Mai Peter had this to say: “*Hapana chandakawana ini, pandakaenda kubasa kwemurume wangu vakati hapana chandaikwanisa kuwana nokuti murume wangu aiva temporary*”, *literally meaning that she got nothing from her husband’s employer because her husband was a contract worker who was not contributing to any pension*.

Mai Tino said; “*Zvese vakatorwa nemunin’ina wemurume vachiti vachazopa vana kana vakura*”, *literally translated to mean that late husband’s brother took the propetry under the guise that it will be later given to the children*.

Mai Chipo shook her head and said; “*Takasara pamhene, tatorerwa zvesepamusoro pazvo vakatidzinga pamba patevara vangu. Chakanyanyisa kuti*”
zvidaro ndechekuti ndakaramba kugarwa nhaka nababamunini, vakagumbuka musi wakarohwa guva apo ndakapa mwana wangu mvura ndichiratidza kuti handidi kugarwa nhaka” literally meaning that they were stripped of everything and chased away especially because the widow refused to a levirate marriage relationship. This confirms findings by Chimhanda (2000) and Manyame (1994) who highlighted that the Shona people do the homing of the spirits and kudarika uta where the widow has to show the people that she did not have a love affair with anyone after the death of her husband (kupisa guva). The process is dehumanising on the part of the widow. It also exposes the widow to harrassment from her deceased husband’s relatives.

Mai John had this to say: “Ndakatorerwa zvose in nokuti vakati hama yavo ndiyo yaienda kubasa” literally meaning that she was stripped of everything because her husband’s relatives said it was their relative who was employed, thus he is the one who bought what they had.

All the above findings revealed that property grabbing is still being experienced by widows even in urban areas. According to a study by Dube (2008) property stripping is rampant in the rural areas of Binga. Dube noted that although the general law guarantees the right of the surviving spouse and children to inherit property, the customary law on the other hand gives power to various ethnic groups to administer estates according to their customs and traditions resulting in widows suffering. The respondents were asked on where they sought help after
property grabbing. The findings revealed that most of them did nothing about the cases of property grabbing because they felt powerless. Some did nothing for fear of angering the in-laws for the sake of children. These study findings again concur with the socialisation and the radical feminist theory which highlight that women were socialised to be inferior to men.

4.12 Findings on respondents’ relationship with in-laws

The respondents were asked on their relations with in-laws. Above half (6) out of 10 respondents said that the relationship was not good. Relationships were reported to be very nasty between the widows and their in-laws. One of the respondents, Mai Georgina had this to say:

“Hama dzemurume wangu hadzidi kana kundiona, vanondipomera mhosva yekuurayisa mwana wavo neAIDS, pamusoro pazvo havasi kundibatsira kuchengeta vana”, literally translated to English to mean that husband’s relatives blames the widow for causing the death of her husband and to add on that the relatives are not assisting with the care and support of the deceased’s children.

The findings of this study confirm the research findings by Sleap (2001) who noted that widows are often blamed for the death of their spouses especially in the face of HIV and AIDS. To add on that due to the weakening of the cultural values the extended family is no longer taking its role of caring widows and orphans.
One of the respondents had this to say:

“Ndiri kutambudzika nokuti havadi kuenda neni kunotora death (meaning death Certificate), izvozvi vana havana mabirth certificates, saka havakwanisi kubhadharirwa chikoro neBeam”, literally in English to mean that widows face challenges when in laws refuse to register their relative’s death thereby this affects birth registration of children.

These study findings revealed the weaker and inferior position of women in the families of their husbands. This is reinforced by the radical feminist and the socialisation theory which point out that women’s expected behaviour and place within marriage institutions is decidedly subordinate. Thus the way women were socialised makes them vulnerable at the hands of their in-laws who can make them lead a miserable life. Also because of this subordinate position, widows fear even to take legal action against their in-laws. This also confirms that widows may rather behave and not confront their in laws for fear of losing their children or maintaining better relations for the sake of the welfare of their children in future, for examples in laws may decide to fix the widow and stall her children’s marriage arrangements or anything concerning her children (Manyame, 2000). Also according to Izumi (2000) widows may not dare seek recourse through the law due to witchcraft threats.
4.13 Findings on widows and parenting

The respondents were asked whether widowhood brings in challenges in disciplining their children. All the respondents (10) revealed that it was difficult to raise children as a single parent. One has to undertake dual roles. A study by Kotwal and Probhakar (2009) in India revealed that single mothers had difficulties in parenting. This is compounded by the limited time single parents can spend with their children as they spend more time in economic ventures which are done every day of the week. Also the other challenge found in disciplining the children is that sometimes children listen more to their fathers than mothers. This also confirms findings by Nnodim et al (2012) who noted that the absence of a man (masculine influence) may have adverse effects on children discipline and morality. One respondent, Mai Kuda (not her real name) had this to say:

“Vana vanodawo inzwi gobvu kuti vateerre”, literally in English to mean that children listen more to male than female adults

The study findings also confirms the socialisation theory which socialised the society to maintains that men are more powerful than women, women are not supposed to be heard thus even kids behaves better where there is male figure in the household than where there is a female figure.
4.14 Findings on widows and loneliness

Respondents were asked whether they sometimes feel lonely. All the respondents in the sexually active category noted that they experience loneliness. According to Wells and Browning (2002) the biggest challenge facing widows and widowers respectively is loneliness which may last beyond the normal mourning period. This could result in depression and decreased life satisfaction. This confirms the notion by Owen (2000) that the sexual needs of sexually active widows should not be ignored. One widow had this to say, “ndine murume wandiri kudanana naye asi ndinoshaya kuti ndouudza sei vana vangu, vabereki kana hama dzemurume wangu kuti ndinoda kuroorwazve. Ndinotya zvekare kuti vana vangu vanozotadza kugara zvakanaka”, translated in English to mean that the widow has difficulties in disclosing that she needs to remarry and at the same time she fears that if she remarry her children will not lead a decent life.

One also had this to say “Ndine chikomba changu asi tonovanza rudo rwedu”, literally meaning that she is having a secret love affair for fear of ridicule, shame and guilt.

This confirms that it is easy for widowers than widows to remarry. Widows can sacrifice their happiness for the sake of the welfare of their children.
Table 10: Findings on coping mechanisms sort by widows in loneliness

<table>
<thead>
<tr>
<th>Coping mechanism</th>
<th>Number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church</td>
<td>5</td>
</tr>
<tr>
<td>Clubs</td>
<td>8</td>
</tr>
<tr>
<td>Friends</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
</tr>
</tbody>
</table>

NB Compound responses

Table 10 shows that club activities and churches top in providing psychological support to widows.

Mai Dube had this to say:

“Mwari ndibaba venherera uye murume kuchirikadzi”, translated in English to mean that they depend on God who is referred by the bible to be the father to the fatherless and a husband to widows.

These findings agree with Gumbo (1998) who noted that many of the religious denominations in Zimbabwe have women’s sections usually known as mother’s unions and they are guided by the principle of providing spiritual, economic and social support to those facing social and economic hardships.

Some widows have difficulties in maintaining relationships with former friends. Mai Tsitsi had this to say “Shamwari dzangu dzakatanga kuita shoma nokuti vaitya kuti ndinogona kuvatorera varume vavo. Ndakazoenda kuclub
kunoshamwaridzanawo nedzimwe chirikadzi”, translated in English to mean that widows are shunned by other married women because they fear that their husbands will be snatched. This reveals that widows can be stigmatised or isolated because of their condition.

4.15 Findings on key informants views on the challenges faced by widows in Mufakose

Key informants highlighted that widows live in overcrowded areas due to the either increased household size as they revert to their maiden families together with their children or reduction of rooms as they rent out some for extra income or because they can only afford few rooms.

The key informants also highlighted that widows live in poverty because their economic ventures yield very little thus they live under the poverty datum line. It was reported that widow and elderly persons’ households accrued the highest among the City of Harare debtors in water and rates bills.

The findings agree with the findings by Beall (1996) who note that women constitute the majority of the poor because of the jobs they usually engage in which are poorly paid and insecure. The informal sector which absorbs most of the women is poorly funded by the government. Kanyenze et al (2011) notes that gender – based barriers inhibit women from accessing the socio-economic
resources (credit, skills training, markets, and information) that are essential for supporting micro and very small businesses. Thus the findings reinforce the radical feminist theory which notes that the low position of women is a result of power imbalances which exist between men and women.

The other finding revealed by the centre head of Area J Community Centre and the project officer of Ladies Forum is that women lack entrepreneurial skills due to cultural barriers. One key informant had this to say: “Women were never socialised to be successful, thus even when resources are availed it is difficult for them to make use of them for their benefit.”

This finding concurs with the findings of Chitsike (2000) who noted cultural barriers inhibit progression of women. The study findings reinforce the radical feminist theory which blames patriarchy for the socialisation of women to take inferior roles. Women in general are perceived and perceive themselves as having less social and economic value in every respect than men (Chitsike, 2000). The same author notes women can not own success. She gave an example of a successful woman who ran a lucrative farm after the imprisonment of her husband, when the husband later died she went on to invite her brother to join her on the farm as she highlighted that she needed protection from his husband’s relatives. This finding reinforce the socialisation theory which mantains that women were socialised to be inferior to men.
The other challenge revealed by the key informants is that of property grabbing by in laws. Widows in Mufakose lacked information on property and inheritance rights such that they were even stripped of their husband’s estates without recourse. The findings concur with the findings of Dube (2008) which revealed that property grabbing by in laws was rampant in Binga. It also concurs with the study by Gopal and Salim (1998) which revealed that dispossession of property by in laws was also rampant in Zambia. The activities of Ladies Forum in partnership with the local authority helped in raising awareness on property and inheritance rights.

The findings also revealed that widows in Mufakose have a challenge of meeting their health needs given that most of them are living positive with HIV and AIDS. This finding agrees with the findings by Sleap (2001) who noted that widows tend to have less access to medical treatment for economic reasons, particularly if resources have been used up in caring for their husbands and other family members. The study findings concur with UNIFEM study which revealed that more women than men are widowed due to HIV and AIDS. According to a 1997 study in Tanzania widowed or divorced women were three times as likely to be HIV positive as those who were single or currently married (Sleap, 2001). This also concurs with the findings by the UN report which stated that African widows are vulnerable to HIV and AIDS infections due to the ignorance in most cases of cause of death of their husbands or late information about it. According to Sleap (2001) HIV and AIDS widows have a number of issues including intense
isolation, loneliness and sometimes the sense of losing their womanhood and of being seen as sexless.

Another finding is that some widows engage in sex work in order to meet their daily expenses. This concurs with the findings by Drew et al 1996 which revealed that widows deprived of the economic support from their husbands relatives are forced into commercial sex activities.

Another finding revealed by the key informants is the desperate situation of orphaned children. Some of them have to drop out of school due to lack of educational fees. The key informants reported that the government’s BEAM programme is failing to absorb all the deserving children, thus orphaned children are left more vulnerable.

One of the key informants alluded to a case where orphaned children suffered after their mother remarried. She reported that children were left in the custody of their old grandmother where they lived in overcrowded conditions, lacking basic necessities. When the mother decided to take her children into the new marriage she found resistance from the new husband, thus the children resorted to street begging. Further inquiry into the matter revealed that one of the girl children of this family was sexually abused. One of the said children was sent to the rural areas where it was gathered that he was now a working as a domestic worker grazing cattle. This confirms the findings by (Owen, 1996) that highlighted that
children of widows are more likely to drop out of school exposing them to exploitation in child labour, prostitution and early forced child marriages. Given this scenario widows cannot easily remarry for the sake of their children. Those who may choose to remarry they put their children’s lives at risk.

4.16 Findings on coping mechanisms employed by respondents

As alluded to earlier on, widows join clubs at community centres run by the City of Harare for various activities, the main one being to learn skills so as to earn a living.

The study findings revealed that widows at area J community centre participate with other women in activities like mikando (rotating schemes), Internal Savings and Lending Schemes (ISALS), income generating activities like peanut butter making, soap and detergent making. The ISALS approach was revealed to be very useful because women found themselves able to finance their income generating activities.

Reasons for joining clubs were given as economical as one of the respondents Mai Tsitsi (not her real name) had this to say “Kuno kunondibatsira nokuti mabasa emaoko anoita kuti tikwanise kuriritira mhuri dzatakasiirwa. Iye zvino ndava kukwanisawo kuendesa vana kuchikoro, kutsvagira vana zvekudya nekutengawo midziyo yemadzimai, literally in English to mean that club activities
enable widows to do various income generating activities in order to fend for their families.

The other reason for joining clubs was mainly therapeutic.

“Mai Peter (not her real name) had this to say “Ukagara kumba unowandirwa nepfungwa, kuclub kunoita kuti ndisangane nevamwe vakafirwawo tichipana mazano”, literally in English to mean that club activities enables widows to come together and share their experiences thereby encouraging each other.

Mai Tsitsi had this to say “Ukamboseka unopedza stress”, literally in English to mean that when widows come together to share experiences and these lighter moments relieve stress.

Thus clubs are used by widows for economical and therapeutic reasons. According to the UN Division for the Advancement of Women (2000) many widows have shown remarkable determination and courage in the face of their tragedy. The division highlighted that widows in cooperation have become self supporting and entrepreneurial. Muzvidziwa (2001) in his study of Masvingo widows notes that widows are generally under stress, most of them are poor yet they are determined not only to cope with poverty but also to escape it. The example of The AIDS support organization (TASO) in Uganda is a model of what can be achieved when widows organize themselves.
The empowerment framework by Sara Longwe agrees that women should be empowered in order to be able to have access and control of resources for their betterment. According to the UN, Division for Advancement of Women (2000) more of widow groups need to be encouraged to develop so that widows are not just seen as recipients of welfare relief but as women who have contributions to the economy. Empowerment should focus on developing skills for self sufficiency with the focus of eliminating the future need for charity or welfare.

Also, widows cope with their challenges especially financial through doing informal sector activities like cross boarder trading, vending and part time jobs. Most women across the globe rely on the informal work sector for an income.

4.17 Findings on the Available Support Systems

On being asked of the support systems available for widows, the respondents highlighted the following:

<table>
<thead>
<tr>
<th>Support system</th>
<th>Government</th>
<th>NGOs</th>
<th>Local Authority</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of respondents</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>
The table 11 overleaf reveals that government plays a critical role in supporting widows. The services provided by government include provision of AMTOS since most of the respondents were living positive with HIV and AIDS. Some respondents highlighted that they accessed ARVs from government hospitals. Another service from government is the BEAM scheme which absorbs some of the widows’ children in schools. The judiciary system also assists in settling property grabbing issues.

The study also revealed that NGOs play a vital and pivotal role in the empowerment process of widows. NGOs have remained reliable in terms of their economic, psychosocial and legal empowerment agendas to the widows. Ladies forum provided start up income for income generating activities. The other support which widows get is psychosocial support through counseling. Ladies Forum joins other many organisations fighting for the rights and welfare of widows in Zimbabwe.

The local authority also has a part to play as it acts as a referral system linking widows to other service providers. To add on that the local authority provides infrastructural support through community centres where widows meet for club activities and also forming support groups to share their experiences. Social status and networks are of paramount importance to the widows and needs to be enhanced. Belonging to a support group helps widows to cope with pressures of
life through sharing survival skills. Skills training are also provided at community centres.

Other support system available is the church which also has departments which support widows materially and psychologically. This concurs with Gumbo (1998) who noted that there are now many religious denominations which have women’s sections aimed at providing spiritual, economic and social support to those experiencing socio economic problems.

The extended family also plays a part. However the research revealed that the extended family has lost its mandate of caring for the widows and orphans. The respondents noted that they are raising their children with little or no support from their husbands’ relatives. This confirms the findings by Chen (1998) who noted that many widows cannot depend on support from their in laws, parents, brothers or even daughters. Also given that adult sons are the most reliable source of family support, young widows are economically and socially more vulnerable as compared to older widows.
4.18 Suggestions for improving Welfare of Widows

Table 12: Suggestions for the improvement of the welfare of widows

<table>
<thead>
<tr>
<th>What can be done to improve the welfare of widows</th>
<th>Number</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty alleviation</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Education</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Social security for widows</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Implementation of laws and policies that promote women</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Awareness of the plight of widows</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Care of orphaned children</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

All the participants in this study were of the view that the above issues be looked at to improve the lives of widows.

The respondents and the key informants both highlighted that poverty is the greatest challenge faced by widows and their families. Poverty alleviation strategies are needed to improve the welfare of widows.
The respondents also suggested that the government of Zimbabwe should strengthen its efforts towards the implementation of policies that promote the welfare of women. This includes enforcement of laws especially on inheritance issues.

It was also suggested that the society should consider the importance of education especially for girl children to equip them well before marriage. One respondent had this to say “Vabereki vanofanira kukoshesa kudzidzisa vana vasikana kwete kuvasundira kunoroorwa vasina course yavanayo” literally in English to mean that parents or guardians should regard educating and equipping girl children with skills equally as important before marriage.

The research findings revealed that the formal social security is benefiting only few widows in the study. The key informants suggested the strengthening of the informal social security schemes so that widows can have somewhere to fall back on.

The respondents suggested that there should be awareness programmes to make their plight known by different stakeholders so that they can be easily assisted.
The study findings also revealed that the care of orphaned and vulnerable children is one of the greatest challenges faced by widows. The respondents suggested that the government should develop and implement a comprehensive programme for the care of the orphans since it is the custodian of all children.
CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the conclusions of a research study that set out to identify the socio-economic challenges faced by widows in urban Zimbabwe particularly in ward 34 in Mufakose high density in Harare. This chapter will first present the summary of the study and secondly presents recommendations to the study findings.

5.2 Summary of Findings

The study found out that widows are represented in all age groups with the highest numbers found in the reproductive ages. This is mainly because widowhood is now being experienced by young women with dependent children.

The study also revealed that many widows use family owned accommodation an indication that widows revert back to their maiden families after the death of their spouses. Only few widows own the accommodation they were using.

Another finding of the study is that many widows had a form of education attained and in most cases secondary education with only one respondent with tertiary education. The study revealed that with secondary education only many...
widows could not be absorbed in the formal employment. Thus most of the widows are found in the informal sector employment. The study also revealed that this informal sector employment is yielding little such that widows are failing to sustain their households.

The study also revealed the common sources of income for widows include self employment in the form of vending, cross boarder trading and other income generation activities at club level. These economic ventures were started after the death of the spouses because the men were the known breadwinners to the households in Mufakose.

The study showed that widows face a number of challenges including reduced family income resulting in failing to eat well, raising educational fees of their children, failing to meet health needs and failing to pay their household bills.

The study also revealed that widows face a challenge of property stripping by in-laws because of cultural orientation which favours men over women. The study revealed the most widows did not inherit their husbands’ estate as it was stripped.

Another finding of the study is that widows face problems of loneliness and difficulties in parenting their children as they assume dual roles and also because of the absence of a fatherly figure.
Faced by all the above challenges, the study revealed that widows get their support from the government, non governmental organisations, local authorities and churches.

In conclusion, the study revealed that widows require to be empowered in order for them to be able to cope with widowhood. Policies that aim to improve women's access to economic resources, increase women's political participation and protect women from violence are key elements in meeting the empowerment needs of women.

5.3 Recommendations

The recommendations were derived from the research findings, discussions and suggestions from the respondents and key informants in the study. These recommendations are given as follows:

5.3.1 Poverty Alleviation

Poverty was highlighted by the both the respondents and the key informants to be the greatest challenge faced by widows and their families. Poverty alleviation strategies are needed to improve the welfare of widows. Poverty alleviation among widows can be ameliorated through promoting income generation activities and instilling entreprenurialship in women. There should be concerted effort from all stakeholders to assist widows with sustainable livelihoods programmes aimed at economically empowering the poor, disadvantaged and
marginalised people to have access to knowledge, skills, finances and markets. Small to medium scale enterprises should create savings and credit societies where groups of people come together and contribute money for lending to each other. This is so because widows do not have collateral security to secure loans from banks.

5.3.2 Implementation of laws and policies affecting women in Zimbabwe.

In Zimbabwe inheritance laws are available but widows still experience problems of property grabbing. It is recommended that the laws and policies must make it a criminal offence to grab property claiming to be observing tradition. The law must abolish all traditions and cultural practices subjecting women and children to violence by other members of society especially members of the extended family. The laws and policies that affect women must gain publicity in the public media. This will enable better coverage of transmission of information concerning the laws and policies.

The government of Zimbabwe should take action to uphold its commitment to ensure the rights of widows as enshrined in international laws including CEDAW, the Convention on the Rights of the Child, the Beijing Platform of action and Zimbabwe National Gender policy locally. This is against a background when even national laws exist to protect the rights of widows, weakness in the judicial
systems compromise how widows’ rights are defended in practice. To give widows power requires the implementation of gender policies and constitutions that are designed to empower women. Policies that aim to improve women’s access to economic resources, increase women’s political participation and protect women from violence are key elements in meeting the empowerment needs of women.

5.3.3 Social security and widows

The study revealed that the formal social security schemes in Zimbabwe do not cater for widows whose husbands were not employed formally. This concurs with a study by Dhemba, Gumbo and Nyamusara (2002) which revealed that most Zimbabweans obtain whatever social protection through non formal social security systems and only a minority is catered for by formal schemes. Thus the semi formal social security schemes need to be strengthened among widows so that they can also prepare for the unforeseen. Schemes like mutual aid organisations can be utilised by widows who can pool their resources for their benefit. A study by Chinake (2000) of club members in Nyameni, Marondera found out that savings clubs are increasingly being viewed as a strategy for enhancing the socioeconomic status of urban and rural women.
5.3.4 Care for widows and children

One of the greatest challenges faced by widows is the care of their orphaned children. The Zimbabwean government as a signatory of the United Nations Convention for the rights of the child should ensure that the educational and health needs of orphaned children are met. According to the UN Division for the Advancement of women (2000), UNICEF should reflect and review its policies to cater for the education of orphaned children. The government and all the other stakeholders should come up with policies and strategies of empowering widows in order to enable them and their children an improved standard of living. Sustainable livelihoods should be promoted to enable them to fend for their families.

5.3.5 Education and empowerment

The study has found out the education is one of the drawbacks that put women at a disadvantage. Apt (2007) notes that education as an important variable and development not only in its own right, but also because it is related to occupation, income, access to credit, fertility and mortality behaviour, health status and health practices, political awareness and participation. Women require education in order to enter into formal employment, understand inheritance rights and be able to access other government services.

Education of people in general and women in particular about the plight of widows needs to be a responsibility of many role players and the non-
governmental organisations. Other services providers from the government department and faith based organizations need to be part of the educational campaigns. Empowering widows through access to adequate health care, education, decent work and full participation in decision making and public life and lives free from abuse and violence, would give widows a chance to build a secure life after bereavement. Creating opportunities for widows can also help to protect their children and avoid the circle of intergenerational poverty and deprivation.

5.3.6 Awareness

The International Widows Day, 23 June, is an opportunity for action towards achieving full rights and recognition of widows- too long invisible, uncounted and ignored. It is recommended that communities should commemorate these days as it will create awareness among stakeholders. Widows should band together, organise themselves, and make their voices heard. They should be represented on decision making bodies locally, nationally, regionally and internationally. According to Owen (2001) progress will only be made when widows themselves are the agents of change. According to Chen (1998) much more work is needed to build capacity of widows’ groups and to educate the United Nations, civil society, governments, and institutions including the judiciary and the legal profession on the importance of protecting the human rights of widows and their children in all countries.
5.3.7 Recommendation for social work practice

It is recommended that social workers be trained to help implement laws and help in the prevention of violence perpetuated by culture. Legal social work should be made a field of practice that social workers need to specialize. Poverty is one community impediment that social work tries to fight. It is recommended that social workers introduce special developmental and income generating projects aimed at benefiting disadvantaged communities. In these projects, social workers should encourage participation of widows so that they acquire the skills to be used in their everyday lives for survival.

The local authority in its mandate to serve the rate payers should stage up its operations in the provision of equipment at community centres to enhance skills training for the widows.

5.3.8 Recommendations for further research

A dearth of reliable hard data remains one of the major obstacles to developing policies and programs to address the poverty, violence and discrimination suffered by widows. It is recommended that more research and statistics need to be done to help review the incidents of widow abuse and illustrate the situation of widows.
5.4 Conclusion

Widowhood is presently being experienced by young women with young children as their dependents. Although all the widows in the study had some form of education none of them was formally employed as all of them were involved in informal sector activities. Widows face a number of challenges as their economic ventures yield very little resulting in widows failing to meet their family needs. However they try to cope through club activities and other informal sector activities. The available support systems for the widows include the government, local authorities, non governmental organisations and churches.
REFERENCES


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Annex 1 Widows Interview Schedule


Interview Schedule Administered to Widows in Ward 34

1. Age of respondent:

<table>
<thead>
<tr>
<th>Age category</th>
<th>under 20</th>
<th>20 – 35</th>
<th>36 – 50</th>
<th>51 – 65</th>
<th>66+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tick</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Location

3. Number of children

4. Number of children going to school (circle)
   a. primary-------- b. Secondary -------- c. Tertiary-------- d. None--------

5. Size of the house hold
   a. below 4 --------b. below 6----------- c. below 7-----------

6. Type of accommodation
   Owned------ b. family owned-------- c. rented/leased -----------------

7. Are you able to read and write without difficult, yes / no?

8. Level of education
   a. None-------- b. Primary-------- c. Secondary -------- d. Tertiary--------
   If none why?

9. Period in widowhood
   a. Less than 1 year --------b. 1 - 2 years-------- c. Over 3 years---- d. Over 5 years----------
10. Source of income (circle)

Formal employment---------- b. Informal employment---------- c. Pension----
d. Remittances---------- e. Other----------

11. Are you able to meet all your household expenses? -----------------------------

---------------------------------------------------------------------------

If not what challenges are you facing?-----------------------------------------

---------------------------------------------------------------------------

12. How do you cope?---------------------------------------------------------

13. When did you join club activities? ----------------------------------------

14. Benefits of club membership (circle)

a. Economical--------------------------- b. Therapeutic---------------------------

15. Was your marriage registered? Yes / no

If yes under which law?

b. Customary------------------------- b. Civil-------------------------------

16. Did you face any challenges in the distribution of your husband’s estate? Yes / no

17. If you experienced any challenges where did you seek assistance?

18. What did you know about property and inheritance laws?

19. Are you facing any challenges in disciplining your children?

20. Do you sometimes feel lonely yes / no?

If yes how do you cope with loneliness?

a. Church ------------b. Club----------------- c. Friends -------------------

21. Apart from the club where else do you get social and economic assistance?
a. Government----------------- b. NGO-----------------------------

c. Local authority----------------- d. Other -----------------

22. In your opinion, what more do you think should be done to improve the welfare of widows?

Thank you.
Annex 2. Key Informant Interview Guide


Interview Guide administered to key informants.

1. Organization represented --------------------------------------------------------------


5. What economic challenges are faced by widows in Mufakose?

6. What social challenges do widows face in Mufakose?

7. What are the coping mechanisms devised by widows facing social and economic challenges?

8. What services are provided to widows by your organization?

9. What support systems are available for widow you work with?

In your own opinion, what should be done to improve the welfare of widows in Mufakose?

------------------------------------------------------------------
Annex 3: Consent form

Thank you for agreeing to take part in this study. Before we start, I would like to emphasize that:

Your participation is entirely voluntary
Some questions may be emotionally trying
You are free not to answer any question
You are free to withdraw if need arises.

Consistent with the requirements of research, the information given will be kept confidential since no personal details, contact and physical addresses will be required.

If you have understood and agree to participate in this study you may sign this consent form

Signature …………………………………………
Date…………………………………………………