

**INCOME GENERATING PROJECTS AND THE
POVERTY OF WOMEN:
THE CASE OF CHINAMORA**

by

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ABSTRACT

Rural women in Zimbabwe are disproportionately represented among the poor. Among the interventions taken to mitigate the poverty suffered by women is the concept of income-generating projects (IGPs). Government, non-governmental organisations and donor agencies support the IGPs. After years of channeling resources through the IGPs to alleviate the poverty of mostly rural women, it is necessary that we take stock of the benefits that have been realised. The aim of this thesis is to identify the benefits and pitfalls of the IGPs in alleviating poverty.

A case study of two projects in Chinamora communal lands in Zimbabwe demonstrates that IGPs do provide some benefits to participants and their households. Limited funding for start-up capital and lack of viable markets are among the major impediments to increased benefits. There is evidence that women can successfully organise themselves and explore previously male dominated areas of production such as carpentry. This suggests that IGPs do have the potential to somewhat alleviate poverty, making it necessary for the supporting institutions to seriously consider improving the shortcomings presently plaguing IGPs.

DECLARATION

This dissertation is submitted in partial fulfillment of the requirement for the degree of Master of Science Urban and Regional Planning: Development Studies, in the School of Development Studies University of Natal.

This dissertation represent original work by the author and has not been submitted in any other form to another university.

The research of this thesis was performed under the supervision of Mr. I. Valodia, in the School of Development studies at the University of Natal, Durban, in 1999/2000.

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Chapter One

Introduction

In a foreword to the book *Women in Development* World Bank President, Barber Conable said the United Nations Decade for Women (1975 – 1985) helped focus public attention on the important role women can and do play in socioeconomic development. Years after this decade, women in Zimbabwe and in most developing and some developed countries still suffer from having a low socioeconomic status.

The gender and development literature has demonstrated that women have not fully benefited from development initiatives at global, national and local levels (Brydon and Chant 1989; Grown and Sen 1988; World Bank 1990). Earlier work by Ester Boserup (UNDP 1995) on women's role in economic development played a part in bringing the plight of women into the development spotlight. Early attempts to alleviate poverty targeted women in their roles as mothers and wives (Brydon and Chant 1989). These programmes neither improved the status of women nor improved the value and meaning given to their productive and reproductive activities. Women are still in the majority of the poor and low-income earners (World Bank 1990).

Realising the subordinate position of women in Zimbabwe, government established the Ministry of National Affairs, Employment Creation and Co-operatives in 1984. The purpose of this Ministry was to “facilitate and promote the socioeconomic empowerment of communities,” (Lesabe 1999:2). Because of their disadvantaged position, women were identified as a major target group along with the youth and unemployed.

Income-generating projects (IGPs) have been identified as one way through which women's situation can be directly improved. Government perceived that by organising themselves and earning an income, women could raise their standard of living. The projects have the potential to provide women with additional income. The income from IGP is regarded as additional because the other roles women perform in the household do contribute to household income.

This contribution can be in the form of saving budgeting or the provision of unpaid services (Brydon and Chant 1989). Women also contribute to household income through food production, producing three quarters of Africa's food requirements (World Bank 1990).

The government of Zimbabwe has gone out to promote IGPs as one way through which women could benefit. To help the establishment of these projects, the Ministry also assists groups to market their wares by facilitating exhibition shows. Some of the products are exhibited at major national events like the Harare Agricultural Show and the Zimbabwe International Trade Fair.

The women's groups are encouraged to register as co-operatives (Mzilethi 1999). Through these projects, the government tries to resolve the main problems of poverty, that is women's low socioeconomic status and unemployment. Once they have organised themselves into groups, it is anticipated that the women's projects would "make a significant contribution to economic growth and unemployment for our country," (Lesabe 1999:2). A successful IGP should therefore not only benefit individuals; the effects should also have an impact at national level.

Since the IGPs sprung up shortly after independence in 1980, conflicting views have been expressed on their effectiveness. Despite this, donors, non-governmental organisations and government have continued to support the establishment of IGPs. It is the intention of this dissertation to explore if women do reap any benefits from participating in IGPs.

The Research Problem

Zimbabwean society is structured in a patrilineal fashion. The men are definitely the more important sex, sometimes regardless of their age. Fathers, uncles and sometimes-even sons are responsible for resources and property. This in essence means that women have a lower status than their male counterparts.

After years of being regarded as minors, women in Zimbabwe are now legally recognised as adults. Significant changes to the law were made which aimed to make women majors and thus empower them to make decisions on issues that affect their lives. The Legal Age of Majority Act of 1982 stipulated that once over the age of 18 years, women no longer needed the consent of a male relative to marry, open a bank account or enter into any contract. Women also constitute the majority of rural poor in this country.

Of Zimbabwe's population of more than 12,5 million, women constitute some 51 percent (CSO 1993). The women also constitute 70 percent of the rural dwellers and are thus major producers of food. Yet, despite their pivotal role in food production for their households and the nation, women live in abject poverty. This is not a situation unique to Zimbabwe. Worldwide women are disproportionately represented among the poor.

A rising incidence of female-headed households has also compounded the problem of women in poverty. Heading households and being breadwinners means that women are compelled to seek additional sources of income for households. IGPs, mostly run alongside traditional duties of women, could offer that sought after income. However, the project activities could also mean that women have to take on additional responsibilities and workloads with no significant income gained.

Development studies should be concerned with women and income generating projects because of their direct relationship to poverty and development in general. Because at their inception IGPs are expected to create employment, bring in additional income and boost women's self-esteem, they automatically become an area of study within the development discourse.

- While some authors have demonstrated that welfare approaches to alleviate women's poverty hardly bear fruit (e.g. Moser 1991), not much has been done to ascertain whether IGPs fare any better. With increased responsibilities and a changed economic climate, it is necessary that research be carried out into the benefits of IGPs for women.

Establishment of IGPs assumes that some benefit will be derived from participation. The accuracy of this assumption will thus be tested through this research.

The research has as its hypothesis the notion that the IGPs are operated in those sectors of the economy that are marginal and oversubscribed and thus participants do not get any significant income. The opportunities to earn sufficient income to radically change the lives of women is hampered by factors such as limited marketing skills. In addition the demand for the goods produced by women in IGPs is often very limited. The women produce what is already abundantly produced and tend to flood an already depressed market.

The projects are often within the realms of women's traditional roles of sewing, knitting and baking (Muchena 1987). The projects are often too small to generate any meaningful income, particularly when viewed in relation to the time and labour spent on them. IGPs can actually increase the workload on women and trap them in low skill and low-income sectors. The women's projects hardly make it to the mainstream of the economy as envisaged by proponents of IGPs. However, there is also the possibility that other benefits, other than income, can be derived. Such benefits could be an improvement to self-esteem and providing the opportunity for a woman to interact with others in a group and share or exchange ideas.

This dissertation will thus seek to find out if IGPs have any impact on alleviating women's poverty. It will also explore whether women participating in such projects get any benefits at all. The benefits could be any one or all of the following; income, employment and self-esteem.

An analysis of gender and poverty will be used to provide a theoretical basis for this study. The theory of gender and poverty, in particular the feminization of poverty will be explored. Most of the literature pertaining to IGPs in Zimbabwe will be drawn from presentations at a workshop held in 1991 in the capital, Harare.

It is not the purpose of this study to prove that women are poorer than men, but existing literature will be used to demonstrate that there is a case for development studies to concern itself with poverty alleviation measures that directly impact on women in poverty.

The following questions are being asked:

- What benefits do women get from participating in income generating projects?
- If any benefits, do these adequately alleviate women's poverty?

The IGPs are identified as a vehicle that could be used to alleviate poverty because of the high level of interest shown by government and international agencies in these projects. This dissertation will concern itself with projects that are run exclusively by women in the rural areas.

An IGP is defined in this dissertation as a small-scale communal business enterprise, supported by an external body that seeks to provide participants with gainful employment.

Research Methodology

Two IGPs based in Chinamora Communal Lands will be used as case studies for this research. The projects are Makumbe Garment Making and Wadzanayi Carpentry. Both projects were initiated in the 1980s by a Harare-based non-governmental organization, the Zimbabwe Women's Bureau (ZWB). The case study was selected in recognition of the time and resource constraints encountered in putting this dissertation together. Chinamora was chosen for its proximity to the city and the reliability of the transport system servicing the area. The case study was selected on the basis of the type of project operated. Ideally, one project had to fall within the realm of women's traditional role in society and the other not.

Contact with the case study was facilitated by ZWB who provided details of the coordinator.

The projects coordinator is an employee of ZWB. Basic information on the projects was also supplied by ZWB. No documented information on the projects could be provided from the Harare office and all questions were referred to the coordinator who is based in Chinamora. Detailed information was thus obtained from in-depth interviews and informal discussions with the projects Coordinator. The chairperson of Chinamora Community Development, who also chairs Wadzanayi Carpentry project, provided some detailed information. An in-depth interview was conducted with her in the vernacular Shona. The questionnaire was also administered in Shona. A total of 17 questionnaires were administered between the two projects.

Secondary sources of information were the literature from the 1991 Harare workshop on "Women and Income-Generating Activities." An in-depth interview with a director in the Ministry of National Affairs, Employment Creation and Co-operatives gave some insight into the government's level of involvement.

The approach to the research is qualitative and exploratory. This method was chosen over a quantitative analysis because it allows for the exploration of the respondents' personal views. A qualitative analysis would give deeper insight into what the women feel are the benefits as opposed to being restricted to a rigid and structured interrogation.

A major problem encountered in conducting this research was that a much lower number of questionnaires than initially targeted were administered. The research suffered low rate of response because of the high death rate in the area. Respondents could not attend scheduled appointments because they were attending funerals. The coordinator attributes the high death rate to the AIDS scourge. The problem was compounded by the fact that most participants are neighbours and in some cases related. Hence when there is a funeral as many as half of the participants can be absent. The other problem was that of telecommunications. Contact with the coordinator, who was the key informant and guide, had to be done through a third party. I had to leave telephone messages at Makumbe Mission and these would then be relayed to her. This set-up made timely communication impossible and resulted in delays in some cases.

Chapter Outline

Chapter One

The chapter introduces the subject by giving background to the dissertation in terms of what the government of Zimbabwe's position is relative to IGPs and women in poverty. The research problem will also be discussed in this chapter. Under this subsection, the position of women in Zimbabwe will be briefly introduced and a justification will be made for why IGPs need to be studied. This chapter will also introduce the research questions and the research methodology to be used in conducting the study.

Chapter Two

This chapter is essentially a literature review and will deal with the theoretical underpinnings of the research. It will provide the theoretical framework of poverty. A number of definitions of poverty will be brought in and debated and a working definition for the entire research selected and justified. This chapter will further discuss the connection between gender and poverty. By looking at what has been written about already, this chapter will argue that women's poverty is a development concern.

Chapter Three

In this chapter the concept of IGPs will be explored in terms of what the objectives and goals of these projects are. By looking at the Zimbabwean system, this chapter will establish how IGPs are set up, in terms of start-up capital and organising the members and deciding what kind of project to embark on. The advantages and disadvantages of IGPs will also be discussed. International experiences with IGPS will also be incorporated.

Chapter Four

This chapter focuses on the two IGPs, which are the case study for the dissertation. The chapter will outline the case studies and provide details of the type of project being carried out, the history and what the present situation is.

Chapter Five

Findings from the case studies will be presented in this chapter. Interpretations of the findings will also be made for individual case studies and for the entire project

Chapter Six

This is the last chapter of the research report and will carry conclusions and any recommendations that will be proposed. This part of the report will concretely spell out the findings of the research and what implications these have on policy and the whole development discourse.

Chapter Two

Literature Review

This chapter will present a review of the literature on poverty. In doing this, we will stress the prevalence of poverty at a global level. The literature review will highlight the different approaches to defining and measuring poverty. Women are said to be the most affected by poverty, this chapter shall also discuss the issue of feminisation of poverty.

The United Nations Development Programme (UNDP) in its Human Development Report (UNDP 1998:51) says at least one quarter of the developing countries' population is poor. An estimated 1,3 billion people in these countries fall below the poverty line. According to the UNDP, women and children are the worst affected by micronutrient deficiencies, which can cause malnutrition and disease. At least 840 million people in the developing countries are malnourished. Some 1,3 billion people have no safe water and another 2,5 billion do not have adequate sanitation. While over one billion people do not have adequate shelter, at least 100 million are homeless.

These statistics bring to the fore the magnitude of want, especially in the developing countries. People with inadequate income, food shelter and other basic need comprise a significant proportion of the developing world's population. This therefore underscores the need to understand poverty and its dynamics in order to bring in effective alleviation strategies.

The 1995 UNDP Human Development report which focused on gender inequality brought to the fore the gender gaps that exist in quality of life indicators of education and health. While acknowledging that some progress had been made in redressing inequality, the Report noted that significant inequality still exists where women achieve less than men. For instance only five percent of multi-lateral banks' rural credit reaches women (UNDP 1995:39).

It is against this background of such statistics and inequality that this chapter sets to explore the broad concept of poverty and narrow down to gender and poverty. This chapter will discuss how women turn out to be poorer or more vulnerable to poverty than men and the factors that manifest this situation.

Poverty reduction and subsequent elimination is the thrust of social and economic policy as reflected by goals and objectives of most organisations and governments. In order to inform policy, the definition of poverty has over the years come under many debates in academic and even non-academic circles. Different definitions have been advanced, championing various measurement methods and interventions. This debate has resulted in rich and diverse literature on the analysis of poverty. This section will thus deal with the various definitions of poverty, gender and poverty and why development should be concerned with women in poverty.

Defining Poverty

In their writing on the ideas about the poor, Lipton and Ravallion (1997:1) outline some three tasks for poverty analysis. The tasks are; to define and describe poverty; to understand its causes, and to inform policy on poverty alleviation. This best captures the essence of this chapter and will apply the concepts to women as a specific population group marginalised and worse affected by the scourge of poverty.

While the study of poverty can be traced back to some centuries ago, most of the literature refers to the phenomenon as it affected countries in the West. Literature on poverty in developing regions of Africa, Asia and Latin America is more recent. Lipton and Ravallion (1997:2) speak of a transition in thought and policy about poverty. The shift stemmed from the realisation that economic growth could reduce the incidence of poverty in Europe. This shift occurring in Europe between 1750 and 1850 only came to the less developed countries around 1945.

With this shift came policies that prescribed that poverty could be alleviated by increased investment in human and physical capital.

Other policies championed were faster technical progress in food production and disease limitation; some degree of demographic transition; diversification out of food-growing agriculture and some political empowerment of the poor. Naturally, these policies were influenced by whatever definition was set for poverty and its causes.

Among ordinary people, poverty has always been understood to describe an undesirable state of want. Until recently, nearly all poverty literature referred to poverty as a situation where people find themselves below a set level of minimum standards or a certain calculated income. Measurement of income and consumption has for years driven the definition of poverty. Terms that come up in the literature include relative and absolute forms of poverty, which shall be discussed in detail below.

The income/consumption approach to poverty defines poverty in terms of basic needs deprivation (Shaffer, 1996:23). Deprivation of basic needs usually results from inadequate command over commodities, largely determined by income. This therefore means that for an individual or household to qualify as poor the level of income has to be less than what is required to fulfill a set standard of living. Basic needs in this case can refer to food, clothing, health, shelter, water and other generally accepted things such as education.

Poverty is then defined as low income or often low consumption, Chambers (1995) critiques this, saying income poverty reflects and is reinforced by conditions in rich industrial North where the poor are mainly urban and have cash income/cash based consumption.

Poverty exists when one or more persons fall short of a level of economic welfare deemed to constitute a reasonable minimum (Lipton et al). This type of poverty where the basic needs of shelter, food, and clothes are barely met is known as absolute poverty. Another type of poverty is the relative poverty. When an individual or household cannot meet the standards set by the society, then that is relative poverty. Relative poverty refers to standards of a specific society.

- Sometimes human development indicators, such as those used by the UNDP are used to measure well being. The indicators include the level of literacy, life expectancy and child and infant mortality. Razavi (1987:51) says these indicators are preferable because they draw attention to the actual realisation of basic needs, “as opposed to the potential value of income in achieving those needs.” These indicators also help in the study of gender and poverty because they are not gender-neutral. The indicators are gender-segregated and measure directly on the individual, instead of looking at national or household aggregates.

- Poverty is definitely a state of want caused by a number of factors. The World Bank (1990) attributes poverty to inadequate access to critical necessities like employment opportunities, land and capital. In some instances the poor can be recognised by their marginalisation from national development programmes. Most of the time the poor people have no access to assistance that could help them move out of their situation. Even when they try to sell products that they may produce, it is not surprising to find that the poor have no access to the markets and thus become trapped in their poverty.

Therefore from the points mentioned above, poverty can thus be defined as a condition in which resources cannot meet the needs. Two types of poverty can be identified. These are absolute poverty and relative poverty. Absolute poverty occurs when the bare basics needed for subsistence cannot be obtained. Relative poverty is socially determined as it relates to lack of things deemed necessary by a particular society.

Gender and Poverty

The poverty of women was not recognised until a few decades ago. A report of the United Nations General Assembly in the early 1980s noted that more women were becoming poorer. The development policy discourse has also raised concern with women being among the poorest of the poor (Kabeer 1997). More women are poorer now because of the changes being experienced, particularly on the global economic front.

Poverty definitions appear to be gender-neutral. It would seem that the definitions include both men and women. However, a number of assumptions made in reaching these definitions result in gender issues being excluded. This means that some poor women are often excluded from the policy debates because they are not considered as being part of the poor by the definitions. In identifying the poor, technocrats look at households and hardly into intra-household resource allocation.

Shaffer (1996) blames the way poverty is approached for the exclusion of women in poverty analysis. Studies on poverty are mainly concerned with “collective units” which are families and households. Because individuals are not considered when a household is defined as poor or not, it is assumed that all its members are equal. Members of the household are perceived as homogeneous, with equal access to resources. For the purposes of this study, a household refers to a residential unit where the members carry out different domestic functions.

In what could be described as an attempt to make sure that the poverty of women is recognised, the UNDP, four years ago, introduced a measure that shows the disparities in achievement between men and women. The Gender-related Development Index (GDI) calculated for 163 countries in 1998 indicated that human development achievements for women were lower compared to men. The GDI is a good indicator that portrays disparities that exist between men and women. The existence of these inequalities necessitates the study of women specifically and how they are affected by poverty because such disparities indicate the women’s vulnerability to poverty.

In seeking to unravel the complex issue of the poverty of women, its causes and how it can be alleviated, I would like to refer to strategic gender needs and practical gender needs. These needs shape the responses that policymakers adopt to resolve the problems that women face, of which poverty is one of them. Strategic and practical gender needs are discussed by Moser (1991). Strategic gender needs pertain to women’s subordination to men and seek to put an end to sexual division of labour.

Practical gender needs are about the experiences of women within the existing gender division of labour. These seek to respond to women's immediate needs.

A number of policy responses can arise in trying to meet these gender needs, but I shall only discuss the welfare approach and anti-poverty approach as I deem them to be relevant to this study. The welfare approach targets vulnerable groups and helps them without involving them in the development process. Handouts characterise this approach as decisions are made at the top and the poor are hardly consulted. The welfare approach has characterised the type of policy response to women's problems and has not been very successful (Moser, 1991).

The anti-poverty approach recognises the importance of eradicating poverty in order to bring about equality among the sexes. Unlike the welfare approach, this approach targets women in their productive roles and tries to increase their access to resources. Because this approach does not challenge the gender division of labour, it meets practical gender needs. IGPs are an example of an anti-poverty approach. However, Braidotti et al. (1994) say IGPs fall under the welfare approach. The projects are welfare because they are in the female domain and "do not challenge the existing gender relations."

The fact that women are disproportionately represented among the poor is termed as the feminisation of poverty (Glendinning and Millar 1987). This means that women are more vulnerable to poverty than men. Feminisation of poverty is enhanced by societal norms that for example determine the sexual division of labour. The unpaid work done by women in the home is considered unimportant, which means that little importance is attached to women's contribution to the sustenance of the household.

X However, there exists a school of thought that disputes the existence of feminisation of poverty. Marcoux (1998) challenges the feminisation of poverty, saying there is not enough scientifically proven data to validate the statistics used. Marcoux asserts that it is impossible to assess individual poverty because poverty definitions are based on household income per capita.

She says that gender biases in food consumption and access to health care might be overstated. She however, admits that there could be a gender bias to poverty, but disputes the magnitude of the disparities. While the levels or magnitude of disparities could be a subject for academic debate, it remains important that interventions recognise that some bias does exist.

By using the household as a standard of measure, the specific needs of women are not taken into consideration. Because of socially ascribed norms, women have certain roles and functions within the household that place them at a disadvantage. An example is that women have to prepare meals for the household and in cases when there is not enough to go round, it is the women and the young girls that will starve themselves to feed the men. The rationale behind this is that because men do more important work they have to be strong.

Assumptions are often made in the study of poverty that households are male-headed. This is untrue. There is a rising incidence of female-headed households (Brydon and Chant 1989). Women headed household when there are no men. When the men are away working or seeking employment in the cities, the women remain as *de facto* heads. As a *de facto* head, the woman is responsible for the daily management of the home. Then you have the *de jure* head, when there is no man at all and the woman is solely responsible for the household. There is also the residual head when a woman takes charge of household because her spouse has died.

The different types of women-headed households provide useful information as they experience poverty differently. Studies done in Zimbabwe (CSO 1998) show that *de facto* heads are slightly better off than *de jure* heads. *De facto* heads can access assets such as land, though registered in the name of the husband who would be away. *De jure* heads however, face a problem in accessing resources because there is no man in the household in whose name the assets could be acquired.

The implication of not recognising the women as heads of households is that they and the households are excluded from some anti-poverty strategies. In Zimbabwe, for example because the system is patriarchal, the men will be called to a meeting to discuss poverty alleviation or food for work. This means that the woman-headed household will not be represented.

Resources within households are not allocated equally among members. By virtue of their domestic roles as well, which are largely unpaid, women hardly bring any income into the household and that is considered when allocations are made. Women carry the “burden of poverty, of doing without and try into make ends meet,” (Glendinning and Millar 1987:10). It is from this self-deprivation that women’s poverty is enhanced.

The division of labour within households has also contributed to women’s increasing poverty. Women’s domestic roles due to their unpaid nature leads to low economic value attached to the work. This means that the work done by women in the home is not considered to be important. When women’s work is not regarded with deserving importance, the policies that are crafted from the data that excludes the work of women, cannot therefore benefit women. The division of labour within households sees women taking responsibility for the roles that are mainly to do with maintenance of the family, while the men are the breadwinners. These roles assumed by the women at the household level constrain them from seeking income-earning opportunities. These roles and the fact that the women cannot readily seek paid work relegate women and reinforce male superiority (Chafetz 1991).

The work done by women is sometimes described as “invisible” (UNDP 1995). The invisibility stems from the failure to recognise the economic contribution that women’s work makes. Even when taken to the labour market the roles performed by women are regarded lowly and the pay is little. As a result the women are trapped in poverty because it is either they do the work at home for no pay or when they sell their labour they are paid low wages.

“There is no adequate reward or recognition for the burden of work that women carry,” (UNDP 1995:97). The UNDP estimates that of the \$16 trillion worth of global output not recognised, at least \$11 trillion’s worth is produced by women.

The United Nations (1991) acknowledges that the failure to recognise the work of women resulted in “insensitive and ineffective” policies being adopted. Such policies run the risk of reinforcing women’s lower status in not just the household, but in society as well.

The 1995 Human Development Report also revealed that women work longer hours than men. Time is a critical factor in determining well being. Poor women would thus spend much more time on activities to provide basic needs. Grown et al. (1989) says well being can be measured by the time women spend in livelihood activities, the time they have for leisure and the amount of sleep they get. Since women spend most of their time working, it means they hardly have any time for leisure and rest.

Policy Effects

Development practitioners need therefore to be sensitive to that fact that women are more likely than men to be poor and that they comprise the majority of the poor. Policy interventions need to specifically target women in order to redress the disparities as demonstrated by the GDI.

An example of policies that failed to recognise women as producers came up in the 1950s and 1960s when women were regarded merely in their reproductive roles (Braidotti 1994). The policies targeted women as wives and mothers and introduced programmes in healthcare, family planning and nutrition. These policies fall under the welfare approach discussed earlier. Effective policy interventions should be able to alleviate women’s poverty as well as provide other benefits that improve their well-being.

With the on-going economic changes and reforms being undertaken in most of the developing countries more and more women will become poor, raising the need to find effective solutions to remedy the situation.

It is important that development studies concern itself with this trend and explore ways to ensure that women are equipped to cope with the increasing responsibilities for providing cash income for households.

Kandiyoti (1988) writes that assistance to rural women has been in the form of stop-gap measures. These measures only address the symptoms like hunger and malnutrition and leave the root of the problem, which could be empowerment, unemployment and lack of access to land. Strategies need to recognise the productive role of women and improve on their capabilities in order to increase their opportunities particularly in income earning. One way through which policymakers can target women is in women's groups or organisations. Kabeer (1997) says that channelling resources through women in poverty alleviation programmes can be more beneficial. Will women benefit less if men were included in the same projects? Sometimes it is necessary that women organise separately, e.g. women's IGPS, in order to reap maximum benefit. Because society is still dominated by men, bringing the two sexes together will only reproduce the male domination that exists out there. By organising among themselves women, therefore, stand a better chance of reaping maximum benefit from projects.

Poverty in Zimbabwe: An Overview

Some two significant studies were conducted in the last few years to assess the prevalence, distribution and severity of poverty in Zimbabwe. The Central Statistical office (CSO) carried out an Income Consumption and Expenditure Survey (ICES) over a year from July 1995. The Ministry of Public Service, Labour and Social Welfare conducted a Poverty Assessment Study Survey (PASS). While the two studies used different poverty measurement approaches, they nonetheless give an insight into the measure and analysis of poverty in the country. ICES used consumption measure of poverty while PASS used the income measure. Both these studies used money-based approaches, which do not take into account other factors of well-being such as education, access to health care, services and infrastructure. The money-based approaches are a one-sided approach to poverty measurement.

Table 1: Results from ICES and PASS surveys

<i>Residence</i>	PASS measured prevalence of		ICES measured prevalence of	
	<i>Poverty %</i>	<i>Severe Poverty %</i>	<i>Poverty %</i>	<i>Severe Poverty %</i>
Rural	75	60	62	36
Urban	39	21	28	10
All Zim	61	45	50	26

Source: Central Statistical Office (1998): Poverty in Zimbabwe

Both studies found that poverty is more prevalent in the rural areas. According to the ICES 76,2 percent of the poor and 89,5 percent of the very poor households are in the rural areas. More than 50 percent of the rural households cannot meet the minimum food requirement (CSO 1998). The PASS survey found that 62 percent of the poor were in the rural areas of which 36 percent lived in severe poverty.

The 1995 PASS identified the poor by establishing two poverty lines, namely; the Food Poverty Line and the Total Consumption Poverty Line (TCPL). The FPL was based on the food basket concept whereby basic food needs are priced. The poor are those that fall below the FPL. The TCPL includes both food and non-food requirements. The very poor are then classified as those whose income cannot adequately cover food and non-food. The PASS also set the national FPL at Z\$ 1 331,87 and the TCPL at Z\$ 2 213,28 per person per annum. The rural lines are however higher at Z\$ 1 511,77 for FPL and Z\$ 2 554, 89 for TCPL.

Some interesting findings pertaining to gender and poverty were made in the PASS survey. It was established that female-headed households are 33 percent in Zimbabwe of which 55 percent are *de jure* and 45 percent are *de facto*. PASS says that at national level 74 percent of female-headed households fall under the categories of poor and very poor.

PASS identified poor households by looking at shortage of farming land, food, clothing, accommodation, and ability to send children to school, availability of draught animals, begging tendencies, poor health and malnourished children. Between the two household types, *de jure* heads being worse affected.

Statistics at both global and national level, in the case of Zimbabwe, have been used in this chapter to demonstrate the level of poverty that exists. Poverty is a development concern because it inhibits the realisation of people's potential contribution to, not just personal achievement, but national and global output as well. The gender bias of poverty has resulted in inaccurate measure of output being used because the work done by women is not included. Household gender division of labour has led to women being trapped in poverty by the huge workload and inadequate time to engage in possible income-earning opportunities in both formal and informal sectors.

Factors that manifest women's poverty include the way households are structured or are perceived to operate. The household is seen as a unit characterised by "co-operation and consensus," (Adams 1991). The division of labour, allocation of resources and the decision-making process in households does not always work to the best interest of all its members. By merely looking at household income, which is what most statisticians do, the inequality that exists in households is not captured. There is evidence of gender bias in the analysis of poverty. This section has shown how definitions of poverty, might be perceived as gender-neutral, yet policy formulated on the basis of these definitions leads to the exclusion of women. Standard or conventional definitions of poverty can obscure the prevalence of poverty among women.

By looking at household level statistics, the intra-household dynamics of resource allocation which often discriminate against women are over-looked. There is a high incidence of poor female-headed households, making it imperative for policy to take into account the gender dynamics of poverty. This calls for a more gender-sensitive approach to poverty which will recognise the unique situations of women as heads of households, women within householders and women in their productive and reproductive roles.

Chapter Three

Conceptual Framework

When the UN Decade for Women came to an end in 1985, women were worse off than they were at the beginning (Garcia-Moreno 1991). Women became poorer largely due to the changes that were taking place as countries embarked on reform programmes in pursuit of economic growth. The reform programmes eroded some of the gains that had been made by women.

The previous chapter mentioned a number of approaches that could be adopted to meet women's strategic and practical gender needs. One of these approaches is the anti-poverty approach, which sees poverty as the main cause for economic inequality between men and women. The anti-poverty approach identifies IGPs as a way for meeting practical gender needs by providing an opportunity to augment income (Moser 1991).

In this chapter the concept of income-generating projects will be explored in terms of what the objectives and goals are. The emergence of IGPs will be explored and various arguments for and against advanced. This chapter will look at the Zimbabwean government's perceptions on IGPs and the role of the state in the establishment and nurturing of IGPs.

Characteristics of IGPs

The main characteristic of IGPs is that women, who by and large live in the rural areas (Zimbabwe Women's Resource Centre and Network (ZWRCN) 1991), mostly undertake them. It is usually those women described as poor that are organised or organise themselves into a group to establish a project. The women come together and engage in an activity they hope will bring them an income.

In writing on what a typical IGP is, Bagyendera Chigudu (1991:2) says it is small and utilizes limited financial and technical resources. If IGPs are expanded and become bigger by incorporating more members, the benefits are reduced (Garcia-Moreno 1991).

Therefore IGPs have to involve a small number of people in order to maximise dividends. Bagyendera Chigudu (1991) says the IGP is most of the time assisted by a donor agency, through an NGO. Assistance to the women's groups is usually in the form of grants and rarely ever in the form of loans (Moser 1991). The grants come from government or donors through an NGO. In the case of the IGP studied in Tanzania, the women also contributed from their own savings. Government and donor agencies usually assist these IGPs through women's organisations (Ibid.) such as Zimbabwe Women's Bureau. According to ZWRCN, government and donors go into IGPs with the hope that the earned income will help improve the women's well being.

While an earlier mentioned characteristic of IGPs, is the support it receives from an external agency. However, Mutambirwa (1992) argues that IGPs often do not also qualify for NGO assistance. She says the IGPs do not fall within the realm of bodies eligible for support by NGOs. This observation by Mutambirwa appears to be somewhat inaccurate as most IGPs are often supported by NGOs. As has been observed in Zimbabwe and in the case study of the Chinamora IGPs, NGOs play a pivotal role in the existence of IGPs. The NGOs provide the link between the grassroots and the overseas donor agencies that provide start-up capital, training and other technical assistance.

So significant is donor and NGO support that Mzilethi (1999) says some IGPs are actually donor driven. Mzilethi says conception of most IGPs is done by the NGO and donor and the project is then imposed on a group of women. He says some groups of women were convinced by an NGO, with strong donor influence, to start up a cassava-growing project in a climatically unsuitable area.

In the case study the Zimbabwe Women's Bureau employs a full-time co-ordinator that works with the women's groups on a day to day basis. The ZWRCN (1991:2) alludes to this point saying that government and NGOs promote IGPs. Therefore NGOs have been a significant supporter of the IGPs. In the case of Zimbabwe, national support for IGPs is channeled through the Ministry of National Affairs, Co-operatives and Employment Creation.

Having outlined objectives and characteristics of an IGP, I shall proceed to seek a definition that will guide this study. A 1991 ZWRCN workshop defined an IGP as “small-scale economic activities undertaken by two or more persons which are expected to produce income in due course to improve their standard of living.”

Going by this definition, an IGP therefore has to be small as noted by Obermaier (1992:9) who says these projects often remain small and hardly expand. He says an IGP comprises more than one person, making it a communal venture. In coming up with a working definition of an IGP for this study, it is important to look at the objectives.

Therefore, for the purposes of this study, an IGP refers to a small-scale communal business enterprise, supported by an external body that seeks to provide participants with gainful employment. This definition will thus be used to ascertain the success of the IGPs to be studied. Benefits of the projects will thus be measured against the mentioned goals and objectives.

Emergence of IGPs

The first IGPs are traced back to India in the 1920s (Mayoux 1991). However in most of the development literature (Buvinic 1989; Grown and Sebstad 1989; Moser 1991), the concept of IGPs is associated with the changes brought on by the United Nations Decade for Women (1975 – 1985). It was in the 1970s that the IGPs were identified as one of the strategies that could be undertaken to help poor women (Wignaraja). Since that time the IGPs have emerged as a common intervention strategy that specifically targets women.

In Zimbabwe women's IGPs are said to have emerged from church-run and other NGO women's clubs. These clubs mostly encouraged women to get together and engage in home craft activities (Mtero, 1991:1). Mtero says the clubs sought to train women to be “good wives and mothers”. The training evolved around cookery, sewing, knitting, hygiene and other typical women's works. IGPs were thus a response to the failure by these clubs to address women's quest for economic involvement. The clubs managed to satisfy women's social needs and not economic needs.

However as the need for women to be involved in economic activities grew, these clubs failed to particularly improve the women's skills and earn them an income. The clubs failed because they focused on the women's reproductive roles and ignored the productive role women performed.

To be better able to address the needs of women, the IGPs would thus have to go beyond the NGO and church clubs that already existed. The goals of IGPs would have to satisfy both social and economic needs. A successful IGP should at least be able to meet either a practical or strategic gender need.

IGP Experiences in other Countries

In her research into the handicraft schemes in India, Mayoux (1991), says the projects mainly involved women's traditional roles such as bag weaving, tailoring and embroidery. The Indian IGPs received support from the government and the non-governmental organisation sector. The support was in the form of subsidised and low interest loans. Of the 43 projects studied over a three-year period, only three had benefited members by providing substantial income.

The projects suffered inadequate resources and lack of markets for produce. Despite their shortcomings, there are some benefits attributed to IGPs. Some of the benefits include development of leadership skills, empowerment and greater access to participation in the social and political sphere.

Ndwanga (1994) studied IGPs in Tanga, Tanzania. She found that the projects yielded little for the participants. This was largely due to that most projects were initiated without enough working capital. Some of the projects suffered from inadequate managerial skills among the members. The tailoring projects were adversely affected by lack of adequate market compounded by the fierce competition from a thriving second hand clothes market.

The Tanzanian IGP also faced a challenge in that the members of the project had low educational levels resulting in problems with record keeping. This factor also inhibited the group's access to credit in that they found the forms difficult to fill out. The credit institutions did not make it any easier because they demanded collateral, which the women did not have. The banking hours also made it difficult for the women who had to travel into the city by bus from the rural areas.

From Ghana comes a success story of IGPs Amuah and Puggansoa (1991) write about groups of women who received loans from Oxfam to help establish the sheanut projects. Most of the intended beneficiaries were illiterate. The work was hard and demanded a lot of the women's time and energy. The loans had a 23 percent interest rate. Loans were administered by a commercial bank, which did not put in place any special concessions for the women. The bank demanded that applicants should be an account holder and have a licence for sheanut purchasing. The women overcame these hurdles and managed to get the loans and even repay the debt. Earnings from the project were used to buy food, provide shelter, clothing and health.

The IGPs in India and Tanzania are characteristic of IGPs in the Third World and indeed in Zimbabwe.

IGPs in Zimbabwe

IGPs became visible after independence in 1980 with donor funds pouring in to help rehabilitate after the destruction of the war. Falling under the community development initiative of government, the IGPs were encouraged by the then Prime Minister Robert Mugabe (Mzilethi 1999:1). Through the Community Development policy of 1984, the legal framework was prepared for the establishment of IGPs.

The goals set by government were of "togetherness, organic coherence, spontaneous self-help and above all – willingness to participate in empowerment process." (Lesabe 1999:2) Co-operatives operating IGPs were seen as the vehicle through which these goals could be realised.

The government encourages establishment of women's income-generating project to improve the general status of women both socially and economically.

With the new policy, government could allocate at each budget, money to be disbursed to community development projects. The bulk of these projects were co-operatives run by women in the rural areas. Government perceived the women's grants as a means for economic, social and technical development. In the 1998 financial year a total of Z\$ 640 000 in grants was disbursed to women's projects (Lesabe 1999:3). A community group qualifying for grant assistance can get only up to Z\$10 000, way below what most projects would require as start-up capital. Lesabe says ideally, a community group requires about Z\$200 000 to make an effective start.

Registration of IGPs in Zimbabwe is done under the department of co-operative development. Government through fieldworkers monitors and evaluates community groups. The groups are evaluated on savings and credit, production output, management and skill development. Apart from the grants and evaluations, government sometimes provides skills training and consultancy services to the groups. The groups only qualify to register as co-operatives after satisfying the evaluations and showing potential for expansion and sustainability.

So far some 3 000 co-operatives are presently registered with the Ministry and more than 5 000 jobs have been created. The benefits of registering as a co-operative mean that the group can access money from the government Co-operative Loan Revolving Fund. The fund provides co-operatives with credit at rates, which are way below the market rate. Interest is charged at 12 percent, much lower than the going market rate of 55 percent. A ceiling that existed on the maximum that a project could borrow has since been removed. Previously, a project could only borrow up to Z\$30 000, but can now borrow as much as they need, provided the money is available.

Repayment of the loans is as high as 90 percent in some provinces (Mzilethi 1999). He says in some cases the department has had to resort to hiring debt recovery agents to get the money back.

While the government has demonstrated some commitment to keeping the IGPs alive and at the same time promoting the establishment of more, a low resource base has not enabled this. Government estimates place at Z\$11,6 million per annum, the amount of money that will be required to effectively finance projects countrywide (Mzilethi 1999). Because of government's inability to adequately finance the groups, most projects have been supported by donors. Mzilethi says the donors thus determine what should be done with the funds. This donor-driven approach has resulted in some mistakes and the collapse of some projects.

Traditionally, Zimbabwean women are the custodians of the land in the rural areas. The women cultivate the land, while the menfolk mostly live and work in the towns and cities. Women therefore largely depend on agriculture for the upkeep of households. In some cases the agricultural produce is supplemented with remittances sent from the cities by working male and female relatives. Both these income sources, i.e. agriculture and remittances are not guaranteed.

The lack of security therefore renders women vulnerable to poverty. This raises the need for women to explore alternative sources of income. The need for cash is compounded by the monetisation of the rural economy. Women, along with the youth and the unemployed are identified by government as communities in need of socio-economic upliftment (Lesabe 1999). Women form the majority of the population, yet they have been marginalised as evidenced by their lack of access to resources such as land and capital (UNDP 1995).

Most of the literature on IGPs in Zimbabwe dates back some eight years. Very little appears to have been done before and after that period.

This period 1990 –1992, was the time of the introduction of the first phase of the World Bank and International Monetary Fund-financed economic reform programme.

The sudden interest in women and income-generation could have been sparked by the economic climate prevailing at the time when women had to bear the brunt of the negative impact of Economic Structural Adjustment Programme (ESAP). Men were laid off from firms in the urban areas. Another contributory factor could have been the drought of 1991 that saw many women seek alternative means of survival after a severe crop failure.

The IGPs that will be studied in this research have a membership of between 14 and 20 people. With regards to income, as will be later shown, not all projects afford their members an income. While some IGPs have managed to raise the self-esteem of participants, the question of income-generation still remains a thorny issue.

Failure of some IGPs in Zimbabwe can probably be attributed to the low start-up capital. Most of the literature dismisses IGPs as hardly generating any income at all for participants. This observation thus questions the continuing support for IGPs by government and donors. While in Zimbabwe the existence of IGPs can be traced back to shortly after independence in 1980, most have collapsed or have remained small (Obermaier, 1992). Obermaier says the projects had failed in achieving the desired benefits of income-generation, employment creation, group cohesion and the integration of women into the mainstream of development.

The work undertaken at these projects is often a continuation of women's traditional and domestic chores. These activities could be basketry, bread-making, sewing and weaving. "it is difficult to find successful income generating projects," (Garcia-Moreno 1991:97). However, it is not true to say all projects are involved in these traditional activities. Some projects operate village banks, manufacture fencing wire and other light industrial wares.

Review of IGPs

Obermaier (1992) lists some goals, namely; employment creation, increase of income, group cohesion and integration of women into the mainstream of development. Going by these outlined goals, IGPs must therefore play an important role in not just poverty alleviation for women, but in community development as well.

The goals and objectives are much broader than outlined by Obermaier. Another writer, Mtero (1992) says IGPs should not just provide women with an income, but should teach them new skills and raise standard of living. However, Moser (1991) argues that women participating in IGPs hardly gain any new skills. This could be because the women are merely replicating their domestic chores, but collectively.

The goals and objectives are paramount as they determine the expectations that participants, donors and government might have. It is against these goals that the success of IGPs would be judged for the purposes of this study. A successful IGP would thus have to provide members with an income, employment, and socialisation, provide a new skill and eventually propel the women to the mainstream economic activities.

A characteristic of IGPs mentioned above is that they are small in terms of operations and output. This characteristic is also a limitation of the project to substantial benefit members. It is argued that IGPs hardly expand, they remain small. Obermaier (1992) also says that the projects are often narrow in scope and so scattered and peripheral relative to the mainstream development. Against this background, therefore, the IGPs cannot successfully bring women into the mainstream of development.

Most of those that have written on the failure of IGPs attribute the trend to the marginal profits that are often made. Mutambirwa (1992) says economic reforms being undertaken in some countries, including Zimbabwe, are a contributory factor to the failure of IGPs. The reforms tend to make it more difficult for groups to access credit as money becomes more expensive as is the case in Zimbabwe.

Most of the projects being done by the women also fall outside the lucrative sectors that financial institutions would want to back. As has been earlier noted, the projects are usually a continuation of the traditional and domestic roles whose produce brings marginal profits. The projects that engage in activities such as jam – making, weaving and the like do not make significant money (Garcia-Moreno 1991). This leaves the IGPs at the mercy of donors or NGOs in that their sustenance is determined by continued external support.

The failure of IGPs has been attributed to the stereotype projects, which have marginal profits and thus have little if any profit at all. Some of the reasons advanced have been the limited access to credit, inadequate training and difficulties in marketing the goods and services produced. Mzilethi (1999) says marketing of produce has been a perennial problem for Zimbabwe's IGPs. He says the groups rely on middlemen to market their wares and never go out of their villages to aggressively market in the cities and towns what they make. The multiplicity of identical projects, mostly garment-making within the same ward and district has resulted in low returns for the women's groups, says Mzilethi.

Marketing of produce is critical if the IGP is to afford its members any meaningful income. From the Indian study, it is apparent that most IGPs lack the insight into appropriate and aggressive marketing. Moser (1991) blames the lack of marketing skills on the project planners. She says planners should consider the project's access to markets and even access to raw materials at conception stage.

Another limitation of IGPs as an instrument for the upliftment of women is that they cannot reach a large number of people. It is only the participants that benefit and the rest of the community does not. With a membership of about 14, as in the case in Chinamora, it is only a few women who are given the chance to uplift themselves. Women's participation is impeded by the numerous tasks they have to perform. In the Tanzanian IGP, some women considered the project as additional work.

The workload on women could have been made lighter by ensuring that facilities for childcare, for example, were made available.

Coming in support of these income-generating projects, IFAD (1991:28-29) says because most of Africa's rural poor have inadequate productive assets and live in fragile ecological conditions, they need supplements to farm produce. The farming potential is limited, hence off-farm income-generating activities are essential to help them improve their lives and earn enough money to meet their subsistence and other basic needs.

One such way is through the establishment of IGPs that can operate as small-scale enterprises, cottage industries or small-scale processing units. These activities could increase the added value accruing to the rural poor as well as create links with the outside economy that will provide a new dynamic to rural development and overall growth.

Moser (1991) says IGPs can meet women's practical gender needs by providing income and employment. However, they do not attempt to change the structural and institutional hurdles that impede the upliftment of women. Potential benefits of such projects include the development of leadership skills, empowerment for the participants as well as greater access to participation in the social and political sphere.

If run efficiently, IGPs thus hold the answer to problems leading to poverty in rural areas. Because IGPs have potential to alleviate poverty, generate employment and income, it is necessary that ways be explored to ensure that they are run smoothly to achieve optimum benefits. Despite their limitations, IGPs have over the years become quite popular in so far as poverty alleviation and development programmes are concerned. Wallace (1991) attributes the popularity to the recognition that women are responsible for the upkeep of family. Therefore, it is thought that income earned by women is used to improve health, nutrition and educational status of children (Wallace 1991).

IGPs provide a platform for women to organise, not just around income issues, but for purposes of social and legal empowerment.

While engaging in the income earning activities, the women can also get information on family planning, nutrition, literacy and legal rights. (Moser 1991) cites an example of how a Philippines project combined sewing with discussions and women's legal rights and the constitution. By coming together, women provide a pool of expertise which can be drawn on should the need arise. Through women's groups, women can also help each other in times of distress e.g. during illness, childbirth and agricultural work (Wamalwa 1991).

Furthermore, IGPs have the potential to uplift the standard of living for women. The projects can provide women with an income, employment and even empowerment. There are some disadvantages in that the extra activities can mean more working hours for the women. Sometimes the income earned from the IGP is not significant, especially against the time and energy that women put in. Evidently, there are some advantages and disadvantages in taking part in an IGP.

Chapter Four

The Case Study

The case studies being used in this research are in Zimbabwe's Mashonaland East province in Goromonzi district. This chapter will provide background on the state of the population in Zimbabwe, Mashonaland East province and zero in on the district where the case studies are located. An outline of the case studies will be made and details of the type of project being carried out, the history and what the present situation is will be provided.

Background

The 1997 Inter - Censal Demographic Survey (ICDS)¹ placed Zimbabwe's population at 11,7 million. Of the total population, women are the majority with 92 males for every 100 females. This means that women are 52 percent of the population. Some 68 percent of the population live in the rural areas.

The census also counted 2,51 million households in the country, indicating an annual growth rate of 3,2 percent when compared to the 1992 statistics. The average household size at national level is 4,7 people. This is a decline from the 4,8 percent recorded in the previous census. It was also found that rural households tend to be larger than urban households are. On average rural households have about 5,0 people compared to 4,1 in the urban areas.

The country's fertility rate is 4,32 and infant mortality is 80 per 1 000. Mortality was significantly higher in the rural areas. High mortality rates were attributed to the prevailing HIV/AIDS scourge.

At least one third of Zimbabwe's households are headed by women, including girls as young as 10. Girls between 10 and 14 years were found to be heading households after the death of parents.

¹ All information and statistics in this section is taken from the 1997 ICSD report of the Central Statistical Office.

Female-headed households could be higher, but because of Zimbabwe's patrilineal societal system, people would confer the status of head of household on a male rather than a female. Women are acknowledged as heads only when the husband is away and there is no older or responsible male relative to assume that status. Widows and divorced women are more readily recognised as heads of households.

The level of literacy in Zimbabwe is estimated at 86 percent of which males comprise the majority. Some 18 percent of the female population is deemed illiterate compared to 10 percent of the males.

The census also looked at the availability of facilities and services for the populace. It was found that 35 percent of households in the country had electricity. Most of the households with electricity are in the urban areas. Only seven percent of rural households had electricity. More than half of the households – 62 percent – use wood as a main energy source. Other sources of energy used are paraffin, gas and coal.

On water and sanitation, the census found that 92 percent of households in the urban areas had water on their premises. At national level 83,2 percent of the households have access to safe water. Some 28 percent of the households do not have any toilet facilities.

Mashonaland East Province

Of Zimbabwe's total population, 1,03 million people live in Mashonaland East² province. The province has more women than men, with 93 males for every 100 females. Mashonaland East is a predominantly rural province, with only six percent of the population living in what is demarcated as urban areas. The province has a young population with under 15s comprising 47 percent of the populace.

Only nine percent of the households in the province have electricity and 59 percent have access to safe water. At least 11 percent of the households have to fetch their water from a source more than one kilometre away from the homestead.

² Information on Mashonaland East is based on the Central Statistical Office's Provincial profile of 1992.

An interesting feature was that the households that fetched water from a distant source, fetched unsafe water. Almost half of the households – 48 percent – do not have toilet facilities. The rest of the households use either a flush toilet or a Blair or pit latrine.

Probably because of its rural nature, the province has a fertility rate of 6,01, which is higher than the national rate. Infant mortality is however, lower than the national rate at 64 deaths per 1 000. Life expectancy in the province is 61 years. Of the 80 percent of the people who are literate, the bulk are men. Three quarters of the female population is literate.

The two income generating projects being studied for this research are in Chinamora communal lands, which is in Goromonzi district. The district has a population of 147 159 of which 50,7 percent is female. Only 37 percent of households in Goromonzi have toilet facilities.

Chinamora

Chinamora communal lands is set behind the mountains of Domboshawa, some 46 kilometres from the capital, Harare. The communal area lies in natural regions three and four that are fairly fertile and arable. The rainfall pattern is fairly regular.

Dwellers of Chinamora are mostly of the Zezuru tribe. Because of the area's proximity to the Catholic Makumbe Mission, most of the populace belongs to the Catholic religious group. Despite the strong religious presence, people still practice a lot of traditional and customary lifestyle. Under the Zezuru custom, the man is the head of the household, regardless of whether he lives at home or not. The case studies selected for this research are all based in the Chinamora.

The patriarchal system that exists in Chinamora as well as in the rest of Zimbabwe was manifested by the British colonial regime that came into the country more than 100 years ago. The regime only allowed men to move into the cities in search of employment. Women were not allowed into the cities and had to remain in the rural areas.

This is evidenced by that the majority of the rural dwellers are women, nearly three-quarters. The women lived in the rural areas and work the fields and look after the household, yet they could not claim any rights to the land.

Like most of Zimbabwe's rural areas, Chinamora relies on agricultural production. The agriculture is rainfall dependent and therefore prone to drought in seasons of low rainfall. The staple maize crop is cultivated from October to April, which is the agricultural season that follows with the rainfall pattern. However, market gardening is also proving to be popular. Cash crops such as tomatoes, green vegetables are cultivated. The crops are taken to Harare's Mbare Musika (market) where they are sold to hawkers and vendors at wholesale prices.

Unlike some rural areas, Chinamora benefits from its proximity to Harare in a number of ways. One such benefit is the abundance of transport. While buses that travel once a day serve most rural areas, Chinamora is serviced by passenger taxis (kombis) which travel frequently during the course of the day. It is therefore possible to leave Harare in the morning and spend the day in Chinamora and return to the capital in the evening. A single fare to Chinamora is Z\$ 26³.

A typical rural business centre serves the community around Makumbe Mission. The centre comprises a grocery shop, butchery and bottle store. The area around the business centre is quite busy with traffic passing through to and from the district centre. Vendors sit outside the shops near the road selling their wares to commuters and passers-by. During July when this research was undertaken the vendors were mostly selling sugar cane and tomatoes.

Behind the bottle store and the grocery shops some informal businesses also ply their trade. The informal businesses include a grinding mill, a barber and a cobbler. The area does not bustle with activity except when there is a meeting at the Wadzanayi Hall.

³ The Zimdollar to the United States Dollar exchange rate at the time of writing was US\$ 1 = Z\$ 35

The housing units in Chinamora are a combination of the traditional mud and thatch and the modern brick. The bricks used for the construction of the houses are mostly baked within the communal area. Ownership of a brick house is a symbol of wealth.

The mission has a primary school, high school, convent and an orphanage. The hospital that was previously owned by the mission is now operated by government as a tuberculosis isolation hospital. A lot of traffic goes to the hospital as people come to visit sick relatives admitted at the hospital.

Zimbabwe Women's Bureau

The case studies being researched are some two projects pioneered by the Harare-based Zimbabwe Women's Bureau (ZWB)⁴. The NGO is a membership-based organisation that is supported by external and internal donors. The role of ZWB in the projects was to facilitate the inception by providing grants, machinery and training.

The concept of income-generating project is consistent with ZWB's objectives that seek to improve the socio-economic status of women in the rural and peri-urban areas. It is envisaged by ZWB that women's socio-economic status can be improved by providing skills training, information, financial and material support. The NGO also provides and pays field workers who monitor and supervise projects on the ground. The field workers live within the community.

Projects supported by ZWB are expected to eventually achieve some self-sustenance. The Chinamora projects are not yet classified as self-sustaining and are still receiving significant support from the NGO. However, no grants are being given now and if any of the project groups needs financial support, ZWB can only provide a loan.

According to ZWB, women should earn an income from these projects as well as get some social benefits. The social benefits entail the opportunity to meet and interact with other women, learn new skills and gain some confidence.

⁴ Information on ZWB was obtained from an interview with Mrs. Chimbadzwa of ZWB.

The two projects that the ZWB works with in Chinamora are part of 11 development projects that the organisation is running in the area. A coordinating committee comprising both men and women ensures that all the projects run smoothly and liaises with ZWB. The other projects include bee keeping, oil extraction and organic gardening. This study will only focus on the two projects that have a women only membership.

Most of the projects supported by ZWB in Chinamora began in the early 1980s, though some have collapsed and some new ones have emerged since then. Chinamora coordinators Apolonia Chonyera said when the projects began, people were eager to set up groups because ZWB provided seed capital. Chonyera says some of the people that came forward were not genuinely dedicated to the projects, which led to their collapse.

Group members were provided with training on basic management and bookkeeping. Some empowerment training was also provided in the form of gender awareness and lately there have also been workshops on HIV/AIDS.

Sewing Group

The Makumbe sewing group, though it prefers to be called garment making, was established as a club in 1981 with five members. The women used to play netball, knit and sew and the club was affiliated to the catholic Women's Clubs. In bids to earn some money, the club used to collect firewood for the mission. Earnings from firewood collection were saved. The club was provided with a grant from the Catholic Social Services Development and the money was used to buy two sewing machines. The club members also contributed Z\$ 20 each to start the project.

The mission offered the club a room, five machines and two tables and two ironing boards to start off the project. In 1987 a Z\$ 2 000 loan was sourced from an NGO called Dondolo Mudonzvo (which means walking stick). This loan was used to buy materials. Some more money was borrowed from the mission to buy additional materials. All these loans have now been paid up. The ZWB provided the club with a grant and cloth.

A male missionary had to help the club obtain a loan of Z\$ 5 000 from a commercial bank in Harare.

Now with a membership of 20, the group still operates from the little room at Makumbe Mission. The head of the group is the chairperson who is elected by the members. An executive committee is in place that comprises secretary, treasurer and two committee members.

A small room doubles as the working area and storage because of space limitations. It is not possible for the whole group to come in and work on the same day because they would not fit into the room. The women therefore take turns, coming two or three times a week so that they each get a chance on the few sewing machines available.

The group is sub-divided into two groups. The first group is responsible for making different types of garments that are marketed mainly in Harare. This group also knits woolen baby clothes and other woolen garments. The second group is responsible for the local market. This group has a contract with the Makumbe primary and high schools for the supply of girls' uniforms.

Because orders for uniforms come about once a year when there is a new intake at the school, the group often is without any work. Sometimes the groups take orders from individuals within the community. People in the community sometimes bring cloth to have some garments made. The group also mends clothes and does some alterations.

The Carpentry Group

The carpentry project has 11 members, all of them women. After seeing a successful carpentry project in another district of the province, a group of women decided they also wanted to do the same. The women organised themselves and approached the ZWB resident field worker, who was already working with some groups on different projects in the area.

A project proposal submitted by the women was approved by ZWB in Harare and the women received three months' training. Experienced carpenters, paid by a donor through the NGO were seconded to the group for periods ranging from three months to a year. ZWB also provided material support in the form of wood and start up capital.

The group started by making shoe racks, coffee tables, chairs and brick moulds. Earnings are measured by means of costing. The costing methods are the same as those used by the sewing group. A product is broken down into different components and a price is attached to each component. If a member makes a component for the end product, the product is cost and that will determine how much she will be paid when the product is sold.

The costing has helped the group deal with sharing profits among members. Because sometimes members do not attend every day, it is easier to pay them at the end of the month because the pay is commensurate with the amount of work one puts in. Even if a member reports for duty at the centre, but does not do any work, she will not be paid because she would not have been productive.

Goods are manufactured outside the Wadzanayi Hall because the group does not have a workshop. Finished products are stocked at the back of the hall, which also serves as a showroom. The group keeps a lot of stock, though sometimes products are made to order. Major business for the group comes from the schools and hospital, which sometimes require repairs to furniture.

In a bid to maximise profits, the furniture-making group has now moved to make more valuable household furniture. While the furniture fetches higher prices, its manufacture demands less input. The women now make dinning tables, room dividers and wardrobes.

The latest addition to production is the manufacture of coffins. The target market is the nearby hospital. The women hope to set up an office in the hospital premises where they can market the coffins to relatives who come to collect bodies of deceased patients.

This will be the first coffin-manufacturing venture in Chinamora. Currently coffins are being sourced from suppliers in Harare.

A retired carpenter was hired to help train the women on how to make coffins. According to Mrs. Chonyera, the coffin-manufacturing venture was being undertaken as a means to produce goods that can fetch a higher price without taking too much of the women's times and draining on resources.

Other Activities

When not working at the IGP, the women engage in individual projects. Most of the women make handicrafts at home, which they sell to augment their income from the IGP. Knitting and crocheting are the most common income earning activities that the women undertake outside the project. The women knit jerseys and scarves for family and for sale to the community.

ZWB is also sponsoring an organic farming concept, whereby no fertilizers are used. These are a form of nutrition gardens that existed previously, but the difference now is that no chemicals are used, but natural composts. Produce from organic farming is mainly for family, but surplus is sold.

Because of the strong Catholic presence, most of the women go to church on Sunday at Makumbe. The church has a women's organisation where the women meet each other and usually advise each other on their reproductive roles. The women are also kept busy with the frequent funerals that take place in the area. A lot of deaths occur which are attributed to the HIV/AIDS pandemic. Attending the funerals is part of the women's triple roles as they have to fulfill the community responsibility of helping out by preparing meals, cleaning up and singing to console the bereaved family.

Chapter Five

Research Findings

"I wake up between four and five every morning. I light the lamp because it is still dark. I light the fire to heat the water for my children to both before going. I use the lamp to see in the house and I clean the house. I then clean the toilet; we have a Blair toilet. After that I clean the yard, sometimes I sweep the homestead, but I do not do that everyday, only a couple of times a week. I prepare food for the children while they bath. On some days I water the garden. When I have cleaned the dishes I then go to Wadzanayi. But sometimes I have to do the washing. I spend the day at Wadzanayi. I go home after four in the afternoon and I start preparing the evening's meal. If I have done any laundry in the morning I do the ironing after supper. I do get a lot of free time and last year I even managed to read for my grade seven examination. You have to plan your time and your programme so that you do not overload yourself with work. I have a well in the yard so I do not have to walk for water. But I devote Saturdays to fetching wood."

(Florence Chikweshe)

Florence Chikweshe is one of the 11 members of the Wadzanayi Carpentry project. In this chapter I shall present the findings of the research.

Demographics

Of the 17 interviewees that responded to the questionnaire, all were rural women with no formal employment. The youngest respondent was 30 years while the oldest was 63. Only one respondent said she was divorced, while two were widowed. The rest of the women were married. Five women were married under the Marriages Act Chapter 37. This type of marriage is the one presided over by either a religious minister or magistrate and does not permit polygamy.

Marriage is a status symbol, particularly among the rural women. Married women are regarded highly and the prefix of *Amai* is used with their marital surname. *Amai* is the Shona word for Mother.

Table 2: Presentation of demographic data

Respondent no.	Age (years)	Relation to head of household	Level of Education completed	Marital Status
1	63	Head	Grade Seven	Widowed
2	35	Wife	Grade Seven	Married Ch. 37
3	39	Wife	Form Two	Customary
4	39	Wife	Grade Four	Widowed
5	53	Wife	Grade Five	Ch. 37
6	49	Wife	Form One	Customary
7	30	Wife	Form Four	Ch. 37
8	48	Daughter	Grade Five	Afr. Marriage
9	56	Head	Grade Five	Afr. Marriage
10	40	Wife	Grade Four	Divorced
11	38	Wife	Grade Seven	Ch. 37
12	46	Wife	Grade Seven	Afr. Marriage
13	51	Wife	Grade Five	Customary
14	37	Wife	Grade Seven	Ch. 37
15	49	Wife	Grade Four	Customary
16	56	Wife	Grade Three	Customary
17	44	Wife	Grade Five	Afr. Marriage

Four other women were married under the former African Marriages Act that is done at the community court and allows the husband more than one wife. The rest of the women were married customarily. The customary or traditional marriage involves the man paying *roora* (bride price) and the couple is considered married. Traditional or customary marriage is now legally recognised in Zimbabwe and a surviving spouse and children from this union can inherit the estate of a deceased spouse.

Only one respondent had completed secondary education i.e. Ordinary Level or form four. One other respondent had only gone as far as Zimbabwe Junior certificate or Form two. The rest of the women had only done various stages of primary education. Five said they had completed primary education, which is Grade Seven. From the statistics, the younger women were more educated than the older ones.

All but three women described themselves as wives of heads of households. Two said they were heads and both are widowed. One of the respondents said she was a daughter of the head of household and was divorced. All had children and the least was two while the highest was eight. The three oldest women had the highest number of children.

Households are not very big. One household had just two people. The highest number of people in a household was nine.

Sources of Income

The women were asked to provide sources of personal and household income. The question sought to establish whether households had other sources of income, such as remittances from the spouse or working children. Earnings from the project were regarded as income for both personal and household. However, income from activities such as crocheting and knitting was mainly regarded as personal. Knitting and crocheting is often done while the women walk or when they are resting. In informal discussions they said they could not individually go into commercial knitting or crocheting because they do not have the time to produce many things. They said they normally sew for family and sometimes if there was someone willing to place an order and provide their own wool, they could possibly knit for that person.

Market gardening was a common income source. Along with market gardening was also the concept of organic gardening which appeared to be taking root in the area. The organic method of gardening is being pushed by the NGOs, of which ZWB is one of them. However, smaller gardens are the ones dedicated to organic gardening. Fertilizers are still being extensively used in the bigger gardens.

Produce from these gardens is sold to hawkers and vendors in the capital. The men who rely on public transport take the produce to the city. The market for the gardening produce is well established, with a high demand. However, because the vegetables are sold to hawkers, a lower price is obtained for the produce.

A few of the women also worked in other people's fields for a wage. This is a common practice in Zimbabwe's rural areas. When a household does not have adequate labor to tend to its field, arrangements are made to hire labour from within the village. Payment can be in the form of old clothes or seed. Households without draught animals also provide their labour. After working in the fields of another family, they are thus borrowed the animals to use for draught power.

Women participating in the carpentry project said their income was regular. Payouts are made every month, although the amounts fluctuated depending on the amount of work a participant would have done for that month. This issue will be dealt with in greater detail in a later section on costing. Women on this project earned different sums ranging from Z\$ 200 to Z\$ 20 000. The amounts earned differed because of the costing method used to determine one's input and subsequent income.

Table 3: Sources of personal and Household income

Case no.	H/h sources	Personal source	Personal Inc. before IGP (Z\$) P.m.	H/h inc. before IGP (Z\$) p.m.	Personal inc. now (Z\$) p.m.	H/h inc. now (Z\$) p.m.
1	G; IGP	IGP	0	0	0	450
2	IGP	IGP	500	0	0	1 700
3	G; IGP	Knitting	0	0	300	1 000
4	G; IGP	G; IGP	550	700	850	960
5	G; IGP	Nil	500	500	600	600
6	Rem	IGP	500	1 000	2 000	3 000
7	G; IGP	G; IGP	500	800	600	1 000
8	G; IGP	IGP	600	0	600	600
9	G; IGP; labor	G; IGP; labour	0	200	400	400
10	G; IGP	G; IGP	150	200	200	600
11	G; IGP	IGP	150	500	200	500
12	G; IGP	IGP	0	0	500	700
13	G; IGP	IGP	100	500	250	950
14	G; IGP	IGP, handicraft	200	500	200	600
15	G; IGP; labor	IGP	500	700	500	1 000
16	G; IGP	IGP; knitting	150	200	300	700
17	G; IGP	IGP	400	1 000	600	1 350

Key: h/h = household; g = gardening; IGP = income generating project

Inc. = income; Rem = remittance;

Only two of the respondents said they had no personal income before joining IGP. One said the household had no income before she joined IGP. One said it was difficult to calculate an average for her personal and household income before joining IGP because the money was spent as and when it was earned. For the women who said they had no personal income, some interesting responses were given. An example is case number one. She is the head of household, but said she had no personal income before and after joining the IGP. Her explanation was that all the money she earned was not for herself, but for her family. Her understanding of personal income was that it was money to spend on herself once she had satisfied all household needs. She was one of the two women who said they had no personal income because the money earned from IGP was pooled into the household income.

Participants in the tailoring project receive significant payouts about once a year. Because a major customer is the Makumbe primary and High Schools who purchase uniforms at least once a year, the group relies on this income. While the schools have a combined pupil population of more than 2 000, it is not all the pupils who purchase uniforms every year. New students coming in at grade one, form one and form five definitely purchase new uniforms. A few other pupils might need to replace worn out uniforms, but the number is not high.

An individual participant can get an income of Z\$ 2 000 which translates to Z\$166 per month at the beginning of the school year. Some small amounts, as low as Z\$ 10, are received during the year for small jobs such as mending clothes for people in the community.

The women spend an average 28.6 hours per week on the projects. Most of the women reported making decision on how income from the project is to be spent. Some said they made a decision jointly with their spouses. Only one said she handed over the money to her husband. However, she said she does make some suggestions on how the money should be used.

According to Mrs. Chonyera, the women's attitudes on handling their income have changed. Previously some of the women would hide their income from the husbands fearing that it would be taken away.

The longest serving member has been involved in the project for 17 years, while the latest is only three years old in the project. Only two were dissatisfied with their participation in the project and the rest said they were either satisfied or very satisfied.

Only two of the respondents said they had no personal income before joining IGP. One said the household had no income before she joined IGP. One said it was difficult to calculate an average of her personal and household income before joining IGP because the money was spent as and when it was earned.

Income from IGP was used for children's education, food and soap, fertilizer, pooled into collective household income. To make home improvement such as building brick houses. Women used their IGP income as security or guarantee when borrowing. None of the women had borrowed money from commercial banks. Most of the loans were sourced from relatives, neighbours and other IGP participants. Money was often borrowed to buy food and for school fees. One respondent said she could not borrow money on the strength of her IGP earnings because the amount was not fixed. "I cannot borrow money because I do not know how much I will earn this month," she said.

When asked if they had bank accounts a few of the women said they had, but further probing revealed the accounts were actually held in the husband's name. The woman could not withdraw from the account. Only one had own account and she had secondary education.

Most of the women did not receive training before joining IGP. Training was only provided after joining IGP. Training was in leadership skills, record keeping, and bookkeeping. Most recently, training was provided through the International Labour Organisation on costing of products.

The women were asked whether they were satisfied with their involvement in the IGP. The answers ranged from satisfied to very satisfied. Two of the women said they were dissatisfied with their involvement in the IGP. Both women are in the sewing group. The first one said she was dissatisfied because some members of the IGP were not cooperative. She also alleged that there was rampant theft of materials and dishonesty, as sometimes money meant for the group was not deposited in the appropriate account. The second one said her dissatisfaction stemmed from the low income that she received from the project. She said the cloth required for sewing the uniforms was expensive and was eating into their profits. She also claimed that there was cheating among the members, a situation she said meant that the profits would be low.

The dissatisfaction expressed by the two members of the sewing group is an indication that all is not well in this project. The ZWB coordinator confirmed that she was having problems with this group. She attributed most of the problems to dishonesty and gossiping. She said that it had been discovered that some of the members used the project materials to carry out private jobs for which they pocketed any money paid.

Dissatisfied members were asked what they thought could be the solution to the problems they identified. The first one said members had to be trained on stewardship, so they can learn about their responsibilities within a group. She said the harsh economic climate was also to blame because the women became desperate and resorted to these unscrupulous means. The other one said the solution lay in changing the IGP into a more formal and professional entity. She said the group needed to be more aggressive in its marketing strategies in order to get more orders. The group also needed additional machines to cope with the anticipated increased demand.

The women who said they were satisfied said it was due to the fact that they had an income which they "owned, that I can call my own." They said that they were satisfied with the IGP because "the harder you work the more you earn."

One respondent said she preferred the IGP to gardening because with gardening the returns were lower. Another said other sources of income were seasonal, while income from the IGP was guaranteed as long as she went to work.

A member of the carpentry group said she was happy to be part of the IGP because it gave her the opportunity to do work that is considered to be for men. She said she liked the fact that she could now contribute to household income and felt useful.

Chapter 6

Analysis and Recommendations

This is the closing chapter of the research report and in analysing the findings, the data will be broken down into different subsections. The income section will discuss sources of income, amounts earned and frequency of the income. The section on expenditure will look at what the income is spent on. Recommendations and conclusions will be made at the end of this chapter.

Sources of income

IGPs can be described as the major source of income for the women. The other sources were handicrafts and market gardening. IGPs thus became a primary source, yet Obermaier says this type of income should be a provider of additional income. Judging by the time the women spent on the IGP it becomes impossible therefore to suggest that they could actively pursue another activity that could be another income source. On average work at the IGP starts at 0900 hours and ends at 1600 hours. The remainder of the time is spent on household chores which as has been discussed earlier is unpaid work. Therefore because the women spend most of their productive time at the IGP it is not possible to have other lucrative sources of income, rendering the earnings from IGP a major and primary income source for personal as well as household use.

In only one household income from the IGP can be described as a secondary or additional income. This is the household that receives a remittance from the head of household who works in the city. The remittance of Z\$3 000 is much higher than the Z\$ 1 000 that the wife brings in from the IGP. In this case the assertion by so and so can thus apply. Otherwise in the other cases the earnings from the IGPs appear to be the only secure income source.

The aspect of security of the income is critical and I would like to briefly expand on it. One of the women raised the point that she participated in the IGP because she knew that as long as she produced some work, she was guaranteed of earnings at the end of the month.

Without dwelling on the amount earned, the security is pivotal to poverty alleviation. Once a woman knows that she will be receiving her wage regularly she is able to plan her expenditure accordingly. With a guaranteed income one can also borrow with the knowledge and confidence that you will be able to pay back on a specific date. With a guaranteed income, vulnerability is somewhat reduced. IGPs therefore provide not just an income, but a guaranteed income.

Another interesting trend that came up in this study was the relationship between women headed households and source of income. It emerged that women headed households only had one source of income, which is the IGP earnings. This means that without the IGP these households could have had no income source at all. This could be related to the point raised above on the time that women spent at the IGP. Because the women spend nearly the whole day at the IGP and have no time for other income generating activities, they are forced to rely on earnings from IGP.

However, households headed by males largely identified market gardening as another source of income. This factor attributable to the earlier point of time. Because the women spend most of their time at the IGP, the men can then tend to the garden and even ferry the produce to the market in Harare. For those households without the males, they are not able to do this because they do not have adequate human resource. From this it emerges therefore that women headed households tend to be thin on human resources and this has a negative impact on diversifying income sources. Female headed households had the least choices in terms of alternative sources of income.

For the two women who described themselves as heads of their respective households they said they did not have any personal sources of income before joining the IGP. The first one who is widowed said there was even no household income before she started participating in the IGP. The second one however did have a source of income for the household, and not for personal use. She said her other source of income was providing labour in other people's fields.

This is common practice in the rural areas whereby people work in neighbour's fields and are either paid in cash or are given food or clothing or borrowed animals for draught power.

Amounts Earned

The amounts that women earned varied significantly. The amounts differed because a costing system was used to measure input. The least paid earned personal income was Z\$ 200 while least household monthly income was Z\$ 400. The household with the least income was headed by a woman. The costing system adopted does not pay the participants for days that they would not have attended. Because the female head of household has to split her time between the IGP and other chores such as labouring for other people, her earnings are reduced. The second least household income is for the female headed household. The widowed household has a monthly income of Z\$ 450.

For the rest of the women, the personal and household incomes received rose significantly after joining the IGP. The increase ranged from Z\$ 50 for personal income to Z\$ 1 000 for household income.

Findings from amounts earned and sources of income prove the point of women being more vulnerable to poverty than men. It has been seen that female headed households had less sources of income and tended to earn less even from the IGP. Households headed by men had a higher chance of getting income from other sources and the women within those households could also engage in other activities such as gardening or knitting. This translated to higher earnings on a personal level for the women in male headed households and higher income for male headed households.

These findings concur with those of the Government of Zimbabwe (1996). Households headed by males are better off than those headed by women. The prevalence of poverty is therefore more likely to be higher in female headed households. Female headed households thus become trapped in poverty because of the fore mentioned points.

This is not to say that women in male-headed households are not poor, but that they are not worse off than those in female headed households.

If money metric measures of poverty were used, would the amounts earned impact on poverty? The metric measures generally include income and consumption expenditure measures. The rural poverty lines for Zimbabwe's rural areas are higher than for urban areas. In the rural areas the FPL is Z\$ 1 5 511,77 and for TCPL it is Z\$ 2 554, 89. Taking respondent number one whose household income is Z\$ 450 per month, the annual household income is Z\$ 5 400. Divided by the five people in the household, this comes to Z\$1 080 per person per annum. This is below the national FPL set for rural areas. Therefore, going by the food measurement of poverty, it means that the IGP income is alone not adequate to alleviate poverty in this household. It has already been said that food and other income measures of poverty are not sufficient measures. We can see from this example that the IGP income alone cannot help case number one. However, for case number two with a monthly income of Z\$ 1 700, the IGP effectively brings her household above the FPL.

Frequency of income

For the women participating in the carpentry project earnings were received every month. However, members of the sewing group only received a lump sum at the beginning of the year when the school bought school uniforms. In between, the women could get a little bit of money from small sewing and mending jobs done for the community. Therefore, the carpentry group enjoyed a more regular source of income compared to their sewing counterparts.

It was also observed that the women from the carpentry group had a higher monthly average personal and household income than the sewing group.

Expenditure

I would identify expenditure as the most critical aspect of the income earned. Expenditure determines how the women allocate their resources and whether they are channeled towards poverty alleviation.

Because it is widely held that women do not control how income is spent in households, this section will look at how the Chinamora women spent their income and if they had any control over expenditure. The women spent their income on things that contributed to family sustenance such as buying groceries. In what could be termed as altruism, the women spent the bulk of their income on buying basic commodities. This proves the point that poor people tend to spend a major proportion of their incomes on trying to meet their basic needs of food, shelter and clothing.

In the case of Chinamora the women concentrated on basic needs of the household rather than personal needs. The clothes bought were for the children and other family members and the women hardly bought own clothes. The money earned was spent on buying fertilizer for use in the garden as well as the maize fields. By buying fertilizer, the women are trying to ensure that the yield from both the garden and the fields is improved. With improved yields, the food supply situation of the household is also improved.

One of the responses that women could choose from was whether the money earned was used to buy and prepare nutritious food. While some of the women responded positively to this questions, I got the impression that they did not regard this as a priority. The purchase of fertilizer was always the first to be mentioned. As was mentioned earlier, Chinamora is a farming area and the high priority accorded fertilizer is an indication that the women and indeed the whole community regards agriculture as the primary means of averting hunger and poverty.

Most of the women had just completed a few years of primary education and yet they mentioned that some of the money was spent on education. The money was spent on children's education. Only one respondent said she had used some of her earnings to enroll at a community night school. She has since completed her primary education, but has no plans of proceeding yet.

The altruism displayed by the Chinamora women could be said to be an obstacle towards the alleviation of poverty of women.

Despite earning some regular income, they do not spend it on self, but on family. This altruism perpetuates the feminisation of poverty and manifests women's poverty because the structure of households is not changed.

Control of expenditure is also important because it shapes the trajectory of the women's poverty and effectiveness of intervention strategies. Projects co-ordinator said in the beginning the women used to hide their money from their husbands. The women hid the money because they had no control over how it should be spent. When the women brought the money home it was surrendered to the husband who would decide how it was to be allocated amongst the needs he would have identified.

However, this trend had changed. In response to the question, the women said they took their money home and decided jointly with their husbands on how the money would be spent. The respect that the women now commanded from their husbands can be attributed to the fact that they were also bringing in some money to the household. While decisions were made jointly, it is interesting to note that on further probing, the women said when there is some disagreement over expenditure, the husband had the final say.

"I work for this money and I decide with my husband and if we do not agree I just do what I want because it is my money," this was one of the responses to the probing on what happens when there is some disagreement. All the women, except one, said when they discuss expenditure with their husbands they would be in possession of the money. The one exception said she hands over all her earnings to her husband who then gives her what he thinks is enough for household expenditure.

From the above findings, I think that women have managed to get some control over how income should be allocated among the many household needs. This is a positive in poverty alleviation because if women are given the opportunity to allocate resources, then it can be assumed that they would use the money sensibly.

Economic Effects of IGPs

IGPs are created to help create income-earning opportunities for poor women and this is probably the most important economic effect. As evidenced by the research the women in Chinamora did earn some regular income, though in some cases the amounts were very little. On average the incomes were lower than the national minimum wage.

Another economic effect of IGPs is their ability to generate employment for women with low or no education. Because of the difficulties faced by women in finding employment in the formal sector, IGPs provide an alternative opportunity. When asked if they considered themselves as employed, the respondents were unanimous that they were. The projects enable the women to engage in activities that they otherwise would not have been able to. In Chinamora the respondents spend an average six hours a day at the project site. The time they spend there daily is just two hours short of the working day in the formal sector.

The women at both the carpentry and sewing projects also acquired some new skills. The skills training means that the women can even be able to get employment elsewhere, even in the formal economic sector. Members of the carpentry group in particular acquired a skill, which they can use to set up individual small enterprise and earn much higher income. The carpentry skill is something totally new to the women as the area is seen as a domain for men. Skill acquisition is critical in that it is closely related to income. Findings of this research show that the carpentry project had higher earnings than the sewing project because of the level of skill involved.

IGPs and Strategic Gender Needs and Practical Gender Needs

Moser (1991) mentions that IGPs are important in that they give the poor women the possibility of earning an income. The income could be used to provide the women with some social benefits such as empowerment. The women are said to be empowered when they can rely on themselves and not depend on their male relatives or spouses for income. In this way IGPs are therefore meeting women's strategic gender needs.

It is important to also mention that while the women could be said to have achieved some self-reliance, most of them said they still regarded their husbands as the main provider for the household and family.

The strategic gender needs of women are met when the women get what could be termed social benefits from the IGP. These social benefits are the empowerment discussed above. Women also develop confidence and more independence. Projects co-ordinator said the women could now stand and express opinions at community meetings, a thing they would never have attempted in the past. She attributes this confidence to participating in the IGP and the knowledge the women get on other subjects like health and development from workshops.

The economic benefits of employment, skills and income can be said to meet practical gender needs. Of most significance is the income aspect, which meets practical gender needs. The practical gender need of income does not, however, challenge the gender division of labour. Gender division of labour was identified in an earlier chapter as a major cause of the poverty of women. This therefore means that earning an income by women does not totally address poverty alleviation, but has some impact.

The other observation was that the IGP added on to women's already existing role. The women did not abandon their duties of caring for the family, but adjusted their time in order to fit in everything and the IGP as well. The productive role of women as part of the triple role is becoming heavier. The women are having to extend their working day by rising much earlier and retiring later in order to be able to do the housework and still go to work at the IGP.

Does it make a difference when an IGP comprises men and women or when it is just women alone? In the Chinamora case study, the women organised themselves and supported each other. If men had been incorporated there is the likelihood that the gender division of labour from the community and household could have been carried to the IGP.

This would have meant that the women are marginalised and the men would have dominated the IGP.

Conclusion

The decreasing economy places women in a very difficult position as they try to juggle between housework and income earning activities. For the women in Chinamora, the fact that the husbands are also not in formal employment, the pressure is even higher because there are no remittances from the city.

The IGPs are aimed at improving the lives of women and their families. By using the activities to make money, the IGPs offer women the chance to earn an income and some confidence to even control that income, albeit to some extent. As observed by Grown and Sen (1988) well being can be measured by the time spent by women on income earning activities. Because the Chinamora women spend a lot of time between the projects and household work, they are deprived an important aspect of well being. They do not have time for leisure and adequate sleep.

I cannot certainly say that IGP definitely alleviate the poverty of women, but they do significantly contribute to well being. Because the IGPs do not challenge the traditional gender relations, they do not address the underlying causes of women's poverty which stems from inequality between men and women.

The way the IGPs operate also reduces benefits for women. Mayoux (1991) says the IGPs need to be more commercially oriented in order to increase benefits for members. The products that are made at these projects also need to be of high quality and be diversified. As noted by Mzilethi, the projects tend to copy each other and thus flood an already depressed market.

The involvement of non-governmental organisations needs to be scrutinised. There seems to be a belief among the NGOs that is better to give these project groups some money, no matter how little, than give nothing at all.

The NGOs try to help too many groups with too little and at the end of the day this is ineffective. The ineffectiveness stems from that you end up with many under-funded poorly performing projects. I think it is better to have a few successful projects that help women improve their standard of living. Under-funding has been identified as a crucial negative for IGPs.

IGPs need to target poor women. Sometimes some elite women who do not need to be involved are included in the IGP, leaving out some very needy women. Participation is sometimes based on friendships with the resident co-ordinator. In the case of Chinamora, one respondent had a very high remittance from a working spouse and I felt she should not have been involved in the IGP at all. Mayoux (1991) says poor women should be targeted. For IGPs to be even more beneficial they could be combined with other programmes such as literacy, health and other development-related programmes. Providing women with support services like child-care facilities would have relieved them of tasks that add on to their workload. The gender division of labour could probably be re-visited to re-assign tasks so that the projects are not perceived as additional work, but as full-time employment.

From the case of Chinamora it is evident that some households were being sustained by income from the IGP. It can therefore be concluded that there are some benefits for women in IGPs. Making the IGPs more productive through adequate financing and ensuring that the products are of high quality and fetch high prices could enhance these benefits. There is potential to alleviate the poverty of women through the IGPs.

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INCOME-GENERATING PROJECTS AND RURAL WOMEN'S POVERTY ALLEVIATION

This is a questionnaire seeking information from participants in rural-based income-generating projects. The purpose of the questionnaire is to get some insight into what the women consider to be the benefits of involvement in such projects. You are kindly asked to take some 15 minutes of your time to answer the following questions and it is not necessary that you give your name.

1. Age

2. Marital Status

Single with partner

Widowed

Single without partner

Divorced

Married

Traditional/Customary

On separation

Married, Chapter 37

Deserted

Common Law

3. Household Status

Head

Daughter of head

Cousin to head

Spouse of head

Daughter-in-law

Aunt to head
Sister to head
Sister-in-law
Other relative
Mother of head
Niece to head

4. Highest level of education
5. Number of own children
6. Total number of people in household
7. (a) What are the sources of income for the household?
(b) What are the sources of income for you personally?
8. (a) What was your personal average monthly income before joining IGP?
(b) What was the average monthly income for the household before you joined the IGP?
9. (a) What is the average monthly household income now?
(b) What is your average personal monthly income now?
10. What is the average monthly income you earn directly from IGP?
11. How regular is IGP income?
12. Who determines how income from IGP should be spent?

13. Uses of income from IGP

Pay for Children's education
Buy and prepare more nutritious food
Buy clothes for family
Buy clothes for self
Make home improvements
Finance children's education
Finance own education
Improve self-esteem
Make joint decisions with head of household
Open a savings account
Pooled into collective h/h income
Remittance to parents or family

14. Are you able to borrow money against your income from IGP?

15. How long have been participating in the IGP?

16. How much time do you spend each week at the IGP?

17. Have you received any training before or since joining IGP?

18. (a) Are you satisfied with your involvement in IGP?

Very satisfied

Dissatisfied

Satisfied

Very dissatisfied

Neither satisfied nor dissatisfied

(b) What are the reasons for your answer in 18 (a)?

19. What would you like to see improve about IGP?

IN-DEPTH INTERVIEW

1. Explain your involvement with the IGPs
2. How is your IGP organised, in terms of:
 - (a) governing policies
 - (b) membership eligibility
 - (c) income distribution
3.
 - (a) In your opinion, has the IGP contributed towards alleviating poverty in your area?
 - (b) If yes, how
 - (c) If no, why not
4. How would you say income from the IGPP is spent by most women?
5. Apart from IGP, is there any way through which women can alleviate poverty in this area?
6. In what ways do you think the IGP can be improved upon to maximise benefits for women?

7. What problems at home and in the community would you say impede women's benefits from IGP?