

MIDLANDS STATE UNIVERSITY



FACULTY OF ARTS

DEPARTMENT OF DEVELOPMENT STUDIES

**THE WOMEN DEVELOPMENT FUND AND THE SOCIO-ECONOMIC
EMPOWERMENT OF WOMEN IN ZIMBABWE: A CASE OF INSIZA DISTRICT**

BY

SIMELWEYINKOSI KQOMPELI MOYO

REGISTRATION NUMBER: R142439H

SUPERVISOR: MISS E. NCHIZAH

**DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS OF THE BACHELOR OF ARTS HONOURS DEGREE IN
DEVELOPMENT STUDIES.**

NOVEMBER

APPROVAL FORM

The undersigned certify that they have read, supervised and recommended this project to the Department of Development Studies at Midlands State University.

.../.../..... ..

Miss E. Nciizah

(SUPERVISOR)

.../.../..... ..

Mr C. Munhande

(CHAIRPERSON)

DECLARATION

I Simelweyinkosi.Kgompeli Moyo, do hereby declare that this dissertation is the result of my own research. I certify that the information which is not my own has been identified and acknowledged. It is being submitted in partial fulfilment of the requirements of the Bachelor of Arts Honours Degree in Development Studies.

.....

Signature

.....

Date

DEDICATION

I dedicate this work to my late mother Sithokozile Moyo. I know you are shining down on me from heaven.

ACKNOWLEDGEMENTS

First and foremost I wish to acknowledge the grace and overwhelming power of God for enabling me to write this research project and guiding me through the four years of academic life.

Much credit goes to my family for giving me total support financially and emotionally throughout the journey, as their encouragement and support helped me. Not forgetting my classmates who gave me the zeal to complete this research project and my dear friend Nomvuyo Ndlovu for always being there. Much gratitude also goes to my supervisor Miss E. Nciizah for her guidance and constructive criticism throughout the project.

I also wish to express my gratitude to the Ministry of Rural Development, Promotion and Preservation of Culture and Heritage, Insiza District for granting me permission to undertake my study in their area and guiding me accordingly. I give my heartfelt appreciation to the Ministry of Women Affairs for their solid assistance. Their existence developed strength, confidence, wisdom and professionalism in me.

ACRONYMS

GAD Gender and Development

MFI Micro Finance Institutions

MWAGCD Ministry of Women Affairs, Gender and Community Development

UNDP United Nations Development Programme

UNIFEM United Nations Development for Women

POSB People's Own Savings Bank

WEF World Economic Forum

WDF Women Development Fund

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Table 1 Sample Size

Table 2 Impact of fund

Figure 1 Empowerment Status

Figure 2 Impact of the WDF

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ABSTRACT

The study's main aim is to explore the contribution of the Women Development Fund by the Zimbabwean Government on the lives of women. Looking at the marginalisation of women in African countries, Zimbabwe not being an exception there is need for development policies to ensure the empowerment of women so that they participate in reviving the country's economy. This study was carried out in Insiza District, where qualitative research approach was applied through the use of interviews and questionnaires. Findings showed that the Women Development Fund is effective on its agenda for empowering women. The study also revealed that there is no legal framework governing the operation of the fund. Recommendations were made to The Ministry of Women Affairs, Gender and Community Development for them to facilitate beneficiaries of the fund with trainings on how to utilise the fund and also about the legal framework guiding its operation.

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CHAPTER 1

THE PROBLEM AND ITS SETTING

1.0_Introduction

Micro credits are a growing phenomenon as they have been viewed as a way of ending poverty and changing people's lives globally. There has been a noticeable link between micro- credit and women empowerment, as women are considered the poorest in Africa. Cultural constraints further impoverish women, thus the intervention by micro finance is viewed as an imperative stepping stone in emancipating them from such constraints such that they can enhance the quality of livelihoods and break the cycle of poverty. The World Economic Forum identified women entrepreneurs as "the way forward" at their annual meeting in 2012 WEF (2012). In noticing the marginalization of women in all aspects and the importance of women in economic development, the Government of Zimbabwe implemented the Women Development Fund as an initiative to empower women through economic activities. The research will focus on the implementation of the Women Development Fund as strategy to improve the socio- economic status of women in Insiza District.

1.1_Background of the Study.

Globally, there is a link between women socio-economic empowerment in countries and the development of their female human capital. Although economic progress can improve the status of women globally, it is also true that a country cannot advance if its women are left behind, WHO (2012). Focusing on women in the provision of credit assistance can achieve more rapid pro-poor economic growth than gender neutral policies, UNIFEM (2012).

Investing in women entrepreneurs has a multiplier effect on productivity, efficiency and sustained economic growth in developing countries, World Bank (2006). There is need to support women globally for the stability of the economic globally. Women in the economy have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. Despite the recognition given to the potential role women can play in the national development process, many African countries have neglected to provide the support needed for women's entrepreneurial growth, Jamali (2009). This is probably because developing countries lack a reliable and detailed picture of the economic impact of women's roles in the economy Hall (2003). Regionally, women have not played a prominent role in the economy for a variety of reasons and according to Olomi (1999) traditionally a woman's role has been that of mother and wife, and was always to be found in the kitchen. Women generally have several challenges which range from cultural values to how they run their businesses which in general are construed to be micro and small businesses. Strategies and initiatives have been made aimed at raising the economic status of women and reducing gender inequality have been ratified by almost all the African countries and the Marxist Feminist Theory that states that men are at the top of the economic hierarchy and women at the bottom.

The South African constitutional and legislative framework is progressive and highlights the importance of gender equality. According to Gender Entrepreneurship Markets (GEM), the Broad-Based Black Economic Empowerment Act promotes increasing the extent to which black women own and manage existing and new enterprises, and increasing their access to economic activities, infrastructure and skills training. In recent years, women empowerment in developing countries has received a growing attention especially in Sub-Saharan Africa, Kuzilwa et al (2005). A crucial component of the quest to empower women is providing credit to women for project start-ups and for boosting income generating projects.

Women in Zimbabwe have been for a long time excluded from participation in entrepreneurial activities, Nani (2013). Most African traditions including Zimbabwe's tradition regarded women as subordinate to men regardless of their age or educational status. Nani, (2013) further states that in Zimbabwean's culture, the traditional female role is still highly regarded, and such qualities as subservience, supportiveness, and submissiveness meet with approval. However currently there is a growing recognition that economic development can be meaningfully and significantly promoted if more women are encouraged to become entrepreneurs and they need to be supported. Stevenson (2004) postulates that countries providing more incentives and support systems specifically designed for women, have higher rates of females with business skills that can enhance their quality of lives and that of their children. Kuzilwa et al (2005) contents that women need support in running their businesses and access to funds is one of the major dilemmas facing women in Africa. The Zimbabwean Government, since 2010 established the Women Development Fund (WDF) which is funded by treasury and is a revolving fund to assist women to improve their businesses with no collateral requirements and its objective is to boost existing income generating projects by women in all 59 Districts.

Entrepreneurship development through micro finance therefore is a crucial tool for women's economic empowerment which will lead to drastic poverty reduction, Helm (2005). According to Agbalajobi, (2011), fostering women entrepreneurship participation goes beyond poverty reduction, but it is about women liberation and development. True development of women in the economy, it will entail individual, social, and economic development, Faleye and Rodney (1972). These will enable women to harness the resources within their environment and exploit them. Credit facilities are paramount for adequate credit aids entrepreneurship, Gatewood et al (2004). The effect of such credit advances and loans to women projects usually results in improved income, ownership of assets, investment,

employment and welfare of the family, Kuzilwa et al (2005). Considering the pivotal role of women in the household and community in Zimbabwe availing credit aid to women will go a long way in empowering women.

1.3 Statement of the Problem

Businesses are crippled by lack of funding especially that of women. This is due to patriarchal values that perceive women subordinate to men and should have less access and no ownership to resources. Providing loans to women does not make economic sense to loan providers because most rural women in Zimbabwe lack collateral and it would be too risky in the case of a default. The Government of Zimbabwe in realizing the effects and continued marginalisation of women in all aspects in the country set up a revolving fund called the Women Development Fund under the Ministry of Women Affairs, Gender and Community Development with an aim of addressing the empowerment of women and promoting gender equality by providing loans to boost their businesses with no collateral requirements as its objective is to boost existing income generating projects by women in all 59 Districts. This study seeks to examine the contribution of the initiative as an empowerment tool for women in Insiza District.

1.4 Research Aim and Objectives

- i. To assess the contribution of WDF as an initiative for the attainment of socio-economic empowerment of women in Insiza District.
- ii. To determine the major obstacles hindering the effectiveness of the WDF as an economic empowerment tool for women.
- iii. To examine the policy and legislative frameworks guiding the implementation of the WDF in Zimbabwe

1.5 Research Questions

- i. How effective is the WDF as an initiative for the socio-economic empowerment of women in Insiza District?
- ii. What are the obstacles encountered by women that hinder the successful implementation of the fund?
- iii. What is the policy and legislative framework guiding the implementation of the WDF in Zimbabwe?

1.6 Significance of the Study

The contribution of micro credit initiatives to social and economic advancement of communities cannot be over emphasised. This study is significant to policy makers who will see the need to initiate other strategies such as the WDF to improve the lives of people as it is necessary in the achievement of the Millennium Development Goals. It will also contribute to the body of knowledge regarding the socio economic wellbeing of women to the community and encourage them to be part of projects. The Ministry of Women Affairs, Gender and Community Development would find the results of this study very relevant in developing policies that promote women participation and limit the challenges encountered. This study will also be used as literature review by academics who might wish to pursue a research of a similar nature.

1.7 Limitations of the Study

Although all possible mechanisms to harness the most valuable and relevant information are put in place, short falls were inevitable. The researcher came across problems of biased information especially from some employees who were reluctant to disclose information necessary for the research. Therefore there was need for verification, this was achieved by

checking records at provincial offices. Some community members were not keen on answering questionnaires as they did not see the relevance of the study. Therefore purpose of the study will be explained to them and also reassure them on confidentiality and anonymity of their information.

1.8 Theoretical Framework.

Sara Longwe Women Empowerment Framework

The research is underpinned by the Sara Longwe framework. The framework was developed by Sara Hlupekile Longwe, a gender expert in Lusaka. The approach's main aim is to challenge the existing gender roles and relations to the economy at large. It looks at the achievement of women empowerment as the ability of women to get control over all factors of production and participate equally with men in the development process of a country. According to March et al (1999), this framework was introduced as a way to help development planners to question the meaning of women empowerment and equality in practice as well as assessing how developmental intervention is supporting women empowerment. The framework has five levels of equality; they include control, participation, conscientisation, access and welfare. These levels are described in detail below:

1.) Control

This level is on decision making. Longwe laments that the use of women in decision making process is fundamental to achieve total control over factors of production between women and men without involving dominance aspects.

2.) Participation

This involves the equal participation of women in policy making issues, decision making as well as development planning. Involvement of women should be in development projects especially in the implementation process, evaluation and needs assessment.

3.) Conscientisation

Here the understanding of the difference between gender and sex roles. As well as the fact that gender roles and gender division of labour is supposed to be fair and should not be based on dominance. Longwe (1990) states that gender roles can be changed.

4.) Access

Access is defined as the access to factors of production by women. These factors are land, labor, capital and marketing facilities. Longwe mentions that equality is obtained through the change of legal reforms of security which are discriminatory.

5.) Welfare

This is the lowest level and it looks at the level of material welfare of women compared to that of men. Materials include food supply, medical care and income.

In this research the Sara Longwe framework was used to find out how the WDF is contributing to the ever increasing efforts of lessening gender imbalances and increasing gender equality in all spheres of life by the Government of Zimbabwe and women empowerment.

1.9 Conceptualisation Framework.

Women Development Fund

According to the Ministry of Women Affairs, Gender and Community Development Strategic Plan, (2010), this is a loan which is funded by treasury and is a revolving fund to assist

women to improve their businesses with no collateral requirements, its objective being to boost existing income generating activities and assist project start-ups.

Empowerment

According to Luttrin and Quiroz (2009) empowerment seeks to ensure that people have the appropriate skills, capabilities and resources and access to secure and sustainable incomes and livelihoods. The UNICEF Women's Equality and Empowerment Framework emphasizes women's access, awareness of causes of inequality, capacity to direct one's own interests, and taking control and action to overcome obstacles to reducing structural inequality UNICEF (2001). The United Nations Development Programme's Gender Empowerment Measure focuses on inequalities in economic and political participation and decision-making power and power over economic resources UNDP (1995).

Microfinance

Microfinance is the term that has been used interchangeably with micro-credit. Microfinance refers to loans, savings, insurance, transfer services, micro-credit loans and other financial products targeted at low-income clients, United Nations (2005). According to Menon (2005), microfinance or micro-credit is the extension of small loans to individuals who are too poor to qualify for traditional bank loans, as they have no assets to be offered as guarantee. Christen (2004) agrees with Menon (2005) by asserting that microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services.

Women Empowerment

Sen (1993) argued that empowerment is reflected in a person's capability set. According to him , the focus should be on certain universally valued functioning's, which relate to the

basic fundamentals of survival and wellbeing regardless of context. These include proper nourishment, good health and shelter. The United Nations Population Information Network (2001) further states that women empowerment has five components: women sense of self-worth, their right to have and to determine choices, their right to have access to opportunities and resources, their right to have the power to control their own lives, both within and outside the home and their ability to influence the direction of social change to create a more just social and economic order, nationally and internally.

Women's Economic Empowerment

Empowerment is the process of facilitating one to acquire the ability to make decisions. According to Gollah et al (2011) a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. They further indicate that in order to achieve this kind of empowerment underlying factors should be addressed they include resources and Norms and Institutions. In resources they can be individually or at community level and they comprise of financial capital in form of loans, human capital in form of education. Norms and Institutions are the rules of the game, gender defined roles, as well as prohibitions and expectations.

1.10 Delimitations

This study was carried out in Insiza District, as it was listed as one of the leading districts with high performances concerning the implementation of the Women Development Fund. The central focus of the study was the implementation of the WDF as a socio economic empowerment tool for women.

1.11 Chapter Summary

This chapter covers the following; the background to the study, research problem and the purpose of the study. It also includes the research objectives and questions, significance of the problem. It also includes the limitations of the study and the definition of key terms. The next chapter is Literature review which gives an overview of the theoretical framework that this study is based on. The next chapter looks at the concept of microfinance, women empowerment and the link between the two from the perspective of a number of different scholars in the same field of study.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter focuses on reviewing the literature related to women and microfinance. The chapter will seek to explore the different types of literature pertaining to the concept of microfinance and views on microfinance and women in different countries.

2.1 A Global Perspective on Microfinance and Women.

The topic of women and microfinance has been touched on by different scholars on different fields. Most of the scholars mention that initial studies viewed microfinance and or micro-credit as a social strategy only often in the context of poverty alleviation in developing countries followed by those in which microfinance was viewed as a potential tool for economic development and most recently, there has been a growing recognition that microfinance has a role in both economic and social development.

It was not until the early 1980s that the microfinance community began to identify itself as a distinct development field when pioneering institutions such as Grameen Bank, Bank Rakyat Indonesia (BRI), and the early Americans for Community Cooperation in other Nations (ACCION) International affiliates began to produce surprisingly positive results. It was observed by UNDP that “women borrowers generally tend to have higher repayment rates than men in microfinance institutions and they tend to utilise the credit for the purpose it was acquired and exercise higher repayment discipline”, UNDP (2005). Women also acquire skills of money management, greater control over resources and access to knowledge which lead to greater economic choices, UNDP (2005). In addition, they use the proceeds from their income generating activities for the benefit of the family as a whole. Thus the

investment of micro-credit in women tends to yield better socio-economic returns, UNDP (2005).

According to an analysis of findings from South Asia by Kabeer (2011), a review of microfinance efforts from various parts of the world suggest that access to microfinance has had a positive economic impact as members begin to invest in assets rather than consumption. Kabeer (2011), reports that the studies of the IIMP Act (Improving the Impact of Microfinance on Poverty) program in South Asia confirmed that access to financial services improved the economic position of households. The improvement involves; improving asset base and diversification into higher return occupation, promoting the adoption of new agricultural practices, increasing ownership of livestock and levels of savings and reducing reliance on money lenders. The inferred benefits are those benefits that are analytically discerned from available facts by the researcher. According to a study of microfinance in the Asian countries, it was found that the borrowers of microfinance tend to make more money over time through profitable investments that eventually lift them out of poverty, Meade (2001). This particular study mentions that the members of the Bangladesh Rural Advancement Committee (BRAC) can expect to see poverty fall by an average of fifteen percent after three years of participation and for Grameen Bank participants, there is a reduction of poverty by five percent after four years of participation, Meade (2001). The study by Meade (2001) also revealed that the micro-credit programs help borrowers to insure themselves against crises by building up household assets and such assets can be sold if needed or used as security or proof of credit worthiness when dealing with businessmen or more traditional lending agencies.

Vonderlack and Schreiner (2001) argue that the success of microfinance has been to supply production loans to women who run tiny business enterprises thereby decreasing their disadvantage in the market and increasing their bargaining power in the household. The

authors further argue that the mere receipt of loans does not empower women financially or socially but expands women's access to economic opportunities and resources, Vonderlack and Schreiner (2001). Vonderlack and Schreiner (2001) further argue that these loans must be paid and unless a woman has a business or a job to provide cash for debt service, lenders are unlikely to risk loans for reproductive purposes.

In Bangladesh, the establishment of the Grammen Bank by Muhammed Yunus which aimed at improving the lives of the poor especially women has led to empowerment in the country. Yunus applied the Grameen Bank project in 1976 as a pilot basis in Jobra village as a trial to judge his belief on a large scale Dowla and Burua (2006). The successful Grameen Bank project officially became the Grameen Bank in 1983, a self-regulating, member owned bank for the poor.

Grameen Bank discovered that micro-credit (based on their tried and tested program) is a very effective instrument to empower the poor, specially the poor women, in all cultures and economies of the world. It is cost effective, sustainable and works in a business-way. It gives a poor person a chance to take their own destiny into their own hands and get out of poverty with their own efforts. Loro (2014) states that the Grameen Bank opened doors to women empowerment in Bangladesh as it also increased their self-esteem and self-worth. He further adds on that not only did it change the status of women but that of the economy of the country as 98% of the 8 million borrowers from the bank are women. Despite criticisms, Grameen Bank targets poor women to create self-employment and sufficiency while promoting credit and access to basic funds as a human right. It is said that in Bangladesh, women have less access to paid labour and are paid less despite that they work harder than men Habbib and Jub (2012). Thus micro credit through the Grammen Bank has provided them with the opportunity to establish themselves financially as well as make decisions to those who were subject to the authority of their husbands. The BRAC approach and its activism has

prepared women to take on local politics, decentralization of government to the local level and new provisions since 1997 which allow women to be directly elected to reserved seats at the local level (in place of the previous practice of nomination), years of activism have made NGO group members credible candidates in these elections Kabeer (2011).

However, Bateman (2011) states that such services further impoverish the poor. He provides examples in developing countries like in India, the Balkans and Bosnia, where microcredit caused poor people to be indebted rather than helping them out of poverty. In India it has even driven the women entrepreneurs to take loans from local shark moneylenders just to be able to pay back the micro finance loans.

The Bank of Rakyat in Indonesia is also another successful MFI that is for the plight of women empowerment through provision of loans for agricultural activities that are income generating. It was established in 1970 to promote rice production in Indonesia. This proves that although women lack collateral for loans they can still acquire loans at minimum interest rates. However it poses a question as to how the level of empowerment is measured through these loans.

2.2 Regional View on Women and Micro Finance.

Microfinance is a phenomenon that reflects the provision of credit and microloans to low income people in order to enable them to engage in productive economic activities that help them enhance their income, Awojobi and Bein, (2011). Generally the main idea behind it is to enable poor people to have access to financial services that they cannot attain through regular banks since they lack the collateral required in such cases. Awojobi and Bein (2011) add on that it also includes the mobilization of savings and disbursement of micro-credit to the economically active poor, so as to provide employment and means of sustainability to improve the living standard in an economy. In general the main purpose behind microcredit

programmes is to extend small loans to poor people for self-employment projects that generate income, allowing them to care for themselves and their families

Microfinance in Tanzania operates at a slightly different way; they require high literacy and documentation. Armendariz and Morduch (2010) state that historical policies in Tanzania promoted gender inequality thus it restricted women to apply for loans from MFIs. They further add on to say that there have been changes to the policies but a gap still exists between men and women's ability in acquiring loans and other financial services. This shows that there is need for more policies to eliminate gender inequality in terms of access to loans from MFIs. There are different kinds of microcredit programmes, however in general microfinance institutions offer credit either through joint liability group lending or individual-based lending. The individual lending model is close to the banks model where there is a direct relationship between the programme and the loan holder, whereas the group lending model a group of borrowers are responsible for loan repayments. In this case if one of the group members does not repay the loan the others group members have to contribute otherwise the whole group will be deprived future access to loans from the programme, Hermes & Lensink (2007).

However Ritte (2014) asserts that due to micro credits in Tanzania, women now have increased incomes and can now sustain lives by getting basic needs. They now playing active roles in decision making processes in their families though there are challenges related to stereotype. This shows that women utilise income from microcredit programs wisely and deserve to be acquired loans more than men as they tend to utilise it wisely by benefiting the family and the society at large. It should be realised that women in developing countries spend money on necessities such as education and healthcare while men consume more luxury goods such as alcohol Hoffman and Averett (2010). Microcredit entails not only providing the poor with financial services but with the added capabilities needed to set up

their self-employment business projects and maintain their sources of sustainable livelihoods instead of waiting for employment opportunities from the Government, Fazoranti (2010). Services offered by MFIs include teachings so that borrowers have general knowledge on how to use the loan appropriately. The Microcredit Summit Campaign (2009) concurs that such services often include savings facilities, training, networking, and peer support.

Fazoranti (2010) laments that if microcredit's only contribution is enabling the poor to sustain their levels of consumption in periods of fluctuations or crises then it contributes in enhancing productivity in the long run. He goes on to state that since by smoothing consumption the poor can maintain their ability to send their children to school buy essential medications and take care of their children's nutrition. Hence microcredit fulfils an important safety-net task, especially in the absence of a state-sponsored social security system. Dawns (2013) concurs as in her study of women in Mali, profits gained by women from cloth dying enabled them to sustain their family livelihood and it resulted to them earning more than their spouses.

Besides microfinance institutions create large numbers of jobs in local communities in the form of loan officers and supervisors. Moreover criticizing the microcredit programmes for not reaching or targeting the extreme poor may be not because of these programmes deficiencies, as it may be as a result of the fact that the extremely poor people themselves do not like to take risks, are fearful of new initiatives and/or lack proper information about the programmes Hermes & Lensink (2007). Lakwo (2010) argues that cultural norms further make women lack access to loans. In his study in Uganda women broke chains when the bank of Ajebe was established. This bank offered women with loans at no collateral for economic activities. This resulted to them gaining power to do activities that the social norms previously denied them, this as evidenced by success stories in Alwi Parish village.

In Nigeria, many banks offer loans at high collateral requirements. However after the establishment of the Access bank there was rise in the participation of women in the economic sector as it women friendly with collateral such as pledging jewellery and equipment for them to access loans. According to Lensink (2007) as of 2015 a total number of 1300 women have opened bank accounts and 35 million have been granted loans. This shows that the Nigerian citizens saw the need to include women in economic activities for empowerment sake and development.

2.3 Microfinance and Women in Zimbabwe.

In Zimbabwe, microfinance and women dates back to the early 1980s however back then it was called rotating savings clubs. Through these clubs women it was noticed that women gained saving opportunities that there were deprived of them in patriarchal systems, Raftopoulos and Lacoste (2001) and a member could earn a lump sum of money at the end of the year and will use it for whatever she wishes. This later turned to Internal Savings and Lending's (ISALs) which is a form of informal microfinance program. This form of microcredit was further encouraged by NGOs such as CARE International and Catholic Relief Services (CRS) which provide women with business skills through programs like the *Kufusha/ukuholisana* as they saw the need for women to acquire financial services so as to support themselves and the family and not to be reliant on their husbands at all times. This is further emphasized by ASAP an organization operating in Eastern Zimbabwe also aims for women empowerment. Thrive Microfinance is another institution that commits to providing women with the opportunity to improve women's businesses as it provides to the most vulnerable Kiva (2017). Thrive microfinance is said to have lent \$5,305,050 from Kiva for microcredit for women in Zimbabwe. Besides Thrive microfinance, most microfinance institutions require collateral and have high interest rates thus making it hard for most rural

women to access loans as they lack collateral because they do not own valuable assets and do not have access to resources. These money lenders usually charge much higher interest rates on the loans than micro finance institutions which make the women entrepreneurs to be even more submerged in debt Gokhale (2009). Worth noting that these high interest charged by local loan lenders were one of the main reasons driven by Muhammed Yunis, the Bangladesh Professor initiator for micro finance programmes, to promote micro finance to international donors.

Mutengezwana et al (2011) in their research on the effectiveness of microfinance activities found out that MFIs increase the socio- economic stability as well as interaction of women and the public in Zimbabwe. Stability includes food availability, access to education and food availability. This assertion is also emphasized by Bateman (2011) who states that the impact on income or consumption, these forms of microcredit empower the poor and give them some opportunities, hope and self-esteem. However Mutengezwana point out that for the public to be able to maintain services given by MFIs they should get entrepreneurial training to help them in their entrepreneurial activities. They further on state that political unrest interrupts the smooth operation of MFIs in fulfilling their mandate of helping women and communities at large in need of financial assistance in Zimbabwe.

According to Mishi &Kapingura (2012) MFIs functioning in Chinhoyi charge high interest rates to lenders making it difficult for women to access the loans as they lack any forms of collateral due to lack of access and ownership of resources and assets. This shows how women struggle to acquire loans from MFIs and Insiza District isn't an exception. This is viewed in the light of institutions operating in the district like the KCI microfinance which charges an interest rate of 25% per loan. Usually the duration of these kinds of loans are short-term, maximum two years, conditioned to be used in productive projects for example agriculture, industry, trading and not in consumption. Hence microfinance institutions are

two-faced in nature: “social nature and a for-profit nature,” Gutiérrez-Nieto *etal.* (2007). It should be noted that women in rural Zimbabwe particularly in Insiza do not own any means of collateral thus they cannot afford to pay back interests making them reluctant to look for loans to capitalize and maintain their small income generating businesses as they are scared of being indebted to the MFIs.

However Mushanguri (2011) eludes that NGOs operating mostly in rural Zimbabwe have clear targets when it comes to microfinance services for women empowerment benefits, as they provide funds with no collateral. This however has a negative effect on women because they tend to depend more on handouts rather than gaining experience in the process of acquiring such services. In most cases, microcredit programmes offer a combination of services and resources to their clients in addition to credit for self-employment.

Selome and Tshuma (2014) argue that microfinance services further e impoverish the poor in Zimbabwe, as they face challenges in repaying loans thus making them to borrow more money from loan sharks to repay debts. They also state that women tend to divert funds for their own personal use. This can be argued as services rendered include how one can utilise the loan accordingly and thus as capital for the chosen income generating project.

Observation is based on Montgomery (2005) who states that perfect evaluation of these programs requires an accurate comparison between the status of the participants before and after joining micro credit programs. Montgomery (2005) goes on to explain that this kind of accuracy is hard to attain for many reasons: First in a panel data analysis (observation of same individuals through time) one cannot guarantee that any enhancement in microcredit programs participants standards of living are purely due to the credit and not due to any other factors that might have happened to them over the same time period, hence separation of the impact of microcredit programs from other influences is hard to attain. Second in cross

sectional data analysis (observation of many individuals at one point at a time) it is hard to compare two groups of individuals with identical characteristics who differ only in terms of credit taking because of the various personality and character traits of individuals.

Viewing the literature of microfinance one gets the impression that it is more a statistical or econometric dispute between two teams; advocates and opponents for microcredit programmes, Mahajan (2005). This dispute mainly focuses on the techniques and methodologies employed by researchers rather on the potential of these programmes to help the poor out of poverty. In my opinion such focus on the methodological problems of the quantitative methods used in studying the impact of these programmes is superfluous and insufficient to judge the real impact of these programmes. It has given grounding to doubt greatly the usefulness of these programmes and taken attention away from the real problem which is trying to improve this tool and enlarge its benefits in the real world.

2.4 Chapter Summary

Viewing similar literature one can note that there are still many missing answers in the paradox of microcredit programs, its financial sustainability and commercialisation versus more outreaching to women and further impact and social development these all need to be considered while searching for more integrated approaches to measure the effectiveness of these programs in empowering women.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 Introduction.

This chapter explains the methods that the researcher employed in order to collect the data relating to the contribution of the WDF to the women's socio-economic empowerment. This chapter clearly defined the research methods used to conduct the study. The researcher explained how the necessary data and information to address the research objectives and questions was collected, presented and analysed. Reasons for the research design, research instruments, data sources, data collection techniques, data presentation techniques and analytical techniques used are given. Saunders et al (2003) defines research methodology as the theory of how research should be undertaken including the theoretical and philosophical assumption upon which research is based and the implications of these for the method or methods adopted.

3.1 Research Approach

This section highlights the methodological approach that was used for data collection. A data collection method describes the specific approach used for gathering the data and the choice of the methodology depends on the research objectives and questions to be addressed. According to Bryman (2008), there are two broad approaches to social research which are qualitative and quantitative. In order for this study to achieve its objectives and respond to research questions, a qualitative methodology approach was adopted. Qualitative data was collected through the use of semi-structured interviews, questionnaires and the perusal of secondary sources.

Qualitative research is described by Creswell (2009) as “a means for exploring and understanding the meaning individuals or groups ascribe to a social or human problem. The process of research involves emerging questions and procedures, data typically collected in the participant’s setting.” Qualitative methodology is appropriate for a kind of study that demands going into where people and their institutions are located. The use of qualitative methodology, therefore, enabled the researcher to interact with beneficiaries and to develop an understanding of the research question at hand. The face to face interaction is useful especially when the researcher wants to collect enough data using different qualitative research tools to address the research questions.

Qualitative data is particularly useful when it comes to defining feelings and attitudes. The researcher chose this type of methodology because the research questions of this study requires an understanding of a process, thus qualitative research methodology aims to produce factual description based on face-to-face knowledge of individual and social groups in their natural settings. Also, it is useful for obtaining insight into situations and problems one may have little knowledge Strauss and Corbin (1990). Furthermore, qualitative research approach is appropriate when the researcher seeks freedom for selecting information rich participants, documents or site that would help to address the research questions Creswell (2002).

3.2 Research Design

A case study research design was used for this study. It is one of one of several ways of doing research whether it is social science related or even socially related because its aim is to understand human beings in a social context by interpreting their actions as a single group, community or a single event: a case. The researcher used the case study strategy in this research. Robson (1993) as cited in Saunders *etal* (2000) defines a case study as the development of detailed, intensive knowledge about a single case or a small number of

related cases. Thus this approach was more ideal for this present research since case studies provide an in-depth account of events, relationships, experiences or processes occurring in that particular instance. They focus on one point to be investigated and give wider implications, in this case Insiza District in order to give the contribution of the WDF as a whole in enhancing women's socio-economic empowerment.

Gillham (2000) defines a case study as an investigation to answer specific research questions which seek a range of different evidences from the case settings. Yin (2003) defines a case study as an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly defined. The case study approach is especially useful in situations where contextual conditions of the event being studied are critical and where the researcher has no control over the events as they unfold. Ritchie and Lewis (2003) see the primary defining features of a case study as being "multiplicity of perspectives which are rooted in a specific context"

The merit of the case study is that the case study approach makes use of multiple methods of data collection such as interviews, document reviews, archival records, and direct and participant observations and subsequently 'thick descriptions' of the phenomena under study are obtained, Yin (2003). Furthermore the case study provides a variety of participant -a perspective uses multiple data collection techniques and examines integration of e learning, Baxter (2008). It however has a demerit as it has been subjected to criticism on the grounds of non- representativeness and a lack of statistical ability. Moreover, the richness and complexity of the data collected means that the data is often open to different interpretations, and potential 'researcher bias,' Cornford and Smithson, (1996).

3.3 Target Population

The population is a total group to be studied or the target population. According to Schindler et al (1983), population is defined as any group of individuals, organizations, social interactions or events. This study's target respondents were 40 women who were beneficiaries, six officers from the Ministry of Women Affairs, Gender and Community Development Office as well as 1 POSB officer. As key informants the researcher interviewed the Community Development Officer who disseminates information on the revolving Fund to the community members. The Community Development Officer and the District Development Officer (DDO) assess the credibility of projects and the Provincial Officers approves credible projects. All these Ministry officials are also responsible for monitoring and evaluating these projects and ensuring that the projects are viable after being funded therefore they have insight on the extent to which the fund is contributing towards empowerment of women. They have information on the challenges that these women have in accessing, utilising and repaying the loan hence their selection is credible. The POSB officer is responsible for disbursing the fund and also collect repayments.

3.3.1 Sample size.

The sample size of the study consisted of 47 respondents that are 6 Ministry officials from provincial, district and community level, 1 POSB officer and 40 beneficiaries. The following table shows the composition of the sample.

Table1. Sample Size

Organization	Designation	Number of respondents
WDF beneficiaries	women	40
Ministry of Women Affairs Gender and Community Development	Provincial Development Officer	1
Ministry of Women Affairs Gender and Community Development	District Development Officer	2
Ministry of Women Affairs Gender and Community Development	Community Development Officer	2
MoWAGCD	Provincial Administrative officer	1
POSB	Accountant	1
Total		47

3.4 Sampling Method

The study utilised both the purposive sampling design and the random sampling design. Purposive sampling and random sampling are therefore discussed as they are used in the study.

3.4.1 Purposive sampling.

Purposive sampling is when a sample is selected on the basis of the knowledge of the population, its elements and the nature of the research aims in short, based on the judgment and the purpose of the study, Babbie (2001). The use of this method of sampling ensured that the researcher obtains information that is accurate as these key informants are the very people who are involved in the selection of beneficiaries and the disbursement of the fund as well as administering the repayment of the loan and monitoring the effectiveness of the fund. In the

case of the selected respondents purposive sampling is convenient, cheap and it avoids bias. According to Tochim (2006) purpose sampling is the process of selecting units from a population of interest so that by studying the sample one may generalize results back to the population from which they were chosen. Purposive sampling will ensure optimization of time and resources as information will be sought from those people with valuable information and knowledge about the area under study, thus 6 officers of MWAGCD including 1 accountant from POSB will be targeted under purposive sampling.

Purposive sampling ensured that only respondents who are beneficiaries of the WDF were selected. This served time for the researcher as she did not spend more time trying to verify the WDF beneficiaries since the information was provided by Women Affairs officials. By use of this purposive sampling method the researcher attempted to obtain a sample that contains respondents that have relevant information on implementing the WDF.

3.4.2 Simple Random Sampling.

The study utilised the simple random sampling in selecting the respondents. According to Babbie (2001), an advantage of simple random sampling is that it is highly representative if all subjects participate. The researcher used the lottery system whereby the respondents were written in pieces of paper then these were placed in a container and randomly selected. 40 women who are beneficiaries of the fund were therefore chosen under random sampling. The respondents list was derived from The Ministry of Women Affairs, Gender and Community Development data base of beneficiaries since 2010 in Insiza District ward 7, 14 and 5 . Participants were selected because they generate useful data for the project and to ensure that this sample is credible, and covers the main interest of the population, Gumbo (2013).

The Simple random sampling ensured that each element in the population was given an equal chance of being included in the study. This method therefore was suitable to give these

elements equal chances. Babbie (2001), contents that simple random sampling ensures equal chances of selection of participants and it is highly representative.

3.5 Research Instruments.

A variety of tools were used to collect data that is primary and secondary data to increase the validity and reliability of data gathered. Key Informant interviews, questionnaires and secondary data were used. The records from the MWAGCD were used to verify the women who benefited from the Women Development Fund. Moreover observation of the projects that the beneficiaries are engaged in were also done to assess their viability and the challenges these entrepreneurs face.

3.5.1 Primary Sources.

3.5.1.2 Key Informant Interviews

The study identified the key informants that were involved in the recruitment of qualifying women and disbursement of the Fund. Key informants can provide in-depth inside information if trustful relationships are established, Payne and Payne (2004). According to Marlow (2005) key informant sampling relies on people in the community identified as experts or as influential or act as key decision makers in the field of interest. For this study the selected key informants who were interviewed were, the District Administrative Officer, the Gender and Community Development officer of Matabeleland South, Provincial Women Affairs Officer, District Development Officer for Insiza District, Community Officer and a POSB official who are administering and disbursing the fund. The five respondents from the Ministry of Women Affairs were selected because they are responsible for initiating the implementation of the WDF. It was assumed that key informants provided unbiased data. The researcher set appointments with these key informants and went on to interview them at established times and places.

There are several strengths in interviewing such as the fact that the technique allows the investigator to probe, to clarify, and to create new questions based on what has already been heard. Whyte (1979) recommended that the interviewer let the conversation flow naturally but note what aspects of events the informant describes or leaves out so that later the interviewer can phrase questions to fill in omissions or to check his or her understanding of what has been said. This flexibly structured interview style allows the researcher to recognize statements which suggest new questions or even new lines of investigation.

Using the interview technique was suitable for this study as it allowed the interviewer to clarify questions, permitted the respondents to respond in any manner they saw fit and also allowed the interviewer to observe verbal and non-verbal behavior of the respondents. Additionally it was appropriate to obtain personal information, attitudes, perceptions and beliefs. The respondents therefore had more freedom and this led to a flowing interview from one question to the next. Questions answered by the respondents also led to more questions which provided more information on the topic.

3.5.1.3 Questionnaires

Structured questionnaires give room for comparisons of responses among respondents. They also enable quantitative data to be collected in a standardized way so that the data are internally consistent and coherent for analysis, Chattopadhyay and Seddon (2002). The responses are gathered in a standardized way, so questionnaires are more objective. Generally it is relatively quick to collect information using a questionnaire.

The questionnaires were suitable for this study as structured questionnaires with both open ended and close ended questions are considered an appropriate technique given the fact that it can elicit the feelings, beliefs, experiences, perceptions and attitudes of the beneficiaries of the Women's Development Fund. This enabled the researcher to get more objective information about the WDF and empowerment of women quickly.

3.5.2 Secondary Sources.

Secondary sources were used to gain information on the implementation of The Women Development Fund in Insiza District. The study utilised the secondary sources such as the Ministry of Women Affairs, Gender and Community Development reports. These reveal the challenges that the women face in accessing the Fund, utilising it and repaying it and how the Fund has contributed to the empowerment of women in Zimbabwe.

3.6 Validity and Reliability.

3.6.1 Validity.

Validity has been defined by the extent to which [a test] measures what it claims to measure, Gregory (1992). A measure is valid if it measures what it is supposed to measure, and does so cleanly – without accidentally including other factors. The focus here is not necessarily on scores or items, but rather inferences made from the instrument i.e. the behavioral inferences that one can extrapolate from test scores is of immediate focus. In order to be valid, the inferences made from scores need to be appropriate, meaningful, and useful, Gregory (1992).

The validation strategy that was used by the researcher was called member checking. According to Gumbo (2013) this involves feeding findings of the analysis back to the participants, through focus groups for example, and assessing how far they consider them to reflect the issues from their perspective.

3.6.2 Reliability.

Reliability is the degree to which measures are free from error and therefore yield consistent results Gabrenya (1980). If a measurement device or procedure consistently assigns the same score to individuals or objects with equal values, the instrument is considered reliable. Reliability involves the consistency, or reproducibility, of test scores i.e., the degree to which one can expect relatively constant deviation scores of individuals across testing situations on the same, or parallel, testing instruments, Bollen (1989). More important to understand is that

reliability estimates are a function of the test scores yielded from an instrument, not the test itself, Thompson (1999). Accordingly, reliability estimates should be considered based upon the various sources of measurement error that may be involved in test administration, Crocker and Algina (1986).

Reliability of the data was improved by developing the research instruments and pre-testing them before the actual data collection stage. These instruments which were pre tested included questionnaires, interviews and reports. They were pre tested so as to assess the effectiveness of the instruments in obtaining the study results. According to Gumbo (2013) to ensure reliability of analysis, one needs to maintain meticulous records of all the interviews and group discussions and document the process of analysis you went through in detail. Therefore the researcher observed the above to ensure reliability that is keeping records.

3.7 Ethical Considerations.

Conducting research in itself can be a problem. Accessibility, funding, timing, and other factors may all impose problems. Creswell (2003) identifies the following ethical issues that must be considered in the research process; respecting the rights of participants; honoring research sites; and reporting research fully and honestly.

In conducting this research the researcher obtained a clearance letter from the District Administrator's Office which had the details of the researcher and the research topic. The rights of the participants were respected by providing them with the aims and objectives of the study, disclosing the researcher's identity and highlighting the relevance of the results of the study. The following issues were observed:

3.7.1 Confidentiality

Confidentiality on the part of the participants was highly observed. Walsh (2001) contents that it is important in any research work to protect the participants' right to privacy and

confidentiality. According to Haralambos and Holborn (2008) social scientists have to disguise the identity of participants where possible to guarantee confidentiality. Thus in this research, questionnaire respondents were instructed not to write their names or signature on questionnaires to conceal their identity.

3.7.2 Consent

Assurance was given both in oral and in written form that information gathered would be used solely for the purpose of the study. Walsh (2001) postulates that it is ethically sound to obtain informed consent from all participants. Participants in this research were freely giving their free consent to be involved and the aims of the research were explained prior to the research. Participants voluntarily agreed to participate in the research.

3.7.3 Anonymity

Respondents to interviews and questionnaires were made aware that interviews would be anonymous and that no names were to be used. They were assured that their identities were not to be divulged. Respondents were also made aware that the information given by them was used for academic purposes and was not to be used against them in any manner.

3.7.4 Respect

Respect of the local language and cultures was observed. Ethically social researchers are expected to avoid harm or discomfort on respondents, Haralambos and Holborn (2008). This research made every effort to promote the comfort of the participants. A local language that is Ndebele was used where applicable to enhance communication and the comfort of the participants. Appropriate dress code was adhered to, to enhance optimum cooperation of participants.

3.8 Chapter Summary

This chapter provided an overview of the research method used in conducting the research, citing in detail the research design adopted with justifications. It further outlines the merits and demerits of the research tools used. Data presentation and analysis are to be discussed in the next chapter.

CHAPTER 4

DATA ANALYSIS AND PRESENTATION

4.0 Introduction.

This chapter presents the analysis and discussions of the findings of the study. Presentation is organized according to the research objectives and questions. Data was collected from the MWACD officials from both provincial and district level. Beneficiaries from selected wards were also interviewed through questionnaires. Data presentation is in the form of Pie charts, tables and pictures of some of the projects women engage in.

4.1 Background information of respondents.

The researcher used questionnaires and interviews as data collection instruments. These were distributed to all Ward coordinators who were responsible for the 10 randomly selected beneficiaries from Ward 4, 10 from ward 5, 10 from Ward 7 and 10 from ward 14. The discussions were carried out and responses were returned therefore 95% response rate was achieved making the study credible. The respondents ranged from 20 years to 60 years and they all showed great interest to this study and they cooperated well.

Seven key informants were interviewed from the Ministry of Women Affairs Gender and Community Development and POSB which are the Provincial Development Officer, Provincial Administrative Officer, the District Development Officer for Insiza District, the two Community Development Officers, one Post Office Savings Bank officials who administered and disbursed the revolving fund from Post Office Savings Bank (POSB). All the key informants were interviewed and therefore 100% response was registered making the study credible.

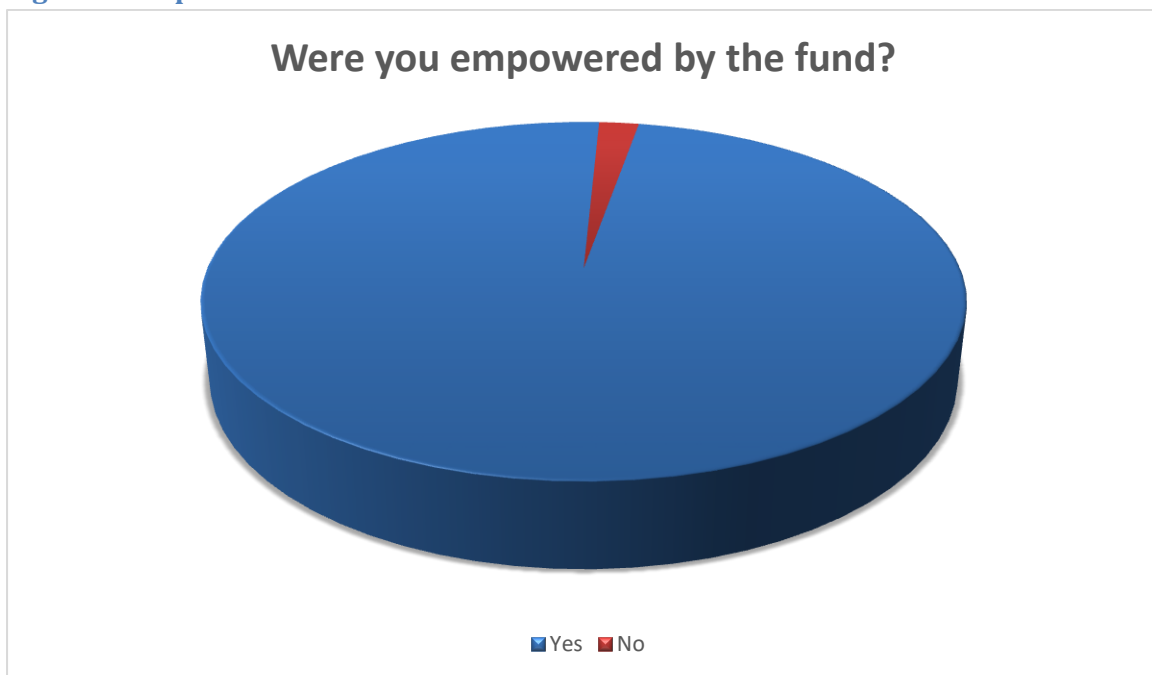
4.3 Data presentation.

The data was presented using the themes derived from the objectives.

4.3.1 Women development fund as a women socio-economic empowerment tool.

Results show that all 40 respondents indicated that they are aware of the WDF and knew how to access the fund. One hundred percent (100%) respondents indicated that some women in the district knew how to access the fund. This shows that the officers from the Ministry of Women Affairs Gender and Community Development did reach out to women who seemed in need of the loans in Insiza District. All respondents indicated that the WDF was making a positive impact in their lives and that of their families through the provisions of household income and personal savings.

Figure 1: empowerment status



Ninety percent (90%) of the respondents stated that they are now able to support their families, send children to school, buy clothes, join ISALs and buy basic commodities for household use. Ten percent (10%) indicated that they managed to expand their businesses. Therefore the results indicate that one hundred percent of women were empowered by the

WDF. To support these findings, Muzaale (1994) identified expressed benefits of microcredit to include, reduced dependence on husband support, support husbands to pay children school fees and medical expenses, ability to renovate or move to a better house, giving new vitality to a previously declining project, having money to work with and feeling respected. However Mahajan (2005) argues that microcredit can be considered as a necessary but not sufficient tool for total empowerment. This therefore means that the women had their lives improved in most spheres and were therefore not totally empowered. The following table shows response by women when asked whether the fund has empowered them or not.

Table 2: Impact of the Fund.

Strongly Agree	16
Agree	19
Not sure	5
Disagree	0
Strongly disagree	0

Table 2 shows response by respondents when they were asked to indicate whether the fund is making positive impact with regards to socio-economic empowerment of women entrepreneurs. Ninety percent (90%) of respondents agreed that the fund is making positive impact with regards to socio-economic empowerment of women. This means that the WDF is empowering women by changing their socio-economic status. Even though the WDF is not adequate it is a good strategy for empowering women entrepreneurs since it has managed to change the status and livelihood of women for the better.

Figure 2: Impact of the WDF

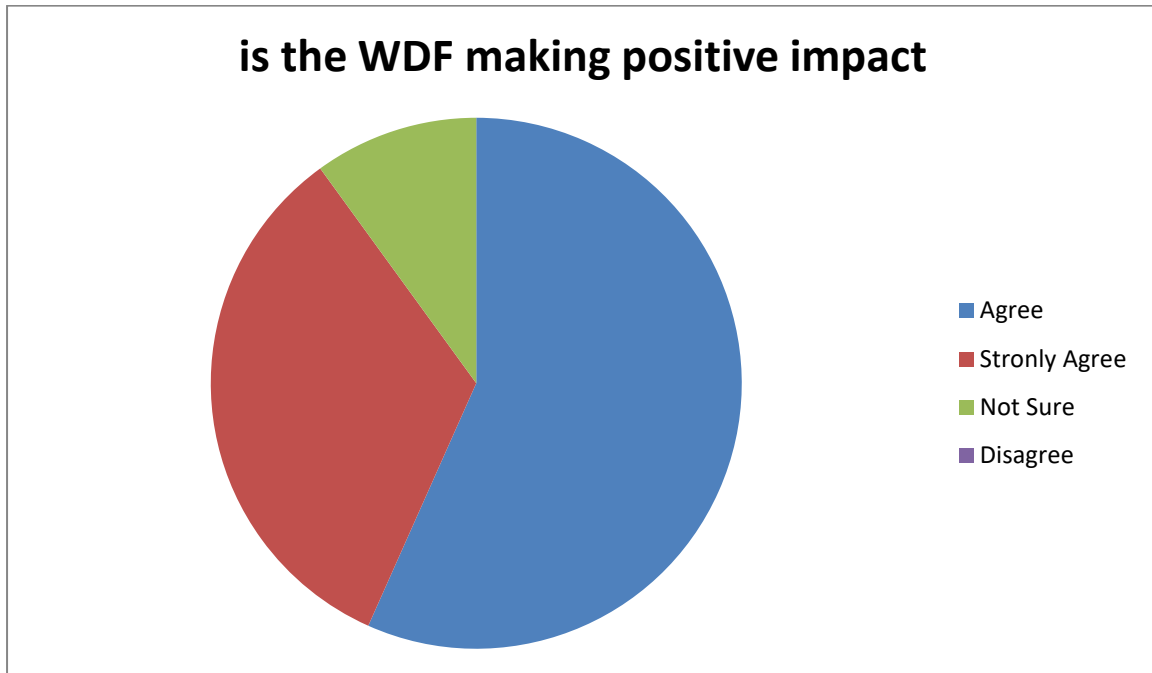


Figure 2 indicates that ninety percent (90%) respondents agreed that the fund is making positive impact with regards to socio-economic empowerment of women. The results depicts that microfinance is useful for changing women’s life for the better.

On the issue of whether the fund had changed the lives of women, the District Administrator said:

“Women are empowered by the WDF though we have no instrument to measure the extent of empowerment made.”

She based this on the positive change noticed on how women can now support their families financially without the aid of their spouse’s income, buy basic commodities as well as expand their small businesses like vending. The reports from the Ministry of Women Affairs show that some women are now actively participating in development issues and decision making at community level. The result therefore implies that the funding is empowering women differently according to their status before receiving the funding. Montgomery, (2005) support the above by contenting that a perfect evaluation of these programs requires an

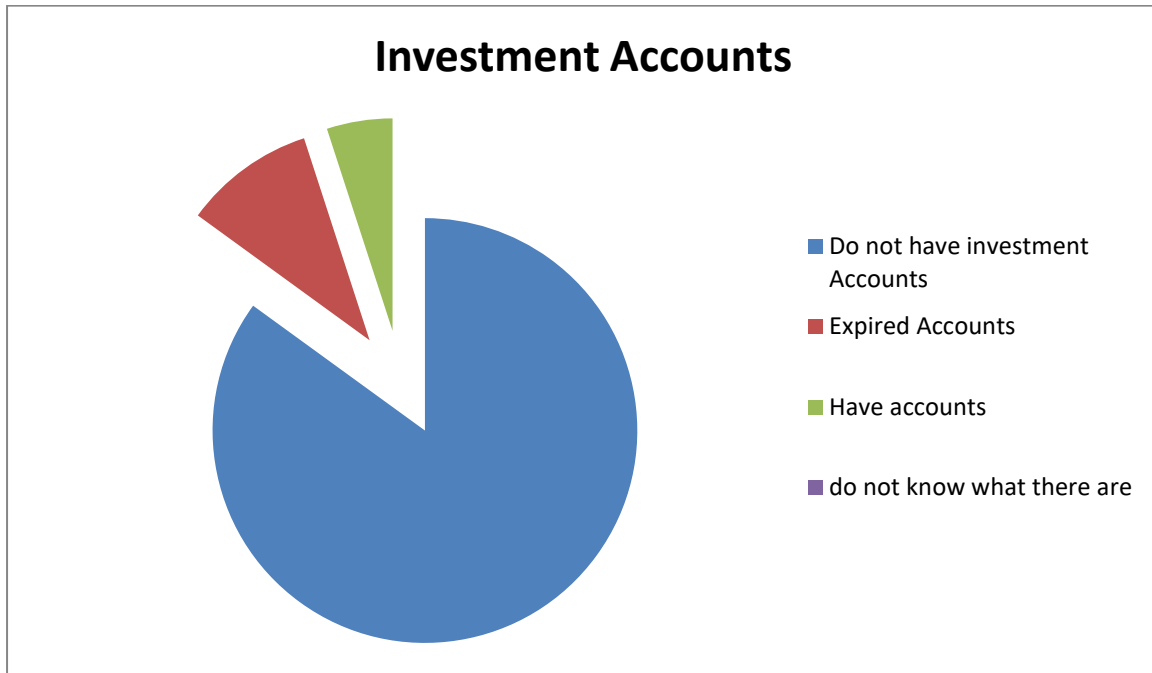
accurate comparison between the status of the participants before and after joining micro credit programs.

Figure 3: Sewing Project.



The picture above shows a group that has been sewing and gardening since 2011. The group consists of eight members. The group started with farming in nutritional gardens and expanded to incorporate sewing into their business as they could afford to buy sewing machines after gaining profits from selling produce from the gardens.

Figure 4: Investment account.



The results surprisingly show that 85 percent (100%) of the respondents do not have investments accounts. When asked why they do not have investments accounts the respondents stated that they could not trust the banks with their money, the banks charge more interests and some were not aware of the existence of the investment accounts. This shows that the women do not have knowledge on managing funds for future use. UNDP (2005) contents that women's access to credit comes with the ability to borrow, save and invest which enhances the poor women's confidence and enabling them to better confront the systemic gender inequities. Women in Insiza do not have such imperative skills hence the inability to manage the loans accordingly is questionable. Those that have investment accounts also seem not to have knowledge on how to use them.

The POSB officer stated that women lacked the skills to handle public finance as it is indicated by the rate they pay back the loan and the way they utilise the funds. When interviewing the POB Officer he said:

This shows that even though the women claim to be empowered they are not that empowered as the Government would have loved.

The results show that the WDF is empowering women to a larger extent even though the extent cannot be measured in this study. This is indicated by the evidence from respondents who are now able to support their children, buy basic food, buy clothes, pay school fees, participate in development issues and make informed decisions. The results show that the WDF is making positive impacts in regards to women empowerment though total empowerment is not accomplished. Even though the change might be slightly, the women are acknowledging it and grateful for its existence. This is supported by the fact that the women's lives have changed drastically since the existence of the fund.

4.3.2 Policy and legislative framework governing the implementation of WDF in Zimbabwe.

The response rate when all respondents were asked whether they were aware of the policy framework or legislative framework governing the WDF was shocking. Only 5 respondents were aware of the policy and legislative framework governing the WDF. Even some Ministry Officials were not aware of any policy or legislative framework guiding the WDF, making it questionable on how they disburse the fund not knowing such vital information about it. Even though only (4%) of respondents stated that there are aware of the policy framework guiding the WDF, it is questionable as the respondent could not even identify the policies. The finding therefore implies that no policy and legislative framework is followed in utilising the WDF in Insiza District. The researcher could not therefore establish the basis to which the fund is administered since it is a revolving fund.

The District Administrative Officer stated that the WDF was guided by the public funds laws though she failed to explain the laws. The results therefore suggest that the beneficiaries can misuse funds since there is no policy or legislative framework they have been given to abide

too as 83% are not aware of any framework. Lack of policy and legislative framework can hinder the successful implementation of the WDF as women can divert the money meant for businesses or even misuse it. The results rendered show that the WDF is implemented in isolation with the policy and legislative framework as it is not known not only in Insiza District but in Matabeleland South Province. This may pose as a threat for the utilisation of the funds because there are no repayment binding issues and as indicated by the POSB officer the women do not pay up on time making it difficult to fund the next round since the fund is revolving. The policy and legislative framework guiding the WDF is not known by both Ministry officers and WDF beneficiaries and therefore this means that the fund was just distributed with no mechanism to administer it. The WDF is therefore subject to be misused as it has no basis of implementation and monitoring.

4.3.3 The challenges to the implementation of the WDF as an empowerment tool.

According to the key informants the fact that the fund is disbursed without business training hinders the successful implementation of the WDF as an empowerment tool. Sixty seven percent (67%) of the respondents stated that their businesses were facing challenges caused by lack of skills, knowledge and informed decisions when running different projects. They also mentioned that the loan is not adequate for sustaining and expanding their businesses as they have to buy expensive equipment and raw materials. One beneficiary said:

“Imali esiyiphwayo ayeneli ukuthi sithenge imitshina kanye lamalembu okuthunga, ngakho impumela yokuzigcina ayikhanyi kanye lenzuzo” The loan is only enough for running the business for self-sustainability not for expanding to medium scale businesses as I would have loved, the fund is limiting me.

The WDF beneficiaries were not capacitated in terms of running the businesses and utilising the loan hence they are now facing challenges which cripples the successful implementation

of the WDF as an empowerment tool. The respondents were not well versed with issues of market research and environment scanning and as a result their projects suffer a lot.

According to the Community Development Officer the challenges that are encountered by women entrepreneurs are imposed by the Ministry as they do not embark on project management training and financial management training before the disbursement of the fund. This results in women struggling to run their businesses as they do not have essential business management skills. This is very risky because if the projects collapse the women will have difficulties in repaying the loan. This is consistent with findings by Yunus and Jolis (2003) who argue that in addition to human capital, skills to produce and market goods and social capital is important to first know about microcredit programs and then to manage the business after taking the loans.

Figure 4: Craft Project



The picture was taken by the researcher as she moved around interviewing respondents in ward 4. This group of beneficiaries started Craft Project in 2010. The group consists of 5 members who do bid work, curios, mats and baskets but have been facing challenges of accessing market for their crafts as they only market during the International Trade Fair, market fairs organised by the Ministry Of Women Affairs in conjunction with Non-Governmental Organisations such as Empretec, Basilwizi and the United Nations World Tourism day and the Sanganani Hlanganani World Tourism Expo that occur rarely. They revealed that their target market is mostly tourists therefore they have to wait for such platforms to showcase their products. This poses as a challenge since the rate of getting income is too slow.

Overall, the results show that these women entrepreneurs are having different challenges which hinder the successful implementation of the WDF as an empowerment strategy. The challenges include lack of skills to run the projects, managing finance, making informed decisions, inadequate loans and shortage of markets. The Ministry of WAGCD has not addressed the above challenges as custodians of the WDF and this underestimates the effectiveness of microcredit in empowering women as their projects are facing different obstacles. The challenges hinder the successful implementation of WDF as a socio-economic empowerment tool.

4.4. Chapter Summary.

This chapter focused on data analysis, presentation and interpretation. The data was analysed and presented in narrative form as well as in tables, pictures and pie charts. The chapter revealed that the WDF is empowering women though they still face challenges that hinder the successful implementation of the WDF as drive towards socio-economic empowerment of women in Zimbabwe. The next chapter focuses on summary findings, recommendations and conclusion.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction.

Summarisation of all research findings connected to the aims and objectives concerning the effectiveness of the Women Development Fund as an empowerment tool for women. Recommendations to the Ministry of Women Affairs, Gender and Community Development have been highlighted.

5.1 Summary Findings.

5.1.1 Women development fund as a women socio-economic empowerment tool.

The research findings show that the WDF is empowering the women entrepreneurs to a larger extent even though the extent cannot be measured in this study. This is indicated by the response from respondents who are now able to support their children, buy basic food, buy clothes, pay school fees, participate in development issues and make informed decisions. The findings show that the WDF is making positive impact in regards to women empowerment though total empowerment is not accomplished. Even though the change might be slightly, the women entrepreneurs are acknowledging it and this means that the WDF is an effective strategy in empowering women entrepreneurs economically. This is supported by the fact that the women entrepreneurs had their lives changed for the better when they started utilising the WDF. The results show that women entrepreneurs managed to expand their businesses, support their families, send children to school, buy clothes and food and pay medical bills.

The findings surprisingly show that 83% of the respondents do not have investments accounts. Most of the beneficiaries indicated that they are not aware of the existence of investments accounts whereas others expressed concerns that the banks deduct their moneys instead of making profit for them. The findings entail that the respondents have less knowledge on both business and financial management which cripples the running of their

businesses. Women entrepreneurs in Insiza do not have such imperative skills hence the inability to manage the loans accordingly is questionable. If women are capacitated with necessary skills for running their businesses, the implementation of the WDF will yield better results.

5.1.2 Policy and legislative framework governing the implementation of WDF in Zimbabwe.

The study found that one hundred percent (100%) of the respondents indicated that they did not know of any policy and legislative framework guiding the WDF in Zimbabwe. Eighty six percent (86%) of the key informants were also not aware of any policy or legislative framework guiding the WDF in Zimbabwe. The findings show that only three 4% of the respondents are aware of the policy and legislative framework guiding the WDF in Zimbabwe. The policy and legislative framework guiding the WDF is not known by both Ministry officers and WDF beneficiaries and therefore this means that the fund was just distributed with no mechanism to administer it. This paves room for corruption in the handling of WDF and this hinders the successful implementation of the WDF as a strategy in socio-economic empowerment of women.

5.1.3 The challenges to the implementation of the WDF as an empowerment tool.

From the findings the researcher deduced that women are having different challenges which hinder the successful implementation of the WDF. The challenges include lack of skills to run the projects, managing finance, making informed decisions, inadequate loans and shortage of markets. These challenges hinder the smooth running of their projects as well as the implementation of the WDF as an empowerment tool. The Ministry of WAGCD has not yet addressed the above challenges as custodians of the WDF and this underestimates the effectiveness of microcredit in empowering women as their projects are facing different obstacles. These challenges are therefore to be addressed for the successful implementation

5.2 Conclusions

5.2.1 Women Development Fund as a women socio-economic empowerment initiative.

The study concludes that the WDF has the potential to empower and change the status of women in Zimbabwe. The study concluded that microfinance is essential for the viability of women's businesses. Therefore it can be said that the WDF is an effective initiative for the socio-economic empowerment of women. The study also concludes that all women are aware of the existence of the WDF even though they cannot access it at the same time. The WDF has positive impacts in the lives of the women although the extent of empowerment is difficult to measure.

5.2.2 Policy and legislative framework governing the implementation of WDF in Zimbabwe

The study concludes that the policy and legislative framework guiding the implementation of the WDF in Zimbabwe is not known in Insiza District by the beneficiaries, some MWAGCD officers and the POSB officer who disburse the WDF funds. The study concludes that the unavailability of the policy and legislative framework governing the fund is a hindrance to its successful implementation, as it makes it questionable as to whether the funds are properly used or there are misused. This absence of the policy makes the implementation of the WDF to be difficult in terms of monitoring by officers and repayments by beneficiaries.

5.2.3 The challenges to the implementation of the WDF as an empowerment strategy.

The study concludes that the women are facing vast challenges in running their businesses. These challenges include lack of business management skills, lack of financial management skills, inadequacy of the loan and general contemporary information on running projects. These challenges hinder the successful implementation of the WDF as a strategy of socio-economic empowerment of women. Therefore as long as these challenges are prevailing the total empowerment of women will not be accomplished. As such there is urgent need to try and combat these challenges for total empowerment to be attained.

5.3 Recommendations.

In view of the conclusion the researcher recommends the following:

5.3.1 Women Development Fund as a women socio-economic empowerment tool.

The Ministry of Women Affairs, Gender and Community Development must have the background information of the WDF beneficiaries so as to have the basis of measuring the extent to which the WDF is empowering women after utilising the fund. Failure to this the Ministry must come up with a way of measuring the degree of empowerment.

5.3.2 Policy and legislative framework governing the implementation of WDF in Zimbabwe.

The Ministry of Women Affairs, Gender and Community Development must avail the policy and legislative framework governing the WDF to both the Ministry officers and their beneficiaries. In case of total absence of the policy, one must be formulated so as to ensure that the WDF is used according to the stipulated legislative framework and the implementation and monitoring will be made easier. The POSB officer should also have the policies and legislative framework guiding the WDF so as to use it as a legal tool in repayments follow ups.

5.3.3 The challenges to the implementation of the WDF as an empowerment tool.

The Ministry of Women Affairs, Gender and Community Development must ensure that women involved are equipped and capacitated with requisite skills before they start running their projects. As such trainings on business management and financial management must be held for all women. This will ensure the smooth running of projects hence total empowerment can be attained.

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APPENDICES

Appendix 1

KEY INFORMANT INTERVIEW GUIDE: THE WOMEN DEVELOPMENT FUND AND THE SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN ZIMBABWE. A CASE OF INSIZA DISTRICT.

I am Simelweyinkosi K. Moyo, a Bachelor Honors Degree in Development Studies student at Midlands State University conducting a research on: The Women Development Fund and the socio- economic empowerment of women in Zimbabwe. A case of Insiza District. Your answers will remain completely confidential and are for academic purposes only.

If you agree to participate in this study you will be asked to answer questions that will take a maximum of 30 minutes.

1. What are your duties regarding the Women Development Fund?
2. Explain how the WDF changes the lives of women entrepreneurs.
3. To what extent is the WDF empowering women entrepreneurs economically?
4. Is the revolving Fund accessible to all women entrepreneurs?
5. Are different projects allocated different amounts or it is the same amount for all projects regardless of their difference?
6. Were there any measures put in place to educate the women willing to be entrepreneurs on how to utilise the Fund?
7. Which types of projects were funded in Insiza?
8. Are the projects viable in your view?
9. What is the policy and legislative framework guiding the WDF in Zimbabwe?
10. Are the beneficiaries aware of the policy and legislative framework?
11. Do women entrepreneurs know how to implement the policy and legislative framework when utilising the fund?

12. What are the challenges hindering the successful implementation of the WDF as socio-economic empowerment strategy for women?

Appendix 2

QUESTIONNAIRE FOR BENEFICIARIES.

I am Simelweyinkosi K. Moyo, a Bachelor Honors Degree in Development Studies student at Midlands State University conducting research on: The Women Development Fund and the socio-economic empowerment of women in Zimbabwe. A case of Insiza District. Your answers will remain completely confidential and are for academic purposes only. Are you willing to participate in this study? If yes proceed/ No stop

If you agree to participate in this study you will be asked to complete the following questions that will take a maximum of 20 minutes.

Section A Demography

- 1. Name
- 2. Ward
- 3. Age of respondent 20-30 31-40 41-50 51-60 61+
- 4. Marital Status Single Married Widowed Divorced
- 5. No. of persons in your household1-5 6-10 11-15
- 6. What is your highest level of education? Primary Secondary Tertiary
- 7. Are you employed Yes No

Section B : WDF as a women socio-economic empowerment strategy.

- 8. Do you know the WDF? Yes No
- 9. Generally are women entrepreneurs in your community aware of The Women Development Fund?
Yes No
- 10. Do they know how to access the loan? Yes No
- 11. How much have you benefitted since the inception of the Fund?

- a) \$ 1500 b) \$ 3000 c) \$5000 d) \$6 000

12. Was the money enough to benefit the whole group? Yes No

13. How many were you in your group? 5 8 other

14. Which project did you engage in using the loan?

- a) Piggery b) Mining c) Poultry d) sewing/fashion
e) Gardening f) Crafts
g) Cattle fattening

15. Is the project viable? Yes No

If not
explain.....
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.....
.....
.....

16. What was your source of income before you benefitted from The Fund?

- a) Trading b) Spouse provided c) Salary & Savings
d) No income

17. Are any women entrepreneurs who benefited from the WDF experiencing changes in their lives?

Yes No

If yes what are the changes?

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18. Do you have an investment account? Yes No

19 if no explain why.
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20. If yes how much.....

21. Did you find the WDF useful? Yes No

Explain your answer?

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22. The Fund is making positive impact with regards to socio-economic empowerment of women?

- a) Strongly Agree
- b) Agree
- c) Not sure
- d) Disagree
- e) Strongly disagree

23. Were you empowered by the fund? Yes No

Explain your answer.

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24. Outline any issues on the Fund you would like to see improved.

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Section C Policy and legislative frameworks for the WDF in Zimbabwe

25. Do you know any policy and Legislative framework guiding the WDF in Zimbabwe

Yes No

26. If yes explain the policy and legislative framework guiding the WDF.

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Section D. Major Obstacles that hinder the successful implementation of the WDF as an empowerment tool.

27. Is your business facing challenges? Yes No

28. If yes explain the challenges faced by the business

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29. What measures have you taken to solve the above mentioned challenges.

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30. What challenges were you facing before you benefitted from The Fund?

a) Basic food b) Health Bills c) Education Bills

d) other
specify.....
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.....

31. Are you still facing the same challenges after benefiting from the fund.

Yes No

If yes, explain.

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32. Is there any challenge hindering the successful use of the loan to initiate your project.

Yes No

33. If yes explain the challenges.

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THANK YOU