

# WOMEN DEVELOPMENT FUND

## ACCESSIBILITY RAPID SURVEY

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Zimbabwe Coalition on Debt and Development

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# ABOUT ZIMCODD

The Zimbabwe Coalition on Debt and Development (ZIMCODD) is a socio – economic justice coalition established in February 2000 to facilitate citizens` involvement in making pro-people public policy. ZIMCODD views indebtedness, the unfair global trade regime and lack of democratic people-centred economic governance as root causes of the socio – economic crises in Zimbabwe and the world at large.



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# Executive Summary

In its quest to assess the feasibility of the Women Development Fund (WDF), ZIMCODD carried out a rapid countrywide survey. The survey was carried out in 59 districts which covered all the 10 provinces. A total of 1551 interviews were conducted against the intended 1750 culminating into 88.6% response rate. The survey sought to determine the accessibility of the Ministry of Women Affairs, Community and Small and Medium Enterprises Development (MWACSMED), the responsiveness of ministry officials to enquiries on WDF and ascertain how helpful are the officials, the availability and accessibility of information on WDF and lastly the inclusiveness of WDF. The survey discovered a myriad of anomalies in project administration, to begin with the call for proposal which was not cognizant of the challenges being encountered by women, the call was tailor-made to suit the middle and upper-middle class as the requirements are insensitive to the marginalized and vulnerable women in rural communities who cannot even write a proposal or constitution, the call was vague and ambiguous pertaining the type of proof of residence that is required. Also majority of the women interviewed indicated that the offices of the MWACSMED were inaccessible, they did not get favorable response as some public officials were not even willing to talk about the WDF. While other public officials were not aware of the WDF and referred all questions to senior personnel who were not in office. Lack of inclusiveness was another anomaly that impedes effective administration of WDF. Allegations against racial, tribal and partisan discrimination and exclusion were levelled against project administrators. To this end, ZIMCODD recommends that:

**I.** There is need for the government to undertake robust scanning and feasibility study of the nature of the challenges that the intended beneficiaries are facing so as to come up with project requirements that are inclusive and cognizant of the challenges that they are encountering.

**II.** The project requirements are gender insensitive, there is need for a paradigm shift in requirement crafting and put gender lenses. Thus the MWACSMED, should engage the Gender Commission, Parliament Gender Committee, SDGs Inter-ministerial Committee and the Women's caucus to provide technical experts in crafting gender sensitive requirements.

**III.** The MWACSMED should constantly engage the Parliament Gender Commission and Civil Society-Women's groups to have an appreciation of the plight being encountered by urban and rural women so as to come up with organic solutions.

**IV.** The MWACSMED's offices should be

more accessible if it must remain fit for purpose.

**V.** MWACSMED officials ought to be re-oriented on client-centered service delivery and deliberately seek to appraise all their staff with ongoing government projects and programmes.

**VI.** In this period of Digital Era Governance (DEG), the MWACSMED should see to it that all the necessary information concerning WDF and other government programmes are made available on the ministry's digital platforms. This will allow self-serving and promote timely decisions and responses from women as targeted beneficiaries. To add radios and television should constantly broadcast in all the sixteen constitutionally recognized languages about the WDF.

**VII.** To guarantee equal opportunity, the relevant government ministry should be more deliberate about targeting and reaching out with information to disadvantaged and marginalized communities.

# 1. Background and Introduction

In 2010 the government of Zimbabwe introduced the Women Development Fund (WDF). The WDF was government effort and attempt to bridge gender inequality gap which had reached astronomic levels “as women earn only 77 cents for every dollar that men get for the same work” . This is exacerbated by the fact that only 30% women own A1 and A2 farms while 32% have economic decision power . The establishment of the WDF was viewed as a positive stride towards women empowerment. Nonetheless, like most government projects the WDF was highly politicized and the information about its existence and operations was scarce to the general populace. At the core of its administration was the concept of economies of affection as reflected by how dominated the project was with Politically Exposed Persons (PEPs). However, the project did not survive for long due to financial challenges. In 2018, with the emergence of the second republic the WDF was resuscitated . Even so, the citizens are still skeptical about the inclusiveness of the project as they sought to understand whether the rejuvenation of the WDF did not also brought back the old practices. This is because partisan administration of government projects and exclusion has been problematic in Zimbabwe. It is a systemic problem that has been entrenched in the structural system of the country. This can be substantiated by other national projects which the government implemented such as the Land Reform Program (LRP), Presidential Scholarships and the Reserve Bank Farm Mechanisation Scheme of 2007/08. To this end, ZIMCODD as a social and economic justice coalition with representatives across the nation conducted a countrywide WDF accessibility survey. **The survey sought to assess:**

- the accessibility of the Ministry of Women Affairs, Community and Small and Medium Enterprises Development
- the responsiveness of ministry officials to enquiries on WDF and ascertain how helpful are the officials
- the availability and accessibility of information on WDF
- the inclusiveness of WDF

## 2. Targeted Population

The survey targeted women across the country particularly those in the vulnerable and marginalised communities. The research was more interested in communities that are considered to be remote such as Gwanda, Gokwe, Ngangu, Risutu, Mutambara, Binga and Tsholoshu and Rushinga to mention but a few. Although the aforementioned places were of interest due to their vulnerability, the research was not limited to them as it wanted to assess the feasibility of WDF and its impact on all women across the country. To this end, all the 10 provinces were targeted, this was necessitate by ZIMCODD’s organisational capacity as it has representatives and research assistance across the country. ZIMCODD has Community Resource Agents (CORAs) who double as research assistants in every district in the country and this enables it to continue providing

thought-leadership and informed policy intervention as it is people-based and configured to respond to the needs and aspirations of the people of Zimbabwe.

## 2.1 Sampling Methods and Procedures

The research made use of purposive and convenience sampling methods. Lunenburg (2008: 175) argues that "purposive sampling involves selecting a sample based on the researcher's experience or knowledge of the group to be sampled". Purposive sampling is also known as judgmental sampling, it is a non-random sample in which the researcher uses a wide range of methods to locate all possible causes of a highly specific and difficult-to-reach population. While convenience sampling is also known as availability sampling, it is a non-probability sampling technique whereby the members of a target population are carefully selected for the reason of study in the event that they meet certain criteria such as being readily available, geographical proximity, and or willingness to volunteer. Using purposive and convenience sampling procedures was expedient to the study and critical in attaining a comprehensive study that is people-centered and integral in unpacking the challenges being encountered by women in accessing the WDF.

## 2.2 Dependability and Trustworthiness

The research upheld the concept of dependability and trustworthiness through a systematic "inquiry audit" aimed at evaluating the processes and product of the study for consistency and replicability. This was necessitated by ZIMCODD's organisational capacity as it has a network of vibrant Community Resource Agents (CORAs) in every district across the country. CORAs provided an audit trail using the notes from interviews and sampling techniques. The dependability and trustworthiness of the study was further reinforced by the concept of triangulation which was used to validate the attained data. Thus guaranteeing the generation of an astute and comprehensive research that can inform a vibrant policy intervention.

<sup>3</sup> Food And Agriculture. 2017. National Gender Profile of Agriculture and Rural Livelihoods- Zimbabwe: Country Gender Assessment Series, Harare

<sup>4</sup> <https://www.herald.co.zw/women-development-fund-bounces-back/>

# 3. Findings and Discussions

## 3.1 Key Informant Response Rate

Fincham (2008:11) noted that a reliable research should have at least a response rate of 60% and above. Chepkirui (2016:30) citing Mugenda and Mugenda (2003) and Mundy (2002:25) reinforce the above view by noting that a 60% response rate will be good nonetheless 80% and above will be excellent . Therefore, taking the above view into consideration the study managed to have 88.6% response rate as illustrated by the table and pie chart below. A response rate above the benchmark stipulated by Fincham (2008:11), Chepkirui (2016:30) and Mundy (2002:25). Nevertheless, the goal of the study was not a high response rate rather the representation of the population of interest which is the women in the 10 provinces, 59 districts and officials from the Ministry of Women Affairs. The primary objective of field research was to ensure that the attained data “can be generalised, analytically or statistically” in a manner that will allow the study to determine the feasibility of WDF and proffer a viable policy intervention that is people-centered.

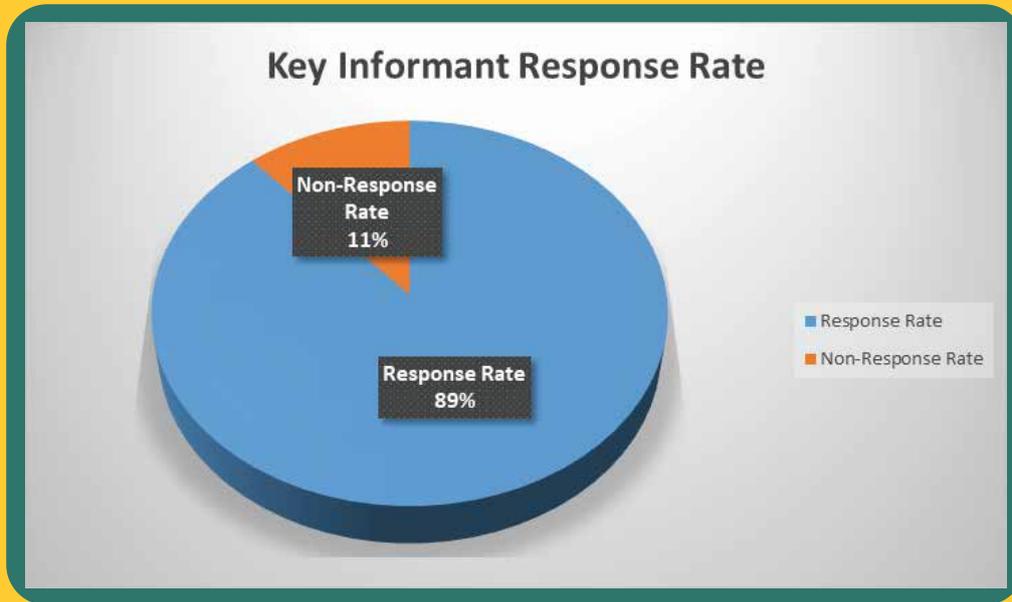
**Fig 3.1 Key Informant Response Rate**

Provinces	Targeted Population n	Accessible Population	Response Rate	None Response Rate
<b>Harare Province</b>	175	175	100%	0%
<b>Bulawayo Province</b>	175	175	100%	0%
<b>Manicaland Province</b>	175	130	74.2%	25.8%
<b>Mashonaland Central</b>	175	118	67.4%	32.6%
<b>Mashonaland East</b>	175	151	86.2%	13.8%
<b>Mashonaland West</b>	175	144	82.2	17.8%
<b>Masvingo Province</b>	175	170	97.1%	2.9%
<b>Matebeleland North</b>	175	168	96%	4%
<b>Matebeleland South</b>	175	175	100%	0%
<b>Midlands Province</b>	175	145	82.8%	17.2%
<b>Total</b>	1750	1551	88.6	11.4%

Source: Primary Data Compiled by ZIMCODD

<sup>3</sup> Chepkirui, I. 2016. *Effectiveness of Communication Using Service Charters: The case of Kenya Film Classification Board, Nairobi County*. MA Thesis. University of Nairobi.

**Table 3.1 Key Informant Response Rate**



Source: Primary Data Compiled by ZIMCODD

### 3.2 The 2021 Women Development Fund Call for Project Proposals

On the 7th of March, the MWACSMED announced the return of the WDF . The maximum funding was said to be ZWL\$ 400 000 which is equivalent to US\$ 4,705 using the ruling exchange rate of US\$ 1 = ZWL 85.00. The government announced that the funding was for existing and viable women projects in agriculture, tourism, mining, manufacturing and or service sectors. To avoid misuse of funds by beneficiaries, 75% of the funds will be paid direct to the suppliers of the equipment while 25% will be given as cash for the operational cost. The call for proposal can be found on this link <https://www.herald.co.zw/women-development-fund-bounces-back/>. To apply the following were required:

- group constitution,
- project proposal,
- proof of residence of each member,
- next of kin details of each member,
- quotations from 3 different suppliers,
- certified copies of ID for each member,
- any other supporting documents such as proof of markets and
- a completed loan application form which the group will fill in at the Ministry of Women Affairs, Community, Small and Medium Enterprises Development.

An orthographic projection of the registering process and requirements is a clear testimony of how the project took the “elite governing phenomena ”. The WDF is detached from the plight of women, the woman who is desperate for the WDF does not have the capacity to provide all the necessary project requirement. This exposes how wanting the

<sup>4</sup> Yosephine, M and Agustini, D., H. 2018. "Survey by knocking the door and response rate enhancement technique in international business research", *Problems and Perspectives in Management*, 16 (2):155-163.

project scanning and pilot stage was, if it was carried out. The assertion can be substantiated by the fact that, can a Zimbabwean woman without basic education know how to write a proposal and a constitution? Although providing proof of residence is a security measure the call proposal did not specify what kind of proof of residence is required and how does one get it? The call for proposal is also silent on ways in which rural women who do not have property can access acceptable proof of residence for example village head letters.

This is not the first time government perambulates on this ambiguous road in respect to social development projects for example the cash transfer programs, presidential scholarship and the 17 million youth stimulus package to mention but a few. To some, the aforementioned proposal requirements are a bottleneck strategy. As the requirements makes it difficult for the women in marginalized and vulnerable communities such as Gokwe South or Kana Mission when it states that one has to provide at least 3 quotations from different suppliers. It is critical to note that the aforementioned places require an entire day just to travel to either Harare, Bulawayo or Gweru where there are competitive and reputable suppliers.

This clearly shows that women are indeed in need of help but the conditions and requirements around the WDF are exclusionary to the most vulnerable women as they cannot even afford transport fees to go in big cities in search for 3 different reputable suppliers' quotations. It is quintessential to note that, the Zimbabwean society is also calibrated in a patriarchal system whereby the women attend to unpaid care, if she is to travel to the city to get quotations who will attend to her home. It is such gender insensitive requirements that excludes the most vulnerable women from participating. In addition, studies carried out by the International Labour Organisation (ILO) noted that, more than 80% of the Zimbabwean population is surviving through informal economy activities and more than 57% of that population are women. Therefore, this means women are playing an essential role in economic activities despite the fact that they have been systematically excluded from the formal economy. This is because only 30% women own A1 and A2 farms while 32% have economic decision power. Thus, if the WDF is to bridge the gender inequality gap it has to be inclusive and cognizant of the plight of both rural and urban women.

Comparatively, it is not only surprising but rather ironic to note that other government programmes with higher investments such as the Reserve Bank Farm Mechanization programme, Command Agriculture did not have such stringent and prohibitive requirements. These are mainly accessed by males who have ownership to land and other means of production. Approximately 70% of A1 and A2 land is owned by men while 68% of men have economic decision power. To this end, it can be argued that, because the RBZ Farm Mechanization and Command Agriculture were man dominated that's why there were no inflexible requirements despite the fact that they were huge and high-risk investment compared to the WDF.

<sup>5</sup> <https://www.herald.co.zw/women-development-fund-bounces-back/>

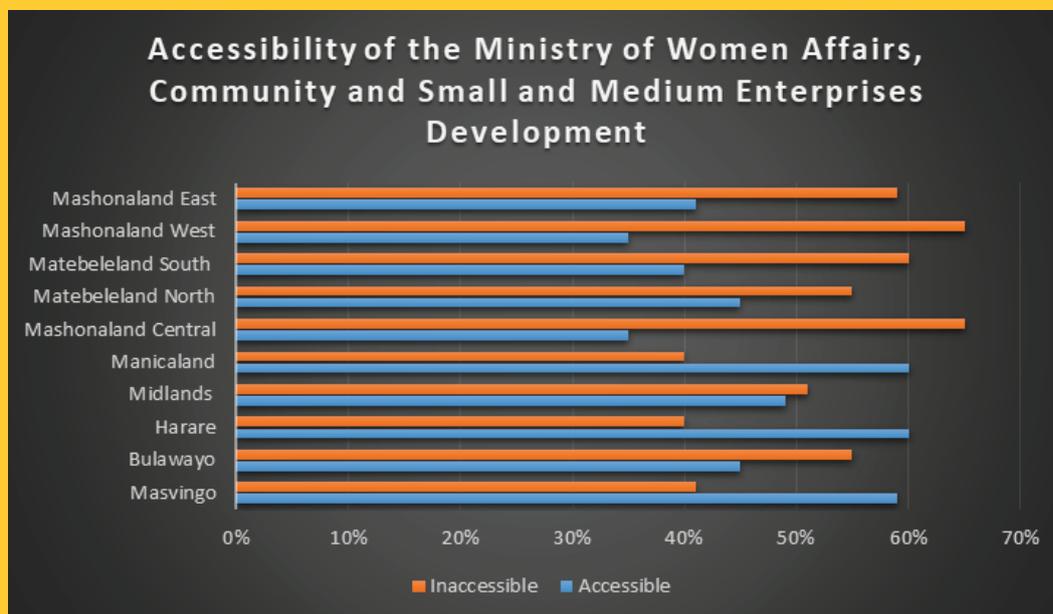
<sup>6</sup> A governance system by which every decision is aligned to the needs and aspirations of the elites. It is usually visible in forward mapping implementation.

<sup>7</sup> ILO (2018) *Women and men in the informal economy: a statistical picture*. International Labour Organisation.

### 3.3 Accessibility of the Ministry of Women Affairs, Community and Small and Medium Enterprises Development

The research discovered that while the offices of the MWACSMED are decentralized. As they are present in various provinces across the country such as Mashonaland East, Mashonaland West, Mashonaland Central, Bulawayo, Matebeleland South, Matebeleland North and Midlands the inaccessibility rate was above 50%. This means that majority of women in these areas will have difficulties in getting help to secure the WDF. On the other hand provinces such as Harare and Manicaland had high accessibility rate with 60% each followed by Masvingo with 59%. The inaccessibility of the offices in various areas were caused by conflicting and complementing factors which include COVID-19 regulations, burden of care making it difficult for women to leave their homes, lack of knowledge that there are such offices, fear of approaching bureaucracy due to educational levels, distance and unavailability of funds to travel to mention but a few. Majority of the places where women are unable to access the ministry's offices are considered to be vulnerable and marginalized. This can be evidenced by Gokwe South, Kana Mission, Mahenye, and Binga. Thus the inaccessibility of the ministry offices is an impediment to development and further deepen social and economic inequalities.

Fig 3.2 Accessibility of the Ministry of Women Affairs, Community and Small and Medium Enterprises Development



Source: Primary Data Compiled by ZIMCODD

### 3.4 The Responsiveness of Ministry Officials to Enquiries on WDF

The research discovered that many of the officials from the MWACSMED were not very welcoming to enquiries about the WDF. To some officials it was as if, they were not ttaware of the WDF while others professed ignorance and referred all questions to

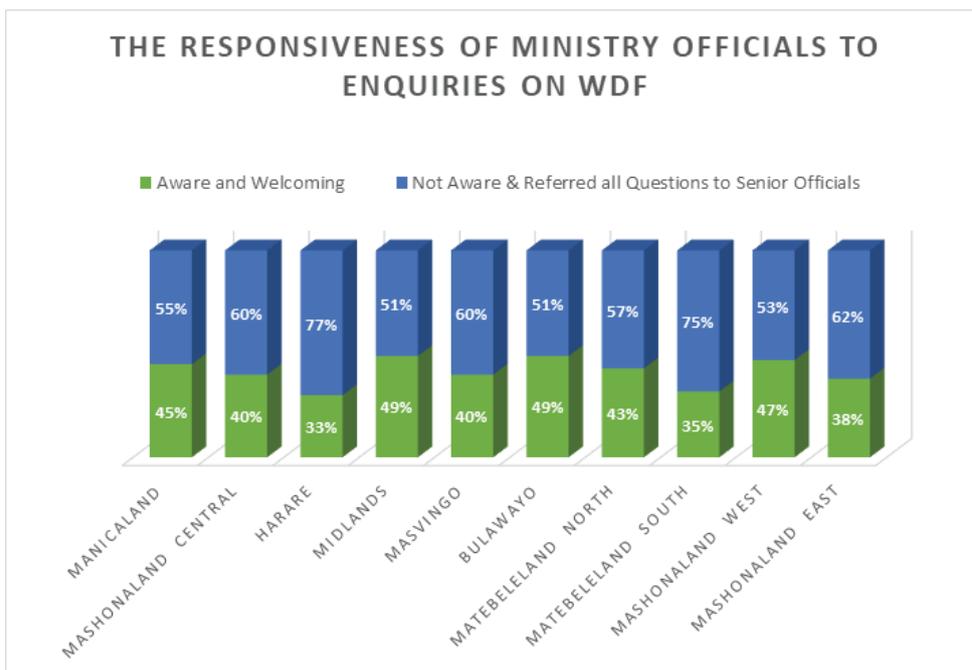
senior officials who were not available. It was worrisome to note that majority of receptionist did not even have an idea about WDF yet the advert was in various newspapers. This can be reinforced by one of the ZIMCODD CORAs who went to the ministry's offices in Harare and ascertained that:

There was no receptionist by the reception and I was assisted by someone in the corridor. I was directed to an office where it was said I could make inquiries about the WDF program. I was attended to by two young ladies who seemed to be attachees. One of them went out and came back with a note with two contact details of people who would be able to help me concerning both application and submission of project proposals. I insisted that at this point, I only needed to enquire on what the program was about and how it would work as I was an interested party and knew of women who would be interested too. Again, I was referred to the 2 contact details I had been given as these would know how to assist me.

It therefore suggested to mean no one else in the building was in a position to take enquiries or assist on this matter except the 2 contact persons (referred to as District Officers) I had been given.

The findings of the study from Harare and the other 9 provinces were similar as the women experienced the same reception and response. Studies carried out in all the district which led to cumulative provincial statistics shows that majority of the public officials from the MWACSMED across the nation were either not aware of the WDF or unwilling to talk about it as they referred all the issues to senior officials who were not available. It is integral to note that, this kind of reception and response from public officials deters women from engaging ministry officials in their quest to attain the WDF. The above can also be reinforced by the pie chart below which projects the statistic obtain from the field on the experiences of the women in the 10 provinces.

**Fig 3.3. The Responsiveness of Ministry Officials to Enquiries on WDF**

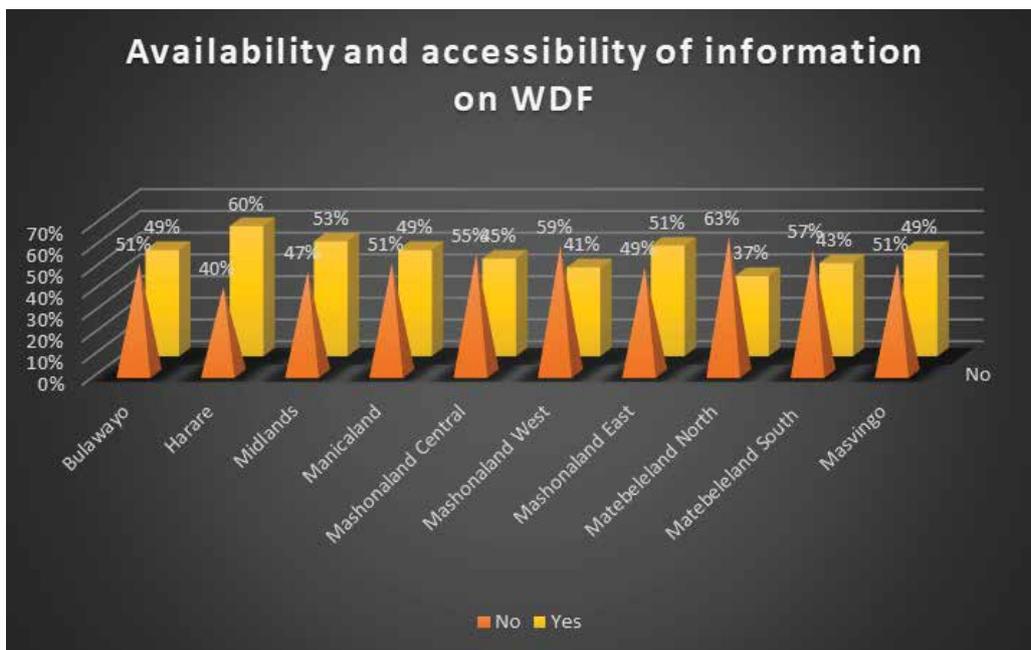


Source: Primary Data Compiled by ZIMCODD

### 3.5 Availability and accessibility of information on WDF

The WDF like other government projects and funding which have come before, the information is scarce whether in the newspapers, ministry website or at the offices. This can be reinforced by interview carried out in all the 10 provinces in Zimbabwe. Key informant interviews with women provided the research with information-gap-insights as majority of the women were not aware of the WDF. Those who knew about the WDF claimed that they were told by their councilors at ward meetings. This was also reinforced by those who even went further to show WhatsApp messages which were circulating in their political party groups. Although it is a national project, the study learnt that there seems to be an element of partisan administration even though this view was not projected by all women and ministry officials. The findings on the availability and accessibility of WDF can be reflected by Fig 3.4 which shows statistics from all the provinces in Zimbabwe. Those who said “yes” believed that the information concerning WDF was available and accessible while those who said “no” proposed that they never heard of the WDF or they heard it through political party channels. This points to organisational communication and community engagement incapacitation as the Ministry is failing to disseminate the information in robust way that transcend partisan boundaries.

Fig 3.4. Availability and accessibility of information on WDF



Source: Primary Data Compiled by ZIMCODD

### 3.6 Inclusiveness of WDF

It is critical to note that it is still early to determine whether the WDF has failed to promote inclusiveness or not. The sentiments shared by 1551 women who were interviewed in all the provinces are sufficient enough to give a position on the performance of WDF in respect of inclusiveness. The interviews showed that many women were not interested in WDF as they viewed it as a political project meant to attain political expediency. This was because of how the project was being

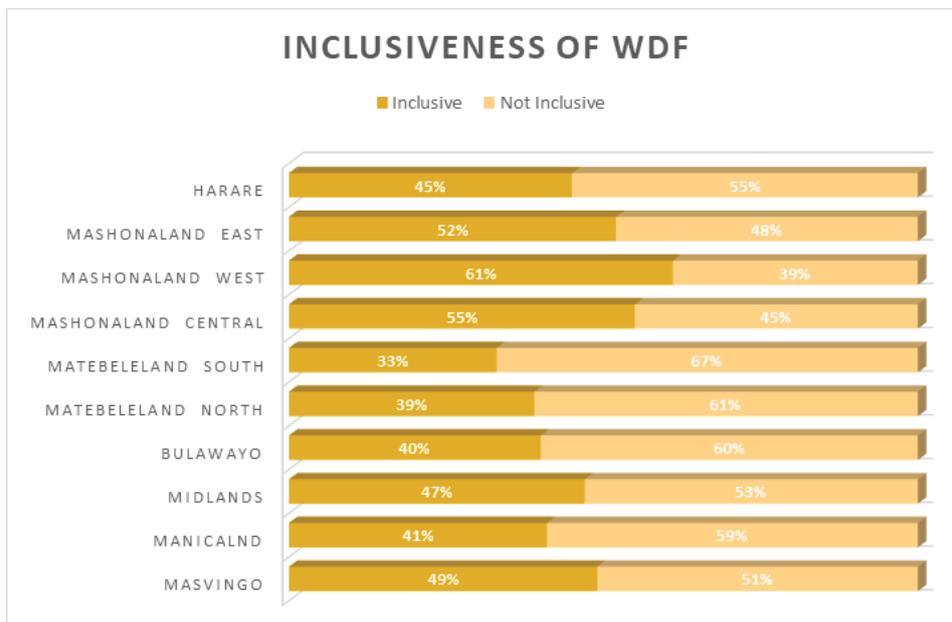
administered in respect to information dissemination. Allegation of partisan exclusionary were levelled, with councilors being accused of masquerading as ministry officials by taking down the names of women whom they said were going to benefit. This speaks to grave structural crises that have engulfed Zimbabwe where there is state- party conflation. This assertion was further reinforced by a thirty-five years old woman from Gwanda who stated that:



“Mina okwama loan lokhu vele angizihluphi ngakho ngoba bayabe belabantu babo ababanikayo. Sis’ Lungile ( not real name) wabona bani khonapha e Gwanda abayitholayo l loan ka government? Zamanini engxenye lizaphiwa”.

Which can be translated to “I have never bothered myself with applying for government loans because many a times they would be having people whom they want to give loans. Have you ever heard of anyone from here in Gwanda who after applying did manage to get the loan? Try your luck, you might get it”. It can be deduced from the woman's assertion that, a significant number of citizens residing in Gwanda have been systematically excluded from both previous and current government projects. She made use of a rhetoric question to reinforce her narrative. Apart from political exclusion the white and colored communities have also expressed concern over how the government always treat them as second-class citizens. The reception they get when they attempt to enquire of WDF and other government projects is discouraging and exclusionary. Fig 3.5 presents the statistics from the research which attest to the inclusiveness of the project. It presents a juxtaposition scenario of those who believed that the project was inclusive based on race, tribe and partisan affiliation and those who did not.

**Fig 3.5 Inclusiveness of WDF**



Source: Primary Data Compiled by ZIMCodd

## 4. Conclusion

In as much as the idea for the WDF is noble, there are many anomalies that need to be addressed if the project is to have a positive impact on the livelihoods of women who are really experiencing the shocks of COVID-19. This is because the call for WDF proposal was not inclusive as it did not take cognizant of the difficulties urban and rural women are encountering, the ministries offices were largely inaccessible although some were accessible. The majority of women had difficulties in attaining the information about the WDF, some were even surprised during interviews that there is such a program known as WDF. The responsiveness of ministry officials was also not welcoming as some claim not to know about the project. Lastly but not least, the project is not inclusive and it does not bridge political, tribe and racial gaps. To this end, an examination of the project exposes scintillating revelations concerning how the project came about, it can be argued that the WDF project took the top-down model were the minister announced the return of the WDF and the call for proposal without a proper feasibility study on the nature of the intend beneficiaries as well as the challenges they are encountering.

### Nevertheless, ZIMCODD recommends the following:

- There is need for the government to undertake robust scanning and feasibility study of the nature of the challenges that the intended beneficiaries are facing so as to come up with project requirements that are inclusive and cognizant of the challenges that they are encountering.
- The project requirements are gender insensitive, there is need for a paradigm shift in requirement crafting and put gender lenses. Thus the MWACSMED, should engage the Gender Commission, Parliament Gender Committee, SDGs Inter-ministerial Committee and the Women`s caucus to provide technical experts in crafting gender sensitive requirements.
- The MWACSMED should constantly engage the Parliament Gender Commission and Civil Society-Women`s groups to have an appreciation of the plight being encountered by urban and rural women so as to come up with organic solutions.
- The MWACSMED`s offices should be more accessible if it must remain fit for purpose. MWACSMED officials ought to be re-oriented on client-centered service delivery and deliberately seek to appraise all their staff with ongoing government projects and programmes.
- In this period of Digital Era Governance (DEG), the MWACSMED should see to it that all the necessary information concerning WDF and other government programmes are made available on the ministry`s digital platforms. This will allow self-serving and promote timely decisions and responses from women as targeted beneficiaries. To add radios and television should constantly broadcast in all the sixteen constitutionally recognized languages about the WDF.
- To guarantee equal opportunity, the relevant government ministry should be more deliberate about targeting and reaching out with information to disadvantaged and marginalized communities.

# Proposed Model to Ensure Feasibility, Accessibility and Inclusion of WDF





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