Stepping Up Women’s Economic Empowerment
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SNV Zimbabwe would like to extend its heartfelt gratitude to the women from Murehwa District who participated in the implementation of M4W Project. We also thank the District Implementing Committee (DIC) from Murehwa and our key stakeholders; Steward Bank, Metbank, National Organic Produce, Best Fruit Processors, Avanos and Coopers.

We also thank the UNWOMEN Team for their assistance during the production of this publication in particular Delphine Serumaga, Molline Marume, Patricia Made and Caroline Nyamayemombe. Special thanks to SNV Zimbabwe Country Director and SNV Agriculture Sector Leader
in Murehwa District Zimbabwe. The project was implemented from January to October 2017.

UN Women’s support to this initiative is in accordance with the agency’s mandate to support operationalization of global commitments on gender equality and women’s empowerment. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which Zimbabwe has signed and ratified, recognizes that the issues of rural women’s rights, food and poverty are intricately linked. Article 14 of CEDAW calls on State Parties to consider the significant roles rural women play and the problems that they face. State Parties are also called upon to ensure that rural women have the right to health, social security, education and training, equal access to economic opportunities, access to agricultural loans and credit, among other productive resources. Investing in rural women also is one of the pre-requisites to achieving the Sustainable Development Goals’ aims of ending poverty and hunger, attaining food security and to empowering women and girls.

This project focused on several of the actions needed to economically empower women and increase their climate resilience. These included addressing structural barriers such as women’s access to finance, time, labour-saving technology and information.

Rural women comprise over a quarter of the total world population and represent 43% of the agricultural labour force. In Zimbabwe, rural women are 56% of the communal farmers. Moving rural women from subsistence agriculture to becoming active participants in agro-based value chains is an aspiration shared by UN Women Zimbabwe and SNV as an essential step for enhancing women’s economic empowerment.

Zimbabwe’s private sector has identified 18 value chains that can form the bedrock of industrialization in the country, and 11 of these are agro-based. As the country puts in place policies and measures to revitalize industry, this is an opportune time to engage rural women on how they can actively participate in every stage of an agricultural value chain, as well as how the value chains can effectively work for them.

Through the United Nations’ Joint Programme for Gender Equality (JPGE) funded by the Government of Sweden, SNV in partnership with the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) executed a project entitled “Building Climate Resilience through Business and Making Markets Work for Rural Women -M4W”

This publication explores and examines how the SNV Pillars Model addressed the structural barriers faced by rural women in Murehwa. It explains the processes and achievements of each Pillar and illustrates how adaptive project management by the SNV team, working with the Murehwa District Implementing Committee (DIC) and UN Women, strengthened the management of the project and provided lessons for future programming.

Most importantly, this publication shows how the project gave rural women a voice and improved their choices. Throughout the document, the women and men beneficiaries tell their own stories of what
difference the project made to their lives, families and communities. Tauzeni Mbarika of the Nyamukovera Project, for example, saw her home transformed into a place of peace: “We used to fight all the time with my husband for money, but ever since JPGE facilitated the inputs and equipment for our garden, I can now afford to look after my family. Now I can pay fees and my children are back at school.”

As UNWOMEN Zimbabwe we are proud to have contributed to this initiative and we remain committed to advancing gender equality and women’s empowerment through scaling up such programmes in Zimbabwe.

Delphine Serumaga
UN Women Country Representative
“Countries with higher levels of gender equality have higher levels of economic growth. Companies with more women on their boards have higher returns. Peace agreements that include women are more successful. Parliaments with more women take up a wider range of issues including health, education, antidiscrimination and child support”. Ban Ki Moon.

SNV is proud to contribute in a modest way to the aims and achievements of the ZUNDAF funded Joint Programme for Gender Equality (JPGE). The success of this targeted intervention to increase Climate Resilience through Business and by Making Markets Work for Women” is first and foremost, a celebration of the energy, hard work and determination of the women, men and women-led producer groups in Murehwa who will go on to sustain the gains of the M4W project. We salute them!

Secondly, the project’s success and achievements over a relatively short period of time (10 months) reflects the value of a solid foundation already laid by earlier interventions in the Murehwa area and the highly effective collaboration and joint working between SNV, UN Women, Kunzwana Women’s Association, Rozaria Memorial Trust, private sector firms and knowledge institutions (mentioned in the stories), and Murewha District technical teams representing a number of key ministries (Ministry of Agriculture, Mechanisation and Irrigation Development, Ministry of Women Affairs Gender and Community Development, Ministry of Youth Indigenisation and Employment Creation; Ministry of Rural Development, Promotion and Preservation of National Heritage; Office of the President and Cabinet). By drawing together and engaging these different actors throughout the project, the project assured local ownership, context relevance and sustainability-potential right from the start. The exceptional level of engagement and commitment from the Murewha District Team under the leadership of the DA’s office is particularly commendable.

A particularly important component of this project was the opportunity to provide matched-grants that enabled technological upgrades and in some cases a first investment in technology. Women’s economic empowerment is often limited by lack of access to labour and time saving technology to expand production, improve quality to match market demand and increase productivity and profit margins.

The M4W component of the JPGE demonstrates how intentional and careful targeting and needs-based support can harness resources to set women entrepreneurs and group-owned enterprises on a growth path improved productivity, quality and market-share. As this publication demonstrates, a mix of interventions, tailored to the needs of each group, product and in response to the demands of the within-reach markets, works together to produce the exciting results that are beginning to show after only 10 months.

In our determination to make a meaningful contribution to gender equality in the sectors and countries where we work, SNV makes 3 key commitments:

To increase the number and percentage of SNV-led
projects that result in over 70% of benefits accruing to women

To increase the number and percentage of SNV-led projects that are self-assessed as gender-transformational

To increase the number of SNV-led projects that generate and analyse gender disaggregated data at production, enterprise and market share levels. The M4W project is already contributing to these commitments.

The voices represented in the stories, testimonies and quotes in this publication demonstrate the ownership and internalisation of the 8 ‘Pillars’ or intervention foci that underpinned the M4W design. They are inspiring and deserve much commendation but they also represent a start that must be nurtured, supported and sustained to full potential. The hard work of the last 10 months will require continued collaboration between the critical actors mentioned above to ensure that the impressive gains of the M4W project and the JPGE overall, are sustained.

On behalf of the SNV M4W team and SNV in Zimbabwe, I say well done and thank-you to all our partners in the JPGE-M4W project. To the M4W women and men in Murewha we wish you the very best of success as you take your new enterprises to the next level.

Gender Equality is not just for women and by women. It is about equal rights and opportunities, roles and appreciation of women and men. Men are an important solution-actor in any effort to increase Women’s Empowerment economically and socially.

Naa-Aku Acquaye-Baddoo
Country Director
Murehwa District is located approximately eighty kilometres (80km) from Harare, the capital city of Zimbabwe, with an estimated population of 199,607 (47.2% are men and 52.8% are females). Thirty (30) wards make up the district, including Macheke. Murehwa has boundaries with Mutoko, Shamva and Uzumba Maramba Pfungwe (UMP) Districts. The dynamics in the district, present a combination of opportunities and challenges to achieving women’s economic empowerment. The district was a direct beneficiary of the Joint Programme for Gender Equality (JPGE) coordinated by UN Women.

It was within the scope of the JPGE that SNV Zimbabwe implemented M4W to incorporate enterprise development in climate change resilience building by establishing; an adequate knowledge base, mobilising capital and improving access to lucrative markets for smallholder women farmers. Participation of women in agricultural value chains is often confined to on-farm production as they form the core of family labour. Keeping in mind the multiple roles that women play at the household level – the most lucrative nodes of the value chain present several opportunities for them, mainly; value addition, packaging and distribution of finished products and service provision. The proposed strategy sought to address access to markets for rural women as well as making those available markets work effectively and productively for them.

The partnership between SNV, Kunzwana Women’s Association and Rozaria Memorial Trust, identified eight (8) key pillars vital for WEE; including but not limited to – advocacy, private sector linkages, multi-stakeholder engagement, access to land, adaptive management, climate resilience, group dynamics and rural entrepreneurship. The discourse on sustainably stepping-up WEE still remains anchored on the problems of access, control and ownership of land. These concerns emanate from societal, cultural and traditional values, premised on patriarchy and worsened by lack of access to information and low literacy levels among rural women. For successful implementation – the recognition that the integration of male involvement is important in addressing gender inequality and disparities – led to the introduction of the Gender Equality Advocates (GEAs) and Male Champions who are influential community members. These advocates came from local leadership Councillors, Village Heads and community members who have an interest in gender work.

To succeed and advance economically, women need the skills and resources to compete in markets as well as fair and equal access to economic institutions (finance, information, productive resources and markets). With the provision of quality products, skills and lucrative markets; private sector plays a key role in stepping up women economic empowerment which leads to income generation that in turn is beneficial to the household. Based on this understanding the M4W project had a strategic focus on private sector development with a bias towards creation of linkages for the rural women.

As an entry point SNV engaged the District Implementation Committee (DIC) that was already coordinating the JPGE activities in Murehwa with ILO. With a view to strengthening existing initiatives and ensuring continuity of existing programmes, the DIC became a pivotal partner for SNV and facilitated the assessments of existing groups and identification of women friendly value chains. Flexibility was crucial when it came to facilitating a number of key activities, such as enterprise development, gender transformation training, and agronomic trainings as relevant adjustments in relation to new information from the resident technical experts had to be incorporated. This led to the exploration of the use of Adaptive Management. Through a participatory Value chain selection process, NEEDS BASED CAPACITY BUILDING and a focus on VALUE ADDITION, SNV introduced enterprise development into climate change resilience building.

M4W had a deliberate focus on enterprise development as a strategy to step-up the participation of women in the high income nodes of the value chain and this required a market driven approach. The project facilitated training sessions for groups and individuals in confidence building as well as starting, owning and managing small enterprises.
Emphasis on strengthening groups was based on the understanding that the success of community projects largely depends on group solidarity, cohesion and size. In addition, other elements such as personal characteristics of members, the physical setting, the nature of the group task, the style of leadership and the group motivation towards fulfilling the task are all important to building an effective group.

Stepping-Up WEE can be achieved through a coordinated, transparent and cohesive partnership as demonstrated by the role that the DIC, SNV, Kunzwana and RMT played. This publication in combination with a sister publication; “Women’s Diaries”\(^1\) seeks to kick-start a new dimension in the implementation of WEE initiatives.

\(^1\) The concept of Women’s Diaries was adapted from the Consultative Group to Assist the Poor’s (CGAP) work on Financial Diaries, which culminated in a publication known as the Portfolios of the Poor which set out to detail in an ethnographic manner the way that poor households translate and use financial information. M4W used this concept, in its simplest form, to capture the understanding of the project through the direct voices of the women through journal type entries. SNV set out to initiate this concept as a strategy to capture the unadulterated voices of the beneficiaries.
# Abbreviations and Acronyms

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>BFP</td>
<td>Best Fruit Processors</td>
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<tr>
<td>CPPP</td>
<td>Community Private Public Partnerships</td>
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<tr>
<td>DIC</td>
<td>District Implementing Committee</td>
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<tr>
<td>EIA</td>
<td>Environmental Impact Assessment</td>
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<td>EMA</td>
<td>Environmental Management Agency</td>
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<td>GAPS</td>
<td>Good Agricultural Practices</td>
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<td>GEAs</td>
<td>Gender Equality Advocates</td>
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<tr>
<td>GoZ</td>
<td>Government of Zimbabwe</td>
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<tr>
<td>ILO</td>
<td>International Labour Organisation</td>
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<td>ISALS</td>
<td>Internal Savings And Lending Scheme</td>
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<td>JPGE</td>
<td>Joint Programme for Gender Equality</td>
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<td>KWA/ Kunzwana</td>
<td>Kunzwana Women’s Association</td>
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<td>LPD</td>
<td>Livestock Production Department</td>
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<td>M4W</td>
<td>Making Markets Work For Women</td>
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<tr>
<td>MAMID</td>
<td>Ministry Ministry of Agriculture and Irrigation Development</td>
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<td>MHAs</td>
<td>Ministry of Home Affairs</td>
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<td>MIP</td>
<td>Ministry Information and Publicity</td>
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<tr>
<td>MoLRR</td>
<td>Ministry of Lands and Rural Resettlement</td>
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<tr>
<td>MLGNH</td>
<td>Ministry of Local Government and National Housing</td>
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<tr>
<td>MPS&amp;SW</td>
<td>Ministry Public Services and Social Welfare</td>
</tr>
<tr>
<td>MoRDPPNH</td>
<td>Ministry of Rural Development, Promotion and Preservation of National and Heritage</td>
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<tr>
<td>MWAGCD</td>
<td>Ministry of Women Affairs Gender and Community Development</td>
</tr>
<tr>
<td>MYIEC</td>
<td>Ministry of Youth Indigenization and Employment Creation</td>
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<td>MSPs</td>
<td>Multi Stakeholder Partnerships</td>
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<tr>
<td>OPC</td>
<td>Office of the President and Cabinet</td>
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<td>PS</td>
<td>Private Sector</td>
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<td>PSD</td>
<td>Private Sector Development</td>
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<td>RBZ</td>
<td>Reserve Bank of Zimbabwe</td>
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<tr>
<td>RMT</td>
<td>Rozaria Memorial Trust</td>
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<tr>
<td>UMP</td>
<td>Uzumba Maramba Pfungwe District</td>
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<td>WEE</td>
<td>Women’s Economic Empowerment</td>
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<td>ZFU</td>
<td>Zimbabwe Farmers Union</td>
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<td>ZWRCN</td>
<td>Zimbabwe Women’s Resource Centre Network</td>
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Background

Murehwa District is located approximately eighty (80km) from Harare, the capital city of Zimbabwe. It has an estimated population of 199,607 (47.2% are men and 52.8% are females), the district is demarcated into thirty (30) wards, including Macheke. Murehwa has boundaries with Mutoko, Shamva and UMP districts. According to the district profile, Murehwa was among the first to experience the land resettlement programs rolled out post-independence. Land allocated in the Macheke Area includes Wards 22 and 24 respectively. There are also other highly productive agricultural areas located in Wards 5, 6, and 7 respectively.

Murehwa District is predominantly driven by agro-based activities as it has pockets of high potential agro-ecological zone 2B, characterized by moderately high rainfall and moderate temperatures for crop production. Within the district are some zones with erratic rainfall patterns which indicate a potential for mixed crop and livestock production systems.

Its proximity to Harare has an influence on the choice of production and marketing system as Mbare-Musika\(^2\) (located in the capital) offers a ready and accessible market. The presence of Wetlands and gardens prolongs the growing season, especially for maize and allows for intensive vegetable production. Cash and food security crops like potatoes, sweet potatoes, maize and tomatoes make up the majority of crops produced in the district.

Murehwa District has three (3) land tenure systems. The first is Communal which is administered under Ministry of Rural Development, Promotion and Preservation of National and Heritage (MoRDPPNH). In this system traditional leadership structures namely, chiefs and village heads, play a key role in the distribution of the land\(^3\). The second is Resettlement/Long Lease which is administered by the Ministry of

\(^2\) Mbare-Musika is Harare's largest open market which provides an all year round market for agricultural produce and is the primary market of choice.

\(^3\) In terms of Communal Lands Act 1981, which allocates land to the household head. The land is for grazing, cultivating and residence. It is usually the men who have the primary rights of the land
Lands and Rural Resettlement (MoLRR). The third is Freehold Small Scale which is administered by MoRDPPNH.

The above dynamics in the district present a combination of opportunities and challenges to achieving WEE. This publication seeks to tell the story of a multi-pronged approach which has evolved into eight (8) key pillars intended to provide guidance on program design and navigating these dynamics in order to step-up WEE.
Introduction: Stepping up Women Economic Empowerment (WEE)

SNV Zimbabwe implemented M4W to incorporate enterprise development into climate change resilience building by establishing an adequate knowledge base, mobilising capital and improving access to lucrative markets for smallholder women farmers. Participation of women in agricultural value chains is often confined to on-farm production as they form the core of family labour. There are, however, a number of opportunities for women to participate at the most lucrative nodes of the value chain without compromising their roles such as; (i) value addition through partial and complete processing; (ii) distribution of finished products and (iii) service provision along the chain. The proposed strategy sought to address access to markets for rural women as well as making those available markets work effectively and productively for them. SNV, Kunzwana and RMT identified eight (8) key pillars which include but are not limited to; advocacy, private sector linkages, multi-stakeholder engagement and climate resilience. These pillars are vital to achieving WEE, and it is based on these pillars that the case for Stepping Up WEE is discussed in this publication.

The Pillar Approach

When M4W started the partners had a general idea of what was required to develop a WEE related program. However, despite the limited time frame for implementation, and shaped by the experiences and contextual information that the partners interacted with, it became apparent that there was need to conceptualise a model that would capture the main drivers of successful WEE program implementation. These drivers are to be considered for future program development. As the partners were taking stock midway through the project, it became clear that a pattern within the drivers had begun to emerge. This led to the identification of eight (8) pillars. It is important to understand that these eight (8) pillars are in no way the ultimate solution to achieving WEE but are a suggestion to be considered. The goal of the approach is to stimulate dialogue around identifying the key areas for investment that can achieve the highest impact in the face of limited resources.

WEE practitioners are well aware that their related programs are usually implemented in patriarchal contexts which offer complex dynamics for engagement and participation. These undercurrents are often presented in the barriers that women face at micro, meso and macro levels which challenges the ability of practitioners to achieve tangible results. In a number of cases, the process of engagement can become so longwinded that multiple strategies are required to rollout even basic initial stage activities such as raising awareness. As a result, WEE becomes a minor component within a wider program and is often relegated to a compliance and reporting issue. Simplistic methods such as gender disaggregation which only calculates the number of women participating in a program are employed. Often this is due to limited timeframes and or inflexible/unadaptable frameworks. A case in point is the M4W Project, which was a component of a wider program. SNV only had a ten (10) month timeframe to achieve some of the vital economic empowerment aspects of this initiative such as market-linkages, access to finance, participation of women in leadership roles. However, under normal circumstances these elements would require at least two agricultural seasons for real change to be evident. The pillar approach seeks to ensure that key tenets of successful implementation are incorporated into program design for the realisation of effective outcomes in the future.

The Nature of the Pillars

These eight (8) pillars are in no particular order i.e. sequence and/or hierarchy. Fig 2 shows that the pillars all play an intricate role in achieving WEE as well as the external influence from the context, project teams, available resources and importantly the duration. Neither are these pillars weighted in terms of importance. They present multi-dimensional
entry points for program design. It is also important to note that these pillars are purely formulated from the practitioners within the project’s perspective and therefore it is anticipated that further in depth analysis with a wider selection of WEE practitioners can further strengthen and validate the identified pillars.

The identified Pillars to WEE:

In this particular section the pillars will be discussed in brief as they are elaborated and operationalized in sections to follow. A number of these pillars will sound very familiar. This is because the pillars are made up of some very common activities that would be found in any generic community development program. However, they are often executed in isolation and, more often than not, are uninformed by context and simply applied as an activity to complete a compliance list. M4W presents these as vital and goes further to challenge the level of depth and contextualisation that is required to steer WEE towards sustainable impact.

• Male Champions & Gender Equality Advocates - This pillar outlines the involvement of men and gender advocates in achieving gender equality through advocacy work at community level. It therefore aims to address some barriers to program implementation that can emerge from the resistance of the male counterparts.

• Private sector linkage - The focus of this pillar is to demonstrate the importance of addressing access to markets, finance, improved skills, and related information, respectively. It also highlights that access is not just important but adaptation and tailoring to make the markets work effectively for women is equally important.

• Multi-stakeholder engagement (DIC and Partners) – This pillar is centred on the bringing together of government, private sector and development partners in implementation. In regards to M4W this is pivotal in achieving intended goals.

• Adaptive Management – The focus is on flagging issues, learning and adapting, as well as the management of decision-making during project implementation. This particular pillar narrows in on coping with change and being flexible during uncertainty.

• Access and ownership of Land – This pillar highlights the challenges and effects of not owning land by rural women. It points out the barriers to access and ownership of land which is deeply rooted in patriarchy.

• Climate Resilience Strengthening – This pillar is centred on climate change and how it affects rural women. In particular, how they can plan for and respond to natural disasters whilst emphasizing importance of relevant strategies to enhance resilience. It is important for rural women to have information on the environment and what is taking place around them.

• Group Strengthening Dynamics – Key to this pillar is group cohesion and solidarity as most of the beneficiaries were in groups to maximise group effectiveness.

• Leveraging Rural Entrepreneurship – This pillar focuses on the participation of rural women in the high income nodes of the value chain and the creation of local demand for raw materials to support and sustain the increased productivity at farmer level.
Stepping Up Women’s Economic Empowerment

Team
- Private Sector Linkages
- Group Strengthening
- Adaptive Management
- Male Championship

Resources
- MSP

Context
- Rural Entrepreneurship
- Land Access and Control
- Climate Resilience

Technical Approach

Duration

Stepping Up WEE
Male involvement and participation is significant and critical in advancing gender equality as men play a key role in influencing the corrosive patriarchal attitudes and norms in the society.

The integration of male involvement is important in addressing gender inequality and disparities. Murehwa District is currently making strides in promoting gender equality and women’s rights as rural women begin the journey towards realising the fulfilment of their fundamental rights. This can be attributed to the initiatives of local stakeholders with support from development partners, namely, Rozaria Memorial Trust (RMT), SNV and Zimbabwe Women’s Resource Centre Network (ZWRCN) through the concept of Gender Equality Advocates (GEA⁴) and Male Champions⁵ in the district.

The GEAs and Male Champions are influential community members who include local leadership – Councillors, Village Heads and community members who have an interest in gender work. Their role has helped to gain mileage in advancing women’s rights through influencing powerful cultural gatekeepers and community leaders who are predominantly male. Through lobbying and face to face interaction on women’s empowerment and rights, the advocates and champions have facilitated the delivery of the key message.

The effectiveness of the GEAs and Male Champions has enabled outreach to fifteen (15) Wards in the district with a notable shift in mind-sets on gender equality. As noted there has been increased participation of women in the economic and social related issues in the community and this has been credited to the immense support of the community leaders which has impacted positively on customary laws, which normally favour men.

The concept of GEAs and Male Champions is not without challenges; this is evidenced by some of the resistance experienced by them during their community outreach activities. Below are 2 insightful and inspiring stories from a Male Champion and a GEA.

⁴ GEA refers to both males and females identified in the community who because of their leadership skills and their potential can amplify women’s rights
⁵ Male Champions are ‘real’ men drawn from the community, who are known to be gender sensitive and have received training on Gender Transformation
“Participation of men as key partners is critical in addressing gender equality, and for behavior change communication interventions targeting communities. This is the approach we are using as RMT”

*Colleta Zinyama*
*Programmes Officer*

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**GEAs & Male Champion**

This is a concept that was borrowed from a previous project implemented by ZWRCN in Murehwa with community members.

GEAs are members that are selected by the community for localized advocacy in areas of gender equality. They were trained in two areas mainly on gender budgeting and women land right as it relates to access and ownership of resources.

Their main roles include information dissemination to community members during community meetings and door to door awareness. They also had a leadership role during ward assessments which included leading in the in-depth dialogues and also during evaluation of each assessment.

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**Male Champion Testimonial**

My name is Edwin Mujuru, I am aged twenty-six (26) and I live in Goto Village in Murehwa. I joined Kupakwashe in 2009 as I aspired to be someone in life and wanted to improve our homestead and also to learn.

I support women by encouraging them and sharing ideas as I believe in gender equality. My role as a man in the group, and in the community, is to help people to see women as human beings who can contribute immensely to the community.

I received training in gender transformation and I am a male champion because I understand that women are important in our lives and they can do what men can do.

I have faced challenges with other men because other men do not understand what gender equality is about. I have also encouraged other men to join and support women’s groups and businesses.

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**Gender Equality Advocate Testimonial**

I am Noleen Katumba aged thirty-three (33) and married. I stay in Murehwa and I am a gender equality advocate. I am a woman who managed to get land after negotiating with my village head and parents. My means of survival is through farming.

After receiving training as a gender equality advocate, I have managed to change my community in different ways. With the knowledge that I acquired, I now talk to different community members especially women on land rights, particularly land ownership. I gained a lot by being a gender equality advocate and am happy that even the local leadership has supported my work as a GEA in the community.

However, there are times when I face challenges as some women feel men are more superior to them and also some men still feel that they have to lead in all aspects in families and community as a whole. This challenge can be overcome if we continue engaging the community until they appreciate that gender equality brings positive change to all community.
Private sector linkages were a core part of the strategy of stepping up WEE. It is therefore important to note that this section will discuss PS (Private Sector) linkages, through actual case-studies to demonstrate the importance of these linkages.

Role Of Private Sector In WEE

“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”. UNKNOWN

To succeed and advance economically, women need the skills and resources to compete in markets as well as fair and equal access to economic institutions. Private sector taking a key role in achieving rural WEE is important because the private sector provides the quality products, skills and lucrative markets which lead to income generation that in turn is beneficial to the household. It was based on this understanding that the M4W project has a strategic focus on private sector development with a bias towards creation of linkages for the rural women. These linkages include but are not limited to the following; access to finance, access to information, access to productive resources and access to markets.

Guided by a series of rapid value chain assessments, SNV identified the need to involve women as active value chain actors. This is intended to capacitate women farmers to move from producing just enough food to meet their families’ needs to a more market-based production. Markets were identified in some selected value chains (see Pillar 6 for description of women friendly value chains).

Private Sector Linkage Case Study

1. Kupakwashe Garden: Introduction to Processing Tomato Value Chain

SNV identified and approached Best Fruit Processors (BFP), in an effort to establish their ability to integrate women farmers into their value chain for the production of processing tomatoes for their Norton plant.

Background: Kupakwashe group is located in Goto village in Ward two (2), about twenty-five (25km) from Murehwa Centre with ten (10) members (8 women and 2
The group is made up of relatives and neighbours and this includes school leavers and youths. It started in 2009 as a village savings and lending group assisting members to start income generating projects. The group initiated an indigenous chicken project of two hundred (200) birds after a member attended a ZFU training in 2010. Some members dropped out along the way and in 2015 the group received a solar dryer from ZFU through a UNDP funded project. They managed to dry mangoes, green vegetables, green mealies and groundnuts. These are sold locally and in Harare.

All project commodities are grown and marketed collectively. At inception of the M4W project the group had just over half a hectare of groundnuts, a third of which had been harvested.

Opportunity: Following the facilitation of linkages for Murehwa’s groups of women farmers with markets, SNV identified and approached Best Fruit Processors (BFP) for the production of processing tomatoes for their Norton plant. BFP requires one hundred (100) tonnes of processing tomatoes per day at a price of ten cents per kilogram (10c/kg). The price has, however, since gone up to fifteen cents (15c) due to the five cents (5c/kg) incentive offered by the Reserve bank of Zimbabwe. BFP committed to procure seventy-five percent (75%) of their requirements from the smallholder farmers. Despite the fact that tomato production was commonplace amongst the women, BFP had specific varieties that it requires, as they mentioned the importance of monitoring Brix value. It was upon this background that SNV discussed the integration of women farmers in the M4W Project into their value chain.

SNV in collaboration with Agritex set up demonstration sites in Wards two (2) and (4) for the commercial production of the processing tomato. This initiative is expected to increase household incomes, employment and food security at the same time empowering a target five hundred (500) women in the selected wards in Murehwa District.

Strategy: When consulted, the farmers were excited to produce the processing tomato for Best Fruit Processors on contract as they had grown tomatoes before and made huge losses due to lack of market. The use of contract farming as a way to link farmers to markets is expected to help improve women’s access to inputs and boost their incomes. With support from SNV, the group started working on a two hectare (2ha) horticultural project on land availed by a male member of the group. Through advice and recommendation from SNV and DIC the group was given an eight (8) year lease to enable them to produce. The group is now linked to Avanos for the supply of tomato seed to ensure quality standards are met and Best Fruit Processors as the off-taker of the tomatoes. It is their intention to grow other horticultural crops. SNV has designated this site a center of excellence in the district.

SNV through the UN Women project procured fencing material to secure the two hectare (2ha) plot and facilitated procurement and installation of a low cost drip-irrigation system for the group. The women’s group secured an off-take agreement with BFP, with the potential of renewal for subsequent seasons. The women were also encouraged to grow other processing related crops that BFP has an interest in e.g. Butternuts, Mangoes, and Guavas.

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Kupakwashe Diary Entry

Date: 30 August 2017

Activity: Visitors from Best Fruit Processors

We received visitors from Best Fruit Processors; Mr Smart Zongololo and Ropa Gwanetsa who told us about their company and about contract farming, and that Best Fruit Processors buys tomatoes between fifteen cents per kilogram (15c/kg) and eighteen cents per kilogram (18c/kg) depending on the quality, and that transport is provided to collect the tomatoes. The company also buys mangoes, guavas and also oranges. They also informed us that they can speak to Cairns Foods as this company buys butternuts and peas. They extended an invitation to us to visit their plant that processes tomatoes and to us this was an engagement we were pleased to make. We were very happy with the visit.

**Background:** The women farmers in Macheke were already involved in a lot of crop enterprises and were keen to diversify into livestock enterprises and value addition. The main challenges of the women farmers included lack of capital, limited business management skills and poor access to markets. These women farmers who were already working with Kunzwana Women’s Association and SNV decided to build on existing Kunzwana initiatives in order to save on time and strengthen their relationship with the women’s groups. SNV and Kunzwana imparted core skills such as leadership and group management, financial management, marketing, production, and innovation that formed the basis for successful market engagement. Six (6) clusters were targeted, namely, Homepark, Good Hope, Country Club, Maryland, Dawn, Changwe and Rufaro with a membership of eighty (80) farmers participating in capacity building activities.

**Opportunity:** Metbank and National Organic Produce already had an existing partnership where Metbank provides credit for inputs and National Organic Produce provides a guaranteed market. The relationship with National Organic Produce was based on references from SNV projects in Manicaland and Masvingo. SNV’s engagement with National Organic Produce is driven by the need to link specific farmers to markets that match their production capacities, investment levels, and risk profiles. There is also a growing demand for organically produced indigenous chickens and hence the drive to promote the hardy Boschveld chickens among the women farmers. SNV continues to identify various niche markets within the poultry value chain in order to harness diversification opportunities among the group members.

**Strategy:** SNV in consultation with Kunzwana Women’s Association continuously engaged with Metbank and National Organic Produce on the rearing of hardy Boschveld chickens for egg production contract farming, with the aim of forging win-win relationships between women farmers and the private sector actors. Lessons were drawn during the engagement process and used to improve the business model.

Regular trainings and mentoring on the rearing of the Boschveld chickens by National Organic Produce conducts were conducted for the farmers. To ensure that the farmers met the market requirements the trainings were shifted towards commercial free range poultry production. Areas of exposure of free range poultry production among others included:

- Breeds and breed selection
- Brooding techniques
- Free-range poultry nutrition
- Flock health & disease management
- Egg handling and storage
- Farming as a business
- Product processing an value addition
- Marketing strategies & channels

Capacity gaps among the Metbank staff were identified by SNV in the processing of the farmers’ loans applications. Following advice from SNV, Metbank and National Organic Produce modified their approaches to suit the needs of smallholder farmers. For example, SNV managed to convince the Bank to visit the farmer groups in their respective meeting points to open bank accounts. This helped in reducing the transaction and travel costs for the farmers. SNV worked with the bank to improve and expedite the procedures for loan applications.

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The term linkage implies a physical connection between the producer and the ultimate consumer. Linkages also involve financial transactions - the selling and buying of goods – and can be broadly defined in four different ways. These categories include; the form of financial transactions or type of intermediaries who undertake the transactions; the channels through which transactions occur and the type of facilities used for transactions; how they are linked together by transport and communications networks; and the spatial distribution of transactions - where they occur and whether this forms a pattern.
Two weeks after the awareness meetings Metbank started facilitating, farmers were asked to deposit a total of one hundred dollars ($100) that covered bank charges, administration for the loan application, credit insurance and funeral insurance. The deposit was supposed to demonstrate the farmer’s commitment. At this stage the linkage process hit a snag as some people started spreading a rumour in the catchment area that the market linkage process was a scam. Apparently in 2016, some farmers in the same area had been conned by a company that claimed it was going to administer a road runner contract farming scheme. The company collected deposits from the farmers and never returned to the area. The rumour caused alarm and despondency among the farmers who had attended the awareness meetings.

During the account opening meetings, SNV and Kunzwana had to fire-fight to reduce the damage caused by the rumours that were spreading. Farmers from Rufaro, Maryland, Good Hope, River Valley, Changwe, Home Park and Timber Mills were convinced to open accounts and deposited varying amounts of money. Some requested to pay the one hundred ($100) deposit gradually since they had not started selling their produce from the 2016/17 season. Metbank and National Organic Produce agreed to the request. Initially Metbank had demanded cash deposits. During the first round of accounts opening the Bank staff had turned away farmers who wanted to transact using mobile money transfers. SNV engaged the Bank management to allow farmers to do bank transfers and mobile money transfers. After a week the Metbank management gave their permission. The farmers continued making part deposits until August.

Once the farmers opened the accounts, all the account opening forms, loan application forms and support documents (copies of IDs, proof of residence, photos, etc.) were taken to the Bank for processing. At this stage SNV disengaged from the process waiting for the bank to communicate the names of farmers whose loan applications had been approved. The assumption was that Metbank had systems and procedures in place for activating accounts and processing the loans. SNV checked regularly on progress and the feedback was that everything was on course. Weeks turned into months and farmers who had opened accounts started making phone calls to SNV and Kunzwana. It was at the beginning of July when SNV engaged the Metbank management. The management explained that the delay had been caused by staff changes that had caused lack of continuity. At this stage SNV had to take extra-ordinary measures. SNV staff set up base at the Metbank offices in Harare to try and unravel the whole process.
Results: The engagement with Metbank and National Organic Produce prompted genuine commitment on the hardy Boschveld chicken production scheme from the bank and National Organic Produce. The key sign of commitment was the willingness of the bank to provide $615 loans for each individual participating farmer. National Organic Produce trained and monitored the farmers on poultry production and marketing for them to meet market requirements. The organisation shared information such as their business plan and enterprise budgets. National Organic Produce is therefore building a partnership based on reciprocity and mutual benefit without the need for large grants. SNV, Metbank and National Organic Produce are working on establishing clear objectives to be achieved through the market linkage. At this stage the centre pieces for an effective market linkage such as guaranteed market, access to credit, technical support framework, buy-in by local leadership and access to relevant market information are being put in place. In addition, the women mobilised their own resources for the construction of the poultry housing. The investment on poultry housing ranged from three hundred to four hundred dollars ($300 to $400) depending on the materials used. This is as a result of the existing market linkage opportunity and the desire to diversify into Boschveld egg and meat production. The farmers made payments towards the one hundred dollar ($100) commitment fee that was a requirement for them to get a loan from the bank.

3. Stepping Up Women’s Goat Businesses

Determination and perseverance are key to success and this ties well with the Group name Kupfuma Ishungu⁹. Kupfuma Ishungu group’s story represents several untold stories of hundreds of farmers in Murehwa district, whose lives could gradually be transformed through production and marketing of goats. This is a story of strong-willed women who have successfully cracked a layer which had for decades remained cemented by lack of confidence, poor support systems, and poor goat production practices, fear of failure and general lack of a commercial drive; to free their families from the yoke of poverty.

Background: Kupfuma Ishungu is a group of twenty (20) women from Ward one (1) in Murehwa District which was formed on the 2nd of July 2016. The group started operating as an Internal Savings and Lending Scheme (ISALS) with the goal of setting up a revolving fund and raising goats, with each member contributing one (1) goat. Some of the successes achieved through the ISALS enabled them to pay fees for their children in January 2017. The group had initiated their goat business before M4W project.

Opportunity: The M4W project is stepping up (WEE) through supporting women farmers in Murehwa district engage at more lucrative stages of the value chain. Goat production is one of the selected women friendly value-chains. Goat production provides a viable opportunity for women farmers to engage in viable agro-based enterprises. Kupfuma Ishungu group first learned about the M4W project through interaction with SNV and the DIC as they were raising awareness, validating viable value chains for women participation and assessing the capacity needs for women farmers. The group realized that this was an opportunity for them to upscale their goat production, and enterprise skills. They had never raised a large number of goats before, and now they were presented with an opportunity to raise up to twenty (20) goats in a paddock.

⁹ Loosely translated in English means wealth comes from determination
Strategy: The first challenge was that there was no grazing area allocated for the goats. The Group successfully lobbied the local leadership with a request for access to grazing land for their goat enterprise production and were allocated two hectares (2ha). With regular visits from SNV and DIC (Livestock Production Department), the women received step by step guidance on how to upgrade their goat enterprise. In addition M4W facilitated an exchange visit to Chin’ono-Homestead in Ward eight (8), where there is currently a commercial goat breeding enterprise, to observe and learn from a successful goat breeder. With support from SNV, the women secured fencing material worth $926 to fence off their allocated land and the group members participated in the fencing of the paddock. With their own resources they also constructed a shelter for the goats, a feeding rack and drinking troughs.

SNV also facilitated dialogue with the Livestock Production Department (LPD) to assist the women to access improved genetic material in the form of good local commercial crossbred goats to improve their breed quality. Prior to this the group in turn had already negotiated with a Shamva farmer to hire a better quality buck to solve the issue of in-breeding and meat quality. Four (4) women from the group participated in the livestock production training of trainers that encompassed animal health management, nutrition and other animal husbandry issues. The training was conducted by Coopers, Pro-feeds and MC meats Pvt Ltd respectively.

Achievements: In undertaking these activities the women demonstrated levels of confidence, commitment and determination that are usually rare among rural women.

“We are determined to run a viable goat business. We want to use the goat business to change our lives.”
(Monica Mandisona, Secretary of Group.)

The group also attributes the success of their goat production business to on-site practical training and exchange visits to some sites in Murehwa.

- Currently, the women have secured a guaranteed market for their goats with MC Meats Pvt Ltd on condition that they maintain the high animal health standards required by the market.
- The women have acquired improved animal husbandry skills, and also receive the relevant support from the local extension services.
- They have acquired a 2ha plot through the traditional land tenure system.

More quotations.
Multi-stakeholder Partnerships (MSPs) are voluntary initiatives undertaken by government agencies, NGOs, farmer associations, producer groups and CBOs to implement agreed programmes and commitments collectively.

According to Sustainable Development Goal 17: “Strengthen the means of implementation and revitalize the Global Partnerships for Sustainable Development”, MSPs are an important vehicle for mobilising and sharing knowledge, expertise, technologies and financial resources to achieve development initiatives.

When the Making Markets Work for Women Project was launched, SNV placed emphasis on working with and through relevant government stakeholders, private sector players, local NGOs and local structures. In the process, these stakeholders were strengthened on service delivery capacities. The communities were empowered to demand services, to plan, manage and to be mutually accountable for their own developmental activities on a sustainable basis.

On the other hand, producer groups were organized into value chain clusters in order to achieve economies of scale in bulking, aggregation and storage of
The District Implementation Committee (DIC)

The District Implementation Committee (DIC) is chaired by the District Administrator and consists of line ministries including the Ministry of Small and Medium Enterprises (MSMEs), Ministry of Women Affairs Gender and Community Development (MWAGCD), Ministry of Youth Indigenization and Employment Creation (MYIEC), Ministry of Information and Publicity (MIP), Ministry of Lands and Rural Resettlement (MoLRR), Ministry of Local Government and National Housing (MLGNH), Ministry of Public Services and Social Welfare (MPS&SW), Ministry of Agriculture and Irrigation Development (MAMID), Ministry of Home Affairs (MHAs) and Office of the President and Cabinet (OPC).

The DIC’s role is to support development partners to regularise their operations in the district and match the development goals of partners with those of the Government of Zimbabwe (GoZ) plans and strategies. The DIC is responsible for ward and beneficiary selection and provides an oversight on projects implemented in the district. The DIC members take up leadership roles whenever issues that are under their mandate are being addressed. Depending on training needs of producer groups, various line ministries take the lead role in conducting trainings. As much as possible Ward level personnel took up various roles during the Ward level trainings and mentoring.

The project enhanced Community Private Public Partnerships (CPPPs) to ensure sustainable access to finances, markets, skills, technology and other services. The project emphasized a phased transfer of responsibility both to government stakeholders and communities. As part of the project closure plan, there was an accelerated transfer of responsibility and community assets to the project beneficiaries.

As an entry point, SNV engaged the District Implementation Committee (DIC that was already spearheading the JPGE processes). Working with the DIC enabled SNV to build on existing initiatives and ensure continuity of existing programmes. The DIC also supported SNV to be granted clearance to implement the Making Markets Work For Women Project. Working with the DIC enabled SNV to expedite the assessments of existing groups and to identify value chains that are women friendly. The producer group and value chain selection criteria were developed through brainstorming and consensus building among stakeholders.

SNV also engaged local based NGOs such as Kunzwana Women’s Association and Rozaria Memorial Trust and explored areas of cooperation. Kunzwana was already building capacities of women’s groups in the Macheke area (Southern part of Murehwa District). Kunzwana helped SNV to quickly grasp the dynamics in the Macheke area where there are arguably more entrepreneurial farmers. RMT covered seven (7) wards which were capacitating women to access resources, especially land.

• The MSP Approach was designed to build on the existing JPGE processes. An inception workshop was convened in order to obtain a clear understanding of the project objectives. The DIC was significant in the development of mapping out the MSP through assisting SNV and other stakeholders to understand the context in the district. DIC members introduced SNV to key district stakeholders and provided SNV with a checklist of requirements to regularise operations in the district. The induction meetings and inception workshop enabled the MSP to agree on the JPGE initiatives. A work plan was developed and responsibilities and roles were outlined. There was also a shared understanding on the need to be guided by the principles for transformative change. Once rapport was established, SNV also shared the project components and agreed on roles and responsibilities with members of the DIC. Joint planning, implementation and reviews were successfully conducted. The following were key in building effective MSPs:

  • Patience – people tend to change slowly
  • Empathy – mutual understanding among members and being sensitive to each other’s problems
  • Business knowledge – thorough understanding of commodities.
Stepping Up Women’s Economic Empowerment

10 Appreciative inquiry is ………..

- Ability to communicate with each other in simple terms
- Commitment among stakeholders
- Stakeholders are convinced of the value of what the MSP is doing
- Willingness to do it well
- Realism – give practical help in a realistic way
- Respect – people may be poor but are not stupid
- Honesty and integrity – reputation is a key asset
- Accommodate divergent views and goals
- Flexibility in programming

The MSP in Murehwa enabled people to work together, share responsibilities and empowered the stakeholders to tackle difficult issues. Stakeholders could take on various leadership roles depending on the assignment. The MSPs were not endless talk shops or exercises in re-inventing the wheel as efforts were made to identify practical solutions.

The DIC, local NGOs (e.g. Kunzwana), private companies (Avanos, Coopers and Profeeds) facilitated key trainings that included Gender transformation, operations and maintenance of equipment and climate smart agriculture (crop and livestock) to enhance adoption of GAPs. The partners also coached and mentored producer groups to carry out their farming businesses. Most trainings incorporated theory and practical (demonstrations) sessions to ensure farmers understood and acquired the ability to apply. The Ward committees were also supported to organise community-led events (e.g. agricultural shows and field days).

The project exposed producer groups to private sector actors such as Steward Bank, Metbank, Avanos and National Organic Produce. The engagements between producer groups and private companies helped transform farmers’ mindsets and gave the participating farmers confidence to influence the quality, efficiency and accountability of public services. The project supported collaborative dialogues between producer groups, government and service providers and private companies. (See also section on Pillar 2)

The project deliberately targeted women to ensure sustainable resilience of targeted families. Guided by the Gender Empowerment policy, the project made efforts to ensure gender equality. Through a participatory process, value chains that women normally participate in, were selected, and prioritised. Assessments showed that women mainly participated in groundnuts, small livestock, horticulture, knitting and dressmaking. The project deliberately prioritised existing producer groups that already had high representation of women. The project also addressed strategic gender interests of women by ensuring that women are part of the decision-making process and take up these roles in producer groups, committees and other structures. Gender transformation training was conducted for three (3) groups where the male members were dominating the majority female members.

The District Implementation Committee provided overall oversight and monitoring of the project. The DIC periodically reviewed progress against commitments and provided key decisions to ensure full compliance. Joint monitoring visits were conducted by the DIC and NGOs regularly. The MSP provided mechanisms that enabled different stakeholders to learn together from their collective experiences. The project had events and activities that brought stakeholders together to talk, share, analyse, make decisions and reflect on what they were doing together. After key events reflections were conducted using the appreciative inquiry\textsuperscript{10} approach.

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\textsuperscript{10} Apprehensive inquiry is ………..
Through skills and technological transfers and various capacity building initiatives, the project is expected to increase income earnings of communities to support payment of inputs and service fees for their livelihoods activities. In essence, the project stimulated rather than gave handouts. Matching grants that were offered required at least seventy percent (70%) matching arrangements to enhance local ownership.

Through Rozaria Memorial Trust, communities were empowered to contribute through citizen engagement which aimed at influencing and lobbying for land rights in relation to gender equality. Gender equality advocates were identified and trained by Rozaria Memorial Trust. Dialogue was facilitated with local leaders and communities to improve access to land by women. The MSP reached out to powerful stakeholders to influence power structures to be sensitive to women’s resource needs. Some women groups such as Kupakwashe and Kupfuma Ishungu groups were able to access land through local MSPs.
Adaptive Management is not a new concept, however, in the context of this project it is important to understand why it has played a critical role as a success factor.

Standard program development practice often takes on a top-down approach. This means that more often than not the development practitioner is not located within the context of the problem that they intend to solve. The design of WEE programs is no exception to the top-down approach. However upon implementation, WEE is often faced with divergent views and challenges which in a number of cases can actually lead to major implementation delays, and if not managed well, to an extreme extent project failure.

**Why Was An Adaptive Management Approach Important For M4W?**

It provided project staff with the ability to receive and proactively respond to information and dynamics, rather than react. However, before delving into the specifics of the project it is important to present a definition.

Adaptive Management in its outright sense is defined as a structured iterative process of robust decision making in the face of uncertainty, with the aim to reducing uncertainty over time via system monitoring. This is a tool that should be used not only to change a system but to learn about a system.

**Ability to accommodate divergent views and objectives**

According to Beam Exchange “Adaptive Management” starts with the recognition that the context of any programme or initiative that pursues systemic change is difficult to understand, in the first place, and changes frequently (and should if the project is making a difference). In the case of Murehwa District,
Stepping Up Women’s Economic Empowerment

the established role that the DIC played, presented a complex set of issues in terms of compliance with district protocol; this entailed that the project team needed to innovate an efficient feedback mechanism that would constantly keep the relevant stakeholders updated. Amongst these stakeholders are representatives of the highest national office (OPC), so to avoid any animosity, there was need to adopt an open, transparent and participatory approach to accommodate the divergent views and opinions. In a number of cases, key decisions – that to the project team seemed like outright winners to spark development – had to be shelved or set aside. In the case of Nyamasanga Aquaculture Project (see Case Study Nyamasanga) some district stakeholders were of the opinion that the initiative was not in compliance with environmental laws which led to the project stalling.

Program Flexibility Case Study

Nyamasanga

Nyamasanga is a group which was formed in 2012 with the intent of building a bridge for easy access for their children to a school on the other side of Chivake River (Ward 16) instead of having to attend schools that are further. Nyamasanga currently consists of thirty-two (32) members, twenty-one (21) women and eleven (11) men. In order to come up with adequate resources for the bridge, the group set up an aquaculture project in 2016. They constructed three (3) fully functional ponds along the river and put in 8 000 fish.

Unfortunately, the group did not engage the relevant regulatory agency, Environmental Management Agency (EMA) at the initial construction phase hence an Environmental Impact Assessment (EIA) of the project had not been conducted. Early 2017, the agency approached the group and advised them to stop all activities as they had illegally cited the ponds. The leaders of the group then engaged SNV and other government ministries seeking assistance with the issue. After a heated discussion, EMA then permitted the group to first harvest their fish and then move further away from the river bed.

To achieve program flexibility it was important to build a culture of the same within the project team, as this enabled individuals not to cast in stone their understanding of project outcomes. According to BEAM Exchange, planning should be a constant activity throughout the life of a project as successful adaptation requires an internal programme culture that enforces adaptive behaviours.

Flexibility was crucial when it came to facilitating a number of key activities, such as enterprise development, gender transformation training, agronomic trainings. This is because where the project originally had a specific set of trainings there was a need to make the relevant adjustments in relation to new information on what the resident technical experts believed was a crucial subject matter or requirement.

In one instance, the project planned to hold one centralised training but local experts requested that the trainings be decentralised. Considerations around transport and field allowances had to be re-worked as result. Without flexibility implementation would have either delayed or come to a standstill. Instead, the project was able to deliver relevant technical trainings to the women’s groups despite the fact that schedules and budgets had to be adjusted.

As BEAM Exchange states; “As we change our understanding of the problem frame, the nature of the problem seems to change. We need to be careful of ‘problematizing’ our current situation, and
assuming there is a technical solution for it”.

Flexibility also doubles as a strategy for stakeholder management (see Pillar 3). This holds true because it enables capacity development of key local governance staff and facilitates relationship building as the project is able to assist with other local activities. It is important to note that not all flexibility related activities have a financial implication. Some, if not most, mainly place a demand on time commitment. In some cases some unplanned activities had to be undertaken in response to the needs of other stakeholders resulting in greater commitment and trust being forged. Therefore a considerate investment of time to assist in execution of duties versus a financial investment (e.g. funding an activity) can lead to greater commitment by DIC to the achievement of the project’s objectives.

Re-Engineering Budgets To Suit Prevailing Situation Within Donor Requirements

Under normal circumstances every project commences with a fixed budget. However, the funder will normally give implementers leeway within a given threshold to make budgetary adjustments across given budget lines. This leeway is actually a great enabler to making use of adaptive management. The process of re-engineering budgets requires that the team be on high alert for project deviations. This is made easy, if from the onset, an adaptive management mind-set is developed.

Challenges Of Over Commitment

When a team operates with an adaptive management mind-set, there are some errors that do arise as individuals make commitments to stakeholders, and farmers included, with minimum information on available resources. This can put a strain on the limited resources available. It is therefore imperative that once a decision is taken to use the adaptive management approach, information asymmetry has to be a priority. The whole team must be kept up to date on available resources, and what can and cannot be committed to.

**Shifting from farmer training to extension staff training.**

As the project team was reporting back on the progress of one of the agronomic trainings (processing tomato production), the District Head for Extension services was excited about farmers receiving technical expertise. However, a concern was raised that it would be more beneficial to facilitate intensive training of the extension services staff first. The reasoning behind this was to help maintain the relevance of local extension officers- because the project team made the assumption that the locally based extension staff was adequately equipped to provide extension support for horticultural production. This strategy would empower the extension services to provide relevant extension support to the women farmers.

Upon this request, the team re-organised the subsequent trainings to incorporate intensive training of extension staff first, and this indeed had a positive effect on the capacity of the extension services staff to support farmers (Pillar 2 Case Studies).

“*This process enabled the project to facilitate access to the relevant production infrastructure to support pro-active women’s groups*”

Lindsay – SNV

“*This process has enabled me to apply my creativity to add value to the original design of the project and to navigate the uncertain terrain where the project is located*”

Dr Emmie - Kunzwana
In conclusion, from the M4W experience, Adaptive Management has been one of the mainstays to enable the project team to implement effectively. It allowed flexibility to deal with context specific issues and it gave room for the project staff to be innovative in problem solving. Most importantly, it also allowed greater focus on real issues affecting WEE.
Pillar 5: Access and Ownership of Land- Colleta Zinyama (RMT); Sandra Mazunga (SNV)

Land is major resource in the economic sector considering the fact that agriculture is the epicentre of development in the country. It is the greatest source of income in rural, particularly, in Murehwa where seventy percent (70%) of agricultural labour is provided by women. Sadly, there is no recognition to women’s labour.

The problems of access, control and ownership of land affecting women emanate from societal, cultural and traditional values which are premised on patriarchy and these problems are worsened by lack of access to information and low literacy levels of rural women.

Access and ownership of land by women in Zimbabwe are fundamental rights which are key to women’s economic empowerment hence gender activists are advocating for their promotion. According to research and history, the majority of land in the country is owned by men and very few state and communal lands are owned by women. Despite women making up at least fifty-two percent (52%) of the country’s population and constituting between seventy and eighty percent (70-80%) of the rural population and a gender sensitive and progressive legal framework which supports and promotes women to own land – women are still at rock bottom and play a subordinate role.

Section 17 1c of the country’s supreme law states that the state and all institutions and agencies of government at every level must take practical measures to ensure that women have access to resources including LAND – and on the basis of equality with men. However, current statistics indicate that more than ninety percent (90%) of communal land is owned by men and a majority of women access land through their male relations i.e. spouses, brothers, sons or fathers. Eighteen percent (18%) of A1 farms are owned by females and twelve percent (12%) of A2 farms are owned by women, therefore men are primarily the land holders. This is also worsened by the fact that rural communities are predominantly patriarchal societies where women are viewed as secondary citizens who in most cases have no rights and control to land, property and even livestock.
Land tenure systems in Murehwa

According to research, sociocultural relationships and the succession and inheritance laws of Zimbabwe have attributed to gender blindness in Land policy in Zimbabwe.

Murehwa has 3 land tenure systems as depicted below:

Communal: It refers to the tenure regime under which land rights are acquired and held in terms of customary law. This is administered under the Ministry of Heritage and traditional leadership structure village heads and chiefs play a key role. In terms of Communal Lands Act 1981, land is allocated to the head of the household. The land is for grazing, cultivating and residence. It is usually the men who have the primary rights of the land.

Resettlement/Long Lease: This system refers to all land occupied in terms of an agreement of lease with the owner, whether that owner is the state, a public body, or a private individual administered by Ministry of Land and Resettlements.

Freehold Small Scale: Land is held by or under the authority of a title deed, either by a private individual, or institution, in which case, it is private land under individual title. This is administered by Ministry of Lands.

Youth and Access To Land And Empowerment

It is crucial to have young people in the forefront of development as empowering them is a conduit for sustainable development. However, in the rural areas young people are usually not visible in national programmes and development work and their participation is limited, particularly, young rural women who seem to be marginalized especially with regards to issues to do with land. Young women rarely control the land let alone own it. The assumption is young women will eventually get married and as such they are not included in the land allocation discussions and distribution. Most of the village heads perceive that giving land to a young woman will only bring complications as the young woman will use the land for about two (2) years and after that will get married and also rightfully have a share of more land through her husband. Recently, a young woman in Ward eight (8) struggled to get a piece of land and when she finally received it, it was a small piece of land in the wetlands which produces very little – not enough for consumption.

Access To Information (Localized –National) Related To Land Access To Resources

It is well known that “information is power”. However, many people have little knowledge on land rights and the lack of information on land rights and issues has hindered progress in achieving gender equality for land. Despite the fact that as a nation we have a gender sensitive constitution it has been noted that women are not adequately aware of their rights on the ground. There are a number of reasons why women have no access to information and these include among others; lack of participation in processes;
patriarchy; and lack of education which has resulted in women being left out of national processes and dialogues and in turn being marginalized. During the assessments that were carried out by RMT participants had uneven knowledge on what the constitution and the law says about land policies, especially, women’s rights to land. However, in the resettlement areas it was noted that there is moderate information about joint ownership.

- **Strengthening land registry intuitions**

Key to advancing women’s land rights RMT engaged the Ministry of Lands for the ward assessments with the main role of clarifying legislature on land in Zimbabwe. This led to a recorded increase of twenty-six percent (26%) of women applicants during the quarter May-July as compared to the February-April quarter of 2017. The Ministry of Lands commended this as a significant increase noting that more women were now beginning to realize and exercise their land rights.

- **Addressing land rights and ownership (Advocacy, strengthening land registry institutions)**

Women only gain communal land when they become widows as they have also been entrapped in the land tenure systems according to development partners RMT and ZWRCN. The two partners are jointly advocating for land rights for women and this has led to a number of positive cases in Ward 1.

**Case Study: Women’s Access To Land**

**The Case Of Ward 1**

During the ward assessments it was noted that there were some positive cases of community leaders that have been assisting women to access and own land. One such case is of a woman who lost the land that she called home with her family. She was virtually a destitute for a month and eventually lost her husband during the same period. She was then assisted by the councillor for that ward and also one of the village heads, and she won the case. It was not easy to get back the land. However, with support for the local councillor she won the battles and now owns the land. This one case indicates that it is possible for women to fully attain their rights if community leadership – traditional and other community leaders like councillors who work on improving gender equality in their respective wards – work together. The two leaders who assisted the woman were councillor Dzvinyangoma and Village head Madamombe

**Funding for Rural Women’s Economic Empowerment: Perspectives and Recommendations**

*By Nyaradzayi Gumbonzvanda*

*Chief Executive Officer, Rozaria Memorial Trust*

Rozaria Memorial Trust is implementing a programme on women’s economic empowerment in rural areas focused on access to land and other productive assets. RMT undertook an assessment of 15 wards and the four land tenure systems. This is a collaborative work with ZWRCN funded by UN Women and working with SNV. We recognize that women’s access to and ownership of land lies at the heart of women’s enjoyment of economic, social and political rights. It is also the deepest issue that embeds patriarchy, cultural practices and attitudes that continue to disempower women. Any effort to achieve the gender equality commitments in the Zimbabwe Constitution as well as in regional and international commitments requires an investment that is long term and multi-sectoral.

Resourcing for rural WEE requires an approach that recognizes that necessary investments include strategic partnerships between; key decision and policy makers responsible for land administration; key opinion leaders and custodians of culture; gender champions both male and female as well as civil society, academic and media organisations. Such partnerships must strongly contribute to the core national objectives of the development priorities and the attainment of the national constitutional commitment.

Such investments require communication, technology, transport and time for outreach and for enabling access to information. This is a critical dimension for reaching women at scale and for them to access service. During the Ward assessment it was evident that some communities are barely reachable by public transport and one has to literally walk long distances to access services or information. Use of mobile phones can be maximized for information dissemination and as an enabler for women to make
requests for information from officials etc. Financial resources are critical for various critical interventions such as training of officials, engagement with traditional leaders and institutions, legal assistance services, modernization and computerization of land registers etc. A funding matrix is critical to support this critical intervention which include government’s own allocation of resources to women, agriculture and land programmes, bilateral and donor assistance to complement, and recognition of community contributions. Multi-year and significant funding doors are also of importance, which also builds on multi-stakeholder collaboration.

There is great potential for scaling the programme approach that was adopted by UN Women and its partners and deepening the intervention for impact and results. Rozaria Memorial Trust founded in 2007 strives to achieve social and economic rights through innovative initiatives that promote health, education and entrepreneurship for women and young people especially in rural settings. We are committed to scaling up the work on women’s access to land and productive assets based on our 2017 experiences in the joint programme.
Climate change poses a great risk for all humanity, though more particularly to the rural woman. The rural woman is the one who harnesses the shrinking resources as she is the provider of food, water, energy and other essential services to the family. Climate change remains a formidable impediment to achieving WEE, hence the importance of relevant strategies to enhance resilience.

Rural women are often more vulnerable to the impacts of climate change as their livelihoods depend on agriculture. Though their reliance on agricultural produce makes them vulnerable, they are even more valuable in finding ways of adapting to climate change. Hence, rural women need to tap into the great potential that lies in mitigation and adaptation activities as these offer opportunities to advance their economic empowerment. Zimbabwean rural communities are aware of the changes in rainfall and temperature patterns over the last few years and have somewhat become resilient, mostly through the use of indigenous knowledge. M4W presented a new dimension for climate resilience, with a focus on enterprise development. This was premised on the belief that if the women are able to receive the relevant support to set-up or catalyse their existing business ideas; it is possible to enable them to survive the shocks related to climate change.

**Enterprise Development for Climate Resilience**

In collaboration with the DIC, SNV incorporated enterprise development into climate change resilience building. In order to facilitate sustainable enterprise development, it is important to focus on

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13 Bathge, 2010; states that “the economic empowerment of women through climate mitigation and adaptation fosters economic growth and socio-economic development, reduces poverty and keeps environmental problems in check”.

14 Climate resilience refers to the ability of people, households, communities, societies, and systems to mitigate, adapt to and recover from shocks, adversity and stresses in a way that reduces vulnerability and facilitates inclusive growth.
key activities, namely, a participatory value chain selection process, needs based capacity building, and a focus on value addition to support and facilitate the identification of the most lucrative opportunities.

i. Value chain selection

Rural women play a significant role in agricultural value-chains, but rarely go beyond the production node. The current status quo can be attributed to, but not limited to, the following: a lack of knowledge and confidence to approach the formal market; limited access to production, finance and markets, as well as information technology; productive assets; and time to take products to the market due to their multiple roles. This will often expose them to the vagaries of some unscrupulous middlemen to sell their produce. Value chains in the M4W project were selected based on their sensitivity to gender and climate change. In order to facilitate access to markets and make the markets work fairly for rural women it was important for us to select commodities that were described as women-friendly15. In simple terms, these are commodities that are often based on patriarchal delegation and are often confined to being produced by women for barter trade and household consumption. Without endorsing the patriarchy, the value chain selection strategy became one of the key success drivers as women paid closer attention to the commodities that they inherently had an advantage over. The project helped rural women to realize the importance of commodity selection in relation to their existing production systems and how resilience can be built through connecting them with lucrative formal markets to achieve a win-win situation. The insert below shows a summary of the process SNV facilitated to assist the DIC:

M4W Value Chain Selection Process

In the inception workshop held in Murehwa, SNV assisted the DIC in developing tools for the producer group assessment. A criteria for the selection of value chains and producer groups to benefit from the programme was developed. The value chain selection criteria took into consideration the following: quantity, sustainability, profitability, potential for value addition, post-harvest management, number of people and gender, target market/demand and potential for establishment of secondary entities.

After coming up with an agreed value chain selection criteria a “short-listing” matrix was used for evaluating the most viable commodities for enterprise development. This tool showed the relative rating of each commodity (i.e., high, medium, low) for two (2) parameters: profitability and market demand for the commodity.

Throughout the process, the DIC agreed to support women-friendly and climate-smart value chains. The selected value chains for the M4W project were as follows; groundnut, horticulture (tomatoes and sweet potatoes), aquaculture, poultry, goats, sewing and knitting.

15 Groundnuts (and most legumes), Sweet-potatoes, Horticultural crops, indigenous chickens and goats are all often referred to as women’s commodities.
ii. Needs based capacity building

Capacity building of women by enhancing their skills and knowledge brings about a socio-economic change thus empowering them with opportunities for enhancing their income and including them as equal partners in value chains. However, needs based capacity building becomes much more specific as it first seeks to;

• Understand the present capacities of the producer group
• Understand the problems they face
• Understand the specific intervention points
• Know the possible capacity building methods to enhance their capacities.

M4W project prioritized capacity building as this enabled the increase in knowledge, understanding, skills, abilities and self-esteem of women through specific trainings and awareness raising. The drive to facilitate access to quality information for the women saw two (2) private sector led trainings in horticulture production (tomato and sweet potato), livestock production (cattle, goats, sheep, goats and chickens), as well as market engagement and exchange visits. Business and financial planning development, group dynamics and gender transformation were led by SNV and the relevant DIC member16. Financial literacy trainings were directly from financial institutions17; this strategy of capacity building enables the women to interact directly with the relevant institutions as well as allows them to receive unadulterated information. At the end of the project the women acknowledged their previous constraints and the present opportunities for women’s empowerment that they were now exposed to.

iii. Value addition

Women experience significant losses through inefficient post-harvest management. As the M4W interacted with the women’s groups, it became apparent that there was a clear case for value addition as several opportunities were yet to be exploited through enterprise development and training. In addition, this would also create local employment opportunities and enhance their bargaining power.

M4W had a deliberate strategy to invest in value addition at all stages from as minimal a stage as grading and selection, all the way to processing, branding, packaging, quality certification, accreditation and shelf life improvements. In the spectrum of climate resilience, value addition plays the key role of also improving post-harvest management techniques, and enables access to nutritious foods during the lean seasons at the household level. However, at enterprise level it presents the opportunity to earn a higher income from the excess produce, therefore, allowing households to purchase their additional food requirements. The M4W project as mentioned earlier, identified value chains that had potential for value addition. The project through its matching grants component (see Pillar 8) targeted women-farmer groups and individual women-entrepreneurs to improve production capacity, packaging/branding and product development. Of the ten recipients of the matching grant, two (2) farmer groups and two (2) individual entrepreneurs were able to purchase equipment for value addition, namely, a grinding mill, groundnut sheller, peanut butter making machine and solar dryers.

Water Conservation

Water is a key resource for both primary production and value addition. For rural women to produce quality commodities there is need for a consistent supply of water post the rainy season. This will enable them to continue earning income “off-season”. Through the set-up of production centres of excellence climate smart technologies were introduced. SNV facilitated access to a low cost drip irrigation system for one hectare at one of the centres of excellence (see Case Study for Kupakwashe group). The main idea is to demonstrate that in order to step up rural WEE there is a need to consider a deliberate focus on mechanising production to enable labour saving and water conservation for the rural women, this in turn enhances their resilience.

16 Ministry of Small to Medium Enterprises and Cooperative Development. (MSMECD); Ministry of Womens’ Affairs Gender and Community Development (MWAGCD)
17 Metropolitan Bank (MetBank) and Steward Bank
Case Study

The Shatbury story that never was- impact of high rainfall

Shatbury a local company that specialises in the processing of groundnuts, to produce roasted nuts, peanut butter, and any other nut related products. The company procures 90% of its raw material from smallholder farmers.

Initial crop estimates indicated that the potential groundnut yields were quite high and therefore, created an economic case for Shatbury to set-up a mobile semi-processing unit (groundnut shelling machine) in Murehwa District.

In a normal rainfall season, smallholder farmers have the potential to produce an average of 0.4-0.6 tonnes per hectare (t/ha) of groundnuts, and often this commodity besides being sold to the open market is often used as a medium of trade for rural women. It is the most consistent crop grown by rural women farmers.

Heavy rains encroached into the pre- and post-harvest phases for the rain-fed groundnut crop. This triggered a combination of challenges, for example, water-logging which led to poor crop husbandry (late weeding), late harvesting, and poor drying, which all eventually led to yield reduction.

Assisted by Agritex, M4W managed to facilitate some rapid yield assessments to establish whether or not it still remained viable for Shatbury to establish buying points in the district. The assessment revealed that where farmers were harvesting below average yields ranging from as low as 0.15-0.2t/ha, they were not willing to sell large quantities of groundnuts, because as mentioned earlier, this crop has multiple purposes in communal areas. The overall impact of the heavy rains led to a strategic decision by the company to focus on other districts that had significantly higher than average yields where the farmers were willing to sell their crop.

Promotion Of Diversification

Informed by the annual crop and livestock assessment for the 2015-2016 season, most communal farmers in Mashonaland East Province had their crop yields affected by a dry spell, and Murehwa District was no exception. Upon inception of the project, the Agritex and Livestock Departments were in the midst of promoting diversification of production systems for the smallholder farmers. This was motivated by an attempt to encourage farmers to be food secure. However, the 2016-2017 season ushered in prolonged heavy rains which brought a new set of problems for the smallholder farmers. Nonetheless, the drive to promote diversification still remains relevant as crop failure was caused by excess rains. M4W intended to address and/or strengthen the resilience of women farmers to these climate variations, through the promotion of a selection of diversified production systems and commodities/value chains. Hence the project promoted production of Goats (see Case Study of Kupfuma Ishungu in Pillar 2), Indigenous Chickens (See Pillar 2), and Sweet-Potatoes.

Environmental Management Agency\(^ {18}\) (EMA)Compliance

Gardens continue to play a crucial role in enhancing nutrition and incomes for rural women. However, a number of the gardens are often located on sites designated as environmental protectorates, thereby often setting the women on a collision course with regulatory authorities concerned with environmental protection\(^ {19}\). The M4W project facilitated access to information concerning the regulatory requirements for siting of productive gardens. This knowledge and information were imparted to Kupakwashe Group (see Case Study on Kupakwashe Group in Pillar 2), Homepark Youth Group, Nyamasanga Group (see case Study in Pillar 4) and Tagarika Women’s group. In the case of Tagarika Women’s group, the women had to embark on a process of relocating their garden to a new site allocated by their village head. This in turn facilitated their compliance to the regulations. These groups are now compliant with the requirements of the law and have since moved their agricultural and livestock activities from the stream banks.

\(^{18}\) The Environmental Management Agency is a statutory body responsible for ensuring the sustainable management of natural resources and protection of the environment, the prevention of pollution and environmental degradation, and the preparation of Environmental Plans for the management and protection of the environment. It was established under the Environmental Management Act [Chapter 20:27] and enacted in 2002.

\(^{19}\) According to Environmental Management Agency in Mashonaland East, owing to the lack of fertile land in some parts of the province, people have turned to stream bank cultivation. People are practicing river and stream bank cultivation because that is where the soil is most fertile and there is easy access to water. Section 20 of Environmental Management Regulation (SI 7 of 2007) states that it is an offence to operate on land within thirty (30) meters of naturally defined banks of highest flood level of a stream or wetland.
The concept of belonging and having shared values cements the group. Group naming usually forms a building block to group solidarity since each member of the group wishes to visualize themselves in the group name.

The success of community projects depends largely on group solidarity and cohesion. Group effectiveness depends largely on the size of the group, the personal characteristics of members, the physical setting, the nature of the group task, the style of leadership, and the group motivation towards fulfilling the task. In working with existing groups, development interventions need to build on what the people are already doing and then introduce relevant and acceptable ideas, using participatory and people-oriented methodologies.

The JPGE, Making Markets Work for Women project introduced its intervention on already existing groups. These groups were formed and are operating under the leadership of the Ministry of Women’s Affairs, Gender and Community Development, Ministry of Youth, ILO and Kunzwana Women’s Association. Most of the groups have been in existence for more than five (5) years and are bound by the constitution which is agreed upon by members.

### Strategies for Improving Team Dynamics

The formalised groups are continuously trained on such programmes as:

- **Group dynamics:** This training focuses on; leadership and membership roles in the group; communication; organisational policies and procedures; team building and conflict resolution. It was apparent that most groups that received training were not clear on their roles resulting in conflict. Some, holding leadership roles, were mere place holders as someone else in the group was performing their duty in the committee. This training is assisting groups in understanding their roles thereby minimising conflict.
• **Principles of business, ethics and code of conduct:** Financial planning is one key topic covered and the principles of business trainings. Farmers are now able to forecast their costs (direct and indirect) and sales. Other topics covered include record keeping, costing, and profitability. This was done in effort to increase accountability and transparency.

• **Gender transformation:** The project targeted groups with at least eighty percent (80%) women members. Some groups have one hundred percent (100%) women membership. Those with men, although membership is at twenty percent (20%) had problems with men dominating decision making processes hence SNV and implementing partners concerned with women’s empowerment in the M4W project insisted that women occupy leadership positions. Women were merely “window dressing”. This training brought about Male Champions who at the end embraced the role of women in enterprises.

Trainings are gradually improving transparency in the running of group projects, team building and how to resolve conflicts during operations.

These programmes, run by SNV and Kunzwana in collaboration with the relevant Government departments are assisting groups in making decisions on potential profitable projects. As work progresses, group maturity is assessed using the group maturity index tool. The maturity level informs the capacity development needs of the group. In collaboration with Kunzwana Women’s Association, a profitability assessment tool is administered periodically to steer economic projects towards increased incomes.

**The Story of Kunzwana – Group Formation**

In the case of Kunzwana Women’s Association, group formation selection criteria is built on already functioning groups such as the ISALs, burial societies, church groupings and those developed along kinship. In some cases new groups are formed when there is a need to participate in community development programmes such as building of public institutions and road construction. Development intervention that depends on group formation needs to introduce a relevant and acceptable development idea, using participatory and people-oriented methodologies. During the inception phase of the M4W project the introduction of horticultural equipment, indigenous chicken and egg production was well received by potential beneficiaries and local leadership.

In almost all cases, group formation is bound by the group’s Constitution which is agreed upon. The implementing organisation is responsible for providing technical support in developing the Constitution. The group is assisted in electing office bearers such as the Chairperson, Secretary and Treasurer. Background checks are made on office bearers to ensure that they have credibility in the village and are trusted and respected members of the community. The group minutes will also indicate if elected office bearers have had similar previous experience as community organisers in the village. Group members provide their full names and IDs which are included in the Constitution which is later endorsed by the chief or village head. This endorsement makes the group legitimate in the

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**Group Maturity Index**

A group maturity index tool was used for assessing the readiness of beneficiaries to participate in the indigenous chicken egg production and horticulture trainings (see section on PSD).

Group potential was determined by the ratings ranging from infancy to maturity. Analysis of the tool informed the level of the group’s maturity in terms of its governance systems, attendance registers, current economic activities and group savings.

Skills trainings formed the initial building block for beneficiaries to become entrepreneurs. The Training curriculum emphasised market driven production, maintaining a healthy homestead, construction of rubbish pits, toilets and water-wells.

Follow up advisory and instructional sessions on construction of chicken pens using building plans provided by AREX; nesting systems; and supply of feeds; positioning rural women for a financially rewarding enterprise, were facilitated by project partners.
The concept of belonging and having shared values cements the group. Naming the group usually forms a building block to group solidarity since each member of the group wishes to visualise themselves in the group name. Hence one finds group names such as Upenyu, Tabudirira, Mariirimuvhu etc. In the case of Kunzwana, the formalised groups are invited to the training centre to be introduced to organisational policies and procedures, including ethics and code of conduct. They are informed on Kunzwana programmes and assisted in making decisions on potential profitable projects. The group leadership is provided with stationery which includes, four (4) counter books to use as journals, a calculator, receipt book, membership cards, a ruler, glue and a smart phone. As work progresses group maturity is assessed using the SNV tool. The maturity level informs on type and nature of intervention. A profitability assessment tool is administered every quarter in order to steer economic projects towards increased incomes.

The groups that qualify for Micro-Finance tend to be small in number and easier to manage. They seem to have much greater group cohesiveness, participate fully and are abreast with project developments. At present group sizes range from 10 to 30 members, comprising of mostly women. Young men and women are invited because they tend to be more technologically savvy, au fair with ICTs and find it easy to operate and maintain machinery.

**Governance and Leadership Roles.**

The majority of women in rural areas do not occupy leadership positions due to patriarchy, cultural norms that objectify women and limited education. Hence most implementing partners concerned with women’s empowerment insist that leadership positions be occupied by women. Implementing partners have developed tailor made Leadership and Management courses. For example in the case of Kunzwana the Leadership and Management course includes;

- Understanding the full meaning of leadership and develop potential leadership characteristics.
- Identifying major personality dimensions and understanding how personality types can influence leadership and relationships within the group.
- Recognising how mental models guide your behaviour and relationships.
- Applying the difference between intrinsic and extrinsic rewards in leadership.
- Acting as a communication champion rather than just as an information processor.
✓ Turning a group of individuals into a collaborative team that achieves high performance through shared mission and collective responsibility.
✓ Using group power to accomplish important organisational goals.
✓ Explaining the relationship among vision, mission, strategy and implementation mechanisms.

✓ Understand why shaping culture is a critical function of leadership.
✓ Understanding planning as a managerial activity and the planning process.
✓ Managing in the context of retrogressive cultural norms.
Rural Entrepreneurship has the ability to provide a sustainable market environment for enterprising women with additional benefits such as employment creation, income generation and subsequently WEE.

This is a process of identifying, selecting and supporting, on-farm and off-farm related business plans of high potential groups or individuals, in order to stimulate local off-take markets for agricultural commodities grown by women farmers as well as create demand for off-farm related services.

**Enterprise Development**

Previously development programs designed for rural women focused on food security, livelihoods and minimal income generation. M4W had a deliberate focus on enterprise development, as a strategy to step-up the participation of women in the high income nodes of the value chain and this required a market driven approach. The project facilitated training sessions for groups and individuals in confidence building as well as starting, owning and managing small enterprises

Informed by the rapid assessments (see Pillar 6) the M4W project designed a Matching Grants Facility to enhance enterprise development by enabling rural women to exploit opportunities further up the value chain. The implementation of the M4W project has further experienced growing interest in rural entrepreneurship for women. This also stimulated local off-take demand for raw materials produced by rural women.

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20 The pronouncement by Government of Zimbabwe to implement Statutory Instrument 64 of 2016 protecting the informal sector and rural produce from imported similar produce positions the JPGE beneficiaries to seize the opportunity for wealth creation.

21 During implementation, the project aligned itself to the ten (10) Point Plan which advances the notion of “unlocking the potential of small and medium enterprises” inclusive of rural women entrepreneurs. According to Dr Wade of Kunzwana - "Rural women entrepreneurship is a growing sector which is providing goods and services in rural communities while linking urban to rural businesses. The rural communities are mostly engaged in production while the urban populace offer warehousing, add value and are consumers of rural produce and products"
the other women’s groups. For example Maize for milling and groundnuts for Peanut Butter making.

Enterprise Development Matching Grants Case Studies

1. Chicken n Egg

**Background** – Shingirai Nyoni, a young entrepreneur aged 26 from Chinake village which is in Ward 16 Murehwa District is the owner, founder and Chief Executive Officer of Chicken n Egg farm which she runs together with her husband. The main activity at the Farm is production and value addition using the post-harvest food preservation and reserve as their team produces chicken (broilers, roadrunners/free-range chickens), fruits and vegetables (bananas, guavas and mangoes). The dried chickens are in three main forms namely: salted only, spiced only, salted and spiced. The project was started in 2014 and notable sales have been realised although the farm is operating at a small scale production level. On a monthly basis ten kilograms (10kgs) of vegetables are produced, two kilograms (2kgs) of dried bananas and guavas and about thirty (30) birds a month as this has affected supplies to the local market as the farm uses charcoal to dry chickens.

**Opportunity** – The Matching Grant Facility was set out to stimulate investment and business innovations to connect women with markets. For one to receive the grant, due diligence had to be carried out, and a selection criteria fulfilled. The due diligence and technical assistance sessions were held to review and select enterprise development proposals by individuals and women groups based on criteria developed by DIC and SNV for the Grantees of the M4W project. For Shingirai this was an opportunity enable her business to produce standard quality products that can be exported regionally and internationally and also benefit from better access to inputs, services and markets.

**Strategy** – SNV assisted with a double solar dryer for labour saving and product promotion of the value addition products. Shingirai was using a braai stand to dry the chickens and direct sunlight for the vegetables.

**Results** – Shingirai has managed to include other women for skills sharing in her operation. There is increased productivity at Chicken ‘n’ Egg Farm.
2. Tabudirira

**Background** – Tabudirira started in 2014 with five (5) hardworking members who were into horticulture as an ISALS group. The group members were looked down upon by the community as they were single mothers, married women with disabilities, widows and terminally ill women. Each member was required to fifty dollars ($50) every month and this was a way to uplift each other in the community. In the first year, toilets were built for each member’s household. In 2015, the group embarked on buying and selling goods and also in baking cakes, bread and buns. This resulted in two (2) members opening tuckshops, one (1) member started a flea market and the other two (2) members bought inputs for their gardens and dug dip wells. In 2016, subscriptions were raised to one hundred dollars ($100) as members were realising huge profits from their projects. They ventured into self-command which is similar to the government Argic Command programme and recruited more members who are mainly young people and one (1) male.

**Opportunity** – The grant was specifically for acquisition for value addition, equipment purchase and marketing. The Matching – Grant facility was set out to increase the income of poor women in Murehwa and would be for value addition and supporting infrastructure for selected enterprises or entrepreneurs.

**Strategy** – SNV supported Tabudirira through the Matching Grant Facility and provided a grinding mill. Prior to receiving the equipment, Tabudirira applied for the grant and the group was shortlisted. The DIC and SNV provided technical assistance to the grantees in refining the grant applications. The selected applicants costed their labour as Own Contribution for the grinding mill. The group received a lease agreement for the site they will be operating from.

**Results** – The grinding mill is strategically located within the community and now members of the community no longer travel long distances or to other villages to grind their maize grain. The group has created employment and two (2) people are now working at the grinding mill which operates every day from 7am to 6pm. They have all increased their incomes.
Financial Inclusion - Access to Affordable Finance

Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society. Financial inclusion requires the adjustment of several financial services in order to provide affordable finance to marginalized groups without distorting the financial market. M4W facilitated access to financial literacy for the rural women through partnership with Steward Bank and Metropolitan Bank (see section on PSD Indigenous Chickens Business Model). The role of these institutions was to engage, train and provide financial services to the women’s groups. The work by the financial institutions attracted attention from the Reserve Bank of Zimbabwe (RBZ), which culminated in a visit by Deputy RBZ Governor, Dr Charity Dhliwayo (see insert below). The provision of financial literacy through financial institutions enhanced the confidence of the women’s groups to engage with formal financial services.

Visit by Dr Charity Dhliwayo- Deputy Governor – RBZ

The Deputy Governor of the Reserve Bank of Zimbabwe, Dr Charity Dhliwayo visited Murehwa District to validate work being done by SNV in partnership with Steward Bank on the UN Women project. This included assessing farmer groups and potential areas of financial assistance. This was an important day for the Deputy Governor as it afforded her an opportunity to be with the farmers and get first-hand information on matters to do with finance.

The purpose of this visit was to see women’s projects and also to see impact of Steward Bank on the rural community. The other objectives were to acquaint the Deputy Governor’s with existing business ventures being run by rural women; to understand financial needs of rural business women; to understand current impediments to the financial inclusion of rural women and to raise awareness about the setting up of the Women Empowerment Fund. This visit is to be followed by other visits with other banks in other parts of the country.

The Central Bank is aware that women work hard but lack financial support to up-scale production. The bank is also aware that the issue of markets is a major problem for women and men in agricultural production.

The Deputy Reserve Governor’s visit provided an opportunity to develop a programme to facilitate the improved functioning of the financial system, to better serve low income groups such as women farmers.

22 The World Bank Group President Kim Yong has called for Universal Financial Access (UFA) by 2020. “We’re scaling up support to reach an additional 1bn people, and are working with partners to achieve UFA in particular among rural women entrepreneurs”
Financial Inclusion Case Study

The Banking Agent: POS Machine

Mr. Rangarirai Chingara who owns Matemayi General Dealer at Madomombe Business Centre became one of the first Steward Bank Agents in Murehwa and surrounding districts, namely, Shamva and Goromonzi. He was given a Point of Sale machine and is now able to open banking accounts for the community members. In addition, Mr. Chingara is able to deposit and withdraw money into individual bank accounts. A ground breaking ceremony was convened for Mr Chingara which was attended by total of thirty-three (33) community members including other business owners at the Business Center. The community was quite excited at the idea of being able to “swipe” for goods in their local area instead of having to travel to Murehwa center for such services.

Upscaling Production of Rural Economic Projects

In order to sustain and upscale investments made to stimulate rural entrepreneurship in Murehwa District there is need for a critical examination on how to move rural production to full scale. The M4W project took on a Multi-stakeholder engagement approach through close collaboration with the MSMECD (see section on MSPs) to assist the potential women entrepreneurs to navigate the business operating environment.

Rural women entrepreneurs in Murehwa District have the potential to supply horticulture and agricultural produce to the entire Mashonaland East province and the capital city of Harare.

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23 Kunzwana 2015 Annual Report stated an annual gross turnover of $35 000 among five (5) affiliated groups (5x10 average = 50 people) trading in horticulture. The Report continues to inform that each group tends to have three (3) to four (4) economic activities, making an average annual turnover of $720 per person. Unfortunately this scenario is observed among the closely monitored groups by Kunzwana. Regrettably the majority of rural women experience barriers presented by patriarchy and cultural norms. This is in addition to the absence of financial service providers in rural areas including problems presented by the current cash crisis.
Lessons Learnt and Recommendations

**Lesson learnt:** No single development actor has all the answers. Consortia and collaboration bring new and creative ideas, innovation, better results and opportunities through pooled skills, experience and resources in addressing key development challenges.

**Recommendation:** All parties involved should participate fully during the design of the project.

**Lesson learnt:** The lack of a clear strategy is a common mistake for many multi-stakeholder partnerships. In the Murehwa case, the project duration was too short to go through a process of formulating a shared strategy. While complementary players were brought together this was not enough. As the different players came from various backgrounds with different philosophies, hence potentially divergent agendas, the MSP’s strategy did not emerge spontaneously. Strategy formulation cannot be left to chance, as misunderstandings and tacit inconsistencies will accumulate over time and re-appear to create gridlocks when decisions and action are called for. The time that is taken to formulate, share and re-iterate a clear strategy, especially at the early stages, when the MSP is launched and new partners are co-opted, is time well spent.

**Lesson learnt:** There are several policies and by-laws that promote food, income and nutrition security and WEE; but the project did not have deliberate advocacy strategies to engage policy makers. Some of the policies which the project could have engaged policy makers include (a) Levies and By-laws for Livestock; (b) Forestry Act, and (c) RDC by-laws.

**Recommendation:** There is need for a budget for the engagement process. The engagement process is worth every dollar. So, it’s imperative that stakeholders clearly communicate their needs during the initial stages in order to access help on the journey ahead. MSPs can be used to support many different initiatives at the same time and therefore will result in value for money for various projects operating in the same district. MSPs help partners leverage on economies of scale. Through MSPs, partners end up getting a high level of expertise and great value for their money which is a winning combination.

**Lesson learnt:** There was only a cursory attempt to coordinate the various types of extension service providers. Government agencies have their own priorities and investment strategies, and while there were some attempts to coordinate with SNV, the process of coordinating, planning, implementation and evaluation remained weak. Reasons for poor coordination lay in a long historical process of disaffection, fuelled by differing goals and unbalanced power relations. At the same time, government, and to some extent the private sector, have targeted their extension and input resources to a few groups that are participating in certain value chains e.g. command maize.

**Lessons learnt:** The facilitation of market linkages, coupled with other interventions, makes smallholder producers more aware of market opportunities, helping them make reasonable returns on their investments. The farmers and the private sector are being made to realize the importance of building long-term business relationships that are win-win in nature. Based on available market opportunities, a number of market linkages (both formal—written agreements, and informal— based on trust and understanding) were facilitated for smallholder producers. These linkages are referred to as backward linkages with input suppliers/service providers or forward linkages with marketing/processing businesses. These businesses could be privately or publicly owned, informal groups, cooperatives/unions or associations. To accelerate the linkage process among different actors (potential actors), the M4W project supported smallholders in a number of ways: offering technical assistance (training, coaching and mentoring), organizing learning activities (platform meetings, exchange visits, study tours), organizing promotional events (field days, farmer fairs), and providing market information.
CONCLUSION

To sum it all up, the purpose of this publication, is to bring to attention a proposed new dimension of looking at WEE programming through the eight (8) pillars. It is important to note that these pillars identified and discussed in the publication, are vital for the achievement of rural women economic empowerment and have the ability to stimulate an inclusive approach to WEE programme design. However, it is critical to note that these pillars do not follow any particular sequence; the context is what largely determines which pillar emphasise more. Stepping-Up WEE is an attempt to push the development sector towards reviewing what it takes to stimulate economic empowerment for rural women. The story being told here is not about limited duration for project implementation but rather how strategic investments made in the right people, at the right time, with context specific amounts, can kick start the process of rural women moving towards economic productivity. The story told also provokes a re-think of the importance of making bold decisions when it comes to investing in WEE. This discussion is positioned for the next dispensation of WEE – beyond ISALs, VSALs, Clubs and Societies – towards adequately mechanised production, in a bid to facilitate access to labour saving technology, combined with well-resourced enterprise development with sufficient access to fixed and working capital finance. This will lead to the transformation of women’s groups from being just social affiliations to viable, competitive and sustainable enterprises which create markets for fellow women producers thus in turn making the markets work efficiently for rural women. SNV and its partners believe that collaboration and co-investment is what will achieve measurable and sustainable results in this growing domain of WEE. It is in this context that we make a clarion call for strategic partnerships to explore this new dimension and champion a new perspective towards WEE.
REFERENCES

