# CHAPTER 3

# Methodological Underpinnings

The previous chapter critically revealed the pertinent literature in the research canon on the impact of ISALS especially within the rural situatedness in the Global South's geo-political location. Subsequently, limited knowledge on the socio-economic impact of ISALS on rural women's empowerment was identified as the gap. This chapter focuses on the interpretivist research philosophy, its ontological and epistemological assumptions, the research methodology and research design. It provides a critical description of the nature of the sample, the data collection and analysis techniques adopted in addressing the research questions of this study. This chapter also looks at the other facets of the research methodology, that is, the research area, target population and the study population. It proceeds by highlighting the sampling methods, sample and data collection methods which include in-depth interviews, focus group discussions and secondary sources of documentary evidence. The chapter presents and justify the appropriateness of the selected methodology for the study and highlighting challenges faced during the field study and mitigation measures.

Saunders *et al*. (2006) assert that research philosophy is a system of beliefs and assumptions about the development of knowledge. Collis and Hussey (2014) propound that a research philosophy is a framework that guides how research should be conducted based on the ideas about reality and the nature of knowledge. Hence the research philosophy is critical in guiding the trajectory of any study which is plausible. It is crystal clear that the philosophical approach the researcher adopts enables her/him to decide which approach to employ.

This study was informed and underpinned by an interpretivist research philosophy and paradigm. This philosophy generally highlights that

situations are complex and are therefore a function of a particular set of circumstances and individuals. The philosophy is concerned with understanding human behaviour from a participant's frame of reference. Interpretivism argues that the core of understanding is learning what people make of the world around them, how people interpret what they encounter and how they assign meanings and values to events and objects (Collins and Hussey, 2003). Interpretivism is based on a life-world ontology which argues that all observation is both theory-and value-laden and investigation of the social world is not, and cannot be, the pursuit of a detached objective truth (Leitch *et al.*, 2010). Epistemologically, the viewpoint of the interpretivist paradigm is that our knowledge of reality is a social construction by human actors (Burrell & Morgan, 1979). This aligns with John Locke's pragmatic approach that suggests that 'knowledge is the perception of the agreement or disagreement of two ideas' (Locke, 1690), emphasizing the constructed and practical nature of human understanding. The interpretive research paradigm is characterised by a need to understand the world as it is from a subjective point of view and seeks an explanation within the frame of reference of the participant rather than the objective observer of the action. At an axiological level, the interpretivist paradigm is more concerned with relevance than rigour (Ponelis, 2015). The criteria used to evaluate the findings generated by research within the interpretive paradigm is determined by the degree to which it fits and works with the perspectives of participants (Glaser & Strauss, 1967).

The study went beyond availability of facts on women's socio-economic empowerment to assimilate interpretation of the existing facts and opinions on women empowerment through ISALS and the potential growth of these into SACCOS as suggested by the Longwe Framework of analysis. The Longwe's women empowerment conceptual framework requires women to narrate their experiences and then the researcher can derive meanings with regards to lived experiences of the participants. As recommended by the philosophy, the researcher had to attach oneself to the lives and routines of the community under study. The researcher remained in Mt Darwin until she had reached saturation in terms of

amassing information on the significance of ISALS in promoting socio-economic development of the women in the area.

Epistemology is about the theory of knowledge. The study is based on an interpretivist epistemology. The interpretivist epistemology is a qualitative method that seeks to understand the attitudes, feelings and behaviours of individuals. The researcher employed this philosophical insight to capture the lived experiences of rural women engaged in ISALS and to understand what motivated these women to engage in ISALS, the type of projects they engage in, the socio-economic changes brought about by women's participation in ISALS and also to map their knowledge of policy and the factors that constrain ISALS growth.

The research participants had the freedom to construct and reconstruct their reality. The approach is at variance with positivism that pays a premium on the use of natural sciences in constructing and reconstructing the world. The study is hinged on Longwe's Women Empowerment Framework (1995). The framework indicates that women empowerment can be seen through the identification of five components that include welfare, access, conscientisation, participation and control. These issues required one's interaction with the women that are under study. This interaction then allowed one to identify the level in which the women are engaging and for this study, it was engagement in ISALS.

Research designs or research strategies are types of inquiry within qualitative, quantitative and mixed-method approaches that provide specific direction for procedures in a research project (Creswell, 2014: 12). Collins & Hussey (2003) define research design as a systematic and methodical rigorous process of inquiry and investigation into a particular problem or issue to increase knowledge. Fraenkel & Warren (1996) define research design as an outline of how research is going to be carried out. From the above definitions, it can be deduced that for a study to be successful and plausible the researcher should be very clear as of which research design she/he intends to employ in line with the chosen paradigm.

This research adopted the phenomenology design. The phenomenological approach arises as an opposition to naturalism, since it observes the individual and eradicates all the observer's intentionality and intuition. Heidegger (2006) sustained that "phenomenology emphasizes the science of phenomena. This is based in allowing and perceiving what is shown, as it shows itself and as much as it shows itself. Consequently, it is an objective phenomenon, thus it is true and scientific at the same time" (Heidegger, 2006:9). Barbera & Inciarte (2012) pointed out that phenomenology originated in the Greek word phenomenon which means "something that shows itself, and manifests that it can become visible by itself" (p. 201). Phenomenology is a philosophical current developed by Edmund Husserl in the middle of the 20th century. According to Patton (as cited in Latorre, 1996), this approach focuses on how individuals understand the meanings of lived experiences. A phenomenological study design is one which describes meaning for several individuals of their lived experiences of a phenomenon. The phenomenologists focus on describing what all participants have in common as they experience any phenomenon. The basic and primary purpose of phenomenology is to reduce the individual experiences with a phenomenon to a description of the universal essence (i.e., a "grasp of the very nature of the thing," (van Manen, 1990: 177). The researcher then collects data from those persons, who have experienced this phenomenon, and develops a comprehensive and composite description of the essence of the experience for all of those individuals. This description consists of "what" they experienced and "how" they experienced it (Moustakas, 1994). The phenomenological philosophical assumptions rest on some common grounds; the study of the lived experiences of persons, the view that these experiences are conscious ones, and the development of descriptions of the essence of these experiences, not explanations or analyses.

Phenomenology aims to carry out an exhaustive investigation and reach the root, that is to say, the field where the experience is materialised. Martin Heidegger (1889-1976), a student of Husserl diverged from the school of descriptive phenomenology to an ontological theory that addresses the nature of what is being. Heidegger proposed that people's

understanding of the everyday world is linked to their interpretation of it. Unlike Husserl who argued that biases and preconceptions must be bracketed to isolate the lived experiences of a phenomenon, Heidegger's phenomenology was context-bound (Vagle, 2014). As a result, interpretive phenomenology rejects bracketing because the object cannot be separated from the subject's interpretation of it (Groenewald, 2004). Instead, interpretive phenomenology emphasises the co-creation of interpretations between the researcher and the participant because all humans share context, culture and language (Wajnar and Swanson, 2007).

The assumption behind phenomenology is that there is an essence to shared experience. It requires a researcher to enter into an individual's life world and use the self to interpret the individual's or group's experience. The researcher explored experiences of the women in ISALS through Focus Group Discussions and face-to-face interviews. Scholarship indicates that women are generally less privileged than men, and in particular rural women, are oppressed because they do not own or have control over resources which means they are to some extent disempowered. This corroborates with African feminists' belief that African women are marginalised and oppressed (Nnoemeka, 2005). It is against this backdrop that the researcher employed qualitative research because it is the most appropriate as it involves in-depths interviews with rural women to understand the phenomenon understudy in line with feminists' views. With qualitative research, the inquirer seeks to examine issues related to individuals or groups (Creswell, 2014) engaged in ISALS. The qualitative research produces holistic understandings of rich, contextual, and generally unstructured, non-numeric data (Mason, 2002) by engaging in conversations with the research participants in a natural setting (Creswell, 2009). Alase (2017) posits that the qualitative research method infuses an added advantage to the exploratory capability that researchers need to explore and investigate their research studies. Qualitative methodology allows researchers to advance and apply their interpersonal and subjectivity skills to their research exploratory processes.

However, the phenomenology requires at least some understanding of the broader philosophical assumptions, and these should be identified by the researcher. The participants in the study need to be carefully selected, be it individuals or groups who have all experienced the phenomenon in question, so that the researcher, in the end, can forge a common understanding. Interview is by far the most dominant method for data collection in phenomenological research (Bevan, 2014). As such the researcher had to use the purposive sampling and worked with the Ministry of Women Affairs, Community, Small and Medium Enterprises and local NGOs in selecting the appropriate ISALS groups, ISALS Chairpersons and Secretaries and Key Informants that were information-rich pertaining to the phenomenon under study.

The research grounded his inquiry on the Heidegger's interpretive phenomenology as it best suits the research issues under study. The selection of the phenomenological research philosophy was guided by the thinking that women in Mt Darwin have different stories and opinions as to why they engaged ISALS, types of projects they undertake, socio-economic changes brought by their participation in ISALS, the constrains they face in their ISALS and their knowledge on policies. The phenomenological research philosophy gave the researcher the freedom to probe and understand all these matters thereby giving her the room to understand the issues that are critical in the context of the study.

In addition, interpretive phenomenology has strong philosophical underpinnings and involves conducting in-depth interviews (Giorgi, 2009; Moustakas, 1994). In-depth interviews were utilised in order to capture the lived experiences of women engaged in ISALS. Alase (2017), proffered that the study with an interpretative phenomenological analysis approach has advantageous elements to the study that quadruple because of the bonding relationship that the approach allows for the researchers to develop with their research participants. Furthermore, as a qualitative research approach, interpretative phenomenological analysis approach gives researchers the best opportunity to understand the innermost deliberation of the 'lived experiences' of research participants. This

'participant-oriented', interpretative phenomenological analysis approach allows the interviewees (research participants) to express themselves and their 'lived experience' stories the way they see fit without any distortion and/or prosecution. Therefore, utilising the interpretative phenomenological analysis approach in a qualitative research study reiterates the fact that its main objective and essence are to explore the 'lived experiences' of the research participants and allow them to narrate the research findings through their 'lived experiences'. The researcher experienced these aspects during the data collection period. Some participants in ISALS groups requested to sing during or/and after the focus group discussions as they expressed their empowerment through the ISALS.

Both primary and secondary data were collected in line with phenomenological research methods. The primary data were collected from the ISALS groups, Chairpersons and Secretaries of the ISALS groups and key informants, while the secondary data were collected from the Government and NGOs documents (programme reports; monthly/quarterly/annual, monitoring and evaluation, impact oriented and exit/end of programme reports). The primary data were core in this study and the ensuing paragraph elaborates more on it.

The primary data are that data which is captured at the point where it is generated (Wegner, 2001). It is the data that has not been published yet and is more reliable, authentic and objective. Due to the fact that the primary data has not been changed or altered; therefore, it can be trusted and its credibility is greater than the secondary data. The collection of primary data were done using in- depth interviews and focus group discussions. The ISALS use the group effort as such they require a group approach to understand how they operate, issues of their impact at group and individual levels, the challenges encountered and how they solve them. The study engaged focus group discussions with women engaging in ISALS to collect group, and individual perspectives in line with the objectives of the study. The focus group discussions enabled the researcher to interface with ISALS group members, who talked from the

perspectives of the group and individuals on how the ISALS had impacted and empowered them as women. The women were able to articulate their lived experiences, best practices, areas of improvement and management actions on how to effectively run their ISALS. This gave the researcher an insight on the entire issues associated with ISALS as a methodology to empower the women and how this methodology could enable the groups to develop into SACCOS and become more viable, sustainable and empowered. Face-to-face interviews were conducted with the selected Chairpersons and Secretaries of the ISALS groups as a way of data triangulation to improve the trustworthiness of the study. The researcher also conducted face-to-face interviews with key informants from NGOs, Government, Political entities and community gate keepers' representatives. This enriched the researcher's knowledge on various issues pertaining to the objective of the study.

Following the phenomenological research design principles, the study engaged the following research matrix indicating the research question, sources of data, research instruments and the data analysis tools, to understand the position of women in ISALS in Mt Darwin.

*Table: 3.4* Research matrix (Author, 2021)

| Research Question | Sources of Data | Research instruments | Data analysis tools |
|---|---|---|---|
| | | | |
| 1 Why do rural women engage in ISALS? | Women participating in ISALS from Mt Darwin | Interview and Focus Group Discussion Guide | Atlas tiExcel |
| 2 What type of projects do rural women-run ISALSengage in? | NGOs MWGCD All participants(individuals and groups) Women participating in ISALS from Mt | Interview and Focus Group Discussion Guide | Atlas tiExcel |

| Question | Population/Source | Instrument | Atlas ti | Excel |
|---|---|---|---|---|
| What have you experienced in terms of ISALS? What situations or contexts have typically influenced your experiences of the ISALS? | Darwin | Interview and Focus Group Discussion Guide | Atlas ti | Excel |
| What tangible and non-tangible socio-economic changes have been realised at individual and group levels through ISALS projects? | NGOs using ISALS methodology MWGCD Community leaders Political figures Women participating in ISALS from Mt Darwin NGOs using ISALS methodology MWGCD NGOs using ISALS methodology MWGCD Women participating in ISALS from MtDarwin | Interview and Focus Group Discussion Guide | | |
| What are the factors that constrain rural women- run ISALS from graduating into SACCOS? | | Interview and Focus Group Discussion guide | Atlas ti | Excel |
| What are the strategies/ mechanisms that could be employed to develop women-run ISALS into SACCOS? | | Interview and Focus Group Discussion Guide | Atlas ti | Excel |
| What knowledge on existing policies and on women empowerment do rural women engaged inISALS have? | | Interview and Focus Group Discussion Guide | Atlas ti | Excel |
| How effective are the existing women empowerment policies? | Women participating in ISALS from MtDarwin NGOs using ISALS methodologyMWGCD | Interview and Focus Group Discussion Guide | Atlas ti | Excel |
| In line with the Longwe's Framework, where do you think most women participating in ISALS are and why? | ISALS from MtDarwin NGOs using ISALS methodologyMWGCD | Interview and Focus Group Discussion Guide | Atlas ti | Excel |

The population was taken from a broader sampling frame of Mashonaland Central that was narrowed down to Mt Darwin District. Mt Darwin District is on the north-eastern side of Zimbabwe. The 10 population wards were 8, 11, 12, 14, 15, 16, 22, 24, 36 and 38. Its geographical coordinates are 16º45'54" S 31º34'30" E with 953m elevation above sea level (Wikimedia Foundation, 2020). Mount Darwin is split into two autonomous administrations namely the Town Council and Rural District Council. By the time of the study the population of Mt Darwin was 103 203 males and 109 522 females adding up to 222 725 people (Zimstat, 2012). The district is bordered by Rushinga, Shamva, Bindura, Mazowe and Muzarabani Districts. Mt Darwin District falls under ecological regions 2, 3 and 4 and is 156 km from Harare. It is also known for its intensive farming activities, evidenced by several cotton companies such as Grafax, Cottco, Alliance and Sino that are resident in the area. The district also houses the Rock Ross, a mining company that specialises in black granite. The economic drivers of Mt Darwin are mainly agriculture, mining, manufacturing and retailing.

Mount Darwin was adopted as a research area because of its proximity to data required since the area is home to women-run ISALS. While ISALS exist in other provinces the researcher selected Mt Darwin because of high concentration in ISALS groups. Furthermore, the economic activities obtaining in the district motivate people to venture into income-generating projects such as vending, peanut butter processing, maize shelling, chicken run projects and farming. Ironically, most people who anticipate starting these projects do not qualify for formal bank loans, hence the proliferation of ISALS in the area. This proliferation of ISALS prompted the researcher to choose Mt Darwin as the research area in an attempt to explore the impact of ISALS on rural women's socio-economic empowerment. Figure 3 below shows the districts in Mashonaland Central Province.
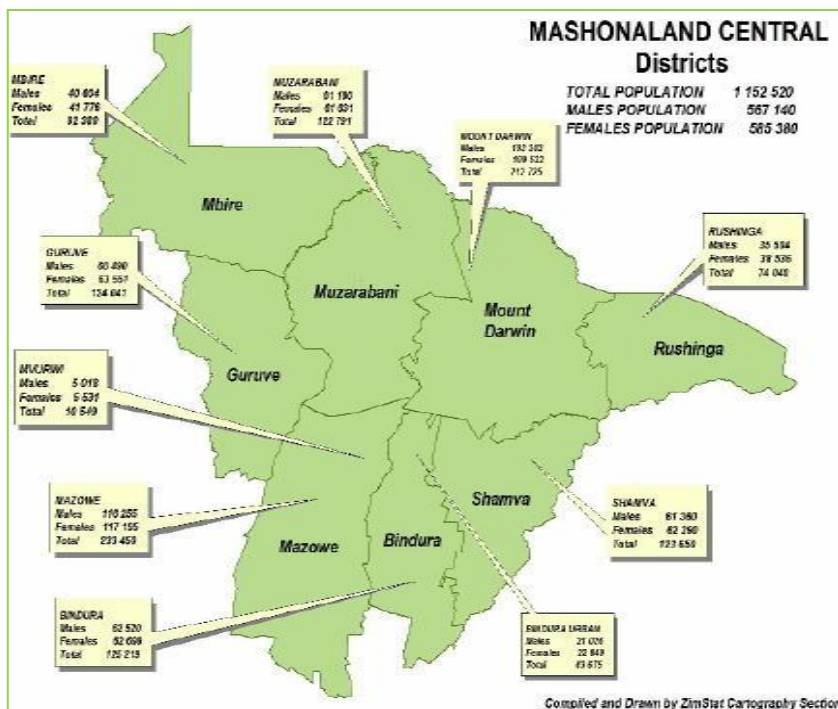
**Figure 3.5** Mashonaland Central Province's District (adapted from Zimstat, 2012).

The target population concerns the population from which data were gathered. A population can be defined as the entire collection of people in which you are interested (Chimedza *et al,* 2006). The study population consisted mainly of females from 18 ISALS groups within 40 wards. This included 700 ISALS group chairpersons and secretaries, government employees working with ISALS, NGO ISALS focal employees, and political and administrative leaders in Mt Darwin District. In 40 population wards there were 700 ISALS groups with over 3600 females and about 200 males. The membership in 700 ISALS groups differed and ranged from a minimum of 5 members to maximum of 30 members. Monthly contributions per group members differ by groups and usually range between USD$5 to $50 per month. Most ISALS are run by women as men tend to concentrate on higher value projects. The 700 ISALS groups had

700 Chairpersons and Secretaries. NGOs had 16 Officers that were directly working with 700 ISALS groups, the Ministry of Women Affairs, Community, Small and Medium Enterprises Development had 22 Officers. There were five Chiefs, 40 Ward Councillors and one District Development Coordinator in Mt Darwin District.

The acquisition of resources to finance the study conducted in the entire region was rather limited so the researcher had to use a sample. By definition, a sample is a group from which the data for the study was collected (Hutchison, 2020). This is taken from the target population which entails the entire study group (Bunns, 2020). In qualitative research, sampling is the process of selecting participants from a population of interest so that by studying the sample one may get insight about the population from which they were chosen. Sampling is usually non-probabilistic in qualitative research design.

The researcher religiously followed the phenomenological research design guidelines. The selection of the participants reflected and represented the homogeneity that existed among the participants' sample pool. The essence of conducting an Interpretative phenomenological analysis research study with homogenous participants was to get a better gauge and a 'better understanding' of the overall perceptions among the participants' lived experiences. Additionally, Creswell (2013:155) states that "It is essential that all participants have similar lived experience of the phenomenon being studied". As stated above, in a phenomenological research study, participants must be selected from a homogeneous sample to understand the true make-up of the research subject-matter. Smith *et al*. (2009:48) alluded that "samples are selected purposively (rather than through probability methods) because they can offer a research project insight into a particular experience". Moreover, because of the homogeneity of the research participants and the size of the sample pool, it is anticipated that phenomenological analysis research studies will be rich and descriptively deep in its analytical process.

The research concentrated on 10 wards with 18 ISALS groups which had 152 females and 12 men in the study area. As earlier alluded to the target population from which the sampling was drawn from consisted of women-run ISALS from 10 Wards out of the 40 Wards in Mt Darwin with total membership of 152 females and 12 men. The membership in 18 ISALS differed, one had 5 members, 15 had a membership of between 6 and 9, while 2 had a maximum of 24 members. The study participants included women engaged in ISALS groups, government ministries, political representatives, community leaders and non-governmental organisations. The first aspect was the identification of the research areas. The identification of Mt Darwin and the wards to be studied were purposively selected. This approach allowed for a diverse sample which eventually led to a better understanding of the lived experiences of women engaged in ISALS in general.

The research used purposive sampling to select 10 out of 40 wards. These wards were representative wards which were within the three categories of the district (upper, middle and lower area). This categorisation was essential to ensure a comprehensive understanding of socio-economic variations within the district. The researcher chose 10 wards in line with the interpretive research design. In interpretive research design, the number of participants is relatively small (Holloway, 1997). Eisenhardt (1989) believes that between four and ten cases often works well.

One of the objectives of the study was to explore the socio-economic changes brought about by women's participation in ISALS in the Mt Darwin district. The researcher again used purposive sampling to select 18 ISALS groups (12 performing extremely well and 6 extremely poor) out of a target of 700 ISALS groups in Mt Darwin district. This meant looking at highly unusual manifestations of the phenomenon of interest, that is, the most outstanding and the non- performing ISALS from the 10 wards. This strategy tries to select particular cases that would glean the most information, given the research question Nastasi (2014). To obtain in-depth knowledge about the ISALS, the researcher worked with the Ministry of Women Affairs, Community, Small and Medium Enterprises

Development to identify 12 ISALS groups that were performing extremely well and 6 that were performing so poorly. The two extreme groups assisted the researcher to gain insight in ISALS processes, challenges, management actions, best practices and areas of improvement. The 18 ISALS had 152 females and 12 males which gave the researcher a good number in terms of perception on how these females were socio-economically impacted by the ISALS as individuals and groups. For trustworthiness of the study, Lackens (2019) supports that a good sample should have a sample of at least 100 people.

The research employed the purposive sampling to all selected 18 ISALS to participate in the Focus Group Discussions. Focus Group Discussions were used to identify and appreciate how the women were impacted and empowered by the ISALS, individually and as groups. This was considered the best strategy because the women in groups were able to remind each other, use the register books and minutes where they were not sure, remind each and articulate the changes over time that occurred to them as individuals and as a group. In Focus Group Discussions, the participants were able to precisely walk the memory lane and articulate events that occurred to them as a group and as individuals.

The researcher also used purposive sampling to select 10 ISALS Secretaries (7 from highly performing and 3 from poorly performing) out of 18 ISALS that had already been sampled and 10 Chairpersons (7 from highly performing and 3 from poorly performing) out of 18 that had already been sampled. Likewise, in a phenomenological research tradition, the size of the participants canbe between 2 and 25 (Creswell, 2012). According to Nastasi (2014), purposive sampling, is typically applied when considering quality assurance issues. In essence, you choose information-rich cases and that might reveal a major system weakness that could be improved. The researcher sought the participants who knew about the ISALS, pros and cons, challenges and management actions to these challenges. Creswell (2012:126) also states that in any qualitative research study, it is important that "you select people or site that can best help you understand the central phenomenon". Therefore, in a phenomenological research

investigation there should be two objectives in mind: One is to either corroborate the 'lived experiences' as told by the research participants in an 'across the board' corroboration; or two, dispute the allegations altogether, if they are not found to be true or credible. This was intended to inform the policy makers, project programmers and Government ministries on the best practices, viability and sustainability in running of ISALS.

In terms of government participants, the study employed purposive sampling strategy. The researcher intended to select participants that were particularly knowledgeable about or skilled with a phenomenon of interest (Creswell and Plano Clark, 2011). In addition, the participants according to Bernard (2002) and Spradley (1979) who are available and ready to participate, and the aptitude to communicate knowledge and views in an eloquent, expressive, and philosophical manner. The selection of participants in government organisations particularly the Ministry of Women Affairs, Community, Small and Medium Enterprises Development was done focusing on the Officers who had more knowledge of the activities of women in the context of ISALS. As such, out of 22, the researcher, selected 8 of them who met the criterion.

The researcher worked with the Programme Managers of the NGOs operating in the selected 10 wards to select the participants. These NGOs were a Consortium of three different organisations (World Vision, FACHIG and ICRISAT) who worked together under the ENTERPRIZE Food and Livelihood Programme. This Consortium supported the ISALS mainly in terms of training, linking them to banks and facilitating their registrations to SACCOS. As such, out of 16, the researcher, selected 6 which met the criterion.

The researcher followed the same method as above in selecting the Political and administrative leadership in Mt Darwin district. Out of 12, the researcher selected 8 who included 1 Chief, 6 Councillors and 1 District Development Coordinator.

The total population sampled (88) gave exhaustion of all possible knowledge about ISALS in Mt Darwin District (see the summary sampling 3.6 matrix below).

*Table 3.6* Sampling matrix (Author, 2021)

| Item | Target Population | Sample Size | Sampling Method |
|---|---|---|---|
| Wards | 40 | 10 | Purposive Sampling |
| ISALS | 700 | 18 | Purposive Sampling |
| ISALS Secretaries | 18 | 10 | Purposive Sampling |
| ISALS Chairpersons | 18 | 10 | Purposive Sampling |
| NGO ISALS Focal employees | 16 | 8 | Purposive Sampling |
| Government employees working with ISALS | 22 | 6 | Purposive Sampling |
| Political and administrative leadership in Mt Darwin district | 12 | 8 | Purposive Sampling |
| ISALS Focus Group Discussions | 18 | 18 | Purposive Sampling |

It is worth noting that the researcher had to observe all Covid-19 protocols to ensure compliance and safety during data collection. The researcher made sure that all participants were masked up, observed social distance and washing and sanitising their hands. The researcher had to provide sanitisers since most of the participants could not afford to buy them.

The data were collected from all the participants (ISALS groups, ISALS Chairpersons, Secretaries and Key Informants) who had experience in the phenomenon under study. The researcher conducted in-depth interviews and multiple interviews to the above-mentioned participants. This was in agreement with Polkinghorne (1989), who recommended that researchers

interview from 5 to 25 individuals who have all experienced the phenomenon. After the selection of the participants the researcher went on to collect data on ISALS in the field. Data collection was done using research tools mainly the interview guide and focus group discussion guide. The tools were developed following the research objectives outlined in Chapter One and the Longwe's Framework outlinedin Chapter Two, under the conceptual framework. The study followed the rule, that qualitative researchers utilise the open-ended question formula, as Creswell (2003:107) advised researchers to "Use open-ended questions without reference to the literature or theory unless otherwise indicated by a qualitative strategy of inquiry". The bottom line is that the wording of the researchquestions should be crafted in a probing and open-ended way. The participants were asked two broad, general questions (Moustakas, 1994): What have you experienced in terms of the phenomenon? What situations or contexts have typically influenced your experiences of the phenomenon? Then other open-ended questions were also asked, although the two aforesaid, focused attention on gathering data that led to a textural description and a structural description ofthe experiences, and ultimately provided an understanding of the common experiences of the participants. The Longwe's Framework was used as a position to craft interview guides in line with the objectives of the study along the different levels of the Framework that is, welfare, access, conscientisation, participation and control in ISALS activities. The framework gave a basis for the collection of the qualitative data that was needed for the study. Below are the data collection methods that were employed in the study:

Saunders *et al.* (2003) define an interview as a purposeful discussion between two or more people.Similarly, Kothart (2004) defines an interview as a method of collecting data that involves the presentation of oral-verbal stimuli and reply in terms of oral-verbal responses. Yet another scholar, Punch (2005) defines an interview as a way of collecting information about people's perceptions, meanings, and definitions of situations and constructions of reality. For Krathwohl (1993), interviews reveal a relationship between the differing views of the interviewee and the interviewer. Thus, it can be ascertained from these definitions that interviews are interactive processes throughwhich a researcher can collect vast information on participants' views and perceptions.

The data were collected from all the individuals and groups who had experienced the phenomenon. The in-depth interviews were employed in this study because they allowed the researcher to probe further on interesting issues raised. Another advantage of using In-depth interview is that they are an excellent way of discovering the subjective meanings and interpretations that people give to their experiences. In-depth interviews allow aspects of social life, such as social processes, to be studied that could not be studied in any other way. This research made use of interviews to inquire about the impact of ISALS on the socio-economic empowerment of rural women. The interviews involved 10 women Chairpersons and 10 Secretaries of the ISALS groups, who also answered the same questions that were asked in groups including those that were aimed at improving the management of the ISALS business model. Besides the two major guiding questions already stated above, the questions that were asked the participants, ranged from why the women joined the ISALS, projects undertaken in ISALS groups, tangible and non-tangible social and economic changes, benefits from the projects, sustenance and adequacy of these for survival, challenges and management actions for improving the viability of ISALS. The researcher wanted to understand their views on how these ISALS were empowering the women in general and how their ISALS have contributed or not contributed to this empowerment, shortcomings of their ISALS, and how these can be overcome to give tangible financial rewards.

Most of the interviews were held at places the interviewees deemed convenient to allow them to speak freely and even show the practical life-changing stories brought by the ISALS. Some of the interview sessions were held at the ISALS usually meeting places, nearest schools, crèches and for some it was at their residences where the researcher could observe their life changing stories. The researcher sought permission to record the interviews as it proved to be difficult to remember everything that was said during the interview sessions. The researcher found in-depth interviews effective as she was able to capture some subtle cues such as facial expressions, body language and tone of voice. In addition, the researcher could paraphrase what the interviewee was saying to confirm that the message conveyed by the interviewee was correctly captured.

Key informants are people who are selected to be interviewed for their first-hand, intimate knowledge about a topic. These experts provide insights on the nature of the problem under study and proffer solutions. Key informant interviews involved interviewing members of the community with special knowledge on the area/research topic were used (Eng *et al.,* 2005). An interview guide was developed to direct the course of each interview session to selected Key Informants who had experienced the phenomenon. In this study, key informants included Mt Darwin District officials (from local government and ministries), Councillors, Political representatives and Non- Governmental Organisations Workers that worked with women in the district and local officials such as the community coordinators. Though all the key informants provided very valuable information about the study, the Officers from the Ministry of Women, Affairs, Community, Small and Medium Enterprises Development, who oversee the functioning of ISALS and SACCOS assisted the researcher to have a deeper understanding and appreciation of the ISALS and SACCOS in their different wards. The researcher had the liberty to use telephone and electronic interviews in instances when direct contact failed. For instance, some councillors and key informants were elusive in terms of physical contact accessibility, so the researcher had to get hold of them through the phone. However, despite their physical contact elusiveness, they were very cooperative in terms of information dissemination. Resultantly, the researcher had a clearer picture of the phenomenon under study.

Seemingly, there were some contradictory remarks from the Key informants on the women's knowledge of existing policies and their relevance in the promotion of women's socio-economic empowerment. Some thought the women had very little knowledge about the policies whilst others thought they were knowledgeable. However, after rigorously going through some documents from the Ministry of Women Affairs, Community, Small and Medium Enterprises Development and NGOs, the researcher managed to convince the key informants who were doubting the women's knowledgeability. This helped in making this study more trustworthy as information was verified. Oates (2006) emphasises the

importance of paying special attention to trustworthiness criteria when planning, conducting, and documenting research as it helps convince readers and, in particular, examiners that the research is of a high quality.

A focus group is a discussion by a small group of people, normally up to ten who express their views about a subject specified by the researcher (Morgan, 1997). The discussion that is normally guided by the researcher is used to explore the views and experiences of participants on a particular subject. The study used Focus Group Discussions on 18 selected groups to collect data. The data were collected from the ISALS groups that had experienced the phenomenon. Eighteen Focus Group Discussions were done. The discussions focused on why and how the groups were formed, their operational methods for ISALS, identified shortcomings, and examined the socio-economic impacts of ISALS on women's empowerment at both individual and group levels. The focus group discussions were conducted at convenient times for the participants and in conducive locations like areas of their usual meetings. These included schools and crèches, one of their members' homesteads and areas where they showcased their projects. The research employed shrewd facilitation skills which included asking specific members and creating a free environment for communication, to ensure that all participants effectively and efficiently participate in the discussions. Groups that requested to express their experiences and appreciation of ISALS in singing and dancing were given the opportunity to do so. Recording of information through a tape recorder was done after getting the consent of the participants. The recordings were for review when compiling and analysing data. In addition, note-taking through conventional writing was done concurrently with audio recording if permission to record was granted, fortunately, the researcher was permitted to record all meetings. However, the study was constrained by travel limitations imposed by the Covid-19 regulations. The data collection process took more time than previously planned as many focus group discussions got postponed and then re-organised.

Secondary data are data that are used for some other purpose other than that for which it was originally collected (Francis, 1995). Documentary

research involves an evaluation of documented information data/information, this being officially written materials on a subject (Ahmed, 2010). Items that can be classified as documents include files, diaries, records of official proceedings, statistical records and images (Silverman, 1993). Documentary research can also include autobiographies (Burgess, 1992). The review of literature in any research is also based on secondary data (Vartanian, 2010).

The use of documentary sources in this study was inevitable. The study relied immensely on records kept by the ISALS on membership and leadership, proceedings of meetings, operations, products/outputs, administrative issues, trainings, decision-making processes and financial records. To verify data given from the interviews and focus group discussions, the researcher used data from reports. The records/documents on the selected ISALS shed light on the on -goings in these organisations to identify issues that were contributing to their performance or lack of it. Information provided by the local NGOs and Ministry of Women Affairs, Community, Small and Medium Enterprises Development was used and the secondary data that included monitoring and evaluation reports, training reports and programme reports (monthly, quarterly and annual). These data sources made it possible for the researcher to relate the data that she got from the participants against the data that was already written. This further cemented the trustworthiness of the research findings.

Le Compte & Shensul (1999) conceptualise data analysis as the process where the researcher reduces the data to a story through its interpretation. A very brief definition comes from Taylor-Powell & Renner, (2003) where they define data analysis as the categorisation of data. Thematic analysis of data was employed. Thematic analysis is good for exploring patterns across qualitative data from participants and researchers often use this to analyse interviews. In addition, thematic analysis helps researchers understand those aspects of a phenomenon that participants talk about frequently or in depth and the ways in which those aspects of a phenomenon may be connected. It is against this backdrop that the

researcher employed thematic data analysis because it offers flexibility in the data analysis process and it allows the researchers to tailor it to suit their own requirements (Boyatzis, 1998).

The data analysis was informed by the research's objectives and followed procedures for conducting phenomenological research. Building on the data from the first and second research questions (alluded to earlier), the researcher went through the data and highlighted "significant statements", sentences, and quotes that provided an understanding of how the participants experienced the phenomenon. Moustakas (1994) calls this step horizontalisation. The researcher then developed clusters of meaning from these significant statements into themes. Furthermore, the researcher went on to write about the participants' experiences and the context and situations that have influenced their experiences. Thematic analysis assisted the researcher to compare the different perspectives, descriptions and reflections of the research participants and identified themes within the data. These themes served as the basis for the researcher's analysis and interpretation of data.

After the collection of data, the data were categorised. This involved reading and re-reading the textual data, identifying themes and patterns and organising them into coherent categories. Themes and patterns included incidents, ideas, interactions and even phrases used. The researcher listened to the narratives including songs from the participants. The process also involved understanding the non-verbal communication cues and trying to decipher meaning. This involved looking at facial expressions, body movement, tone and the general emotion associated with the discussions that were Data collected through audios were transcribed. After transcribing all data collected including that from scribbled notes, interviews and focus group discussions went through an analysis using the Microsoft excel software and Atlas ti. Atlas ti is a powerful workbench for the qualitative analysis of large bodies of textual and graphical data.

In addition to the use of Atlas ti, data from the interviews and focus group discussions and scribbled notes were input into the Microsoft excel software. This was done through a process that included converting data into quotations. These quotations included interesting but relevant quotations like "Participation in ISALS drastically changed my socio-economic status" or "we are now empowered to make decisions at family and community levels". The quotations were then coded into numbers and saved into the Microsoft excel software. This involved categorising data, identifying themes and patterns and organising them into coherent categories. Thereafter, the researcher edited the column headers then information was transferred into Atlas ti. The Atlas ti software then created networks that explain, justify or determine any forms of relationships that exist within the data. This information was then used by the researcher to indicate relationships within and between ISALS from the participants' perspective. In addition to the use of Microsoft excel software and Atlas ti, the Longwe framework was also used as a tool of analysis. The Longwe approach was used to explore the socio-economic impact of ISALS on women engaging in ISALS against their narrative.

The conceptual framework by Longwe indicates women empowerment as being located at five different levels which are welfare, access, conscientisation, participation and control. The framework posits that the least level of empowerment is welfare while the highest position is control. As such the study took the position of Longwe's empowerment framework and developed a model that indicated the position of women engaging to ISALS. The Longwe framework was used for the analysis of the data collected from women engaged in ISALS in Mt Darwin.

The Longwe's Framework was shared with all participants who interrogated it by answering the question; *In line with the Longwe's Framework, where do you think most women participating in ISALS are and why?* There were varying answers concerning their level of empowerment as discussed in the ensuing chapter. The hierarchy at a glance presents a situation of poles where a woman is empowered at different levels. The lowest level on the hierarchy is the welfare stage,

followed by access, conscientisation, participation and control. According to Longwe's Framework, women engaging in ISALS should be empowered chronological in line with the continuum that was not the case in the study. The women were dotted along the continuum and most of them did not chronologically follow the sequence as discussed in detail in Chapter Four. However, women empowerment is difficult to measure (Alkire *et al.*, 2013) as stages of empowerment can only be placed on a continuum where either a woman is empowered or not. Expressions from literature (Alkire *et al.*, 2013) indicate that the situation can be broken down into simply empowered, not empowered or disempowered. Figure3.3 shows Longwe's framework.
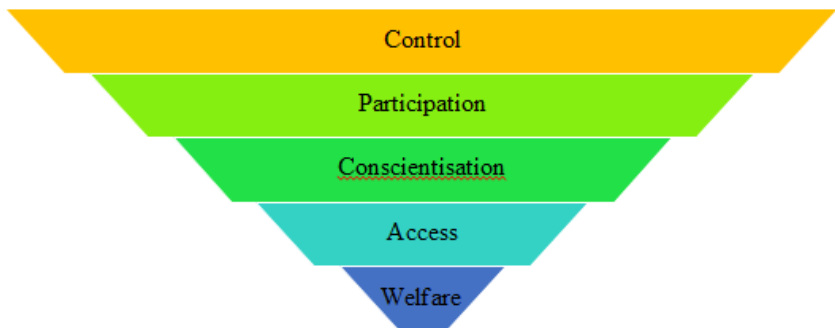


*Figure 3.3:* Longwe Framework (Longwe, 1995)

Longwe's Framework is critical in the analysis of the research findings. During data analysis, through the use of Microsoft Excel and Atlas ti, the individual and group participants' responses were captured. The main objective of capturing the responses was to identify the influence of ISALS on women's positions before and after their engagement in ISALS. It is from these data that the researcher got to understand the position of women relative to the issue under discussion.

As alluded to earlier, dependability, credibility, confirmability and transferability are used to establish the trustworthiness of qualitative research (Bloomberg & Volpe, 2008). Dependability rests on the quality of the data collection and analysis (Lincoln & Guba, 1985) and is shown by

explaining that the research systematically studied what it claimed to study (Miles & Huberman, 1994). Credibility refers to how well the researcher's portrayal of participants matches the participant's perceptions (Bloomberg & Volpe, 2008). Elo *et al*. (2014) argue that the conformability of findings means that the data accurately represent the information that the participants provided and the inquirer, the researcher, does not invent the interpretations of those data. Finally, transferability is about the degree to which the study has made it possible for the reader to apply the findings in the situations investigated to such other similar situations (Bloomberg & Volpe, 2008; Lincoln & Guba, 1985). It is also important to systematically report all evidence in order for the reader to confirm whether the findings flow from the data and experiences rather than from the bias and subjectivity of the researcher. Paying attention to trustworthiness criteria when planning, conducting, and documenting research is vital to convince readers and, in particular, examiners that the research is of a high quality (Oates, 2006).

Guthrie *et al*., (as cited in Elo *et al*. (2014:7) assert that steps should be taken to demonstrate credibility in research reports to ensure the trustworthiness of the content analysis. Without a full description of the analysis and logical use of concepts, it is impossible to evaluate how the results have been created and their trustworthiness. An accurate description of the analysis and the relationship between the results and original data allows readers to draw their conclusions regarding the trustworthiness of the results. The following discussion represents the strategies that were adopted to enhance credibility, transferability, dependability, and conformability of this research. The researcher dealt with each of the essential elements of trustworthiness as discussed below.

The interview guides were developed and shared among peers for comments and there were modified accordingly. The modified set of interview guides were then with more peers for further assessments, the gaps were amended according to the peers' comments. A final set of interview guides were consolidated and these were used to collect primary data in the field for six months.

Lincoln & Guba (1985) describe credibility as being parallel to internal validity. The researcher concurred with the notion that producing valid knowledge is not about uncovering 'the truth', but obtaining and presenting findings that are credible Silverman (as cited in Slootman, 2018). To enhance the credibility of the research, triangulation and member checks were employed in this study. The criterion of credibility is used in research to refer to the extent to which data and data analysis are believable, trustworthy, or authentic Guba (as cited in Kivunja and Kuyini, 2017:9). The researcher attempted to provide triangulation with multiple data sources and data collection strategies. The combination of multiple methods, then, is a strategy that adds, breadth and depth to any investigation. In this study, the researcher carried out face-to-face interviews with Secretaries and Chairpersons of the ISALS, Key informants from the NGOs, Government, Political and Community-gate keepers, conducted Focus Group Discussions with all 18 ISALS groups and collected secondary data to get the best understanding of the phenomenon in question. The data collected through interviews, focus group discussions, field observations and secondary means allowed for triangulation by providing a variety of perspectives on the issue under study. The researcher included several participants from different age groups, with varied experiences, educational qualifications and from different wards and this gave a diversity of perceptions. The six months of data collection provided multiple opportunities for triangulation. During the data collection process, analysis, interpretation and the writing of the study, patterns of meaning, interpretations, and assertions were presented and discussed. These attempts to provide for triangulation were undertaken to give credence to the interpretations and to demonstrate the cohesion of an assertion.

According to Gunawan (2015:11), the researchers should consider doing member checking, triangulation, detailed transcription, systematic plan, and coding to ensure trustworthiness of the study. Member checking provided for credibility by allowing stakeholders to test analytic categories, interpretations, and conclusions. Guba & Lincoln (as cited in Gunawan, 2015:4), regarded member checks as 'the single most critical

technique for establishing credibility'. In line with member checking, the researcher did word processed transcriptions from all tape-recorded interviews and returned them to the participants for verification and approval before being analysed. The researcher asked the participants to note any questions of concern for further discussions and further encouraged them to make specific comments if any on the extent to which the study reports accurately reflected their views.

To enhance dependability and conformability, an on-going audit was conducted in this study. According to Gunawan (2015:11), dependability relates more to reliability and confirmability is largely an issue of presentation. Thomas & Magilvy (as cited in Elo *et al.*, 2014:7), argue that the dependability of a study is high if another researcher can readily follow the decision trail used by the initial researcher. As part of the on-going audit, the researcher met regularly, discussed, and clarified issues with the supervisors during the data collection.The researcher highly believed that the member cheeks, audit trail and the contributions from the supervisors throughout the data collection, data analysis, interpretations and the writing stages of the study, were critical strategies to enhance the dependability and confirmability of the study.

In carrying out the study, the researcher followed the ethical guidelines. According to Creswell (2013:154), in a phenomenological research study where all the participants have experienced similar phenomenon, it is "important to obtain participants' written permission to be studied". It is imperative that a phenomenological research study seek and obtain the approved 'informed consent' from the participants before any study can commence (Creswell, 2013). According to Taherdoost (2016), participants should be allowed to voluntarily participate in the study and therefore the researcher adhered to that. No coercion or duress was used in the study. In addition,the participants had absolute freedom of choice of whether to continue with the research or not.

On the consent form, the researcher assured the participants that they will not experience any harm because of participating in the research. The

researcher strongly emphasized that the information that will be obtained will be used for academic purposes only. Thorner (2010) postulates that whenconducting a study, the researcher should make sure that there is no harm to the participants.

Confidentiality was maintained throughout the study. The researcher had a non-disclosure of confidential information agreement with the participants. In addition, the study used codes to reflect the participants and the real names of the participants were not disclosed.

The researcher sought permission from the relevant authorities before embarking on her research journey. Fortunately, permission was granted. She then went on to approach the research participants. The participants were asked to sign a consent form before taking part in the study as an indication that they agreed to participate. Van Wyk & Toale (2015) posit that it is a must that the researcher seeks permission from the relevant authorities and stakeholders involved beforeconducting the research.

The research participants were informed clearly about the purpose, methods and the intended useof the research findings and also about what their involvement meant to the study. They were also advised to voluntarily consent to participate. Consent to participate in research is valid only if voluntarily given, without coercion, undue influence or pressure. In line with this, research participants were given the option to withdraw without necessarily giving reasons for their withdrawal if they were not willing to continue. Fortunately, the researcher did not experience such a scenario in all her study which was evidence of good rapport with her research participants.

Corti *et al.* (2000) proffer that social researchers should always attempt to guaranteeconfidentiality to research participants by ensuring that personal information, where desirable is kept confidential. By its very nature, qualitative research provides comprehensive details about research participants' lived experiences (Denzin & Lincoln, 2011). In line with this, the researcher-maintained confidentiality and anonymity of information

supplied by the research participants. All data from and about the research were collected and stored securely.

Ethically there is the principle of best interest or wellbeing that is the principle of non-maleficence. This principle says that risks and harm to participants must be minimised, and the principle of beneficence which says that the risks of research must not outweigh the benefits to the research participants. The researcher adhered to these principles as no research participant was exposed to risk or harm during the study.

To sum up, at the centre of ethical considerations are the following guidelines on ethical principles:
- do good (known as benevolence);
- do no damage (known as non-malfeasance);
- Get informed consent from probable research participants;
- reduce the risk of injury to participants;
- protect their secrecy and confidentiality;
- avoid using misleading practices; and
- give partakers the right to pull out from your research.

The researcher considered it good practice to revisit the issue of consent orally at the beginning of the interview and explain that anonymity is maintained at every stage of the study. The right to withdraw at any time up to the end of the interview was explained and participants were encouraged to sign letters of consent before the beginning of each interview. All intimate knowledge that was obtained was documented for reference purposes.

## CHAPTER SUMMARY
The chapter articulated the research paradigm/philosophy, research design, research methodology, trustworthiness of the study and ethical and legal considerations in line with the objectives of the study and chosen research methodology. This research adopted an interpretivist research design in line with the interpretivist research philosophy. This philosophy generally is concerned with understanding human behaviour from a

participant's frame of reference. The interpretive research paradigm is characterised by a need to understand the world as it is from a subjective point of viewand seeks an explanation within the frame of reference of the participant rather than the objectiveobserver of the action. The purposive sampling which is a non-probability sampling method was used to best arrive at the desired level to understand the socio-economic impact of ISALS on women empowerment in Mt Darwin, Zimbabwe in line with set objectives. Both collection of primary and secondary data and data analysis were guided by the phenomenological research methodology which was informed by Heidegger's interpretive phenomenology. The researcher religiously followed the phenomenological research methodology and fully articulated the Longwe's Framework. The researcher used in-depth face-to-face interviews and the Focus Group Discussion of which the later formed the core methodology of data collection. The collected data were analysed using the Microsoft Excel Software and Atlas ti. Data were first categorised into the themes and patterns then later transferred to Atlas ti that is a computer assisted qualitative data analysis package designed to facilitate thematic coding. The next chapter presents, analyses and discusses the study's findings.