

CHAPTER THREE- STUDY DESIGN AND METHODOLOGY

This chapter presents the research methodology that was utilised to collect data from the participants in the research; it will focus on the research approach, research design, population and target population, the sample sizes and research instruments that have been adopted in collecting data. It also focuses on how data collected will be analysed and presented and ethical compliance during the research, feasibility, limitations and delimitations.

During the research, a qualitative research approach was used by the researcher together with the researcher facilitates co-construction of reality (Finly and Gouch, 2003: 5). The researcher chose a qualitative researcher to understand the views of the women in microfinance and lending schemes. Yin (2016) observes that the allure of qualitative research methodology is that it allows the researcher to understand the subjective views of participants. Hence an understanding of different women perception based on backgrounds, researcher to explore women's perceptions of Thrive Microfinance and women empowerment. A qualitative approach is an approach that allows the examination of people's experience using specific set of methods such as in-depth interviews, focus groups discussion, observations, life histories to mention but a few (Hennik, Hutter and Bailey, 2011). The approach identifies issues from the perspective of the participant. As argued by Hennik *et al.* (2011), the whole objective of using a qualitative approach is to gain a detailed understanding of underlying reasons, beliefs, motivations hence the researcher's use of qualitative approach enabled a deeper understanding of women's perspectives by asking them about their business and microfinance facilities. The researcher chose the qualitative approach because of the influence of the interpretivist paradigm underlying the qualitative approach that is subjective in nature. The interpretive paradigm acknowledges subjectivity of participants' perspectives that reflect background, characteristics and positioning.

A case study research design was adopted for the full understanding of women perception about Thrive Microfinance and Empowerment in Mbare. A Case study is described as a versatile form of qualitative inquiry, most

suitable for holistic, comprehensive and in-depth investigation on a range of complex issues where boundary and context is unclear and has many variables (Creswell, 2014; Flyvbjerg, 2011; Merriam, 2009; Simmons, 2009; Stake, 2006 and Yin, 2014). The purpose of the case study is to facilitate an in-depth analysis of the issue in context and understand it from the perspective of the participant (Merriam, 2009). It is in this light that the researcher adopted Mbare Business centre as a case study for understanding business women's perceptions about the Thrive and empowerment by going further and asking about their historical background and business to have a clear understanding of where they are coming from and going. Mbare Business Centre was chosen as a case study as it is one of the biggest centres for business in Zimbabwe and the researcher was able to interact with business women that enabled constructivism and interpretivism to permeate the implementation of this research that is acknowledged by (Merriam, 2009). The case studies make use of interviews, focus groups in co-construction of data. Thus the researcher used in-depth interview in co-construction of data on women's perceptions on Thrive Microfinance and women empowerment with businesswomen in Mbare business centre.

Mbare is a high-density suburb and business centre located in the southern part of Harare. It was first established in 1907 as a township. As argued by Nyakudya (2014), the town population growth grew out of colonial settlement labour system with rural urban migration and also migrants from neighbouring nations like Zambia, Malawi and Mozambique coming in to stay in the settler-built hostels that were bachelor flat built to accommodate potential job seekers who did not have a place to stay in the urban area.

Mbare also links to many roads that lead to different parts of the country and has become one of the largest hubs for diverse business trade with the largest agricultural market in Zimbabwe. 'Mbare musika', 'Curio market' for traditional artwork, clothing stalls like 'Mupedzanhamo', carpentry 'Siyaso' to mention but a few of the many businesses conducted in Mbare. Thus, the researcher chose of Mbare was based on the National Financial Strategy 2016 that stated that 57 percent of women are business owner of informal micro business mostly related to agriculture thus Mbare as a case study was appropriate as it the largest market for agricultural produce and also has

other diverse business and thus enabling access to women who are into farming and other business like crafts, carpentry to get their perceptions on Thrive Microfinance, expectations, potential impact and recommendations.

The research was mainly focused on women in the Mbare business centre as its study population. As argued by Englestein (2009), a study population is a population in research to which researchers can apply their conclusions as this is a subset of the target population. Hence the population for the research where women in Mbare as it focussed on women perceptions and though with focus on business women but will be generalised on women. The research targeted women owing to vulnerability issues of women where they became vulnerable and poor given their limited exposure owing to patriarchal society thus feminisation of poverty thus by looking into women's perceptions of Thrive Microfinance and women empowerment women will give their opinions how best they can get empowered through the microfinance.

The target population for the research where women who are business owners in Mbare business centre. As argued by Vonk (2016), a target population contains members to which the researcher is interested in studying. These business women were chosen purposively as a result of the information that they have to offer for the research in terms of microfinance, business and empowerment. The researcher mainly focused on women who are mainly in the informal micro-business both agriculture and other businesses and 2 key informants from the bank and Ministry of Women Affairs. These women were chosen based on the information released by the Zimbabwe National Financial Strategy 2016 of women consisting of 57 percent of the business owners and majority owning informal micro-business connected to agriculture hence the organisation seeks to assist women in such dilemma thus the research is now coming in to look into these women's perceptions of Thrive Microfinance to enhance participation and bring empowerment of women.

Sampling was done using purposive sampling techniques. Vonk (2016) defines a sample as a representative of a population to which a data is collected. Sampling is done to enable the researcher to fairly study the target population and yet acquire data that signify the whole population

(Sarantakos, 2013). A sample of business women, key informants from the bank and ministry were selected from the diverse fields of business in Mbare using purposive sampling technique. Purposive sampling is a sampling technique that targets certain individuals based on their knowledge of related research. These women were targeted based the informal micro-business that they conduct in Mbare business centre. Only 8 business women were selected as a sample from diverse business trades in Mbare, 2 key informants one from Thrive Microfinance and the others from the Ministry of Women affairs this was done owing to issues of feasibility, time and data saturation. As argued by Hennink (2011), qualitative studies are guided by the principle of saturation this is simply a point to which information being collected begins to repeat itself hence reaching information saturation further data collection becomes redundant as the purpose of recruitment is variation and context of experiences rather than a large number thus these 8 were used to denote women perceptions on Thrive Microfinance and Empowerment.

The research engaged in-depth interviews in investigating women perceptions on Thrive Microfinance and Empowerment. Data collection is the process of gathering and measuring information on targeted variables in a systematic fashion that enable the answering of relevant questions and evaluation of outcome (Lescroel, Ballard, Gremillet, Authier and Ainly, 2014). Data collection makes use of different techniques or instruments such as in-depth interviews, observations, surveys, ethnographies, oral history, questionnaires to mention but a few in its data gathering (Creswell, 2014). Thus the researcher made use of in-depth interviews in collecting data since it enables the research to get wide, in-depth information of the participant. Data was collected to enhance insight on women perceptions that can help enhance participation in the economy in light of vision 2030 for Zimbabwe.

Eight in-depth interviews were conducted with business women in Mbare business centre and 2 key informants from the organisation. As argued by Hennink *et al.* (2011), an in-depth interview is a one to one interview method of data collection that involves an interviewer and interviewee. Discussing specific topics in depth. The purpose is to gain insight on certain issues using a in-depth interview guide. During interviews the interviewer asks questions that motivate the interviewee to share their perspectives (Hennink *et al.*, 2011).

The interviewer and interviewee are not only asking and answering questions but are also reacting to each other's perceived appearance, identity and personality and this influences what and how issues are discussed in the interview hence described as 'meaning making partnership' between the interviewer and respondent and it becomes a 'knowledge producing conversation' (Hesse, Biber and Leavy, 2006). The interviews were useful in comprehending women perceptions on Thrive Microfinance and empowerment. However, challenges were met in trying to interview the key informants as bureaucracy affected the ease of accessing them for interviews though they were eventually accessed.

A pilot study was conducted by the researcher to ascertain the feasibility of study and compatibility of instrument to the research. The researcher visited Mbare business centre where she interviewed women who were into the informal business of selling vegetables, tomatoes and onions. The whole idea was to assess whether the research instruments were appropriate, and if not, adjusted them. As argued by Enargo (2011), pilot study enables the researcher to define the research questions and to enable the testing of the research proposed design and process hence could alert the researcher on negative issues that might affect the research.

During the second week of October, the researcher went to collect data in Mbare business centre where she interviewed 8 business women in different business sectors practising informal microbusiness 1 key informants from Thrive Microfinance. Challenges were met in trying to get hold of an approval letter from the Ministry of Women affairs to conduct the research.

As argued by Barbie (2008), data analysis comprises of a systematic organisation, summarisation and simplification of data in a convenient form to facilitate presentation and discussion of the findings. The researcher transcribed the recorded data and identified themes that were then presented in narrative form. Thematic content analysis was used by the researcher to analyse the collected data. Braun and Clarke (2006), define thematic analysis as the reporting of patterns within data.

Ethical considerations are key when conducting research especially that involves people. As argued by Blumberg, Cooper and Schlinder (2011), ethics are norms or standards of behaviour that guide moral choices about research behaviour. Biestek (1957), describes ethics as rules of conduct or standards of acceptable behaviour that guide moral choices about research behaviour. Therefore, research ethics refers to norms, values and rules that need to be considered when doing research. During the research the researcher was guided by the ethics of informed consent, anonymity, voluntary participation in the protection of participant identity, consenting and voluntarism. This protected the researcher and the participants to ensure that no harm befall them. This was also an obligation for the researcher being a social worker of ethical responsibility to client that ensured social work integrity.

During the research the researcher managed to uphold the ethical obligation to participant of informed consent. According NASW (2017), defines informed consent as seeking permission before one acts. Participants in the research were informed on the aim and purpose of the research of investigating women perceptions on Thrive Microfinance and empowerment and consented by signing an informed consent form. The researcher also went further to explain in vernacular language the details of the research to enhance understanding of the participant before the participant could consent. This correlates with the NASW code of ethics that states that social workers are supposed to provide an appropriate explanation to the extent that they are able to assent and be able to get a written consent. Therefore, protecting both the participant and the researcher. This serves a purpose of protecting both the researcher and the participant in the event that anything is to happen they is proof of a mutual agreement hence avoiding legal action against the other party.

The researcher had to seek clearance from Thrive Microfinance to be able to conduct research on the institution. As argued by Hennink *et al.* (2011), seeking permission is an essential part of any research project. Thus, the researcher sought permission at Thrive Microfinance.

During the research recruitment for interview was done on a voluntary basis. The researcher had to ask the participant if they are willing to participate in the research or not. According to NASW (2017), it is critical that there is no coercion by researcher to encourage participation as it becomes unethical thus it is critical for voluntary participation to take place.

The researcher was guided by the principle of anonymity during the research. Anonymity is removal of any identifiable information from the interview transcript so the interviewee cannot be identified. The researcher made use of anonymity as one of the scholars Hennink *et al.* (2011) observes that confidentiality cannot be assured completely in qualitative research as quotations from participants are often included in the report hence anonymity can only be guaranteed.

The researcher managed to seek permission for the research from Thrive Microfinance and was granted. This eased accessibility of the key informant from the institute. The student was also able to visit Mbare Business Centre where the 8 business women were interviewed that was not easy given the unscrupulous events associated with the area hence general mistrust of individuals in the business centre. However, the student was able to convince the participants and managed to collect data.

As argued by Sarantakos (2013), delimitations are an area of focus of the study to which the research is restricted to. The study focused on Mbare business centre where business women in Mbare were the main target as the research was more concerned in understanding women perception in regards to Thrive Microfinance that provides loans for women and how their perception can attribute to empowerment or disempowerment through failure to participate in economic sector.

As argued by Simon and Goes (2009), limitations are matters that arise that are beyond the researcher's control. During the research the researcher was keen in involving the Zimbabwe Women Microfinance Bank in her research but due to political reasons within the organisation approval was not granted

hence focused mainly on women perception of Thrive Microfinance in the empowerment of women.

The chapter focused on the research methodology that was used by the researcher. The researcher settled for a qualitative research methodology and collected data through interviews. The collected data was then analysed through thematic content analysis. The following chapter presented and discussed the analysed data in narrative form.