

MICROFINANCE AND WOMAN EMPOWERMENT:

A Case Study of Women's Perceptions



Ellen Nyambo

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DEDICATION

I would like to dedicate this monograph to my parents who have provided unwavering support both emotionally and financially.

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I would like to thank Thrive Microfinance for the approval letter for research, my Supervisor Dr Chereni, my parents, my friends Aggruay, Tafadzwa and Dr Chirisa for the support. The Lord almighty for making me sail through.

BOOK SYNOPSIS

The study has focused on women's perceptions on microfinance and women's empowerment. It reinforces the need for substantial and inclusive participation of women in empowerment programmes; it has also focussed on underlying and systemic and structural factors adversely affecting women's participation in microfinance programmes. The study focussed on women's perceptions on strength of Microfinance lending service, and the potential impact of Microfinance lending schemes. A conceptual framework that consists of social the development approach and empowerment theory was adopted with a view to critically examining social factors affecting development and the need to take a multidimensional aspect of empowerment. Eight participants were chosen using purposive sampling techniques and 1 key informant from Thrive Microfinance. Interviews were used to collect data from women that take part in the microfinance and lending schemes. Findings from the study highlight that there is general mistrust on savings, business training was perceived as burdensome and there was the perception that they offer high interest loans in their lending services. Women were expecting loans with low interest rates, flexible payment arrangements and that they preferred financial skills to manage the loans. From the findings, it was also reflected that Thrive Microfinance had potential impact of reducing domestic violence, increasing business growth and enhancing personal empowerment. However, women recommended group lending, provision of loans in forex, provision of input services to farmers and voluntary business training as ways to improve the work of Thrive Microfinance and also improving women empowerment.

DEFINITION OF KEY TERMS

Empowerment

Empowerment is gaining control, making decisions, being listened to, recognised and being treated as an equal citizen (Ahnyby and Henning, 2009).

Microfinance

Microfinance encapsulates providing loans, credit, and access to savings accounts even insurance policies–to small business owners and entrepreneurs (Harris, 2000).

Perception

These are views or opinions of a person (Kleneit, 1994)

ACRONYMS

UN	-	United Nations
IFAD	-	International Fund for Agriculture Development
SDGs	-	Sustainable Development Goals
MDGs	-	Millennium Development Goals

TABLE OF CONTENTS

iv	Dedication
v	Acknowledgements
vi	Book Synopsis
vii	Definition of Key Terms
viii	Acronyms
1	Chapter One : Background Study
6	Chapter Two: Literature Review
26	Chapter Three- Study Design and Methodology
34	Chapter Four - Policies and Legislations that are Guiding the Operations of Microfinance Institutions in Zimbabwe
38	Chapter Five - Case-Based Data and Evidence
53	Chapter Six - Conclusion and Future Direction
55	References

TO THE CHAPTER ONE : BACKGROUND STUDY

This study focuses on women's perceptions on microfinance and empowerment using Thrive Microfinance as a study. The chapter focuses on providing, among others, the background information to the problem statement, aim of the study, and will furnish the objectives of the study, research questions, and the significance of the study. This will help the researcher in creating a strong foundation for the study and in setting the stride for the subsequent chapters.

The need to reduce poverty brought about the empowerment discourse in the global arena as an attempt to bring about sustainable development in the developing countries (Brown, 2011). The growing concern of poverty reduction and development brought the alignment of the two that saw the emergence of Millennium Development Goals (MDGs), towards eradicating poverty, hunger, and promoting gender equality as part of the strategy of resolving issues of poverty using empowerment (UN, 2008). The attention that was offered to empowerment as poverty reduction strategy had been fuelled by the Women in Development theoretical approach (WID) that advocated for the empowerment of women as part of the global development agenda (Brown 2011). The empowerment brought about by WID removed the domestication of women bringing them into the public domain.

This stimulated global interest hence the mushrooming of microfinance institutions with the goal of reducing poverty through lending money to the impoverished and marginalised groups of society. As global statistics indicated in 2008, nearly 1.4 billion people were living in extreme poverty and with the majority being women, hence a global inclination towards women empowerment to decrease the feminisation of poverty (United Nations, 2008). The World Bank and Organisation for Economic Cooperation for Development acknowledged the need for financial inclusion of women for economic growth and poverty reduction (World Bank, 2010). The global financial inclusion database indicated that worldwide, 87 percent of women had a bank account at a formal institution in developed nations compared to 37 percent in developing nations (Global Findex, 2011).

In Zimbabwe the issues of poverty started to creep in with the introduction of the Structural Adjustment Programmes (ESAP) in the year 1992 that had been perpetuated by the need for economic growth and was pushed through as a precondition for financial aid and loans (Kaseke, 2000). This saw many Zimbabweans losing their jobs and a social development fund being put in place to cushion those that had been retrenched and provide business training that could enable opening of micro-businesses (Kaseke, 2000). However, the social development fund failed to cushion the people hence more private microfinance entities started to emerge to help in the provision of loans.

Mhlanga (2020) observes how ESAP in Zimbabwe brought about unemployment and austerity measures leading to the savings and lending schemes to empower women and households. As the economic hardships started to increase with each passing year and with the hyperinflation in 2008, most business lost their money that they had invested and had to start afresh, hence the opening of private microfinance firms like Thrive to help in the provision of loans that could help empower women as women consist of 51, 9 percent of 13, 2 million of the Zimbabwean population (ZIMSTATS, 2016). Despite the efforts that have been made by organisations like Thrive Microfinance in providing loans and training women in business in a bid to curb poverty, women still lag behind in terms of substantial participation economically, political and socially on the national discourse hence bringing out the need to look into the multidimensional aspects of empowerment and not centre on economic resources as the drive to successful empowerment of women but also to focus on the social factors that can affect women and hear what the women have to say about their own empowerment (Brown, 2011). Thus, the study seeks to critically examine women's perceptions on Thrive Microfinance as a case study of looking into social aspects of empowerment of women that can enhance participation and ensure engagement.

Thrive microfinance is an independent organisation that was established in 2012 by Henry Bartram. The organisation operates on the basis of sustainability hence is not dependent on third parties (Thrive Report, 2018). The organisations centres on providing income for women and has unique lending approach called house of poverty assessment tool. The organisation

provides many services to women that include business training, group loans, school fees loan, micro housing loans, and micro enterprises loans (Thrive Report, 2018). The organisation currently supports 400 groups especially those that are marginalised and involved in micro business. The organisation is one of the best microfinance institutes supporting women and award winning of national microfinance excellence and yet the organisation has 67 percent poverty outreach thus the study seeks to enhance more participation by engaging women through seeking their perception of the microfinance institute and empowerment in order capture the social aspect of empowerment that enhance participation and development (Thrive Progress Report, 2019). The organisation was chosen for its wide coverage of women in micro business hence influential.

Despite numerous research conducted on microfinance and women empowerment and the various legislation in place, women still remain impoverished and marginalised (National Financial Inclusion Strategy, 2016). Several efforts have been put in place to empower women, particularly on the economic side of life, yet women remain disenfranchised (Brown 2011). Gender equality literature and research available in the corpus of the foregoing indicate that women constitute an untapped economic resource, given that women are provided with much-needed resources, they can be able to redefine society and even socio-economic development can be realised. Moreover, the Millennium Development Goals (MDGs), emphasised women empowerment. Even the current Sustainable Development Goals (SDGs), have a strong thrust towards women empowerment. Governments throughout the world have begun providing empowerment opportunities to women through several initiatives, one of which is the use of Microfinance institutions to provide business capital to women. However, in most of the empowerment programs women's perceptions have often been overlooked thus the study will investigate the perceptions of women in light of Thrive Microfinance and empowerment.

This study aims to explore women's perceptions on Thrive Microfinance and its contribution towards women empowerment. The specific objectives are:

1. To explore the perceptions of women towards Thrive Microfinance lending service;

2. To understand women's expectations of Thrive Microfinance;
3. To examine women's views about the potential impacts of Thrive Microfinance on women's empowerment;
4. Women's recommendations for the organisation.

The guiding research questions are:

1. How do women perceive Thrive Microfinance and women empowerment?
2. What are women expectations of Thrive Microfinance?
3. How do women perceive Thrive Microfinance potential impact in their lives?
4. What are women's recommendations for the organisation?

The research may enhance women's participation in the economic sector as the research will bring about not only awareness of Thrive Microfinance but also women perspectives that can help in improving women engagement. This will also enable women's voices to be heard on programmes that affect them hence critical. The research will enable Thrive Microfinance to adjust its systems in a way that is more accommodative for women based on their perceptions about the institution hence marketing the organisation and also increasing awareness of the organisation. The study will foster a social perspective of looking into empowerment of women contrary to economic empowerment that has been used to detect programs and policy hence developmental. Thus as a holistic approach to empowerment will now be the main focus not blinkered financial paradigm to empowerment and microfinance programs as supported by (Kabeer, 2000). The study will increase the knowledge base for social workers on women empowerment and Microfinance from a social work perspective that will also encompass perceptions of women involved that is a new dimension to which previous studies had not done. Hence upholding social work ethical responsibility to the social work profession of evaluation and research that states that social workers should conduct research that contribute to the development of knowledge (NASW, 2013).

This chapter has focused on the background of women empowerment and Microfinance in relation to the study of women's perceptions on Thrive

Microfinance and empowerment. The chapter has also focussed on the problem statement, the aim, objectives, and significance of the study, research questions and assumptions of the study. The next chapter reviewed literature related to the study.

CHAPTER TWO: LITERATURE REVIEW

This chapter critically reviews literature on erstwhile research available in the scholarship canon related to the foregoing. The researcher began by examining the conceptual framework followed by the theoretical framework and the case studies grounding the research. The researcher crafted the discourse for this study by reviewing past studies. This gave the researcher a vantage point when analysing and discussing the findings.

The research was guided by the social development theoretical approach that emerged out of dissatisfaction of the development model that emphasised on economic growth at the expense of social factors (Kaseke, 1993). Social development draws more attention on the importance of social factors in development processes. Social development is informed by the social work value of human dignity and worth hence believes people are equal hence people should have equal opportunities (Midgley, 1999). Social development also pursues social justice and egalitarian ideals. Social work and social development interlink as they both believe in the improvement of human being realising the need for human rights accessible to all equal interest and social justice hence both seek to empower people (Domineli, 1997). Kaseke (1993) argues how the poor and marginalised groups have been targeted in Zimbabwe to enhance productive capacity the likes of rural poor whose root poverty consists of inadequate land, lack of extension services and lack of access to financial credit.

Social development theoretical optic clearly unravels the research on women's perception on Thrive Microfinance and empowerment as it looks into the social factors of empowerment in the development process and targets both women who are into the agricultural business and other micro businesses. Social development also looks into participation to which the research is concerned about enhancing participation thus critical. The research looks into how microfinance has always taken a financial paradigm that believes provision of economic resources is everything to empowerment yet they are other social factors that could be considered such women's views on microfinance so they have a voice. This is supported by social development that also advocates for the engagement and also decision-making.

The Empowerment theoretical lens ascribes to empowerment as a multi-level construct defined in various ways and has concepts of power (Varekamp, 2009). There is no general consensus on its definition of empowerment. As argued by Chen (2000), empowerment encompass many components such as resources, perceptions, relationships and power. Empowerment is often described as a process, with inputs and outcomes and having different dimensions. These dimensions that are political, social and human, cultural and economic and these are controlled by different power forms power over, power to, power within, power with (Longwe, 1991).

The economic empowerment thrust tends to focus on people's availability of appropriate resources such as capabilities, skills, and income for economic empowerment (Luttrell, Quiroz, Scrutton and Bird, 2009). The economic empowerment that is mainly centred on the provision of resource is the most common 'Power to' that is power to change and organise as an individual. It makes use of the 'power to' issues of capacity of the individual that is often referred to as the agency. The agency's capacity to utilise resources is regarded as leading to empowerment in this dimension. Hence whether the resource utilisation has not impacted decisions in the home is not an issues, thus it is critical in this study as it unleashes that economic empowerment does not automatically mean empowerment of the person. Hence in the study provision of loans by Thrive and capacity to use them is empowerment for the economic dimension and women 's 'power over' is not of significant.

Social and human empowerment is concerned with people 's control over their own lives and communities (Czuba, 1999). The social and human empowerment is influenced by 'power within' that bring in the individual power to control (Rowland, 1997). The social and human empowerment is critical to this study as it goes further to look into more than just resources but also look into individual control of empowerment. In this regard the social and human empowerment looks into the 'power within' as initiating empowerment. This also echoed by Freire to when he mentions that a person can only be said to be empowered if the individual's empowerment starts within and mentions the power within as more stronger than power to. Power within as critical of how the person view themselves and their capabilities and how they influence outcome. The power within also

influence one's perception of things and outlook. Thus, scholars like Sen (1999), argue that even in the presence of economic empowerment but without power within one is bound to make choices that can disempower them thus, it becomes critical to ensure power within.

It is power within that can foster power over, power to, power with and is defined by Longwe's empowerment as the highest degree of empowerment as it initiates control over matters that concern the person (Longwe, 1991). Friedman (1992) observes that it is during the process of empowerment that people are said to be agents of change based on the premise of the power within that can initiate change. In light of the research it is this power within to which one's perception come from hence critical to the study of women perception on Thrive Microfinance and empowerment as one's individual self-esteem and view of self-reflect on their perception. The power within is reinforced by naïve consciousness theory that speaks to issues of how looks down upon themselves hence critical.

Political empowerment's focus centred on collective change and ability to organise people and mobilise them more of the rights-based approach to empowerment of empowering citizen to claim their entitlement (Watkins, 2004). The political empowerment is controlled by the power with. Power with that brings collective action (Zoe and Baden, 1997). Power with can best be achieved when one has power within however some can be able to attain power with without necessarily attaining power within (Longwe, 1991). However, power with is more effective when they are power within. In this case power with can be attained in group lending where women might borrow loan that can enable their empowerment as women as a group. But the question will always remain to what extent the group will empower the individual.

There is cultural empowerment that can help empower women by addressing power struggles within society. The cultural empowerment is influenced by power over that is power over that entail ability to influence. Power over that has influence to change cultures that might be oppressive or change culture dynamics (Zoe and Baden, 1997). As argued by (Brown, 2011), more

participation of women in micro business can change the culture set roles for women as they can be able to make decisions that affect the home and contribute financially whilst the husband takes care of the family and doing the unproductive work at home. As a group of women in business can help change culture influenced by group action it all goes back to power within as initial step (Longwe, 1991).

The empowerment process explains how the empowerment of the social and human (power within), takes time and can facilitate economic, political, cultural empowerment (Longwe, 1991). It explains how power within is a process and does not emerge overnight and the need for consciousness to be able to achieve it as it influences decisions to which the agency makes. The empowerment process also looks into the achievements attained as a result of empowerment that is the outcome. This is critical to the study as the investigations of women perception on Thrive microfinance can best explain the outcomes of women who are borrowing. Taking a multidimensional approach requires defining empowerment in terms of both individual capacities and collective action to address inequalities that are the causes of poverty (Brown, 2011). A focus on empowerment emphasises that poverty not only is about low incomes, but also emanates from social exclusion and the lack of access to power, voice and security (Brown, 2011).

Social development is more concerned about improving the individual not only from an economic paradigm but examining social factors hence correlating with empowerment theory's multidimensional aspect of looking into social and human empowerment that is power within and cultural dimension power over and political dimension power to (Kaseke, 1993). The social development approach and empowerment theory both focus on how these can impede on development, structural issues, self-esteem and culture thus link in their view of the individual's development, to comprehend that empowerment or development goes beyond issues of resources. Thus, it is critical in the study to acknowledge that it is not always about finance, perceptions also count. As perceptions affect empowerment of women through failure to participate owing to their negative perceptions (Brown, 2011).

Longwe (1991) has explored different empowerment degree in the framework that is the welfare degree of empowerment were minimum is done there is provision of basic need and they are no structural adjustment and the recipient is passive. The access degree of empowerment was the equal access to credit, land and education, the conscientization and awareness degree that institutional and structural issues on discrimination are raised and addressed. The participation and mobilisation were people are fully involved and make decisions that are recognised and the control degree stage that the individual is in control of their lives and make decisions of their lives. As argued by Longwe's framework empowerment might be welfare in nature that does not guarantee much improvement in the life of the individual thus advocates for control degree of empowerment to which the individual has power within.

Gaventa (2003), speaks to issues of power in relation with empowerment. The power cube that express how empowerment may basically be of welfare nature with passive recipients as the hidden power makes decision. Gaventa (2003) identifies the three different types of power forms that are the hidden power, invisible power and the visible power. The visible power is the power that is within the formal rules and structures and the hidden power is the power that controls and influences decision-making and is usually of the powerful people that influence decision in their favour against the less powerful people. The invisible power that is internal that influence people not to question their position of existing power relations. Gaventas also highlights the issue of spaces to which he defines as areas of decision-making to that power operates.

As argued by the power cube they are provided and closed space these spaces are controlled by the elite and they might be governed within institutions by international institutes. Invited spaces these are areas to which the public is allowed to participate for the status quo to act like they influence but their opinions are not taken into consideration like the. Claimed or created space this provides space for the powerless to create control without the power holders (Lutrella. *et al.*, 2009). As argued by Gaventas power cube empowerment my just be in name but not practical with the people being empowered not making decisions and other elite people making decisions for them and the people involved might not even participate. Thus in the power

cube Gaventas is advocating for full participation of people involved in empowerment in this case women and allowing them to make decisions and not the decisions made by hidden power 'people of influence' and advocate for conscientization of the 'invisible power' that is the individual power and mind to use created space to question 'invited spaces' that are not bringing out people's issues but are mere display of system so to influence closed space that is the international. The power cube helps in the understanding of how global forces influence marginalisation or enhance empowerment of women.

Alsop *et al.* (2005) aver that the framework speaks to issues of empowerment and recognises the individual as the agency and the opportunity structure as the opportunities availed to the individual that can lead to the empowerment of the individual. It is within this framework that the social, political, economic and psychological are indicators for the agency (World Bank, 2006). The opportunity structure influences the power to which the agency can act. The policies also govern the choice that are available for the agency hence influence the opportunity structure (World Bank, 2006). Both the agency and opportunity structure influence the level of empowerment of the agency thus this is critical as opportunity structures often hinder the empowerment of women especially on inheritance and property rights might hinder access to credit thus making women vulnerable as a result (World Bank, 2006). Thus, the World Bank Empowerment Frameworks speaks to issues of opportunities and barriers that can hinder access to certain opportunities of influence and capacity to make decisions that affect them to which she describes as real empowerment.

Since the ideals of empowerment are to ensure power to the individual or group under oppression or unjust system therefore empowerment should be able to bring about change and just basic to be fully recognised (Lutrella *et al.*, 2009). Thus in terms of microfinance and women empowerment, women are not to be at welfare degree of being passive recipients of empowerment but rather control were they are involved in decision-making and involved that is participation and be able to have power with to collective action and power over to influence economic outcome and power to in terms of capacity and power within as an individual thus the framework is critical in highlighting power structures and their influence in power degree and amount of change

that can be brought as a result of these power dimensions and degrees. Hence the study sought to initiate the empowerment degree of participation and mobilisation degree that facet control in women programs that enable women to make decisions on issues that concern them thus looking into women perception on Thrive Microfinance and women empowerment to enable them have a voice and attribute to decision-making that can be recognised and participation in the programs that concern them.

The discourse around women empowerment originated in the 1970s with women movement and feminist critiques arguing that they were need for women to be involved in development as it also propelled gender equality (Kabeer, 1996). The women in development approach accentuated the role of women in development with the liberal feminist in North America advocating for integration of women in development as women were seen as passive recipients of development, hence it was a corrective measure that could help ensure efficient and effective development. Including women in development not as passive agents but active agents in development would help in development process.

The Women in Development (WID) approach by Boserup focused on the role of women in economic development (Rathgaeber, 1991). It was the first to analyse development by sex and examining how modernisation was growing to overthrow women in economic development with new technologies coming in and men being put at the centre to learning new technologies leaving women behind especially in the agricultural sector yet women contributed greatly in development. It focussed on the contribution of women in the economic sector and how they had failed to be recognised and with most women occupying the least paying jobs (Jacquett, 1982). It advocated for mainstreaming of women in development issues as it recognised that in most development women were lagging behind. It accepted the social relations that existed. The (WID) approach is relevant in the study as it is one of approaches that led to the recognition of women in development and women economic empowerment in the global discourse thus critical to the research as it brings the roots of women empowerment and development origins.

Women in development assumes that women are lagging behind as a result of limited access and control over resources. It also assumes that women are passive recipients of development owing to the limited access and control of resources. WID also recognises insufficient participation of women as the main problem leading to women lagging behind in development (Kabeer, 1996). WID's strength is rooted in its sex disaggregated way of looking into development that can help in identifying the contribution of each sex in development and recognition of which sex is lagging behind. Hence its recognition of women as lagging behind through analysis of sex disaggregated data in development analysis. This recognition of women as lagging behind fostered the need to empower women economically by providing credit schemes and work opportunities (Kabeer, 1996).

However, WID failed to recognise the social and cultural aspects that affect women participation hence lagging behind in development (Kabeer, 1996). The WID approach was mainly centred on promoting women involvement in the economic sector that it failed to comprehend the social and cultural issues that affect women participation such as the gender roles that affect participation that saw WID bringing in less progress in development (Kabeer, 1996). The WID approach influences the study as, it advocates for provision of credit schemes, opportunities as part of making women access resources and have control over as solution to women's lagging behind in development. This correlates with the study as it examines, into women's perceptions on credit schemes and empowerment focusing on Thrive Microfinance. The study focuses on women's perceptions on economic empowerment to which WID approach advocates for and how it can be fully realised. The study also seeks to solve the problem highlighted by the WID approach of insufficient participation by looking into what women think about credit schemes so as to initiate active participation of women. However, the study also goes on to look further beyond WID approach as it looks into social and cultural issues that is gender roles influence in economic empowerment of women. In as much as the study is led by the WID approach it has influences of the GAD approach.

The Women and Development (WAD) approach was more focused on both men and women in development stressing that women's role in development

so as men had failed to be recognised due to inequalities and class at international level were men from the Global South have failed to be recognised in terms of their contribution due to inequality at international level. It also stresses that for the same reason that men from the global south had failed to be recognise is that same reason that women had failed to be recognised as their contribution was suited to support the unequal structural system. Blames women 's failure to fully be integrated to international inequality.

The WAD approach believed women 's disempowerment was vested in structural systems in society. The WAD approach focussed on the global level how inequality at global level between north and south had affected the family level with women being looked down upon. WAD advocates for equality at international level as the solution to ending women and men disempowerment. It also looks into how international laws and policies affect and have contributed to women disempowerment. Looks into the different systems and technologies like industrialisation that has saw more men than women in industries attributed to women disempowerment in development. The WAD had its weakness as it failed to look into class based on gender and its contribution. WAD is critical to the study as it highlight different law as and policies and how they affect women participation in development like inheritance laws, land ownership laws and how international institutes COMESA has a bearing in women participation. The issue of land ownership that is mainly restricted to males affect collateral of women hence affect their participation in economic development.

The Gender and Development (GAD) approach came as a result of frustration and lack of progress of the WID approach owing to oversight of social and cultural issues that affect women in development. The GAD approach focused on socially constructed differences of men and women roles and responsibilities. It looks into the social organisation and how role is assigned by gender. Considers the contribution of women within and outside the household. Believes the government should help in the emancipation of women and that women are not passive recipients of economic development. Advocates for women legal rights to inheritance, land ownership that ensures

women empowerment. Focuses also on how patriarchy affects women's involvement in development. Questions underlying assumptions on social, political and economic structures. The GAD approach will be reviewed on its intuition of government role in developing women, legal rights that can ensure collateral security thus empowering women.

The GAD approach assumes that imbalance of power between men and women as the cause of disempowerment of women in development. It also highlights how social institutions like family and communities are dominated with systems like patriarchy, inheritance laws that foster imbalance of women and men also influence role and responsibilities of men and women that in turn affect women participation (Kabeer, 1996). They also highlight how these systems like patriarchy influence the roles of women that is often unpaid work and foster the non-recognition of the household work women are involved in and recognise male's role and responsibility hence women subordination to men.

The GAD approach advocate for equal power of women and men as solution to women 's exclusion in development. Advocates for gender equality and equity in development. GAD's strength is centred on the ability of the approach to look into sociocultural impediments to women in development and also examines both men and women's attribution to development. It examines how women can be empowered by looking first at the systems in their society that affect them. It appreciates the triple roles of women and how it affects their contribution in development. The GAD approach influences the study on socio-cultural issues where women 's perceptions on credit schemes are guided by culture, participation is guided by system and the triples roles and responsibilities. The GAD approach influence provides a guideline on women perception given the social cultural environment and systems like patriarchy how they affect women participation in credit schemes, how roles and responsibilities ascribed to women affect their participation as it becomes a burden also highlights reasons behind women's lack of collateral security owing to laws in place that bring imbalance between men and women in society thus is key to the study.

As argued by IFAD (2009), around the 1970s more focus was put towards accessing credit to women but with the rise of microfinance the discourse changed to sustainability, interest and desirability of mobilising savings. Hence the increase in the global establishment of microfinance institutions that empower women from impoverishment. Following Yunus, Grameen Model of Bangladesh that was used in the alleviation of poverty and has been used by several organisations and microfinance institutions to empower women in different nations. As argued by the Micro credit summit (2007), there are about 3 300 micro-finance institutions with about 133 million clients and 93 million of them being poor when they started borrowing with 85percent consisting of women being the poorest. As argued by AFI (2009), Microfinance helps in empowering of impoverished women by providing financial resources, skills training, savings loans to mention but a few.

Empowerment of women through microfinance is critical in promoting decent work agenda, the role of work in bringing about gender equality, inclusion and sustainable development (International Labour Organisation (ILO), 2007). As argued by International Financial Inclusion Research, financial inclusion of women increases the Gross Domestic Product by 2 percent to 3 percent in some cases. Golden (2014) observes that 70 percent of women small to medium enterprises are either financially unserved or underserved (Golden, 2014). Women have limited access to financial service and credit and consist of a greater proportion of people with unbanked money yet are the majority with informal economy. Hence targeting women makes sense in public policy (AFI, 2009).

Numerous studies have been conducted in Africa with particular regard to women empowerment and microfinances. As argued by Tisdell (2002), 21 out of 28 nations in sub-Saharan Africa did not grant equal capacity under the law to capacitate women with men that affected women participation into the economy. The study also revealed that married women had more legal restrictions than unmarried women this was attributed to the socio-cultural environment thus limiting women participation in microfinance. As argued by UNDP Human Development Report (2016), Sub-Saharan Africa loses

about 95 billion owing to issues of gender inequality that affect women participation in the economy hence disempowering women.

Generally African women are faced with numerous challenges that impede on their participation in development. These numerous challenges that include cultural systems, laws that influenced by these systems and resources (Kabeer 1996). All these make the journey of empowerment tough and uneasy hence critical as tackling one of the issue without tackling all issues that is culture, resources and systems leads to no fruition and zero progress in terms of women participation in development. Hence little has been achieved in women empowerment owing to failure to comprehend all sectors that is social, cultural and economic aspects of empowerment that is the area of interest to the study of looking into perceptions that are inclusive of economic, cultural and social aspects of women empowerment.

A negative relationship has been highlighted between participation in micro-finance and women empowerment as women report high workloads hence it becomes a burden. As argued by Harris (2000), participation in microfinance institutions take more of their time such that they have less time at home, so these women reported to be feeling less empowered as they would spend less time with their children. Women perceived microfinance institutions as burdensome and feeling less empowered by them as they took most of their time. Most women highlighted that microfinance institutions would require them to attend weekly meetings and that meant more commitment thus time consuming and burdensome (Brown, 2011). As argued by Kabeer (1996), GAD approach also highlights how the triples roles of women that is production, reproduction and community work have become a burden for women involved in productive work hence often affect women participation in development work. The GAD approach highlights how women are often excluded in development owing to the burdens reproductive and community roles and responsibilities assigned to them thus involvement in productive work becomes impossible.

The Mahontany transnational theory advocates for economic and social justice of women from diverse backgrounds and realises that they have different experiences as a result. The theory acknowledges the role played by

experience hence understands women's different perception based on the different experience and different environment (geo-political environment), (Kaplan and Grewal, 1999). Mahontany takes cognisance of individual effect to the collective, local, national up to international level. Appreciates the role that experience play in advocacy. The theory by Mahontany best explains different women perceptions in the economic empowerment as they are influenced by different social, economic and political backgrounds to which they live in (Brown, 2011).

Women have indicated that their involvement in Microfinance is empowering (Brown, 2011). In a study conducted by Sebstad and Chen (1996), in Hospes (2004), women confessed to being empowered with the involvement in microfinance. They also confessed that their self-esteem changed, they now also had power to control and make decisions in the household. They also confessed to their recognition in community and also participation within the community. In the summaries of thirty-two researches and evaluation reports found out women were being empowered by micro-lending, especially in Asian nations. However, in Africa the was less empowerment but had positive household income (Sebastad and Chen 1996 cited in Lont and Hospes, 2004).

The Social feminist theory ascribes to capitalism's role in the oppression of women. Women are not able to be free due to financial dependence. As argued by Buchanan (2011), the theory believes women's liberation can best be achieved by working to end economic and cultural sources of oppression. Women are subjects to male capitalism due to uneven balance of wealth. Sexism gender division of labour affects women hence leading to the oppression of women. The theory ascribes to women empowerment as key to liberation from dependence to males. Hence the theory is critical to the study as it support empowerment of women.

In one of the researches that were conducted by IFAD (2009), they realised that women were in need of loans. As argued by IFAD (2009), women were in need of small loans that could enable them to invest into income generating projects and the loans had to be paid as soon as they were given in terms of weekly. They indicated that women needed small loans for their business that can help the conduct their small business as they had time constraints

because of unproductive work and these small loans were issued because women have aversive risk. Yunus also in his research for the Grameen model, started by issuing small loans to the poor as little as USD\$27 to the women who were making bamboo stools and it is with these little loans that they were able to come out of poverty (Yunus, 1999). Thus, indicating how loans can help women in coming out of poverty.

As argued by the United Nations (2017), about 2 billion people are excluded from access to financial service this also affect access to food and health and with 90 percent of the less financially excluded being from the less developed nation and often seeking finance from informal sector with high interest rates hence the need for financial inclusion for women that has low interest rates. Otero and Rhyne (1994), women's non-involvement in microfinance institutions is prompted by high interest rates of loans. High interest loans that make it difficult for women to repay the loans. In a study that was conducted on women they indicated that high interest of loans and collateral security had prompted their financial exclusion. As argued by Yunus (1999), Grameen model research the women could not produce a lot of stools because of the high rates to which the money was charging her thus indicating the effect of interests' rate on women involvement in microfinance

Women 's views of microfinance institutions on women empowerment are critical due to the multi-dimensional nature of empowerment. Women's perceptions have always been left out in most researches that concern women empowerment and microfinance as a financial approach has always led the researches with impact and challenges viewed from a financial lens hence neglecting women perceptions (Brown, 2011). In the few researches conducted that indicate women perceptions for example the study by Kasynathan of the women of Hunt in Brown (2011), have shown that women value the business trainings conducted than the financial ability to contribute to household as the training provide literacy that have enabled them to access other services and places that were not accessible due to illiteracy and failure to understand. The group structure in trainings have made women to actively participate in community and local political process. Thus, preferential to skills than financial aid to which most microfinance institutions are more

inclined hence the need to look into women perception on Thrive Microfinance and empowerment so their voice and real concerns are heard.

Microfinance has impacted greatly in women 's lives both positively and negatively. Most researches have indicated that women have benefited from microfinance institutions. Women who have participated in microfinance institutions by borrowing loans have managed to change their lives owing to the loans borrowed and this has made a difference to poor women. A good example can be drawn from the case of Thurman (2007), in Ukraine were a poor woman who could not afford to send her child to school borrowed money from a microfinance institution after hearing about the opening of a microfinance, so she could open a business of school supplies and later after some years was successful and was able to open 8 more stalls that employ 8-12 people.

Women involved in microfinance institution have shown a high level of personal empowerment. As argued by Kato and Kratzer (2013), on both qualitative and quantitative study conducted in Tanzania on women personal empowerment to which members of a microfinance institutions were evaluated on self- esteem, self-efficacy. Resulted indicated high levels of self- esteem and self-efficacy compared to the comparison group that are non-members. This was further supported by an in-depth interview conducted with these women were they highlighted that participation in microfinance made them stronger and more respected in communities that they live in. A similar study that was conducted in Sri Lanka on women psychological empowerment of women living below the poverty datum line who had been enrolled in microfinance indicated the same results of high personal empowerment as they were assessed on ability to control beliefs affecting them as a way of measuring personal empowerment (Hansen, 2015).

Some findings contrary to other researches have reported that they are increased domestic violence amongst female microfinance borrowers (Kim *et al.*, 2007). Domestic violence amongst female borrowers is being instigated by man perceived emasculation, ego, low self-esteem and the exchange of gender roles with the wife now bringing in more money squabbles arise (Leach and Sitaram, 2002 in Bretton, 2015). This might be attributed to the fact that man

might be left out in these microfinance programs hence frustration (Bretton, 2015). Thus, it is critical to consider the multidimensional aspect of women empowerment through microfinance institutions as it affects families' issues. Hence impacting negatively on marriages.

Some scholars also have supported the idea that microfinance have impacted negatively instead of positively in the lives of the poor. This was highlighted by the researches in Malawi where women took loans from a microfinance institution upon following the loans using gender empowerment indicator and managerial control of loan as an indicator they realised that most women had no control over the loan and the activities to which the loan funded and to those that had participated particularly the married ones in how they had used their loan money they had little or no control of the money thus disempowering (Goertz and Gupta 1994, in Kabeer 2000). Hence microfinance institutions can be disempowering for women rather than empowering. In a similar study in another location in Malawi by Diane and Zeller (2001), the study highlighted that microfinance access to services protects the poor against fluctuating income, death, ill health and emergency expenditure but has no significant effect on household income. Despite the claim that microfinance is the best way of alleviating poverty (Johnson and Rogaly, 1997) argue that the poorest become worse off and they become more vulnerable to high risks hence disempowerment.

In one of the studies conducted by International Fund for Agriculture Development IFAD (2009), group lending system was recommended for women as it enable power with and as a way of averting risk. According IFAD (2009), group lending reduces cost and increase empowerment of women through group-based delivery. The use of group lending that in some studies, have led to revolution and challenge of cultural system women began to unite and voice out through group that had been united through borrowing. The argument is that they is more comfort in numbers and the teamwork to which different members of the group display often push the group lending to be effective. The issue of different strengths can assist the group even in the way business is done and the combined ideas of the team surpass that of the individual thus more effective.

In one of the studies by International Fund for Agriculture Development IFAD (2009), savings scheme was recommended. Savings schemes were recommended as they would help women avert risk and be able to accumulate assets. The idea behind the saving scheme was to try mitigate risk in cases where business could lapse, be affected by weather or business money could be stolen to mention but a few risks that could be encountered in business the savings would work as more of insurance to help the women to be able to bounce back in business (IFAD, 2009). The savings would also help women to accumulate assets that can help as collateral in the event they decide to take big loans from banks hence could have something to fall back on. The savings were also meant to increase financial management in the home thus playing a role that goes beyond impacting in business (economic empowerment), but also in the home (social and human empowerment) (IFAD, 2009).

In one of the studies conducted in Aga Khan of Rural Support Programme by Harper (1995), on micro-enterprises, the study reviewed that out of the 31 loan takers only seven loans were controlled by women and the other 16 were controlled by men. The other eight women did not know that loans were taken they had not been involved in the process. They were misuse of the loans by the men (Harper, 1995). A similar trend had also been reported in Sudan and Bangladesh Rural Advancement Committee with women complaining that they did not have personal income and how they relied on friends for repayment of loans thus indicating how women empowerment programme through micro lending might fell to impact and empower women and their contribution to increase poverty and vulnerability if social aspects are not fully considered (Hulme, 1996).

In Bangladesh in one of the studies conducted by Goetz and Sengpta on microfinance and women empowerment. The study revealed that out of 275 women that had borrowed loans only 17, 8 percent had control over the loan. In a similar case in Samajtantik Chhantra Front in Bangladesh 68 percent of the loans had been used by the husbands except a few who were first time lenders (Basnet 1995). These studies also indicated that they were a significant decrease in women's empowerment across household and the reason for this discovery were unclear (Zaidi *et al.*, 2007).

Haki *et al.* (2021) argue that in Africa private domestic savings are low the continent is under-banked. This has seen women in rural areas failing to access financial institutions leading to internal savings and lending schemes empowering women as microfinance programmes (Kabonga *et al.*, 2020). Access to microfinance is assumed to associated with positive improvements in the welfare of women especially poor rural women with limited resources to sustain their families (Katsande-Ncube and Chenge 2023). Internal savings and lending schemes have emerged as a cushioning strategy for women empowering them with purchasing power in rural areas accessing lending schemes with minimum collateral security. Microfinance and women empowerment programmes such as ISALS have provided safe places for members to deposit cash, provide loans to obtain emergency aid (Pamuk *et al.*, 2022). Women's empowerment has been realised through microfinance programmes that supports women accessing financing of various businesses outside the financial systems that require documentation and collateral security.

The involvement of women in ISALS has been viewed as a strategy towards enhancing women's ownership of assets, facilitating their engagement in household decision-making (Ashe and Neilan 2014). The microfinance programmes have been viewed as a strategy of enhancing spending of families on education and health welfare of households while improving the participation of women outside the domestic spheres (Tura *et al.*, 2020). Zaaman (2000) observes how in Burundi ISALS have been a vehicle towards social and economic change as it has increased their household income while changing their public participation. The microfinance programmes have increased women's empowerment by reducing their domestication through the increase of their public participation. Omondi and Jagongo (2018) are of the view that in Kenya microfinance programmes have transformed the lives of women through giving women who had not previously occupied community leadership to acquire positions as savings groups' managers increasing their confidence in public participation. The participation of women in public spaces empowers them to address the household power dynamics by giving them purchasing power.

Nasong'o and Osoro (2019) argue how ISALS have become a women's empowerment strategy in Kenya with most women using them to balance their businesses and create socio-economic stability within the households. Kirimi *et al.* (2019) argue that in Kenya households reported that there was transformation of livelihoods through ISALS leading sustainable rural lives. In Zambia women's empowerment has been achieved through ISALS by providing wealth and the financial preparedness to meet the needs of expecting mothers in rural areas (Lee *et al.*, 2021). The women in various regions of Africa have used microfinance programmes as empowerment strategies to increase their financial independence. Maffioli *et al.* (2021) observe how in Zambia ISALS are a promising microfinance empowerment intervention that has assisted rural women by increasing financial resources and financial preparedness. Ouma (2022) is of the view that the proceeds of ISALS are often used by caregivers' households in single-parent homes to pay school fees and uniforms. Microfinance programmes have become a strategy for financial empowerment in Africa.

Kabonga and Zvokuomba (2020) argue that microfinance programmes enable all women as it provides a chance for the women to access financing for their small enterprises. Chibanda *et al.* (2024) alludes that in Zimbabwe microfinance programmes have empowered women and provided them with social security. Chineka and Mtetwa (2022) alludes that microfinance programmes have been identified as a women's empowerment strategy to improve the autonomy of women recognising the household power dynamics. The microfinance programmes have allowed the rural women to develop financial security to deal with the household power dynamics of access to income. Ndhlovu and Mudzingwa (2022) argue how the microfinance programmes have provided a platform for women's empowerment without prejudice in Zimbabwe as there is inclusion of all women without discrimination.

In addition, Chitema and Chitongo (2020) alludes that microfinance programmes have been formalised to help women deal with the societal constraints and social norms that make it difficult for them to leave their domestic roles for public roles. Women have been empowered by microfinance programmes to reduce their domestication and participate in

the public sphere without causing gender-based violence. Kabonga *et al.* (2021) argue how microfinance programmes have become a strategy to address empowerment problems in Zimbabwe contributing towards financial well-being of women. Masuku *et al.* (2023) argues that microfinance programmes have provided a transformation of women's lives through providing them with stability outside their traditional roles.

This chapter has reviewed literature pertinent to the study. The researcher focused on literature from former research in line with the objectives of the study. The researcher also focused on case studies from some nations in relation to the subject matter of the study. The following chapter will present the research methodology that was used by the researcher in the study.

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 the 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 on 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.

CHAPTER FOUR - POLICIES AND LEGISLATIONS THAT ARE GUIDING THE OPERATIONS OF MICROFINANCE INSTITUTIONS IN ZIMBABWE

There are many policies and legislations that guide the operations of microfinance institutions in Zimbabwe and these are going to be explored in the forthcoming paragraphs and how they influence this study.

The United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) treaty was adopted in 1979 by the United Nations General Assembly. It was described as the international bill of rights for women (UN Women 2019). As argued by the treaty Women empowerment is a human right and equality issue. The treaty highlights areas that women were denied equality with men. The treaty also establishes an agenda for action for nations to guarantee enjoyment of rights. Zimbabwe is also a signatory to CEDAW. As argued by article (1), of CEDAW, discrimination is understood as any distinction, exclusion or restriction made on the basis of sex in the political, economic, social, cultural, civil or any other field is regarded as discrimination hence advocates for equality in all sectors. Hence use as a guiding framework in empowerment discourse of economic inclusion.

The Beijing Declaration and Platform for Action declaration that was adopted in 1995's main agenda was on women empowerment. It also sought to remove obstacles that impede on women participation. The declaration stated the equality of women and men was a matter of human rights and condition of social justice. As argued by the Beijing Declaration (1995), there are twelve key areas critical for women empowerment and these are women and poverty, education and training of women, women in power and decision-making, women and economy to mention but a few that makes it a critical guiding framework.

The United Nations Sustainable Development Goals has become an instrument to support women's empowerment. Sustainable Development Goal (SDG) (5): Gender Equality advocates for gender equality to promote women empowerment. Goal number 5 emphasises the need for women

participation in all spheres that is economically, politically and socially (United Nations Statistical Commission, 2016). It discourages harmful cultural practises that affect women 's growth and equality with men. Believes women can help contribute to sustainable development. The SDGs are critical in influencing the study as they are an international target and barometer to measure progress thus the research is guided by the international target of empowering women in the study that enhance participation and empowerment of women.

The Zimbabwean Constitution of 2013 constitution recognises the equitable sharing of national resources including land. It also recognises the need for gender equality in the distribution of national resources. As argued by the constitution of (2013), the nation should facilitate rapid and equitable development and should support private initiative or self-reliance in development that speaks to issues of empowerment. The constitution also speaks to issues of empowerment in section (14), where it encourages private institutions that work to promote empowerment especially of marginalised groups like women and youth. Advocates for gender balance in accessing resources with same equality with men (Zimbabwean Constitution, 2013). Hence the constitution is relevant in support of study that seeks to enhance women participation in empowerment through Microfinance.

The Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) Framework promotes the empowerment for sustainable socio-economic development in Zimbabwe (ZIMASSET, 2010). The document that is focused on cluster-based plan that looks into issues of food security and Nutrition, Social service and poverty alleviation, infrastructure and utilities, value edition and beneficiation that can ascertain Zimbabwe's prosperity and empower all to achieve economic development. The document advocates for the empowerment of women to enable the realisation of economic goals and also equality that covers the gender gap. ZIMASSET strives on promoting equitable economic development. It also advocates for growth of economy by engendering all different stakeholders involved (ZIMASSET, 2010). Hence ZIMASSET is critical for the study as it influence issues of socioeconomic empowerment at national level.

UN Women (2019) alludes that the Constitution of Zimbabwe in particular Sections 17 and 56 provide for gender equality and equity among citizens the provision is made for non-discrimination based on gender consideration. Zimbabwe has a Revised National Gender Policy that places strong emphasis on gender equality envisioning a gender-just society (GoZ 2020). The policy is based on the principles of gender justice, equality, integration and inclusiveness (UNESCO 2019). This has seen the efforts to create an inclusive community where men and women share equal opportunities with women being equipped with microfinance projects to empower them (UN Women 2019). SAFAIDS (2020) argue how Zimbabwe subscribes to the COMESA Gender Policy that fosters gender equality and equity at all levels of regional integration and cooperation that has seen the growth of microfinance activities to facilitate empowerment. UNDP (2017) alludes that the National Gender Policy in Zimbabwe provides the elimination of discrimination allowing women to be empowered through microfinance programmes. The National Gender Policy (2013-2017) of Zimbabwe advocates for equality and equity of women with men and women economic empowerment.

The policy define empowerment the ability to make free choice that can help change the individual 's life. As argued by the policy women economic empowerment refers to the increase of women power, influence in society and decision-making (National Gender Policy 2013). The policy states that economic empowerment can be best be achieved by ensuring equal access of economic resources, opportunities and removing structural gender inequalities in labour markets that obstruct women empowerment. The policy recognises the different roles, interest and needs of men and women and how it influences status, power and privilege. Advocates for gender mainstreaming and integration of gender perspective in policies and programs hence critical for the study as to research looks into women perceptions on Thrive Microfinance and empowerment that is part of integrating gender perspectives in microfinance programs.

The Micro-Finance Act 24:29 of Zimbabwe regulates all the microfinance institutions. The role of the Act is to register micro-finance institutions, provide code of conduct for micro finance, supervise the micro-finance institutions ways of doing business through the Reserve Bank of Zimbabwe

provide restrictions and guidelines on the business that is conducted by the institutions. Provides a guideline on lending. The Act is critical in the research as it gives an insight into the way microfinance operates to which the research is based on and its role in empowering women. FAO (2020) argues that the Act regulates and supervises persons conducting microfinance business in Zimbabwe to amend the Moneylending business allowing women to be part of the business.

Zimbabwe initiated the National Financial Inclusion Strategy in 2016 after the realisation that certain key groups were underserved that is women, youth, people with disabilities to mention but a few. As argued by the NFIS (2016), the main aim is to ensure financial inclusion from 69 percent in 2014 to 90 percent in 2020. The strategy speaks to issues of promoting women capacity and building programs that assist in the accessibility of financial service. The strategy also speaks to issues of using microfinance as delivery channels and capacity building in microfinance sector and positive contribution of microfinance. The strategy also highlights the establishment of empowerment fund to benefit the targeted sector. In terms of women empowerment the inclusion highlights 15 million being placed to women empowerment and expresses the need for reduced interest of 2percent per month and flexibility on collateral security for banks to movable asserts. It also highlights the establishment of women desks in banks and financial Consumer Protection Framework and Financial literacy Framework to help consumers understand finance and also be protected (NFIS, 2016). Thus, it is critical for research as it empower women not only with resources but guidance by provision women desk and financial literacy.

The chapter has outlined some key policies and instruments for governing the women empowerment agenda. The next chapter will focus on evidence and data gathered by a case study.

CHAPTER FIVE - CASE-BASED DATA AND EVIDENCE

This chapter critically presents data that were collected in Mbare business centre during the research where 8 business women from diverse micro businesses such as vending, canteens, farmers, grocery stalls, clothing stalls (Mabhero), to mention but a few, were interviewed. The chapter also presents the different themes that came out of the research on women's perceptions on Thrive Microfinance and women empowerment. These themes emerged because the researcher made use of thematic content analysis as explicated in the previous chapter. As such, the themes became the basis for data presentation.

Table 1: Demographic profiles of respondents

Participants	Marital status	Age of participants	Educational level
P1	Married	50	Secondary
P2	Single	25	Secondary
P3	Married	23	Primary
P4	Married	30	Secondary
P5	Widow	48	Primary
P6	Widow	35	Secondary
P7	Married	40	Primary
P8	Married	45	Secondary

During the research, the researcher managed to interview more married women compared to single women. The research revealed that there were more married women involved in business compared to those that were not married. The fact that there were more married women involved in business might actually display more vulnerabilities of women where women who are not married might not be involved in business because they lack capital, thus as a result, are more economically excluded owing to them not having someone to offer them money for business. The fact that more married women are into business can also be explained by the fact that by virtue of being a couple, women might be at the fore of business that the man manages hence looks like the woman are into business yet it is the man who is into business. This can best be explained by the study conducted in Malawi by Goetz and Gupta (1994) on microfinance loans given to women for business that

indicated that most married women's businesses were being run by their husbands and that they have less control though they might look like they are at the forefront. In further concurrence are Ukanwa *et al.* (2018) that observes that most women in microfinance had no control over their finances as the husbands were in control of the funds making it impossible for these women to have financial freedom. Married women in business lack financial autonomy as the men are in control of the finances of the family and the businesses.

All the women interviewed none of them had managed to get to tertiary level of education with the highest level of education being secondary education and the lowest being primary level of education. The issue of low levels of education amongst women in business was best explained by the backgrounds that came out during the interviews. The researcher realised that these were attributed to their impoverished backgrounds that had made it impossible for them to further their studies thus indicating women vulnerability and how poverty of women is perpetuated by deprivation of basic education hence feminisation of poverty. Consistent with the study findings are Abebe and Kegnee (2023) that alludes that women in microfinance enterprises lack training and the education to understand the entrepreneurial skills. However as argued by Kasynathan study in Brown (2011), Microfinance highlighted that women in the study would require financial skills because of low levels of education and felt involvement in microfinance business training would help in their education level and influence thus bringing in low level education of women all over especially those in informal micro business. Similar to the study findings is Maganga (2021) that argue how women in microfinance schemes lack the education and training to understand book keeping. Despite the low levels of education, the women were literate hence, it was easier for the researcher to converse and understand each other.

During the study, the researcher discovered that the majority of participants were between the age group of 35 to 50. This came as a surprise to the researcher who would have expected more of the twenties that are the economically active group, however the researcher later concluded the age group might have been influenced by high dependence with the economically

active group unemployed the older generation will have high dependence ratio from supporting both children and grandchildren. In support of these findings are Parwez and Patel (2022) that observes that lack of access to resources is limiting young women's microfinance participation. Young women lack financial autonomy due to dependency on partners causing a deficit in young women as most of them lack sustainable livelihoods despite depending on the husband.

The section explores the subthemes that emerged in objective 1 of women's perceptions on microfinance lending that are mistrust of savings account, business training as burdensome, high interest loans.

In one of the interviews that were conducted by the researcher, some of the participants expressed involvement in microfinance trainings as burdensome. Some women explained how they were caught in family and business trainings in microfinance became a burden for them. This is indicated when the one of the participant (3), says:

Unenge waneta nekumboita mabasa epamba, ne kuita zvevavana vechikoro apa uchida kuenda kutraining ye kuMicrofinance institution zvinobva zyawandisa ,saka unobva watozvinetera;

I would have been caught up with house chores and attending to schoolchildren and to actual think of attending microfinance business trainings after all this work will be burdensome.

The above statement spoken by the participants indicates how the participants feel about their involvement in microfinance trainings. This clearly shows the burdens of the triple roles to which women involved in productive work are burdened with. The perception that women's involvement in microfinance training is burdensome is echoed by Gender and Development (GAD), approach that speaks to the issues of the triple roles of women that is production, reproduction and community work and development. Consistent with the findings of the study is Power (2020) that alludes that while women are already burdened with unpaid work they also face lack of time to train in microfinance. Moreover, how women involved in development has to do with the three roles of production, reproductive and community roles that now becomes a burden given the responsibility and commitment (Kabeer 1996).

Harris (2000) and Bretton (2015) also share the same views in their research of women, where women indicated that their involvement in microfinance training became a burden as they had less time with their family hence a feeling of disempowerment rather than empowerment. In support of the study are Vogel et al. (2021) that alludes that women are burdened at home and this makes their workload heavy leading to a deficit in attention spans during microfinance training. This clearly shows the high workload exerted on women given their role in the home and in society that has been ascribed by the society. This however correlate with issues of culture and societal expectation of women as mothers in the home that hence increases the burden given there are now also involved in productive work thus bringing out how women perceive business trainings in microfinance. The care burden makes the microfinance training of women heavy as they have to deal with the domestic front before participating in the public domain.

Most of the participants portrayed mistrust when asked about microfinance savings in business. Most women highlighted that they could not trust the institution with its savings. This was clearly articulated when the participant (1) said;

Kuusa mari yangu yemasavings kupi? Haziyite! Ndinozoiwana here?

(Placing my savings in an account is a risk and cannot be done, as I am not guaranteed of getting my money back)

And when the other participant (4), said

In as much as I would want to put my savings in the account institutions are not reliable

The above statements by participants show a high level of mistrust of microfinance institution in terms of savings service. Women expressed mistrust in placing their savings in the institution and accessing their money when need arise for use of the savings. Women also indicated that their mistrust of the savings service was based on the economic prevailing situation and less of the organisation. Concurrent with the findings are Ediagbonya and Tioluwani (2023) that observes that women in Africa Nigeria had attitudes towards financial institutions with most of them expressing the volatility of the economies as a challenge that makes them trust microfinance. These findings can best have explained by the transnational feminist theory by

Mahantony in (Kaplan and Grewal, 1999) that state that women perceptions differ as per geo-political environment and experience. Women in Zimbabwe expressed their mistrust based on their experience in 2008 were they was inflation and people lost their money in the banks and microfinance institutions thus developed mistrust of use of savings service thus bringing out the sentiments of the transnational theory of the role of experience in how one perceive a situation. Hence indicating how social factors such as mistrust affect economically hence the need to look into microfinance on both angles. However, when the researcher interviewed the key informant from Thrive Microfinance the key informant managed to clarify on highlighted issue of mistrust on savings, when the key informant said:

I understand their fear they cannot be blamed given the economic situation, we as a microfinance institution has been collaborating with ZB in saving provision service and as an institution, we have already stopped encouraging savings.

The statement above that was uttered by the key informant clearly explains the institution's understanding and awareness of prevailing situation and women 's mistrust. As argued by the key informant, they understand that women's mistrust is based on the economic environment. That are explained by the transnational feminism as women's differing experience is a result of geopolitical environment. In support of these findings are Tok and Heng (2021) that alludes that women are not using financial institutions for savings due to the lack of trust for the financial systems.

Women were asked about their perception on Thrive Microfinance loans women indicated that the institution had loans with high Interest. This was clearly alluded to when one of the participants said:

Vanowanza interest ndosaka ndichita mukando
(They have high interest, hence take preference in mukando)

Moreover, another participant said,
Maloan acho ane interest yakawandisa
(The loans have high interest)

The statements above clearly spell out less participation of women as being attributed by high interest loans in Microfinance. Women's perception of high interest loans of Thrive Microfinance clearly indicates that women are not involved owing to high interest that marginalises them hence less

economic participation. In support of the findings of high interest loans as obstacles to women development Dr Yunus speaks to issue of women participation in economy in his book, *Banker to the poor, micro-lending battle against world poverty* (1999). In support of these findings is Lamichhane (2022) that observes that high interests are becoming a determinant creating loan delinquency in microfinance causing women to shun loans while discouraging loan defaults. As argued by Dr Yunus (1999), the poor, especially women, fail to participate in economic development as they may fail to access credit owing to the high interest to which he exemplifies the women who were involved in bamboo making stools and could not afford to live a better life owing to high interest. Hence, high interest loans have actually marginalised women more in economic development.

Concerning high interest loan, a key informant was consulted and asked to comment on the stance of the institution regarding interest on the loans. The key informant highlighted that:

We have been operating at 5percent interest all this while but due to the economic situation, we are now operating at 20 percent interest.

The statements highlighted above by the key informant indicate that the economic situation is affecting microfinance hence making women more vulnerable. The increase of high interest loan will not only affect the institutions but also will also affect women's welfare and issues of gender equality and will make women more vulnerable. Thus explains the social development approach that state that they more to development than just economic they are social factors (Kaseke, 1993). Similar to the study are Naz *et al.* (2024) that observes that economic situations and high-interest rates contribute to loan defaults affecting both the women and the microfinance outfits. By virtue of tempering around with women's source of income through economic instability, a lot of social aspect might be triggered such as domestic violence, stress and depression hence affecting the person and their environment and these stresses can be poured down to children thus the need to look into these issues.

most woman highlighted their need for loans as part of their expectation for the organisation. Women indicated that they would want the organisation to

provide them with loans that can help in their business growth. This came out when participant (6) who is a vendor alluded that;

Ndodawo loan kuti ndiisimukire mubusiness rangu nditenge nekutengesa zvakawanda ndoitawo kaprofit karinani kanondibatsira kuendesavana kuchikoro
(I would want to get a loan so that I will be able to boast my business and get higher profits that can help me, send my children to school).

The statement uttered by participant (6), clearly indicates the need for loans in the growth of business for women. It also indicates given an opportunity women can grow their families and in better their lives and of their family. In support of the findings, Dr Yunus (1999), points out that the poor especially women are in need of loans that can help empower them. As argued by Dr Yunus's book, banker to the poor also explores the reason behind the Grameen model was to provide loans where a woman could not get a loan but is offered a loan by Dr Yunus after conversing with the woman who was a bamboo stool maker realised their main challenge was on getting loans. Hence, the issue of loans is not new to the discourse of microfinance and women empowerment. This however is critical to the research as it indicated women's expectation of the organisation and how these expectations can help empower them economically and socially, as they will be able to send their children to school.

Contrary to what the other participants highlighted, a few of the women indicated that they had no interest in getting loans. However, they would appreciate financial skills through business training. A few of the participants highlighted that they preferred financial skills compared to loans. This was highlighted when one of the participants said:

Ini hangu loan handiyide pamwe ma skills ndiwo angatobatsira
(Personally I don't want a loan probably skills might help),

The other participant also said this:

Nyangwe vakatipa maloo mari yacho inotengei mukore uno, vakatotidzidzisa how to run business zvinenge zvirinani?
(Even if they are to give us loans, they are useless, except if they teach us how to run a business)

The statement above clearly shows how some women prefer financial skills compared to loans. This clearly highlights how sustainability is preferred over

short-term loans hence the desire for skills. Women highlighted that need to acquire skills over loans are also based on the premise that skills are a personal development to which no one can take from the individual unlike money. In support of the findings in a study that was carried out by Kasynathan in (Brown 2011), where a similar study on microfinance was done women highlighted their interest in skills over loans to which they explain that the financial skills would make them knowledgeable and were able to participate in other spaces that they initially would not participate because they did not know what to say but with financial skills their knowledge was increased. Consistent with the study are Sangwan *et al.* (2021) that alludes that women prefer training in microfinance projects than loans so as to avoid indebtedness. This reduces debt delinquency with most people avoiding debt trap that exacerbates the vulnerability of women. They also highlighted that skills would give them personal empowerment through high self-esteem thus making them participate and contribute in community affairs. These echo the same sentiments with the empowerment theory that ascribes to the multidimensional aspect of empowerment stating how personal empowerment (power within), need to be considered for economic empowerment to take place and how personal empowerment can attribute to cultural empowerment, economic and political empowerment.

When participants were asked on how Thrive Microfinance could intervene in terms of assisting women, women highlighted the need for low interest rates. Women indicated that they were expecting low interest rates from Thrive Microfinance. This was alluded when one of the participant said;

Toda maloan anewo low interest inobhadharika (We need loans that have low interest rates)

The statement above brings out the need for low interest rates for women. Women by virtue of being vulnerable and less economically stable require loans that can facet growth of their business hence high interest rates often affect their way of doing business. Similar to the study are Mia *et al.* (2022) that argue how high interest rates on loans was preventing women from accessing loans and financial assistance. These findings mirror those of Dr Yunus (1999), in his book bank to the poor where he explains how his assistance to a women who was into bamboo stool making business, who was lending from a supplier at high interest could not grow the business and

remained poor as a result of hence remained poor as a result of the high interest thus need for low interest that can facilitate the growth of the business of women. As argued by Otero and Rhyne (1994), high interest makes it difficult for women to repay and be able to get another loan hence increasing women's exclusion in the economic sector.

Findings also show that women have requested for flexible payment of loans. Women highlighted that they needed flexible payments so that they can be able to pay back. This is indicated when one of the participant says:

Todawo malooan anozobhadharikawo

(We want loans that can be paid in terms of flexibility of payment)

The above statement indicates the need for flexible payments for women. Women have always requested for flexible payment that could help them to be able to pay back on time, also be able to handle a lot of family work, and not struggle. The issue of flexible payment that speaks to issues of women's failure to repay owing to the inflexibility of payment that makes them more vulnerable. In support of the findings Dr Yunus (1999), in his book bank to the poor highlights on issues of inflexibility of payment as one of the reason that made the famous bamboo stool maker poor as the terms were inflexible hence making the women poorer each day, so they can ensure payment of loan. In support of these findings are Omokhoa *et al.* (2024) that alludes that women needs loans with lower interest rates that do not discourage them. Inflexible payments also affect women as they might not be able to plan ahead nor increase their business growth as they are limited with the loan payment time frame hence this can be marginalising for women hence it is critical to consider women's expectation of flexible payment as it affect them and brings exclusion of women in economic and social spaces.

When women were asked about the potential impact for accessing microcredit loans, they highlighted that accessing loans would increase growth of business. During interviews women highlighted that access to loans would improve their business, as they will be able to buy more goods. This can be noted when the participant said;

Tikawanawo malooan tinokwanisa kuhorda zvakawanda, tosimukirawo

(...if we are to get loans, we will be able to order goods in large quantities therefore uplifting the business)

The statement by the respondents clearly shows the impact of capital injection in women micro business for success. The statement also spells out the need that women have for loans that can help in the growth of their business. Similar sentiments have been echoed by Kasoga et al. (2021) that alludes that women require the infusion of financial assistance into their businesses to help them grow. Thurman (2007) also echoed the same sentiments of the impact of capital injection for business growth of women in his case study in Ukraine where a woman was able to borrow a loan and expand eight stationery stalls in her village owing to the microfinance loan thus indicating that access to loans can help in improving women's business growth. However, some scholars have argued that it is not in black and white to clearly say women provision of loans automatically leads to growth of business as some studies have highlighted that women given more money spend the money on family education and home thus giving them more money does not transcend to women's business growth thus indicating that issues of microfinance and empowerment has other social factors involved.

Most women highlighted that involvement in microfinance lending reduces domestic violence in the home. Most of the participants highlighted that by merely being involved in microfinance lending scheme to which the women has access to credit reduce the rate of domestic violence in the home. This was clearly spelled out when the participant said:

Kana wane kamari kako murume anenge asisa kunetsa, anotokunyengerera achiziva kuti hauchina basa nemari yake
(...when you have your money the husband will stop harassing you, owing to the realisation that you are now independent thus do not need his money)

The above statement by the respondent clearly spells out how women access to credit reduces domestic violence in the home due to economic independence. This indicates how domestic violence in the home is being perpetuated by poverty thus; access to credit for women reduces the rate of domestic violence hence critical. These findings relate to the social feminist theory that states that women are oppressed because of economic dependence thus with economic independence being achieved through credit access women will not be violated. Hence influencing positively in the lives of women. However researches conducted by Kim *et al.* (2007), and Bretton (2015), were contrary to my findings as they highlight that women's access to

microfinance credit increased domestic violence in the home. As argued by Bretton's (2015), research domestic violence was being triggered by economic independence to which the men felt less valuable and ego crashed with the woman now contributing more in the household (male chauvinism), and the change in roles with woman now being the provider accelerating domestic violence in the home. These issues also speak to socio-cultural values and roles in society that underpin issues of women empowerment hence it is critical to note the effect of culture in the empowerment of women thus need for sensitivity hence showing how issues of empowerment and microfinance goes beyond the financial paradigm but as indicated by the underlying social factors of domestic violence that can be perpetuated or alleviated by microfinance lending.

Findings have revealed that women gain personal empowerment by gaining financial access. Women highlighted personal empowerment as potential impact. This is clearly spelled out when one of the participants (2), said;

Ukawana mari unenge wakukwanisa kuzviitira tunhu twako, uchizviriritira usinganetsane nevanhu

(When you have your money, you be able to do your own things without having to ask someone)

The above statement reflects on personal empowerment of women that is attributed by access to finance. Women expressed that accessing finance would change their power within and self-esteem, as they were able to get the buying power and freedom to do what they want, as they would have the money to do it. In support of the study are Chitema and Chitongo (2020) that observes that microfinance programmes empower women as they lend money to boost the businesses of these women. The aspect of power within that is echoed in the empowerment theory as critical in achieving authority over many things. The findings of personal empowerment mirror the control degree by Longwe (1991) that speaks to the personal empowerment as the highest level of empowerment that can be noted by high level of control over one's life and decisions. In support of the findings, Kato and Kratzer (2013), echo the same sentiments of personal empowerment being achieved by access to finance in the study that they conducted in Tanzania were women involved in microfinance were measured on self-esteem and self-efficacy and these women indicated high level of self-esteem and empowerment contrary to

those that had not been involved in microfinance. Similar findings were also observed of personal empowerment in a study conducted in Sri-Lanka were psychological empowerment that reflects the power within in empowerment theory was seen on women through access to finance availed through microfinance (Hansen, 2015).

However, in some of the studies that were conducted in Malawi access to finance did not increase personal empowerment rather it disempowered the women who had access to finance. In the study in Malawi women who managed to get loans from microfinance upon assessing their progress based on gender-based empowerment control, results indicated that some of the women did not have control of the loan and money and with most married women, not involved in the activities that the loan was being used (Goertz and Gupta, 1994). Thus indicating that access to finance does not always guarantee personal empowerment, it might also be disempowering. Thus, the need to consider social factors that come as a result of empowerment through microfinance.

The following sub themes emerged on objective four on women recommendation to Thrive Microfinance that is group lending, voluntary business training, loans in forex and provision of farmer input service.

When women were asked on probable advice to the microfinance, they highlighted group-lending system as ideal. Women highlighted that they would recommend the group lending system when one of the participants indicated that;

Tikakwanisa kuwanirwa mari muzvikwata zvedu sezvatoita mumukando (If possible, be given loans in groups)

The above statement reflects women's request for group lending system as part of the recommendations. Women's recommendation of group lending is critical as it highlights their preferences. In some studies, recorded it was highlighted some women prefer group lending since they is more security in groups than in individuals and teamwork thus, in the event that something happens to a group member another group member can assist. In support of the findings Dr Yunus (1999), who is the founder of group lending in Microfinance indicates that group lending is a conducive approach of

providing loan to the impoverished and to this regard formulated a model to which he asserts the Grameen Model of banking to which he introduces group lending system that is supported by social capital to which he uses social relationships to guide loans were women choose themselves for group loans and are each other's watchers in terms of loan use and repayment as repayment will facilitate availability of loan to the next person. Hence, as a result each one is a watchman for the loan as it affects them. Thus, group lending becomes ideal.

women preferred voluntary training compared to compulsory business training. During interviews women highlighted that they were not in support of compulsory business training but rather voluntary training. This is highlighted when one of the women indicated that;

Vanofanira kunzwisisa kuti tetisina nguva, saka training ngavasaimanikidza (They should understand that we don't have time thus should not enforce business trainings)

The participant's words bring out how business training was entrapping her thus recommends that it becomes voluntary. Women have recommended voluntary business training as a result of the workload that overwhelms them thus the triple roles of women by Gender and Development framework that ascertain that women are overburdened with workload of the triple roles that is reproduction, production and community role that in-turn increases their workload hence it is critical to consider it thus need for voluntarism in business training. However, when the key informant was contacted for comment in regards to voluntary business training recommendation. The key informant had this to say:

Business training is offered as security to the borrowers so they can manage their funds well hence it is compulsory.

The above statement by the key informant indicates how the training are almost impossible to be voluntary as they regard it as security to ensuring that the borrower is knowledgeable about handling finance thus without business training the institution feels there are risking with people without financial know how. In support of the findings is Chuma *et al.* (2013) that alludes that poor training of women was making microfinance a failure as women lacked training on book keeping result in loan defaults. Thus bringing the economic paradigm to which social development denounce as they fail to

regard the social aspect of women's triple roles and how they might affect women participation as they might fail to attend to the business training hence excluding women into the mainstream of both economic and social development.

women highlighted the need for loans in foreign currency given the prevailing economic situation. Women highlighted that they would recommend for loans to be accessed in foreign currency for the ease of doing business. These were the exact words of the participant:

Vakatipawo malooan neforeign currency zvinotibatsira kuhodha nekutengesa tisinganetseki nekutenga forex yekuhodhesa.

(If they facet loan provision in foreign currency that can help us in buying large scale goods for resale without having to worry about buying forex for supplies)

These statements above by the participant clearly shows the myriad challenges being faced in buying supplies thus the request for loans in foreign currency. The issue of loan provision that is new in microfinance findings is peculiar to Zimbabwe prevailing economic situation hence the supported by transnational feminism that state that women's perceptions are different as a result of experience and geopolitical environment that is different, hence the finding on loan provision in foreign currency is mainly based on a Zimbabwe experience of the economic situation of destabilisation hence critical to consider macro and micro environment issues in microfinance hence bringing out the social development that states that microfinance issues goes beyond economic issues it might also be affected by political situation hence critical to consider it.

However, when the key informant from Thrive Microfinance was asked to comment in regards to the recommendation by women of providing loans in forex. The key informant had this to say:

In as much as we would want to provide loans in forex to women to ease the way of doing business for them, it is unconstitutional and as a registered Microfinance to provide foreign currency for women conducting business locally, thus the Microfinance Act 24 guides us.

From the above statement, it is clear that the institution is not in a position to provide loans in foreign currency especially for women conducting business locally as they are guided by the constitution. However, failure of the

institution to provide loan in foreign currency often affect women as the value of the money to which they are borrowed loses value before they can buy and sell supplies that then affects their ease of doing business, business growth and the welfare of their family hence continuous feminisation of poverty.

one the participant recommended that the Thrive Microfinance assist them by providing input service for farmers. In one the interviews with a participant, the participant highlighted the need for support with input when she says:

Dai vakatibatsirawo ne mafertiliser nembeu nokuti hazvichatengeka, tozodzorerera mari yavo takohwa nekuti kutita mari yekupihwa kutenga mainputs haikwane.

(If the institution could help with input service for farmers that can be repaid after harvesting as loans has become insignificant in trying to buy inputs like fertilisers and seed that are now exorbitant.)

The above statement by the participant clearly shows the need for inputs for business survival. The recommendation for input by the participant was based on the premise that the loans were not enough for business but rather input provision would help ease the way of doing business. However, the finding is new to microfinance researches that have been conducted thus it is critical. However, with regards to the recommendation of provision of input to farmers the key informant had this to say:

As an institution, we think it is a noble idea we will consider it, given already that our clientele is mainly rural populace that are into farming thus it is key to consider it.

The institution embraced the recommendations of input service to farmers as a noble idea. The facilitation of input to farmers does not only develop their farming business but also improves women 's family and women participation thus it is critical as it enhances women economic participation in light of vision 2030 of a middle income economy.

This chapter has presented the findings of women 's perceptions on Thrive Microfinance and Women Empowerment. The findings were presented in narrative form in line with the objectives of the study and the various themes that emerged from data analysis. The following chapter ties up the study by presenting the summary, conclusions and the recommendations of the study.

CHAPTER SIX - CONCLUSION AND FUTURE DIRECTION

This chapter presents a summary of the study, the conclusions and recommendations that were drawn from the findings that were presented and discussed in the previous chapter. This provided closure to the study and assisted the researcher in providing recommendations that will be useful in improving women empowerment in Zimbabwe and beyond.

The research was aimed at investigating women's perceptions on Thrive Microfinance and women empowerment as it contributes to women's participation in economic development. The research sought to resolve the underlying assumption that providing economic resources automatically leads to empowerment without looking into social factors like perception of the women towards microfinance might hinder participation of the women thus need to look into perception that can help guide into a multidimensional empowerment thus the empowerment theory and social development approach was used to explain the significance of social factors in empowerment and development. Eight women involved in informal micro-business were interviewed in Mbare business centre using in-depth interviews that enable the researcher to get more information and one key informant from Thrive Microfinance was interviewed.

From the research many findings emerged and these came out with women perception on the micro lending service indicating that they is general mistrust of savings service ,business training are viewed as burdensome and they is general perception that Thrive has high interest loans. When it comes to women's expectations of Thrive Microfinance women were expecting loan, low interest loans, flexible payment, financial skills compared to loans. This has a potential impact in their lives of reducing domestic violence, personal empowerment and business growth. However, women recommend group-lending system, voluntary business training, provision of loans in forex and provision of input service to farmers.

The research concludes that women's perceptions on Thrive Microfinance lending service are that there is general mistrust of savings attributed by the

economic situation, High interest loans and women perceive the business trainings as burdensome hence affecting women's full participation. Women are expecting loans, flexible payments, low interest loans, financial skills compared to loans from Thrive Microfinance. Hence, if these expectations are met, this can increase women participation. Women highlighted that Thrive has potential impact to reduce domestic violence, to increase business growth and to bring personal empowerment. Women recommended that Thrive Microfinance should use group-lending systems, provide loans in forex, and provide voluntary business training and input service for farmers.

Thrive Micro finance should lower their interest rates so that women are able to borrow loans that can help them in the empowerment process.

Thrive should adopt group lending systems and input service schemes for farmers.

The social work profession and social work education should look into economic policies and microfinance social consequences that it brings such as domestic violence, divorce, stress, culture dilution because of empowerment.

Areas of further research are directed to:

- The role of culture in empowerment of women
- Effects of women empowerment on society
- Social consequences of economic policies in development
- The role of microfinance in social development

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Synopsis

The study has focused on women's perceptions on microfinance and women's empowerment. It reinforces the need for substantial and inclusive participation of women in empowerment programmes; it has also focussed on underlying and systemic and structural factors adversely affecting women's participation in microfinance programmes. The study focussed on women's perceptions on strength of Microfinance lending service, and the potential impact of Microfinance lending schemes. A conceptual framework that consists of social the development approach and empowerment theory was adopted with a view to critically examining social factors affecting development and the need to take a multidimensional aspect of empowerment. Eight participants were chosen using purposive sampling techniques and 1 key informant from Thrive Microfinance. Interviews were used to collect data from women that take part in the microfinance and lending schemes. Findings from the study highlight that there is general mistrust on savings, business training was perceived as burdensome and there was the perception that they offer high interest loans in their lending services. Women were expecting loans with low interest rates, flexible payment arrangements and that they preferred financial skills to manage the loans. From the findings, it was also reflected that Thrive Microfinance had potential impact of reducing domestic violence, increasing business growth and enhancing personal empowerment. However, women recommended group lending, provision of loans in forex, provision of input services to farmers and voluntary business training as ways to improve the work of Thrive Microfinance and also improving women empowerment.

About the Author



Ellen Nyambo is a highly experienced social worker and lecturer with over 5 years of expertise in social work education. As a seasoned professional, she has coordinated the Social Work Programme for the National Association of Social Workers. Her extensive experience spans various fields, including child protection and community work,