

**WHAT ARE WE DOING TO RURAL WOMEN'S  
ENTREPRENEURSHIP? A CASE STUDY OF THE NON-  
RECOGNITION AND DIVERTED ATTENTION OF WOMEN  
ENGAGED IN VEGETABLE FARMING IN MUTOKO, ZIMBABWE**

**Abstract**

**This dissertation traces how certain widely-held, false stereotypical perceptions of rural women vegetable farmers have led directly to their being unrecognized as meaningful participants in the national economy and, in turn, excluded from government and NGO planning and development. Several gender-focused methodologies and data collection methods are imaginatively utilized to present the 'lived realities' of these misunderstood and marginalized women. The unique overarching Women's Law Approach seeks to reveal a true understanding of the 'place' of these women, firstly, in their immediate home, social, cultural and business environments and, then, in the wider context of the local and international community (i.e., government and donors) who try to assist them. Their efforts are measured against local and international gender and human rights instruments which seek to protect and enhance the socio-economic human rights of rural women. The Women's Law Approach also helps to identify various helpful reforms which are finally suggested.**

**BY**

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## **TABLE OF CONTENTS**

Tables and figures.....	6
Abbreviations.....	7
International Instruments /National Policies	
National Programmes/National Legislation.....	9
Dedication.....	10
Acknowledgements.....	11

### **1. CHAPTER ONE**

An Introductory note.....	12
1.0. Statement of the problem.....	13
1.1. Objectives of the study.....	16
1.2. Definition of concepts.....	17
1.3. Contextualizing women’s position in vegetable farming.....	18
1.4. The impact of international trade policies on women rural farmers.....	20
1.5. Research Assumptions.....	21
1.6. Research Questions.....	22

### **2. CHAPTER TWO**

2.0. Methodological Framework: How was the research conducted?.....	23
2.1. Grounded Approach.....	23
2.2. Women’s Law Approach.....	24
2.3. Women’s human rights approach.....	26
2.4. Legal pluralist approach.....	27
2.5. Sex and Gender Analysis.....	28
2.6. Perceptions of Actors and Structures.....	29
2.7. Research discourse analysis.....	30
2.8. Assessment of methodology.....	30

3.0.	Research Design.....	31
3.1.	Setting the scene of study.....	31
3.2.	Study Sample: Purposive sampling.....	32
3.3.	Data collection methods.....	32
3.4.	Some reflections on conducting field work in one’s home area .....	35
3.5.	Study Limitations.....	36

**3. CHAPTER THREE**

3.0	Research findings: Understanding the position and characteristics of women engaged in vegetable farming.....	38
3.1	<b>Tracing their pathway: What are the women engaged In vegetable farming doing?.....</b>	39
	3.1.1. Definition of subsistence farming.....	39
	3.1.2. Definition of an entrepreneur: Making women’s position visible..	39
	3.1.3. Possession of skills and know-how.....	41
	3.1.4. Change as a trait: A move from small wetlands to large pieces of land.....	43
	3.1.5. Driving force: Is vegetable farming an engine For rural economic development?.....	44
	3.1.6. Risk takers: Are these women risk takers?.....	45
	3.1.7. Profit making or subsistence?.....	46
3.2.	Defining their own characteristics: Some identities of rural women.....	49
3.3.	Infrastructural Barriers: Are their communication and Transportation needs being satisfied?.....	52
3.4.	Economic barriers: Stereotyping by financial institutions.....	54
3.5.	Markets: More than just access to markets but access to safe markets is key.....	57
3.6.	Going beyond traditional markets. ....	59
3.7.	Trade policies: Women and international trade policies.....	61
3.8.	Sex and Gender dynamics: Are they barriers to rural women’s entrepreneurial development?.....	63

3.9.	State obligations in promoting rural women’s entrepreneurship.....	66
3.10.	<b>Government responses: What are we doing to these women?.....</b>	70
	3.10.1. The Agricultural mechanization Policy.....	71
	3.10.2. Small and Medium Enterprises Development policy.....	72
	3.10.3. Income generating programmes.....	74
	3.10.4. “Operation <i>Maguta</i> ”.....	81
	3.10.5. Information Communication Technology Policy.....	82
3.11.	Donor community: How is it responding to the needs of women engaged in vegetable farming?.....	83
3.12.	The impact of government and NGO responses.....	85
3.13.	<b>Emerging themes.....</b>	86
	3.13.1. Social networking key to women’s entrepreneurial development.....	86
	3.13.2. Communal land tenure system not a barrier to women’s agricultural entrepreneurship.....	87
	3.13.3. Sound economy key to the enjoyment of socio-economic rights	87
	3.13.4. Income generating projects are not a panacea for poverty.....	88
	3.13.5. Men’s role in women’s vegetable enterprises is skewed.. ..	88
	3.13.6. Distortion of women’s positive identities by government and NGO policies and programmes.....	88
	3.13.7. Gendered nature of the concept of entrepreneurship.....	89
	3.13.8. Impact of HIV/AIDS on rural women’s entrepreneurship.....	89
<b>4.</b>	<b><u>CHAPTER FOUR</u></b>	
4.0.	<b>Interventions: What we ought to be done!.....</b>	90
4.1.	Short term measures.....	90
	4.1.1. Consciousness raising: Avoiding stereotyping! .....	90
	4.1.2. Women’s recognition of their power and potential.....	91

4.1.3.	Taking on board women’s voices and activities in policy and programme formulation and implementation.....	91
4.1.4.	Gender sensitive budgeting.....	92
4.1.5.	(Re) Affirmation of provision of basic infrastructure by the state...	93
4.2.	Medium-Long term technical measures.....	94
4.2.1.	Bridging the Rural Digital Divide.....	94
4.2.2.	Development of agro-industry in Mutoko.....	95
4.3.	Administrative measures.....	96
4.3.1.	Coordination on gender equality concerns: A multi-sect oral approach.....	96
4.3.2.	Development of programs and policies grounded in reality.....	97
4.4.	Legal measures.....	97
4.4.1.	Incorporation of socio-economic rights in the Constitution.....	97
4.4.2.	Exploitation of intellectual property rights.....	98
5.	<b>Conclusion</b> .....	99
	<b>Bibliography</b> .....	101

## Tables and Figures

<i>Table</i>		<i>Page</i>
Table 3.1	Ahl's scale of entrepreneurship and their opposites	40
Table 3.2	Tomatoes input and profit account	47
Table 3.3	Rape vegetable input cost and profit account	48
Table 3.4	Change of women's identities	51
Table 3.5	Access to credit facilities by gender	61
Table 3.6	Women's gender roles activity timetable	64
Table 3.7	Income generating projects and their status	75
Table 3.8	Viability of bun making	78
Table 3.9	Comparison of input cost and profit account of vegetable enterprise and bun making project	80
<i>Figures</i>		<i>Page</i>
Figure 2.1	Sources of data	33
Figure 3.1	A covo vegetable field	42
Figure 3.2	Tomatoes just planted in a maize field	44
Figure 3.3	Tomatoes displayed at Mbare Musika	45
Figure 3.4	Profit realized after sales of tomatoes	47
Figure 3.5	Rape vegetable profits	48
Figure 3.6	Middlemen at Mbare Musika	58
Figure 3.7	Women Active in IGP -bun making	77
Figure 3.8	The small buckets and four trays used by women in the bun making project	78
Figure 3.9	Viability of bun making	79
Figure 3.10	A comparison of input cost and profit account of vegetable enterprise and income generating projects	80
Figure 4.1	Women farmers reaping the benefits of Information Communication Technology in Uganda	95
Figure 4.2	Collective marks at work: Benefits of intellectual property system	98

## **Abbreviations**

<b>AIDS</b>	Acquired Immune Deficiency Syndrome
<b>CEDAW</b>	Convention on the Elimination of All Forms of Discrimination Against Women
<b>CIDA</b>	Canadian International Development Agency
<b>COMESA</b>	Common Market for Eastern and Southern Africa
<b>ESAP</b>	Economic Structural Adjustment Programme
<b>FAO</b>	Food and Agriculture Organization
<b>GAD</b>	Gender and Development
<b>GDP</b>	Gross Domestic Product
<b>HIV</b>	Human Immune Deficiency Syndrome
<b>ICT</b>	Information Communication Technology
<b>IGP</b>	Income Generating Project
<b>ILO</b>	International Labour Organization
<b>IMF</b>	International Monetary Fund
<b>MDGs</b>	Millennium Development Goals
<b>MIT</b>	Ministry of Industry and International Trade

<b>MSMED</b>	Ministry of Small and Medium Enterprises Development
<b>MWAGCD</b>	Ministry of Women's Affairs, Gender and Community Development
<b>NGP</b>	National Gender Policy
<b>NGOs</b>	Non-Governmental Organizations
<b>RBZ</b>	Reserve Bank of Zimbabwe
<b>SAP</b>	Structural Adjustment Programme
<b>SEARCWL</b>	Southern and Eastern Africa Regional Centre for Women's Law
<b>SEDCO</b>	Small Enterprises Development Corporation
<b>SMMES</b>	Small, Micro and Medium Enterprises
<b>UNIFEM</b>	United Nations Fund For Women
<b>WAD</b>	Women and Development
<b>WID</b>	Women in Development
<b>ZPF</b>	Zimbabwe Progress Fund



## **International Instruments**

Convention on the Elimination of All Forms of Discrimination Against Women, 1979

African Protocol on Women's Rights, 2003

Agreement on Trade Related Aspects of Intellectual Property (TRIPS), 1996

Lome Convention

Cotonou Agreement

## **National Policies**

Small, Micro and Medium Enterprises Policy and Strategy Framework, 2004

National Gender Policy, 2003

Information Communication Technology Policy

## **National Programmes**

Agricultural Mechanization Programme, 2007

*Operation Maguta* Programme, 2007

Income Generating Projects (ongoing)

## **National Legislation**

Constitution of Zimbabwe

Small Enterprise Development Corporation Act, No.16 of 1983

Trade Marks Act [Chapter 26:04], S.I 170 OF 2005

Small and Medium Enterprises Bill, 2005

Communal Land Act [Chapter 20:04]

Control of goods (import and export) (Agriculture) order,1993, SI 350 of 1993

## Dedication

This dissertation is dedicated to all rural women entrepreneurs out there!

***To my parents!***

Zachias and Annah Marble Mariwo,

***My (ex) husband***

Give more Mbanje

***My daughter,***

Ashley

***My sons***

Allan and Alex

***My sisters***

Marvelous and Memory and their husbands, Never and Tafadzwa

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## 1. CHAPTER ONE

### **An introductory note**

Seventy percent of the African poor population lives in rural areas and half of these poor are women. Hammer et al (1999). The feminization of poverty in Zimbabwe is higher in rural areas with a percentage of 68%. GoZ (2007). Rural women are among the poorest of the poor living on less than a dollar a day<sup>1</sup>. Rural women are powerless, they are devoid of skill and knowledge. In other words rural women have not been ingenious and practical.

Many would agree with me that the above statements are commonly used to portray a certain picture of rural women. The statements create and construct a global image of rural women which is eventually reproduced and perpetuated in academic literature, backgrounds of government rural development policies and project justifications of Non-Governmental Organizations (NGOs) targeting rural women. The question is: what have been the implications of this image? As my Professor<sup>2</sup> would ask, what happens to our thinking of rural women and what their life should be like?

The issue is that rural women are reduced to a common essence and the facts of their female diversity, capabilities and needs are neglected. This essentialism, generalization and stereotyping has had a two-edged sword effect for rural women. Firstly, it goes to the core of rural development programmes and policies targeting rural women. Some of these programmes include the introduction of small income generating projects, which further label their activities and capabilities as “mini” things with little importance. Secondly, it has led to the exclusion of rural women from benefiting in programmes that ought to enhance their economic prowess. In other words, the image has excluded them from programmes other than those that seek to address our image of rural women.

Because we have this perception about them, we fail to recognize their enterprising characteristics, potential, skills, capabilities and the role that they play in economic

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<sup>1</sup>World Bank –UNDP report, 2004

<sup>2</sup> Professor Julie Stewart is the Director of the Southern and Eastern African Regional Centre for Women’s Law, University of Zimbabwe, Harare.

development through entrepreneurship. In this blinded mindset we develop inappropriate policies and programmes that fit our image of rural poor women. The situation is further compounded by rural women's lack of participation in the formulation and implementation of programmes and policies which inevitably leads to biases in the priorities pursued by NGOs and government.

Obviously this distorted image does not give us a true picture of rural women. Rural women are not a homogenous group and income poverty is not their only concern. The image does not encompass all levels of marginalization and disempowerment that governments and donor agencies must deal with. The lived realities of rural women engaged in vegetable farming in Mutoko shows that these women have been ingenious and practical using the resources available to them (e.g., land, skills and knowledge). What these women are seeking to do is to sharpen their ingenuity further and broaden their skills in order to participate effectively in commerce. In order to do this they need rural infrastructure development, access to markets and financial resources for capital development.

This paper seeks to explore the policies, laws and programmes that have contributed to making rural women invisible or excluded from entrepreneurial development programmes and points to some measures that should be adopted in order to (re) position rural women as equal players in entrepreneurship and economic development.

## **1.0. Statement of the problem**

October 15 is the World Rural Women's Day<sup>3</sup>. The day aims to remind people and governments that rural women, the majority of whom are farm entrepreneurs are not just at the heart of the implementation of good agricultural practices but make an essential contribution to the economic and social development of their families and the country at large. This day is also a reminder to civil society, the international community, private actors and most importantly governments to recognize the significant roles played by rural women in the broader economic context. This recognition involves embracing and

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<sup>3</sup> United Nations Calendar, 2008

acting upon rural women's concerns and all impediments that hinder the full realization of their socio-economic rights. It also includes recognizing the importance of rural women's participation in economic development, designing and implementation of policies and programmes. This event has been celebrated since 15 October 1996, after its launch during the World Conference on Women, held in Beijing, China in September 1995. FAO (2004). One would think that each year this day is celebrated the lives of rural women would also change for the better.

Yet, this is not the case. If one travels along the Harare-Nyamapanda highway, which passes through rural Mutoko<sup>4</sup>, you will see the common sight of big and small trucks transporting carrying boxes of different vegetable produce<sup>5</sup>. Women sit precariously on top of these vegetable boxes. Some of them are sleeping trying to catch up on the two or more days sleep lost on the road side trying to flag down transport to take them to Mbare Musika<sup>6</sup> in Harare.

As the women arrive at Mbare Musika, the *Makoronyeras* (or "Middlemen") routinely grab their farm produce and determine the price of the commodities, disregarding completely the prices set by the women. Sometimes the market is flooded with the same farm produce, caused mainly by the women's lack of market information on demand and supply trends and commodity prices.

These are just but a few of the challenges that women in this vegetable farming enterprise face among other problems relating to their exclusion from the entrepreneurial policies of government, finance institutions and NGOs.

Furthermore, much of the work that women have done and continue to do is invisible, or is assumed to be natural or not seen as productive in the economic sense. There is an assumption that rural women are unable to engage in commerce and whatever activity

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<sup>4</sup> This is the area where I conducted my field work. It is about 256 Km from Harare.

<sup>5</sup> The produce includes tomatoes, onions, green beans, paprika, covo, rape, *tsunga*, okra and the common fruit of mangoes.

<sup>6</sup> Mbare Musika is the National vegetable and fruit market in Zimbabwe. It brings together farmers from different farming regions of the country. It is also located in the first and oldest black township and high density suburb in Harare.

they are involved in is not considered of economic value. They are treated differently from male entrepreneurs engaged in “commercial” farming enterprises. It is “commercial” farming because men are involved but for women it is “subsistence” farming.

Over the years, there has been significant debate about whether women’s subordinated status in society influences how their work is regarded. It has been argued that official statistics often underestimate the value of women’s work and overall contribution to national wealth. But women still provide a large proportion of the labor that goes into agriculture, including as self-employed food producers or as workers. United Nations (2004: 79).

However, it is more than their secondary position in society. Their invisibility is also tied to official discourse, both as a historical consequence and as contemporary reality. Interpretive practices dominant in policies, programmes and international development frameworks help sustain the condition which keeps rural women entrepreneurs relatively disempowered as mere subsistence farmers and not entrepreneurs.

These official discourses provide fictitious identities of rural women farmers that inform decisions, attitudes, practices, policies that contribute to the non-recognition of women engaged in vegetable farming as entrepreneurs in their own right. Such discourses are loaded with perceptions about rural women such as that they do not have skills and abilities to transform themselves out of this perceived poverty trap.

In addition, inadequate attention has been given to rural women’s entrepreneurship. Insufficient research on rural women's enterprises, in developing countries, including Zimbabwe, has resulted in a lack of well articulated women's entrepreneurial development policies and programs. Ncube et al (2004:24). Women in Development (WID) research contends that growth-oriented strategies, used in many studies, exclude women. Dignart and Harvet (1995). A further limitation is that most agricultural-based studies do not focus on women, but include them incidentally in the data and then desegregate the analyses by gender. This has been so because entrepreneurs have

traditionally been men and in the process women entrepreneurs have been made invisible. Sundin (1988).

Women's enterprises are viewed as small, marginally profitable, and offering minimal potential for contributing to the macro-economy. Characterizations of women's enterprises as small and generally lacking potential for growth ignores the work that these women have done in transforming vegetable farming from small wetlands to large fields. These characterizations misguidedly suggest to policy makers, finance institutions and international donor agencies that women's farming enterprises are not worthy of attention. Downing (1995).

The government of Zimbabwe signed and ratified conventions which recognize women's right to entrepreneurial development and to avoid discriminating against rural women in enjoying their socio-economic rights enshrined in these international instruments such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)<sup>7</sup> and the African Protocol on Women's Rights (Women's Protocol). The government has an obligation to ensure the progressive realization of rural women's socio-economic rights which include the right to entrepreneurial development and the right to removal of all obstacles that militate against the realization of these rights<sup>8</sup>.

An examination of government policies and NGO programmes shows that there is a negation of rural women's right to entrepreneurial development. It is therefore the purpose of this study to give voice and make visible rural women's skills and capabilities to engage in commerce. It further seeks to challenge the negation of their capabilities in vegetable farming which has resulted in policies and programmes that further marginalize and disempower them.

### **1.1. Objectives of the study**

This study is part of my contribution towards the expansion of the feminist project by discussing the marginalization faced by rural women entrepreneurs in Zimbabwe. I seek

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<sup>7</sup> Articles 1 and 2

<sup>8</sup> Articles 14.1 and 2 of CEDAW and Article 19 of the African Protocol on Women's Rights.



to (re) define their perceived and stereotyped identity as mere subsistence farmers and position them more appropriately as entrepreneurs and to challenge the global image of rural women. Using this study of rural women engaged in vegetable farming, I seek to show that not all rural women are poor, devoid of skill and knowledge but that some are quite capable of charting the course of their own lives with the necessary support measures.

The study further seeks to show the inappropriateness of government and NGO policies and programs to the development of the entrepreneurial potential of women engaged in vegetable farming in Mutoko. As such, the study argues that rural women have a right to demand the appropriate support measures from government that will help them maximize their enterprise potential.

I also seek to demonstrate how law, in its plurality and as a discourse, has shaped, excluded and limited the visibility of rural women's enterprise potential. This will be done by engaging with selected policies, programmes and laws relating to the promotion of enterprise development in general and women in particular.

Lastly, my intention is to inform the international community, governments and civil society to shift their focus from their current distorted global image of rural women which underpin their policies and programmes to a perspective of them based on their lived realities revealed in different economic contexts which highlights their true ingenuity and potential.

## **1.2. Definition of concepts**

In order to appreciate the contextual meaning of the concepts used in this study, this section defines these key concepts as follows:

**Development:** Refers to the process of expanding people's choices by enabling them to enjoy long, healthy and creative lives. GoZ-UNDP (2007:19).

**Enclave economy:** refers to an economic status where the formal sector has a growth momentum of its own that is relatively isolated from the activities of those in the non-formal sectors (Informal and communal sectors). GoZ-UNDP (2007:19).

**Empowerment:** The expansion of people's capabilities. Kanyenze (2007:15).

**Entrepreneurship:** Is the process of exchanging goods and services at whatever level and participating in the broader economy. Schumpeter (1983:86).

**Poverty:** It is a multi-dimensional and multi-faceted phenomenon which covers distinct aspects of human capabilities: economic (income, livelihoods, work), human (health, education), political (empowerment, rights, voice), socio-cultural (status, dignity) and protective (insecurity, risk, vulnerability). OECD (2000:98).

**Official discourse:** Refers to the overlapping knowledge and practices that implement and shape policies, interventions and representations in socially powerful institutions. Rutherford (2001).

**Small income generation:** production of disposable income without surplus for investment.

### **1.3 Contextualizing women's position in vegetable farming: Historical context**

At independence the government of Zimbabwe inherited a dual and enclave economy with a relatively developed formal economy which co-existed with a largely neglected peasant-based rural economy. Kanyenze (2006:12). The dark side of the inherited economy lay in the existence of an underdeveloped and marginalized rural/communal sector largely dominated by women. The concentration of women in vegetable farming was not a natural process but was constructed by the colonial masters during European penetration in Africa. Boserup (1970:22). Following the land dispossession in Zimbabwe in 1890, able bodied black men were forced to sell their labour power at the emerging farming and mining settlements in return for cash which enabled them to pay taxes.

Women were left in the communal lands. Boserup (1970:19). Because women were excluded from the formal labour market they developed their own responses to satisfy their subsistence and subsistence plus needs. However these strategies, which included vegetable farming, remain excluded from the broader economic context in terms of their entrepreneurial potential.

Because of the monetary exchange value that characterized commercial farming and mining sectors, they were conceptualized as the formal sector employing formal labour skills. The capitalist mode of production captured this formal sector which is male dominated and marginalized communal areas. It was developed through preferential access to resources, training and marketing opportunities. An enclave economy was thus created during the colonial era and had negative consequences for women farmers.

In order to address the inequality and enclivity of the economy at independence the government embarked on a programme to invest in communal lands through the development of rural road network, provision of training through extension officers, the development of marketing infrastructure at growth points in rural areas, expansion of agricultural input supply and increased availability and access to credit. Rukuni et al (2006: 15)

However, women engaged in vegetable farming continued to face numerous challenges in terms of accessing modern agricultural equipment to increase production, access to credit facilities, access to market information, access to markets, transport and accessible roads. This status quo has affected their entrepreneurial development. Even today farming improvements and technology are concentrated in cash crops such as tobacco, wheat and maize production, while women in vegetable farming continue with traditional low-productivity methods. The Agricultural Mechanization Policy which was launched in 2007 is mainly benefiting A1 and A2 farms where men are in the majority. This development has the effect of enhancing the prestige of men's activities and lowering women's farming activities.

Furthermore, the non-recognition of women engaged in vegetable farming as entrepreneurs is a result of the western conceptualization of the concept of entrepreneurship which was imposed during the colonial era. Entrepreneurship under the European ideology and politics is synonymous with manufacturing, mining and commercial farming. Vegetable farming except on a very large scale and done by women is excluded from this conceptualization. This conceptualization has had negative economic and social consequences for rural women in terms of receiving support for modernizing their enterprises, increasing production and venturing into new markets.

#### **1.4. The impact of international trade policies on rural women farmers**

As government undertook rural infrastructure development programmes from 1980 to about 1992, the International Monetary Fund (IMF) and the World Bank (WB) persuaded the government to pursue more market oriented policies and trade liberalization under the banner of the Economic Structural Adjustment Programme (ESAP) as part of the quid pro quo for capital injection by the Brettonwood institutions. Kanyenze et al (2006: 153). The package of ESAP involved production for export markets, removal of price controls on basic commodities and agricultural inputs, closure of government marketing points in rural areas, liberalization of the financial sector and a cut in government expenditure towards infrastructure development. Kanyenze et al (2006:189).

This meant that government had to abandon rural infrastructure development at a time when it should have been increased for the benefit of communal land occupants who had been marginalized during the colonial era. It also meant increases in production and transport costs for communal farmers, particularly women who are the majority of such farmers. They had to and continue to bear the brunt of high input costs as government subsidies on farm inputs and transportation were scrapped. They also suffered from unfair pricing practices by middlemen and retail supply chains as government controls on pricing were abolished. Kanyenze et al (2006:189).

On another note, whilst women have benefited from the preferential access to developed country markets under the Lome Agreement between the European Union (EU) and

Africa, Caribbean and Pacific countries (ACP) and the Cotonou Agreement, the erosion of these preferences following the Uruguay Round Talks in 2004 have had adverse effects on women's access to markets as preferential treatment to developing countries is ending. United Nations (2004: 31). This means that women from developing countries like Zimbabwe have to compete for markets with farmers from developed countries who are heavily subsidized by their governments. Kanyenze et al (2006: 191) made the following observation in relation to subsidies:

“A prominent distortion of global trade in agricultural products is the subsidizing of agricultural production by developed countries. These subsidies shield the agricultural production in those countries from competition from producers in low cost developing countries. At the same time, developing countries are being pressured to scrap subsidies and simultaneously remove tariffs that had previously protected local farmers from foreign competition.”

Furthermore, multilateral trade rules of the World Trade Organization (WTO) have an affect on government's programmes to help women farmers through the provision of subsidies. The Agreement on Subsidies and Countervailing Measures (SCM) which prohibits governments from subsidizing their farmers in order to promote free competition and trade in the world economy prejudices women farmers who are already at a disadvantage in terms of accessing resources for their enterprises. United Nations (2004:31).

Thus trade policies need to take account of gender dimensions in line with Millennium Development Goal 8, which seeks to promote a global partnership for development influenced by policy making flexibility and gender sensitivity by governments, the international financial and trade institutions, donors and the United Nations system.

## **1.5 Research Assumptions**

The data gathering process for the research was guided by the following assumptions:

1. Although women engaged in vegetable farming in Mutoko conduct economic activities that are entrepreneurial in nature, they are viewed as mere subsistence farmers.

2. Despite opportunities for development, there are infrastructural, economic and sex and gender barriers that hinder the full development of the entrepreneurial activities of women engaged in vegetable farming in Mutoko.
3. The government has an obligation to promote the enterprise development of rural women but is not fulfilling this obligation.
4. Government programs, planning and policies have not targeted women engaged in vegetable farming for enterprise development.
5. Programs on entrepreneurship initiated by NGOs are not responsive to the needs of women engaged in vegetable farming in Mutoko.

#### **1.6. Research Questions**

The above assumptions were guided by the following research questions:

1. Are women engaged in vegetable farming in Mutoko conducting economic activities that are entrepreneurial in nature but are viewed as mere subsistence farmers?
2. Are there infrastructural, economic, sex and gender barriers that hinder the full development of women engaged in vegetable farming in Mutoko?
3. Does the government have an obligation to promote the enterprise development of rural women?
4. Do government programs, planning and policies target women engaged in vegetable farming for enterprise development?
5. Are NGO programs on entrepreneurship responsive to the needs of women engaged in vegetable farming in Mutoko?

## **2. CHAPTER TWO**

### **2.0 Methodological Framework: How was the research conducted?**

In this chapter I discuss the various methodologies that I used to tackle the research problems and recommend possible intervention measures. The chapter also contains a discussion of the methods that I used to conduct the research. In order to uncover the issues affecting the non-recognition of rural women entrepreneurs engaged in vegetable farming and, consequently, the absence of government support to enhance their enterprise development the following methodological approaches were used.

#### **2.1. Grounded approach**

This is an approach that uses empirical data to define a problem and use this empirical data to propose appropriate intervention measures to address the problem. Using this approach I was able to appreciate the entrepreneurial nature of the economic activities of women engaged in vegetable farming in rural Mutoko. I appreciated that they are medium to large scale entrepreneurs capable of engaging in commerce and not poor subsistence farmers.

Interacting with this approach unearthed rural women's local skill and knowledge in vegetable farming. It exposed the inappropriateness of income generating projects which are imposed on the women on the basis of a perceived global image of rural women as poor and subsistence farmers. The lived realities of the strengths and capabilities of these women engaged in vegetable farming challenged this "global image".

It is also from the stories of these women that I managed to bring to light the positive past experiences of government support through provision of transport to markets, rural servicing of roads through food for work programmes and the provision of farmers' houses at Mbare Musika which used to create great opportunities for women farmers. I then probed into the reasons why government had withdrawn this support and appreciated

the role of international macro-economic policies and agreements influenced by the WTO, IMF and the World Bank.

Using this approach, new concepts emerged. They included the fact that tenure is not a barrier to rural women's entrepreneurial activities and they challenged prevailing concepts which argue that without land ownership rights women will not be able to benefit fully from farming.

## **2.2 Women's Law approach**

This is an approach that calls for a cut across different legal, social, political, customary and economic disciplines to reveal otherwise hidden, unacceptable, unacknowledged or unexplored gender-related effects. Maboreke (1988:5). Such a multi-layered approach to this study offered me a variety of tools which I used to reveal the lived realities of women engaged in vegetable farming.

Feminist standpoints which are a facet of this approach were relevant to this study as they recognize the fact that women are diverse and economically positioned in a particular context. This fact is seldom acknowledged. I noted that the 'one-size-fits-all' small income generating projects initiated by government and NGOs were essentializing the problems of rural women despite their different socio-economic contexts and geographical placings. This reminded me of the importance of a bottom-up approach in policy and program implementation in order to avoid the pitfalls of the current small scale income generating projects.

Feminism also recognizes the secondary position of women in society, the stereotyping of oppressive gender roles which limits women's entrepreneurial development and the desire to change this order. Tong (1989:2) According to the Marxist -feminist framework, women's work and economic activities are not valued as they should be. It further argues that inequalities between men and women are part of a larger picture of the global economy reflected in international trade policies and programmes. Duggan (1997:22). I was able to engage with trade policies at the international level and discern



how these Structural Adjustment Programmes have in fact impacted on rural women entrepreneurs' right to entrepreneurial development.

It also argues that women's standpoints are neglected in a patriarchal society which has deeply embedded perceptions of the rural women reproduced in policies, programmes and laws. Thus I problematized perceptions about rural women's poverty levels which have been used by government and NGOs to craft small income generating projects as rescue packages for them based on the assumption that they are poor.

The flexibility of this approach allowed me to interact with language as a tool that has an impact on the negative labeling and non-acknowledgement of rural women engaged in vegetable farming as entrepreneurs and consequently the attitude of financial institutions in relation to advancing credit facilities. In this vein I realized that "rural woman" is a social and economic construct and her construction has limited the recognition of the significant role that she plays in rural development and, as such, has influenced the state's negation of its duty to provide a conducive environment for enterprise development.

Having used this approach to evaluate the link between policy and intended programs to what women are actually doing on the ground, I began to realize how inappropriate the majority of government and NGO programmes were to women who were already engaged in vegetable farming in Mutoko.

As a diverse approach that evaluates all laws, practices that accepts nothing and questions everything, it allowed me to interact with different theoretical perspectives on women in development which were critical standpoints from which I redefined the identities of rural women as entrepreneurs and not mere subsistence farmers. Of particular importance, was the Women And Development (WAD) approach which notes that structures of production determine women's inferior status. WAD looks at the structural and socio-economic factors within which gender inequalities are embedded, in this case, in commerce/economy as a structure that regards rural women as mere subsistence farmers and not entrepreneurs. It calls for the recognition of women's contribution in the economy and its proper placement. Duggan (1997:21).

The Gender and Development (GAD) model was also critical in identifying the critical role of the state in providing programmes to support the productive work of women. Duggan (1997:53). In addition, it recognizes the role of other players such as communities and NGOs to assist government in realizing its critical role of providing necessary tools for the advancement of women. This was important in light of the fact that NGOs are part of this study in as far as their response to the realization of women's right to enterprise development is concerned.

Lastly, the methodology of women's law is not just concerned with understanding the position of women and their problems, but it also allows the researcher to develop multiple strategies to improve the situation of women and sometimes men in the process. Petersen (1996). The women's law researcher must ensure that any recommendations for change are rooted in reality. Bentzon et al (1987). Using this approach I proposed several strategies aimed at improving the situation of women entrepreneurs engaged in vegetable farming in Mutoko.

### **2.3. Women's human rights approach**

Despite criticisms that have been made against the universality of international women's human rights, Banda (2005:53), they provide a standard set of measures that keep us informed on minimum rights that women are entitled to and specify state obligations as both bearer and guarantor of women's right socio-economic rights and in ensuring the implementation of these abstract rights into real, substantive rights. Maboreke (1988). The rights discourse remains important for women, in that if rural women channel their problems through a rights-based approach, it ought to force states and the international community to be more inclusive in their conceptualization of their entitlements. Delport (2007).

The approach also points to the interconnectedness of women's human rights. In this regard I was able to appreciate that women's transformative economic empowerment will not be achieved without a transformation in gender relations and ensuring women's participation in rural policy and programme planning and implementation.

The human rights approach was critical in bringing out the important role of non-state actors under human rights instruments in advancing the rights of women<sup>9</sup>. Throughout the research I was able to use the human rights approach to assess the role of the state in the subordination of rural women through its legislation and policies. I was able to pause and say, there is a denial of rural women's right to enterprise development.

Furthermore use of this approach helped me to map out a plan of action, based on the minimum international standards, to improve the entrepreneurial position of women in rural areas.

#### **2.4 Legal pluralist approach**

Legal pluralism refers to different rules, norms, cultural practices, customs and laws that determine how people and women in this case react to a particular legal or social problem. These dual systems of law are sometimes conflicting. This approach calls for an inspection of all law's practices, customs, cultural and religious practices, James (1995:2), in order determine why women react in a particular manner to a particular problem.

Using this approach I was able to understand why some women could not attend training programmes organized by the Ministry of Women's Affairs Gender and Community Development (MWAGCD) which were conducted outside the communities in which the women lived. This was because they had to get permission from their husbands to go for the training programmes. Failure to comply with this customary norm means that women would be chased away from their matrimonial homes and loose the land use rights which are key to their vegetable farming.

Thus, while their right to education is enshrined in international conventions such as CEDAW, the Women's Protocol and MDGs, they end up complying with customary norms because of the consequences that flow from their with them.

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<sup>9</sup> Millenniums Development Goal 8, Target 18

This approach also helped me to problematize not just laws but also policies, programmes, practices and perceptions which have the potential for limiting or improving the position of women engaged in vegetable farming. I was also able to understand the position of the state in denying rural women entrepreneurs infrastructure and entrepreneurial support facilities. It is partly because of its international commitments to the IMF and World Bank to implement ESAP whose major thrust is that of reducing government expenditure particularly towards infrastructure development.

A legal pluralist approach allowed me to unearth perceptions about rural women which underlie the imposition of small income generating projects and their exclusion from entrepreneurial policies and programmes. For instance, the global image of poor rural women only looks at solutions related to income poverty alleviation. Such a perspective excludes women from infrastructural development which these women need more than simply small grants to start small income generating projects.

## **2.5. Sex and gender analysis**

Sex and gender analysis involves an analysis of the roles played by men and women and how these roles impact on women or men's participation in commerce and how other variables, such as age and socio-economic status, impact on different men and women. Through this approach, problems affecting men and women differently are made visible. Katsande (2006). It became clear that sex and gender relations limit women's capacity to become involved in entrepreneurial development. I noted that the women engaged in vegetable farming had to balance their work in the field and household chores, such as cooking for the family and taking care of sick husbands and relatives.

Such an analysis of the different roles of men and women gave me an insight into the effectiveness and responsiveness of development programmes in the light of women's multiple roles. The daily activity timetable in the preceding chapters shows how constructed family demands, roles and responsibilities have an impact on the time spent by women on their enterprises and, consequently, on the profit margin they realize at the end of the farming season.

The gender roles emphasized the need for the provision of subsidized child care facilities and for the guarantee of easy access to markets to reduce the number of days that women spend flagging down vehicles to transport them and their wares to Mbare Market. This is important in view of the fact that men who remained at home were not taking over the women's constructed roles. Instead, the men simply left them to be done by one of their daughters or by their wives when they came back from the market.

Using this approach I began to see that women's economic empowerment is not sufficient to transform gender relations; hence, a multi-faceted approach which includes men's change of attitude and behaviour, has to be adopted to bring about women's transformative economic empowerment. I was able to see that the men who were staying at home were not taking up their wives' roles in the home so as to relieve them of the double burden of household chores and entrepreneurial activity. It made me realize the need to engage with men if gender roles are to stop being an impediment to women's entrepreneurial development

## **2.6. Perceptions of Actors and Structures**

The use of this methodological approach was critical in establishing the embedded perceptions of society's institutions such as international agencies, government, financial institutions and NGOs in their view of rural women and their needs. It as a result of unearthing these perceptions that I was in a position to appreciate the force behind the development and implementation of small income generating projects, such as bun making, soap making, buying and selling of hides and production of jathropha, just to mention a few.

I discovered that these small income generating projects, which turned out to be unviable for various reasons, were being implemented in a totally different economic context where women were already engaged in a viable vegetable enterprise. It showed how the lack of official awareness of women's lived realities reflected in the perceptions of government; donor agencies and the international community contributes to the disempowerment of rural women farmers. Instead of imposing small income generating

projects on these women, government and NGOs should have provided infrastructure, access to market information, access to regular transport for vegetable produce and access to appropriate technology to add value addition to their vegetable produce.

## **2.7. Research discourse analysis**

Content analysis of research done on rural women and entrepreneurship was useful in identifying the gaps in the academic debate on the enterprise potential of rural women, with particular reference to those engaged in vegetable farming. Articles in newspapers, books and the internet have focused on other entrepreneurial activities which do not include vegetable farming and this study seeks to explore this activity as an entrepreneurial activity made invisible not just by policy but also by research discourse.

I also learnt about new methodologies such as the appreciative inquiry method whose starting point is the strengths, capabilities and skills of women and not their problems, which would include and start with poverty. This methodology informed my first assumptions on whether women engaged in vegetable farming are mere subsistence farmers or entrepreneurs. Prior to this analysis I had also viewed women engaged in vegetable farmers as mere subsistence farmers and not entrepreneurs. Thus, the methodology helped me to challenge not only my own thinking about rural woman but also perceptions of government, donors and development agencies, such as the United Nations<sup>10</sup>. Instead of looking at my own image of a poor subsistence farmer, I had to look at her lived reality and discover from her what she was doing, what were her strengths, skills and capabilities in vegetable farming. I had to see and not assume what her needs were drawing from this lived reality.

## **2.8. Assessment of methodology**

The methodology, particularly the women's law approach, was helpful in bringing out the pertinent issues of how development policies and programmes make rural women entrepreneurs invisible. Content analysis which showed how authors and academics have

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<sup>10</sup> MDG 3

concentrated on the problems of the rural woman without looking at her capabilities and strengths and assisting her to build on them, aided in exploring the invisibility of women engaged in vegetable farming in Mutoko.

### **3.0 Research Design: Research methods that were used in gathering information**

This section presents background information to the study area in terms of its geographical location and women's popular economic activity. It also highlights the different methods that were used to collect the necessary data for the study. In order to challenge the global image of poor rural women operating at subsistence level, a multi-method research design incorporating group discussions, interviews, conversations, observations, activity appraisal and case study was used. The use of multiple methods was an attempt to secure an in-depth understanding of rural women's identities in relation to entrepreneurship. This section also gives an insight into my experiences in the field and some the limitations that characterized this study.

#### **3.1 Setting the study scene**

The site of this study was rural Zimbabwe. I conducted my study in Chimoio Ward 15 in Mutoko which is one of the districts in Zimbabwe located more than 250 Km from Harare and 38 Km from Mutoko growth point. It has a population of more than 1 500 people<sup>11</sup>. My choice of study area was influenced by my personal background as a girl who grew up in the area, noticing women engaged in vegetable farming displaying entrepreneurial characteristics which were not being harnessed by government policies and programmes, mainly due to deeply embedded misconceptions about rural women.

Since a lot of vegetable farming takes place in this area, the study area provided me with an opportunity to gather rich information about women's strengths, skills and capabilities in vegetable farming enterprises. It is from these women in Mutoko that I was able to discover the unique nature of their entrepreneurship and how it has been excluded and ignored by government and NGO policies and programmes. The research site allowed me

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<sup>11</sup> Ward Councilor, Paul Munetsi, Mutoko, December 2007

to study respondents in their natural settings therefore enabling me to ground my observations and the concepts I used.

### **3.2 Study Sample: Purposive sampling**

Purposive sampling permitted the selection of informants who would provide rich detail of the phenomenon of rural women and entrepreneurship. I chose women who were engaged in vegetable farming and, at the same time, participating in small income generating projects imposed by government or NGOs to show the diversionary nature of income generating projects to women's viable vegetable farming. Purposive sampling increased the range of data and maximized my ability to identify emerging themes.

#### **3.2.1 Sources of data**

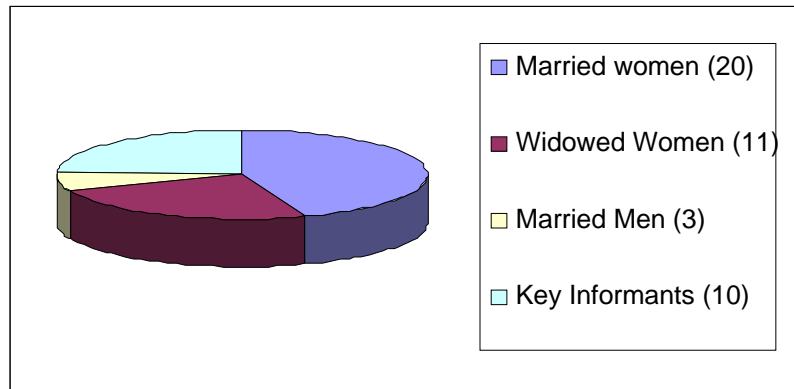
Data was collected from various sources which included married and widowed women who enjoyed use rights to the communal land belonging to their husband's families, married men, government ministries and departments that are directly linked to ensuring rural women's right to enterprise development. In this respect the relevant government ministries included: Ministry of Small and Medium Enterprises Development, Ministry of Women's Affairs, Gender and Community Development, Ministry of Industry and International Trade, Ministry of Agriculture and Ministry of Science and Technology. Other key informants included officials from financial institutions, local and international Non Governmental Organizations.

### **3.3. Data Collection methods**

Various data collection methods were used to collect as much data as possible. These methods included: appraisals of economic activities, conversations, in-depth interviews, focus group discussions, observations, and a case study. The use of multiple methods was an attempt to secure an in-depth understanding of rural women's identities in relation to entrepreneurship and engage with the global image of the rural women and to prove their true identity.



**Figure 2.1: Sources of Data**



### **3.3.1 Activity appraisal**

Upon entering the study area, I did an appraisal of the other economic activities that women engaged in apart from their vegetable farming. I did this by visiting various project sites where women conducted some form of economic activity. Using semi-structured questions I unearthed some of the defunct projects which women had been involved in and rated the status of these different economic activities. This appraisal led me to question their involvement in these other economic activities in addition to vegetable farming, despite realizing little or nothing from these other activities.

### **3.3.2 Conversations**

I had dialogue sessions with women at the shopping centre and various water sources. These dialogue sessions outside the formal interview processes validated some of the information gathered through the use of other tools, such as focus group discussions and in-depth interviews conducted with the women in their homes or vegetable fields. Conversations provided moments of deeper self reflection which provided information on the inner feelings of the women outside a group environment. It was during these conversations that some women raised the unsustainability of the other economic activities initiated by donor agencies and the Ministry of Women's Affairs, Gender and Community Development (MWAGCD).

### **3.3.3 In depth interviews**

I administered semi structured questions to key informants such as government officials, NGO officials and women, for purposes of understanding their perceptions about rural women's work, their skills, and capabilities. In addition, this method unearthed the barriers that women face in operating their vegetable enterprises. It was through the in-depth interviews that I learnt about the positive past experiences rural women enjoyed in terms of government assistance prior to the introduction of Economic Structural Adjustment Programmes which forced governments to reduce infrastructure development and close rural markets, thereby creating a difficult environment for rural women entrepreneurs engaged in vegetable farming. So I had to problematize international macro-economic policies in my analysis of rural women's right to entrepreneurial development.

### **3.3.4 Focus group discussions**

With the aid of semi-structured questions, group discussions allowed me to collect views and opinions from a larger audience. The larger the audience, the more issues were raised pointing to new issues for further probing. The issue of the women's desire to penetrate the Mozambican market was raised during such discussions and this required that I follow up on the issue with the Ministry of Agriculture and Ministry of Industry and International Trade.

### **3.3.5 Observation**

My visits to women's homes and their vegetable farms alerted me to the realization that this group of women does not fit the model of rural poor women in need of small income generating projects to help them out of the poverty trap. Furthermore, the resource infrastructure that was available for running the imposed project spoke volumes of the unsustainability of those projects. For example, the ten (10) women working on the bun project had only one oven and only 2 baking trays. Each tray produced 48 buns at a time,

making it difficult to produce enough buns to satisfy the market. In addition, the women involved in soap making used one wardrobe drawer for drying the soap formula.

Furthermore, upon observing women at these projects gatherings I noticed that they tended to be less tense. I was thus inclined to the view that while the projects may be diversionary and uneconomic in nature, they nevertheless provide a place for the women to network after a hard day's work in the vegetable field. I also observed that the majority of middlepersons at Mbare Musika are men, which explains why the women complained of their unequal bargaining power in the pricing of their vegetable produce.

### **3.3.6 Case study**

In a bid to avoid falling into the pitfalls of essentializing rural women, I decided to look at them in a particular economic context and understand their identity, skills and capacities in the context of vegetable farming. The case study as a method is especially suited to capturing the experiential descriptions by studying the uniqueness of the particular and understanding the universal. Elliot (1990); Simmons (1996). Case records from the narrative data were compared with each other using cross-case analysis which entailed comparing themes and common patterns across cases which expanded my understanding of the position of rural women engaged in vegetable farming.

### **3.4 Some reflections on conducting field work in one's home area**

It is important to mention that it took me a whole month to get permission from the relevant political authorities to conduct the research in my home area. This delay was never anticipated in light of the fact that I was part and parcel of this community. I learnt never to take such issues for granted in future. Despite this hurdle, community members particularly women, were forthcoming with information. The willingness could be attributed to the fact that I was a woman researching on other women and was already well known to community members.

However, there were so many expectations from the respondents in terms of financial benefits flowing from participating in the research process. This expectation was created by the harsh economic environment that prevailed during the time of the research. Furthermore, respondents were agitated by the lack of government's response to their need which the research subject touched on. They saw me as a window of hope in taking their infrastructural challenges to the relevant authorities. This agitation alerted me to the problem of governance and lack of incorporation of the needs of the grassroots in development programmes.

### **3.5. Study Limitations**

To begin with, due to the limited scope of the study, I could not engage with all policies and laws that have an impact on the development of rural women's entrepreneurship. I had to select a few polices and statutes to bring out the invisibility of women engaged in vegetable farming as entrepreneurs and not mere subsistence farmers.

Furthermore, the socio, political and economic environment in which the study was carried out posed great challenges in terms of accessing critical statistical information from government institutions. Government institutions viewed the request for statistical data with suspicion in light of the forthcoming harmonized Parliamentary and Presidential elections. This was particularly the case with the sensitivity of the information on how, when, how many and using what criteria people had benefited from the Agricultural mechanization programme being implemented by the RBZ in the form of gender disaggregated data.

Poor resourcing of the MWAGCD in terms of computerization affected the access of information on the number of women and their different trades that have benefited from the Ministry's income generating projects in order to assess the number of women engaged in vegetable farming, if any, that have benefited from such government funds.

Furthermore, the cash crisis that prevailed during the hyper-inflationary time of the research had profound negative effects on appointments made with government and NGO

officials. Key respondents were always out of the office looking for cash. Thus, it delayed the research and at times I had to rush interviews to meet the demands of the respondents. This was particularly the case with respondents from Harare. In order to avert my predicament I then decided to focus on my rural interviews. Fortunately, I managed to carry out the critical interviews which provided the necessary data to answer the pertinent questions in this study.

### 3. CHAPTER THREE

#### 3.0. Findings: Understanding the position and characteristics of women engaged in vegetable farming.

This chapter discusses the research findings in the light of government's obligations to respect, promote and fulfil rural women's socio-economic rights, which include the right to entrepreneurial development. The key findings point to the fact that rural women entrepreneurs' needs have not been met and their significant role in economic development has remained ignored by government and NGOs in policy formulation and implementation. Their role has been ignored because government policies and programmes are based on the notion of poor rural women who need special income generating activities to escape from poverty. This lack of official evaluation of women's work and activities has led to their exclusion from benefiting in government programmes meant to support entrepreneurs.

As shall be discussed in detail in the proceeding paragraphs, rural women have certain identities and thriving market gardening enterprises that need to be appreciated in order to add meaningful value to their day-to-day lives. One of the findings was that imposing income generating projects on these women does not yield transformative economic empowerment but rather meaningless uneconomic additional activities which have, in the process, diverted their efforts from vegetable farming. The findings are explained in accordance with the research questions:

**Research Question 1. Are women engaged in vegetable farming in Mutoko conducting economic activities that are entrepreneurial in nature but are viewed as mere subsistence farmers?**

The research question was meant to bring out the correct economic position of rural women engaged in vegetable farming. It was from ascertaining their economic position that I was able to challenge rural women's common and misleading ascribed identity linked to poverty and subsistence farming. Their true identity then led me to probe why

they are not viewed as such and given the necessary support to enhance their enterprise potential. The following discussion traces rural women's traits, qualities or characteristics and draws conclusions as to whether they are entrepreneurs or mere poor subsistence farmers.

### **3.1 Tracing their pathway: What are the women engaged in vegetable farming doing?**

In order to ascertain the correct position of rural women engaged in vegetable farming it is important to engage with the definitions of subsistence farming and entrepreneur.

#### **3.1.1 Definition of subsistence farming**

Subsistence farming is farming that provides for the basic needs of the farmer without surpluses for marketing<sup>12</sup>. In subsistence farming, food security is the major concern. Farmers in this category are not prepared for market opportunities. Subsistence farming is less efficient than commercial production in that it will produce less output with the same resources. The important resources that are used in subsistence agriculture are land and family labour. Planting decisions are made with an eye towards what the family will need during the coming year rather than the market prices<sup>13</sup>. Whilst the women are meeting their subsistence needs, empirical evidence showed that they are more than subsistence farmers, as they produce vegetables for marketing.

#### **3.1.2 Definition of an entrepreneur: Making women's position visible!**

Although it is agreed in academic circles that the concept of entrepreneurs is the most elusive concept within the purview of economics, Ahl (2004), I will define some of the key characteristics of this concept. An entrepreneur is someone who engages in commerce for profit. Entrepreneurs conduct all the production circulation and exchange in the market economy and thus could be producers, merchants, arbitragers, or even robbers. Cantillon (1680-1734). Baudea (1730-1792) made the entrepreneur an innovator

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<sup>12</sup> <http://www.thefreedictionary.com/subsistence+farming> 05/03/08

<sup>13</sup> <http://en.wikipedia.org/wiki/Susistence-farming> 05/03/08

as well – someone who invents new techniques or ideas to reduce costs and increase profits. Baudea (*supra*) stressed the importance of the ability, intelligence and organizational skills of the person carrying out the entrepreneurial function.

Another economist, Schumpeter (1983:78), suggested that entrepreneurship, which is innovation, can be achieved in five different ways: (a) the introduction of new goods, (b) the introduction of new methods of production, (c) the opening up of new markets (d) the conquest of a new source of supply of raw materials, (e) the carrying out of a new organization of any industry, such as the creation of a monopoly or the breaking up of one. He called the carrying out of any one of these “enterprise” and the person who does this as the “entrepreneur”. Furthermore, an entrepreneur also shows pure alertness to yet unexploited - because they are unnoticed – opportunities or the pursuit of opportunity without regard to resources currently controlled. However according to Schumpeter and John E. Elliot (1983) this person was always a “he” as aptly demonstrated in one of their works:

“...the entrepreneur must be a man of “vision”, of daring, willing to take chances, to strike out, largely on the basis of intuition; on courses of action in direct opposition to the established, settled patterns of circular flow...He must have the drive and will to found a kingdom as a captain of industry.”

The table below shows some commonly held characteristics of entrepreneurship and its opposites which I will call subsistence. This table will help us to properly position women engaged in vegetable farming as entrepreneurs or its opposite (subsistence).

**Table: 3.1.** *Ahl’s scale of entrepreneurship and their opposites. Ahl (2004).*

<b><u>Entrepreneurship</u></b>	<b><u>Opposite (subsistence)</u></b>
A market activity ( <i>for trading</i> )	Doing things that are not traded
For profit	Non-profit ( <i>for consumption</i> )
Innovation, Innovative	Routine, traditional, habit-like
<i>Possession of Skill and know how</i>	<i>limited skill and know how</i>
Change	Stability
Risk	Safety
Risk-taking	Risk avoidance



Uncertainty	Certainty
Opportunity perception	Blindness to opportunity
Driving force	Restraining force
Growth	Stagnation, decay
<i>Usually done by men</i>	<i>Usually done by women</i>

I would add possession of skill and know-how as characteristics of entrepreneurship which have to be explored for purposes of this study. Furthermore putting the sex to either of the two sets is critical for purposes of this study. This is so because women’s work and economic activities are not valued by virtue of their secondary position in society and stereotyping of their economic activities as being subsistence and not entrepreneurial. This assertion is supported by Simone de Beauvoir’s existentialist feminist thought which argues that woman is oppressed and marginalized by virtue of her “Otherness”. Tong (1988:5). So even if she does an entrepreneurial activity, no one notices, it is just accepted uncritically as subsistence in nature.

### 3.1.3 Possession of skills and know-how

According to Steinberg (1990), the treatment of skilled work as the outcome of the labor market and political struggles, or as an objectively measurable set of mental and political job characteristics, has been greatly influenced by conventional conceptions of male-dominated managerial, professional and craft work.

She further points out that the term “skill” is gendered and perceived by women to include those skills that are validated by formal training and certification, which women engaged in vegetable farming entrepreneurs do not have. Thus, according to psychoanalytical feminists, women have come to internalize the fact that they do not have “formal” skills to engage in their enterprise and yet they possess skills through experience. Tong (1988:5).

Despite the above construction of skill, it refers to the capacity to do something well. Skills are usually acquired or learned as opposed to abilities which are often thought of as innate. Possession of skill is one of the traits of entrepreneurship and women engaged in

vegetable farming have demonstrated that they have the skill and capacity to engage in this enterprise.

For over 20 years these women in Mutoko have moved from small to medium and to some extent large scale vegetable farming. They have acquired the skill and knowledge through experience and also through the help of agricultural extension officers. During the in-depth interviews I was able to learn that they are aware of all the processes involved in the farming of different kinds of vegetables. This knowledge and skill includes the ability to know the planting time, the pesticides, the amount of water and manure required for different kinds of vegetables.

**Figure 3.1:** *A covo vegetable field*



They also have the skill to manage the enterprises, to determine what vegetables to plant and when and when and to which market (i.e., local or national) to sell their produce. Despite having only usufruct rights on these pieces of land, they are in full control of the operations of the enterprise, receiving little or no help from their husbands, who are usually in towns working in what is known as the formal labour market.

There is a clear gender division of labour constructed by the colonial legacy which saw men migrating to urban factories, mines and commercial agricultural areas to sell their labour to the white settlers. In sub-Saharan Africa, food crops produced for household consumption or for the local market, such as vegetables and tubers, tend to be cultivated and marketed by women, while commercial or industrial crops cultivated for direct

export or for further processing (e.g., sugar and cotton) are more frequently the economic domain of men. Nguyen (2004:78).

Furthermore women's concentration in vegetable farming is supported by the male labour force participation in the formal sector as compared to female participation. According to Loewenson (1992), males make up three quarters of the formal labour force. On the other hand women make up approximately two thirds of the informal sector labour force which includes vegetable farming. In addition, the International Labour Organization (ILO), Global Employment Trends for Women, 2004, reported that male labour force participation in the formal sector in Sub-Saharan Africa stood at 85.3% and the remainder was female participation. Thus, the majority of women are engaged in what has become known as the informal sector which includes vegetable farming; hence, the clear gender division of labour in vegetable farming in Mutoko.

#### **3.1.4 Change as a trait: A move from small wetlands to large pieces of Land to increase production.**

According to the Oxford dictionary, change involves the process of transition from one state, condition or phase to another. It also includes revolutionizing, developing and reforming a way of doing things for the better. The field research revealed that women engaged in vegetable farming possess this trait. They showed me the small wetlands where they originally did their vegetable production and their shift from the wetlands to bigger fields.

Having observed the potential of their enterprises, women engaged in vegetable farming have moved their production from small wetlands to operate in large fields in order to increase production and satisfy market demand needs. Empirical evidence showed that they now operate hectares ranging from 2-4 acres. Women are operating at medium-large scale levels. This revelation contradicts the perceived notion that women in rural areas operate at subsistence level. One woman said:

“I used (to be) on a small vegetable garden in wetlands but because of the potential and opportunity that I noted in vegetable farming I turned two of the family maize fields into vegetable farms.”

**Figure 3.2:** *Tomatoes just planted in a once maize field*



These sentiments also indicate that they are entrepreneurs in that they see an opportunity and react to exploit that opportunity, contrary to opportunity blindness, which is typical of subsistence farmers (see Table 3.1, above, p 40). The women have been able to harness the opportunities in the local and national vegetable markets. Their produce is in demand from local community vendors, middlemen at Mbare Musika and at times middlemen from other towns as far as Bulawayo. They also highlighted the market opportunities that exist in the Mozambican market where they did a feasibility study of the types of vegetables required by that market. It indicates the innovativeness of the women in order to satisfy market needs. They are market-oriented hence the shift from small wetlands to bigger fields.

### **3.1.5 Driving force: Is vegetable farming an engine for rural economic development?**

Vegetable farming in Mutoko plays an important role in the broader development of the rural economy. It is the driving force behind women's economic empowerment in most rural areas. It is the engine that makes rural economies tick. It is at the heart of sustaining vegetable vending which has created employment for other women marginalized by the formal labour market in different cities and towns. Vegetable retail shops also rely on the vegetables produced by these women. Vegetable retail supermarkets such as Food World and Food Chain rely heavily on the fresh vegetables produced by these women. One

middleman who sells tomatoes at Mbare Musika pointed out that he gets big orders to supply tomatoes to retail shops such as Food World and Food Chain supermarkets. Furthermore according to the United Nations Task Force on Gender and Trade (2004), millions of people around the world depend on agriculture directly or indirectly for their livelihood and women still provide a large proportion of the labour that goes into agriculture, including self-employed food producers or as workers. FAO (2003A). However official statistics often underestimate women's work and overall contribution to national wealth. United Nations (2004). Hence, the invisibility of rural women in entrepreneurship statistics and their contribution to national wealth.

The urban population also relies on the vegetables produced by these women. I always purchase tomatoes and vegetables from the farmer's market in Mbare. Thus, no matter how much we want to deny this fact because of stereotypes, women's vegetable farming is part of a larger market activity that contributes to the Gross Domestic Product (GDP).

**Figure 3.3:** *Tomatoes displayed at Mbare Musika Market*



### **3.1.6 Risk taking: Are these women risk takers?**

A risk is a possible hazard, a source of danger and a possibility of incurring loss or misfortune<sup>14</sup>. Engaging in vegetable farming has its own risks and these women are prepared to stand up to the challenges. Vegetable farming risks include natural risks such

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<sup>14</sup> <http://www.google.co.zw/search> 05/03/08

as unexpected attacks of the vegetables by pests and droughts and market risks, such as the possibility of flooded markets, which may have adverse effects on the profit margin which the women are supposed to realize at the end of the day. In addition, the risks include operational risks, such as the failure to work adequately on the vegetable farms due to emergency family duties, such as looking after sick husbands, children or relatives.

Operational risks also include negative perceptions about rural women's bargaining power in the market place which is most often undermined by the middlemen who drive down the price they pay the women for their produce. When I visited Mbare Musika in order to conduct my research I noted that the middlemen were buying a box of tomatoes from the women farmers for fifteen million Zimbabwean dollars (15,000, 000)<sup>15</sup> and reselling it in the retail market at Mbare Musika for sixty million Zimbabwean dollars (60,000,000)<sup>16</sup>. This has been the hardest risk to deal with on the part of the women because the middlemen keep on undermining their bargaining power. The above figures show that middlemen are making more profit than the women because of the unequal bargaining power that exists in the market place. In relation to other risks, such as failure to work on the farm due to a husband or relative's sickness, the affected woman's close associates help their colleague by providing labour on the vegetable farm to mitigate her pending loss. Some even take the vegetable produce on behalf of their colleagues to Mbare Musika. Those who fail to take their produce to the national market due to family commitments just sell to the local community and dry some of the vegetables for home consumption or for sale to the local community. Thus these women are risk takers and have developed strategies to deal with these risks.

### **3.1.7 Profit making or subsistence?**

Profit is money earned in trade or business after paying the costs of producing and selling the goods<sup>17</sup>. Empirical data showed that they participate in this market activity for profit

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<sup>15</sup> This amount is equivalent to USD 3.00 using the exchange rate of USD1 =Z5.000.000.00 as at December 2007.

<sup>16</sup> The amount is equivalent to USD 12.00 using the exchange rate of USD1=Z5.000.000.00 as at December 2007.

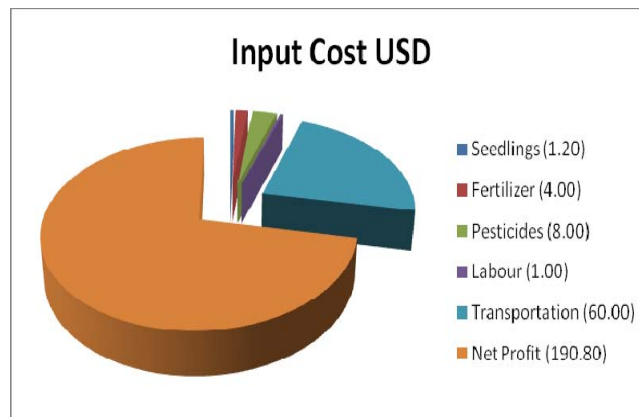
<sup>17</sup> Cambridge Advanced Learner's Dictionary (2003). Cambridge University Press.

making. An input and profit account during an in-depth interview with the women showed that they are indeed in business for profit and they are realizing it. The figures below show the average income that women engaged in vegetable farming earn over a period of six weeks.

**Table 3.2:** *Tomatoes input and profit account*<sup>18</sup>

Item	Input Cost ZW\$	Input Cost USD\$
Seedlings	6,000,000.00	1.20
Fertilizer	20,000,000.00	4.00
Pesticides	40,000,000.00	8.00
Labour	5,000,000.00	1.00
Transportation	300,000,000.00	60.00
<b>Net profit over a period of six weeks</b>	954,000,000.00	190.80

**Figure 3.4:** *Profit realized after sale of tomatoes*



It can be seen from the above diagram and figures that whilst they are making profit, transportation is the major cost which women have to incur and this eats a great deal into their overall profit. This challenge is an indicator of the state's failure to facilitate the realization of rural women's rights under article 14.2(g) (h) of CEDAW which includes the right to have (easy) access to marketing facilities and to enjoy adequate living conditions particularly in relation to transport. Article 14.1 of CEDAW puts an obligation

<sup>18</sup> The exchange rate as at December 2007 was USD1=Z\$5,000,000.00

upon the state to take into account the particular problems faced by rural women and to take all appropriate measures to eliminate these problems. Failure by the state to provide cost effective transport and easy access to markets means that the state has failed to meet its obligations under CEDAW. The state has to be reminded of its commitments under international instruments in order to address the problems of transport and easy access to markets which rural women are currently facing.

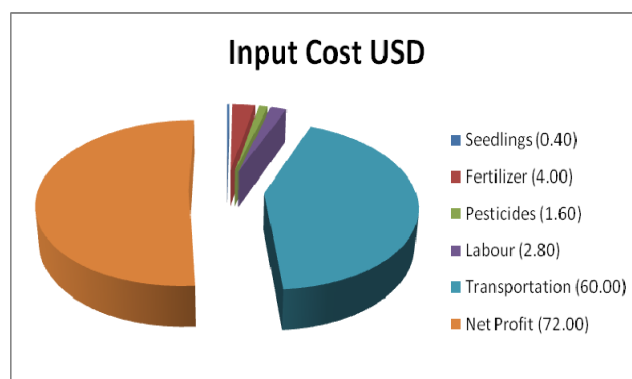
Below is an input and profit account of the rape vegetable which also revealed the challenge of cost effective transport and easy access to markets and state’s failure to facilitate rural women’s right to entrepreneurial development.

**Table 3.3:** Rape vegetable input cost and profit account

Item	Input Cost ZW\$	Input Cost USD \$
Seedlings	2,000,000.00	0.40
Fertilizer	20,000,000.00	4.00
Pesticides	8,000,000.00	1.60
Labour	14,000,000.00	2.80
Transportation	300,000,000.00	60.00
<b>Net profit over a period of six weeks</b>	<b>60,000,000.00</b>	<b>72.00</b>

Below is an illustration of the profit realized after deducting input costs. These figures corroborate the sentiments raised by women on how access to markets hampers the full exploitation of their entrepreneurial potential.

**Figure 3.5:** Rape vegetable profit





As with the marketing of tomatoes, transport is a major cost in the farming of rape. It indicates that markets are distant from the production point which forces the women to incur large costs in order to access the desired Mbare market.

In both these cases (in tomato and rape farming) it can be argued that these women are not subsistence farmers but are entrepreneurs in their own right. The fact that they employ labour as one of their overhead costs means that they are operating at an entrepreneurial and not a subsistence level which is characterized by use of family labour. In addition, as discussed in the preceding paragraphs, these women are market-oriented in their production and are therefore not subsistence farmers. Furthermore, the net profit realized in both cases emphasizes the entrepreneurial nature of women's vegetable farming. As noted earlier (at page 40) according to Ahl's scale of entrepreneurship, profit making is one of the characteristics of entrepreneurship. Thus, women engaged in vegetable farming possess this characteristic and have a right to benefit from government enterprise development programmes and policies.

### **3.2 Defining their own characteristics: Women's identities**

Women entrepreneurs should be recognized as heterogeneous and not a homogenous group. A visit to the different fields showed that some were concentrating on vegetables such as rape whilst others were into intensive tomato production and fruits such as mangoes.

Their characteristics defy the typical image of rural poor women, with no skills or knowledge to chart their own economic destiny. Their capacity and skill to engage in commerce has been demonstrated in the preceding paragraphs. They have master-minded vegetable farming skills to such high levels that imposing income generating projects on them pulls them back to situations of incompetence and dependency. The official from the Ministry of Small and Enterprise Development supported this assertion when he said:

“The problem with women entrepreneurs is that they want to do too many things at one go. They venture into a poultry projects and leave it, they go into sewing, and they leave it and in the process they fail to make a mark in a particular trade and academics end up saying entrepreneurship is gendered when it is not.”

And yet venturing into all these projects is not a problem of their own making. Donors and government Ministries impose these projects on the women without necessarily assessing their skills, knowledge, capacity or the sustainability of these projects.

In addition, the state has failed to take account of the significant roles which rural women play in the economic survival of their families and the broader economy in terms of Article 14.1 of CEDAW. The imposition of these projects which fail to take into account women's lived realities is an indication that appropriate measures are not being taken to ensure that rural women participate in the elaboration and implementation of development planning at all levels as required by article 14.2(a) of CEDAW.

These women are not poor and looking for small grants to start small income generating projects. What they are looking for is infrastructure development and easy access to markets to facilitate their existing vegetable farming ventures and to maximize their profits from them. Therefore, what is needed are policies and programs that identify them as entrepreneurs with skill, knowledge and resources (though limited) to support their existing activities. Their evident entrepreneurial skills underlie the need for a total rethinking in formulating policies and programmes that target rural women in their different economic contexts.

However, whilst their characteristics and identities display entrepreneurship, they remain invisible entrepreneurs because of the perception about them which is inevitably reproduced in policies and programmes. Therefore the state has an obligation to take all appropriate measures to eliminate such perceptions and stereotypes which disempower rural women entrepreneurs<sup>19</sup>.

Whilst these women have a right to the free development of their personality in terms of article 3.2 of the Women's Protocol and the state has a duty to adopt all appropriate measures to prohibit any exploitation or degradation of women<sup>20</sup>, an analysis of the imposed projects shows that women are being induced to develop their personality in a

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<sup>19</sup> Article 5 of CEDAW.

<sup>20</sup> Article 3.3 of the African Protocol on Women's Rights 2003

different direction which they had not anticipated. Below is a table illustrating what the women have been induced to do and what they should be looking for.

**Table 3.4:** *Change of women's identities*

<b>What the women have been induced to look for</b>	<b>Consequences</b>	<b>What the women should be looking for</b>	<b>Consequences</b>
1. More small grants.	-Unviable and unsustainable projects which result in failure. -External dependency. -Underdevelopment.	-interest free credit facilities. -appropriate technology. -infrastructure development.	-Viability and sustainable enterprises which results in success. -Independence. -Sustainable development.
2. Small scale projects.	-Limited opportunities. -Boxing of women's capabilities as small/limited. -Limited funding. -resources to build new structures for carrying out the projects. -underdevelopment.	-larger pieces of land. -secure land tenure system. -development of agro-industry.	-Increased production. -production of value added products. --more profit. -employment creation. -sustainable development.
3. Production for community market.	-Small profit margin.	-Production for national, regional and international markets.	- Larger market. -Increased profit margin.
4. Production for subsistence (adding	-No profit. -No enterprise.	-Production for marketing.	-Realization of profit for further

to family income).			investment.
5. Development of new skills and knowledge.	-introduction of new training programmes. -more funding.	-Sharpening existing skills in vegetable farming.	-enhanced production. -production of quality products.

The next issue for consideration is: are there any barriers that hinder the entrepreneurial development of rural women? What are the barriers that hinder the development of rural women’s entrepreneurial development? This takes the discussion to the next research question which is:

**Research Question 2. Are there infrastructural, economic, sex and gender barriers that hinder the full development of women engaged in vegetable farming in Mutoko?**

Whilst women are no doubt enterprising, there are certain barriers that hinder their effective participation in commerce. Some of these barriers include communication, transportation constraints, financial resources, access to safe new and old markets, sex and gender roles and the impact of international trade policies.

### **3.3 Infrastructural Barriers: Are their communication and transportation needs being satisfied?**

As you travel along the road that connects the Harare-Nyamapanda<sup>21</sup> highway with the small community where I conducted the interview one does not need to ask whether the roads are good or bad, the experience tells you that the road network is poor. The result of poor roads is that buses and vehicles avoid the road. This has serious consequences for women engaged in vegetable farming whose perishable produce requires reliable transport to avoid losses. Reliable transport is also a need in the light of women’s multiple responsibilities of rearing and fending for the family. In support of this point one woman had this to say:

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<sup>21</sup> Nyamapanda is at the border of Zimbabwe and Mozambique. It is approximately 66 Kilometers from the area of study.

“We spend more than two days or even a week before getting transport to take us to Mbare Musika. Whilst we are flagging for transport morning, noon and night no one is taking care of my roles in the home. When I come back from Mbare, work would have piled up. The vegetables also rot in the process and we make losses if the local market fails to absorb the ripened produce.”

Furthermore, due to lack of provision of communication tools such as telephones, current newspapers and the internet, women are not aware of the vegetables that are on demand at a particular time. Therefore, they are forced to gamble by taking a selection of different vegetables to market in an effort to cushion themselves against the possibility of finding a glut or oversupply of one particular vegetable at the market. The dictates of demand and supply mean that they will not earn as much as they would have if they could obtain and exchange material relevant information about the market through the use of common every day communication devices. Lack of provision of these tools hampers the realization of women’s right to sustainable development enshrined in article 19 of the Women’s Protocol.

A fundamental issue of concern is that the state is failing to meet its obligations under article 14 of CEDAW. In terms of article 14.1 and 2 the state has an obligation to take into account the particular problems faced by rural women, in this case, access to market information, appropriate technology and provision of cost effective and reliable transport. Therefore, rural women entrepreneurs need to be sensitized on the human rights instruments that are in place to protect and ensure the fulfillment of their socio-economic rights so that they can mobilize themselves and ensure that the state implements its obligations. Furthermore, the right to sustainable development can be achieved if states take all appropriate measures to ensure participation of women at all levels in the conceptualization, decision making, implementation and evaluation of development policies and programmes<sup>22</sup>. Women’s participation ensures the integration of women’s concerns and perspectives in policies and programmes<sup>23</sup>. Thus, sustainable development cannot be achieved if women are denied access to cost effective and reliable transport, information and technologies that would enable them to effectively participate in commerce.

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<sup>22</sup> Article 19.b. of the African Protocol on Women’s Rights, 2003

<sup>23</sup> Beijing Platform For Action. Strategic objective K.2.

### **3.4. Economic barriers: Finances and stereotyping by financial institutions**

Maximizing production in vegetable farming requires adequate finance to buy the necessary seedlings, fertilizer, pesticides, transportation costs and payment of labour. However, women interviewed did not raise this as the reason why they need finance. Their financial needs related to purchasing appropriate technology to reduce the labour intensity of their enterprise. Currently women use buckets and cans to water their fields and this is labour intensive. One woman who had a small dam in her garden indicated that she required water/irrigation pipes to take water from her makeshift dam. She also highlighted the need to purchase pesticide spraying machines. In the overall analysis, what these women require is capital development and this requires huge sums of money to make meaningful investment in their fields.

However, women have failed to access these critical finances due mainly to stereotyping and lack of collateral. Women farmers suffer from stereotyping from financial institution's perceptions of women entrepreneurs, more so rural women whose perceived image is that of poverty. There is a general presumption of women's failure and accusations of being unable to handle money. Financial institutions perceive women as being less entrepreneurial than men. Rosener (1990). This assumption is premised on the primary role of women which encompasses family and household responsibilities which are assumed to reduce women's entrepreneurial credibility<sup>24</sup>.

One official from the Zimbabwe Allied Banks Group (ZABG) indicated that they can only lend money to entrepreneurs with sustainable and viable entrepreneurial ventures. Women have to prepare project proposals in English, which is another challenge for rural women, who are good communicators in their mother tongue. Hence, funds end up being taken by well-to-do formally educated women mainly from Harare who can meet the requirements. In relation to this requirement one bank official had this to say:

“Because we are in business we have to cushion our business from potential losses and guard against inflationary trends. Women's vegetable farming has

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<sup>24</sup> This fact was first brought to my attention by Ms Rosalie Katsande during the Women, Commerce and Law Course at the Southern and Eastern Africa Regional Centre for Women's Law, (SEARCWL), University of Zimbabwe, Harare, 2007.

several risks which do not offer assurance to the fact that they will be able to pay back. Such risks involve the poor growth of the vegetables which may result in smaller yields. Furthermore, women also do not have the much needed collateral as a form of security to the bank.”

The above sentiments of the official from ZABG were echoed in the Herald<sup>25</sup> by an official from the Metropolitan Bank. The official at a workshop in Harare indicated that the bank was prepared to work together with Ministry of Small and Medium Enterprises Development (MSMED) to combat the problem of limited funding that Small, Micro and Medium Enterprises are currently facing. In highlighting what the bank needs for one to access funds he had this to say:

“There is a need to present a thoroughly convincing project which is explicit enough to explaining what one wants to do and it should tally with competitors, marketing strategy and cash flow analysis. There is need to have project viability that shows chances of success....and.....a positive gross margin as there is no sense in venturing into business for loss. The public should not be reluctant to attach their assets to the bank.”

The assets that rural women possess, such as household utensils and other property of sentimental value such as the mother’s beast, for those with married children and if they get it, do not qualify as collateral to the bank. Women also lack collateral in the form of land because they do not have title deeds to the land on which they are conducting their vegetable farming enterprises in terms of the Communal Land Act<sup>26</sup>. Section 8 of the Communal Land Act provides that use or occupational rights to communal land shall have due regard to customary law relating to allocation, occupation and use of land in the area concerned. In practice allocation of land under customary law is premised on the perpetuation of the male lineage. UNICEF (2004:103).

The major issue of concern is that women’s control of land remains a challenge not only from a legislative and practical perspective, but also from a constitutional standpoint. Section 23(3) of the Constitution allows for the operation of customary law and differential treatment of women in the allocation of land in communal areas. Thus, women only enjoy land use rights mediated through male lines. Therefore, it means that

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<sup>25</sup> Herald Business Reporter, Monday 3 March, B3. Title: Met Bank promises funding for SMEs.

<sup>26</sup> Chapter {20:04}.

accessing finance becomes a challenge that hinders capital development in their enterprises.

However, in cases where government provides funds for rural development, women do not have access to the information regarding these government funds. Information does not reach women in remote areas. Twenty nine (29) out of the thirty one (31) women interviewed agreed with the sentiments raised by one woman:

“Tinongonzwa nezvechirongwa chePundutso<sup>27</sup> asi kuti mari yacho ndeyei uye inowanikwa kupi hatizivi.” (“We just hear about the Pundutso funds that are supposed to benefit rural women but we do not know what these funds are for and how to access them”).

In spite of the situation in which rural women entrepreneurs find themselves, the government has an obligation to take all appropriate measures to ensure that rural women have access to agricultural credit, loans and appropriate technology<sup>28</sup>. Furthermore, under the Beijing Platform For Action (BPFA) the state is under an obligation to provide women with access to savings and credit mechanisms and institutions<sup>29</sup>. The state also has an obligation to ensure that women have access to land on an equal basis with men in terms article 14.2 (g) of CEDAW. Thus, section 23 (3) of the Constitution which allows for discrimination of women under customary land distribution processes violates the spirit of CEDAW and should be repealed.

Another part of the problem related to lack of finance was the need to acquire technology that adds value to their produce. Such technology is necessary in order to process the vegetables into value-added products, such as, tomato jam, tomato juice and tomato sauce just to mention a few. One woman during a focus group discussion had this to say:

“We lose out a lot as most of the tomatoes overripen in the field and there is nothing much we can do except to leave the tomatoes to rot. If we had the technology to add value to the produce we would immensely benefit as a community. There have been a lot of promises from government officials on the issue of creating an agro-industry market that will ensure value addition of the farm produce from the area. However these promises have not materialized.”

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<sup>27</sup> Pundutso is one of the UNDP funded facilities for onward transmission to micro-projects targeting small enterprises.

<sup>28</sup> Article 14.2 9(g) of CEDAW and Article 19.d. of the African Protocol on Women

<sup>29</sup> Strategic Objective A.3.



The above challenges that women are facing in relation to accessing finance shows that the government is failing to meet its commitment under women's human rights to take all appropriate measures to remove obstacles that hinder rural women's easy access to finances<sup>30</sup> and land. It has also failed to take all appropriate measures to eliminate or modify practices which are based on the stereotyped roles for men and women, in this case, financial institutions' perceptions about women being less entrepreneurial than men and the assumption that family and household responsibilities reduce women's entrepreneurial ability.

It is therefore important that the state goes beyond ratification of international instruments and implements its obligations under such instruments in order to make human rights relevant to the lives of women and avoid creating a false sense of achievement. Banda (2005:298).

### **3.5. Markets: More than just access to markets but access to safe markets is key**

The issue of women entrepreneurs' challenges in relation to access to markets is well documented. ILO (2000). CEDAW<sup>31</sup>, MDGs<sup>32</sup> and the BPFA<sup>33</sup> recognize this challenge and place an obligation on the state to ensure that women entrepreneurs have access marketing facilities and markets. In this regard marketing facilities should strengthen women's economic capacity by promoting fair trade in the market place. For women engaged in vegetable farming the issue is not just about accessing markets but the safety of the markets is critical in the light of women's vulnerability to violence and their weaker bargaining position in a patriarchal society that views them as the "other" and not worth being respected.

Women stated that the current national market called Mbare Musika is not safe because it is characterized by rowdy middlemen who have no respect for the bargaining position and value of women's work. They rob the women of their produce in broad daylight by dictating the price of the produce. When I visited Mbare Market I witnessed this robbery

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<sup>30</sup> CEDAW and African Protocol on Women (*supra*).

<sup>31</sup> Article 14.2(g).

<sup>32</sup> Goal 1 on eradication of extreme poverty and hunger

<sup>33</sup> Strategic Objective F.2

by middlemen, the majority of whom are men as shown in figure 3.6. The middlemen were buying a box of tomatoes from the farmer's market for fifteen million dollars (ZWD\$15,000,000)<sup>34</sup> and reselling the same box at sixty million dollars (ZWD\$60,000,000)<sup>35</sup>. Women had this to say:

“The government is letting us down by not ensuring the safety of women from middlemen (the majority of whom are men) in the market place. They are cunning and are not concerned about the input costs that we incur. But it is the only place where we can sell our produce.”

**Figure: 3.6:** *Middlemen at Mbare Musika*



Unsafe markets expose women to all forms of violence from men both during the selling transactions and during their rest time in the evening. The obligation of the state under article 14.2 (g) of CEDAW does not end with ensuring access to markets but safe markets as well for these women. The government is failing to ensure the safety of marketing facilities by failing to protect rural vegetable entrepreneurial farmers against rowdy middlemen who are disrespectful of them and who prejudice them by forcing them to sell them their produce at the price they determine without any regard for all the actual costs incurred by the women in delivering their produce to the market. In other words, the government is failing to provide the women with the right to access and participate in the selling of their produce in a free and safe market.

<sup>34</sup> This would translate to USD3.00 using the exchange rate of USD1=5.000.000 as at December 2007.

<sup>35</sup> This would translate to USD12.00 using the exchange rate of USD1=5.000.000 as at December 2007.

### 3.6 Going beyond traditional markets

Like fellow entrepreneurs in the manufacturing industry, women vegetable entrepreneurs look forward to penetrating new markets to enhance their turn over through an enlarged market. Women indicated their keenness to penetrate neighboring countries such as Mozambique because of its proximity to Mutoko. They indicated that they did a feasibility study on the type of vegetables required by the Mozambiquan market. However, the biggest challenge has been that of mobilizing financial resources to get transport and necessary vegetable permits which can only be accessed in Harare at Ngungunyana building, where the Ministry of Agriculture head office is housed.

According to the Control of Goods (Import and Export) (Agriculture) Order, 1993 no person shall export from Zimbabwe vegetables among other goods without a permit<sup>36</sup>. The rationale for this regulation is to control the export of certain goods in order to avoid depriving the local market of such goods. The permits are only issued at the Ministry of Agriculture's head offices located in Harare. The permit is valid for three months and costs thirty million dollars (\$30,000,000)<sup>37</sup>. The absurdity of this requirement lies in the fact that women have to travel all the way to Harare to get the permit and use more than \$30, 000,000 for transport. At the time of the research a two way bus ticket from Mutoko to Harare would cost \$140,000,000<sup>38</sup>. Furthermore the permit is not a guarantee that the women will be allowed to cross the border with their vegetables. There are requirements at the border which include that their produce must comply with the Plant Pests and Diseases Act [Chapter 128]<sup>39</sup>. If their vegetables do not comply with this Act they will be confiscated by the department of pests and diseases control.

The government has an obligation to revise laws and administrative practices in order to facilitate women's access to markets in terms of the BPPA<sup>40</sup>. The challenges posed by the agricultural permit regulations need to be eliminated through revision of the

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<sup>36</sup> Section 5 (1).

<sup>37</sup> This would translate to USD6.00.

<sup>38</sup> This would translate to USD28.00.

<sup>39</sup> Section 11 (c) of the Control of Goods (Import and Export) (Agriculture) Order, 1993.

<sup>40</sup> Strategic Objective A.2.

regulations so that the permits can be obtained from district offices together with the vetting of the produce. This would go a long way to reducing potential losses and costs that rural women entrepreneurs may incur when exporting their produce.

Upon interviewing officials from the Ministry of Industry and International Trade on how they are helping women in vegetable farming to market their products internationally, they indicated that:

“There is nothing in place at the moment for such “small farmers”. Our emphasis has been on other industries such as horticulture, manufacturing and mining industries. However, there are initiatives at regional level to ease the challenges relating to vegetable permits through what is called the COMESA Simplified Trade Regime.”

He indicated that the Ministry of Industry and International Trade organizes a number of regional and international trips for women to market their products but mainly non-perishable products such as crafts. Some of the trips that were organized in 2007 included trips to Equatorial Guinea, Malaysia and Angola. The following questions should be asked: Where are women vegetable farmers in all these marketing trips? Is it because their trade is seen as traditional women’s work? Is this the reason why they are not given attention by the Ministry of Industry and International Trade? Or is it because they are rural women and therefore not deserving of any attention? The fact of the matter is that women engaged in vegetable farming do not even need “marketing trips”. All they need is facilitation of their trade through provision of cost effective transport and permits. However stereotypes based on the nature of their produce, their location and lack of official awareness of their activities together pose obstacles preventing them from going beyond their traditional markets. It is imperative that the state takes all appropriate measures to eliminate such stereotypes which continue to make rural women’s entrepreneurship invisible<sup>41</sup>. The pertinent issue of rural women’s participation in the elaboration and implementation of rural development planning at all levels<sup>42</sup> hinges on the lack of official awareness about the significant roles women play in the Zimbabwean economy. Such stereotypes would be eliminated if rural women’s concerns and perspectives were integrated into policies and programmes.

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<sup>41</sup> Article 5 of CEDAW.

<sup>42</sup> Article 14.2(a) CEDAW and Article 19.b African Protocol on Women’s Rights.

### 3.7 Trade policies: Women and international trade policies

Women are directly and indirectly engaged in international trade and their economic lives are affected by it in many different ways. Jones (2004:48). One of the effects of trade liberalization has been the reduction of government expenditure by cutting back on agricultural subsidies and letting the market forces determine the price and acquisition of farm inputs and the sale of the produce. Trade liberalization meant reduction in government expenditure in relation to infrastructure development and the expansion of rural markets which explains the prevalence of poor road networks and communication systems in the area of study. The criticism of ESAP has been that the level of social and economic infrastructure was so low at the time of its inception that increases, rather than reductions in government expenditure, were required for recovery. Jones (2004:46).

Liberalization of the financial sector resulted in the marginalization of small farmers such as women engaged in vegetable farming owing, in part, to the prevailing punitive interest rates and lack of collateral. Statistics from the Women and Land Lobby Group prove this fact. The Women and Land Lobby Group is an organization that advocates and lobbies for women's equal access to land and other resources necessary for cultivating the land such as agricultural credit. The table 4.4 below shows the percentage of women farmers who managed to access agricultural credit facilities in 2000.

**Table: 3.5.** *Access to credit facilities by Gender, 2000*

	Male %	Female %
Accessed credit facilities	68.2	16.7
Did not access facilities	31.7	83.3

*Source: Women and Land Lobby Group (2000), Report on situational analysis of women and Land Reform*

Thus, international trade processes can conflict with the human rights agenda. International trade processes in the form of ESAP did not facilitate the realization of

women farmers' socio-economic rights. In other words, it was one of the obstacles to the realization of this right. Essentially, ESAP posed three obstacles to women rural farmers. Firstly, ESAP did not promote infrastructural development which is critical for the enhancement of rural women's farmers' enterprise potential as demonstrated in the preceding paragraphs. Instead, its objective was to ensure that governments reduce deficits through cuts in public spending. Kanyenze (2006:154). Secondly, it called for the deregulation of the economy which included abolition of agricultural subsidies to farmers which led to high input costs which, in turn, reduced profits for farmers. Thirdly, it promoted the free movement of capital, especially foreign capital, and the opening up of national markets to international unfair competition of subsidized farm produce from the North. Women farmers are forced to compete with vegetable produce from developed countries where producers in those countries are subsidized by their governments and incur low costs in production. According to Action Aid (2002):

“Developing countries are being pressured to scrap subsidies and simultaneously remove tariffs that had previously protected local farmers from foreign competition. The use agricultural subsidies in the North are influenced by the World Bank, IMF and regional development banks.”

However, despite this international economic order, the government still has an obligation to ensure that the negative effects of globalization and any adverse effects of the implementation of trade, economic policies and programmes are mitigated in order to protect women. Article 19(f) of the African Women's Protocol puts an obligation on governments to:

“...take all appropriate measures to ensure that the negative effects of globalization and any adverse effects of the implementation of trade and economic policies and programmes are reduced to the minimum for women.”

Government support is critical in light of women's historical subordination in accessing finances, markets and appropriate rural infrastructure. The government can reduce the negative impact of trade policies by conducting gender disaggregated impact assessments of trade liberalization and adjustments as seemingly neutral market mechanisms and macro-economic policies can reinforce social biases and inequalities. Gammage et al (2002). In addition, governments, multilateral trading agencies, such as the World Trade

Organization, the IMF and the World Bank need to abide by their commitment to achieving Goal 8 of the MDGs which calls for the development of a global partnership for development. The human right of women to entrepreneurial development cannot be achieved unless international trade policies incorporate, respect and promote this right. This is only possible if the Zimbabwe government and the relevant local and international organizations actively coordinate their efforts to promote this agenda.

### **3.8 Sex and Gender dynamics: Are they barriers to rural women's entrepreneurial development?**

It became evident during the research that the women I interviewed had adopted strategies to cope with the challenges that result from the interaction of their public and private responsibilities arising from their multiple roles. For example, some women carried their young children on their backs to the vegetable garden or left them playing with siblings at home. However, there is always a call to attend to the family needs in the middle of working in the fields or when about to transport the produce to Mbare Musika. One woman who had a sick husband at home had this to say:

“These days I cannot go to Mbare Musika to sell my rape vegetables because in addition to working on the vegetable garden I have to look after my sick husband. I just have to rely on the local market in order to realize something from the enterprise.”

The current position of women was aptly articulated by radical feminists who argue that the institution of marriage together with its reproduction, mothering and caring roles is at the heart of women's oppression. Tong (1989:3). In this case, marriage is an impediment to the full performance of their entrepreneurial activities. Nevertheless what is required is a socialist feminist approach which calls for the authorities to manage these unequal gender roles by providing childcare facilities to address the problem of mothering and caring for the young ones. Tong (1989:4). In addition, engagement with men is critical so that they take up women's roles in the home in order to ease the double burden that women are currently experiencing by taking on entrepreneurial work outside the home.

Below is an activity timetable showing how women's gender roles discussed above have an impact on their production levels in their vegetable enterprises. The table shows that women spend most of their time working on the roles constructed for them by society.

**Table: 3.6.** *Women's gender roles activity timetable*

04:30	Wake up and fetch water from the borehole.
05:30	Make fire and put bath water on fire.
06:00	Prepare children for school.
07:00	Wash dishes and prepare husband's bath water.
07:30	Prepare breakfast for husband and relatives at home.
08:30	Wash family laundry.
09:30	Fetch firewood.
11:00	Go to the vegetable enterprise to work.
13:00	Come home and prepare lunch for husband and school children.
14:30	Wash dishes.
15:00	Go back to the vegetable field.
17:00	Come home to prepare supper for the family.
19:00	Gather utensils and tidy the kitchen.
20:00	Boil water to bath self.
21:00	Check children's uniforms for the next day.
21:30	Retire to bed.

Stereotypes of women's economic power showed the power play between men wanting to have some level of control over women. This was shown by the hours that women spend working on their enterprises and the men's lack of assumption of female roles in the home. The District Administrator in Mutoko confirmed this when he indicated that:



“We have been socialized to believe that a man should have some level of control over his wife. The problem with enterprising women is that when they get money they become bigheaded and uncontrollable. Thus, a man tries to keep the woman’s enterprising potential to the minimum lest power shifts to the woman.”

However while men are prepared to let women participate in commerce, women have to meet certain conditions related to their gender roles. The three married men interviewed indicated that:

“I give my wife an opportunity but all I need is for her to recognize her role as a wife. She should make sure that she takes care of my needs before going to her economic activity.”

In addition, the official from the MWAGC pointed out that seeking their husband’s permission to participate in training programmes is a challenge for many women during training programmes that are conducted outside the community. This phenomenon stems from the fact that in Shona culture the woman belongs to her husband by virtue of payment of *lobola* and, therefore, he has a right to own her and chart her course of life. This prejudices women who wish to improve their vegetable marketing skills through various training programmes organized by the Ministry or Extension Officers.

As liberal feminists correctly pointed out, female subordination is rooted in a set of customary constraints that block women’s entrance or success in the market place. Tong, (1989:2). However what is required is more than a liberal approach of levelling the playing field. Rather, serious engagement with men under the Gender and Development model<sup>43</sup> is important to ensuring that customary norms do not hinder women’s development.

Women are torn between two conflicting systems of law. On the one hand, women have the right to access education under human rights instruments. On the other hand, customary law demands that they comply with their husband’s decision whether they may access training programmes or not. Non-compliance with the customary norm leads

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<sup>43</sup> Gender And Development (GAD). This approach sees women as agents of change and important economic actors in society. However it acknowledges that patriarchy operates within and across classes to oppress women and the development approach is still fundamentally structured in a gender biased way. It seeks to bring men on board and engage with them in order to ensure a society based on gender equity principles.

to women being chased away from their matrimonial homes and losing their rights of usufruct over the land where they carry on their vegetable farming enterprises. This situation shows how human rights and customary rights can be areas of conflict.

Furthermore, women indicated that the predominant male view of enterprising is that one has to be assertive, acquisitive and network with both men and women to be successful. The interaction with male customers brings suspicion of prostitution and sometimes gender violence being perpetrated against women. According to Kanter (1977), the female entrepreneurs end up being viewed as a seductress and not conforming to female traits. Thus, women have to overcome both sex and gender constraints in a society that do not encourage them to behave in an entrepreneurial manner. ILO (1999).

**Research Question 3: Does the government have an obligation to promote the entrepreneurial development of rural women engaged in vegetable farming?**

### **3.9 State obligations in promoting rural women's entrepreneurial development**

As discussed in the first chapter, the government of Zimbabwe ratified CEDAW in 1992 but is yet to ratify the Women's Protocol despite parliamentary approval. Government obligations are clearly spelt out in these two critical Conventions on Women's rights. By virtue of being a signatory to these important conventions the government has an obligation to take all appropriate measures to ensure the implementation of the conventions. It also means that rural women can, at least in theory, demand that the government comply with its obligations toward them as required by these international conventions.

One of the duties of the state is to take into account the particular problems faced by rural women and the significant roles which they play in the economic survival of their families and (the broader economy *my emphasis*)<sup>44</sup>. The obligation includes ensuring that rural women entrepreneurs: participate in the elaboration and implementation of

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<sup>44</sup> CEDAW, Article 14.1

development planning at all levels; have access to information; obtain all types of training to increase their technical proficiency; have access to agricultural credit loans, marketing facilities, appropriate technology, land, transport and communication<sup>45</sup>. This obligation does not just end with ratification but extends to the adoption and implementation of action plans relevant to the development of the entrepreneurial potential of women. The policies and programmes have to ensure the full or progressive realization of the right and remove obstacles that stifle the realization of this right.

Furthermore, taking account of problems faced by rural women does not mean only acknowledging these problems on paper but taking appropriate measures to remedy their problems. Recognition of their significant roles in society means incorporating them into development and implementation of policies and programmes that relate to their significant roles. According to Article 5(a) of CEDAW such measures include eliminating prejudices and other practices which are based on stereotyped roles for men and women and particularly those relating to rural women. Government has to deal with perceptions and collateral barriers that block rural women's access to resources and markets.

It is also important to highlight that this obligation does not just involve the formulation and development of any policy or programme which the government thinks appropriate, but one that is relevant and appropriate to the needs of the women on the ground. It is only those policies and programmes that are grounded in the reality and needs of people that bring about sustainable development and transformative economic empowerment to the women. The government is not respecting its obligation under women's human rights conventions. It is just imposing policies and programmes without looking at the different skills and needs of women farmers in communal areas.

Furthermore, strategic objective K.3 of the Beijing Platform For Action calls on the government to conduct impact assessments of development and trade policies on women. This obligation is echoed in Article 19.f of the African Protocol on Women's Rights wherein the state is under an obligation to ensure that the negative effects of globalization

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<sup>45</sup> CEDAW Article 14.2

and any adverse effects of the implementation of trade and economic policies and programmes are reduced to the minimum for women. This means that the state has to consider the consequences of economic policies such as ESAP and cushion women farmers against the possible effects of the economic policy.

Government commitment to the enjoyment of these rights should be reflected in legislation. In Zimbabwe there is a gap between women's international instruments, the constitution and legislative framework in relation to women's socio-economic rights. The Constitution of Zimbabwe does not make any provision for socio-economic rights in the declaration of rights. The omission of socio-economic rights from the sacrosanct declaration of rights is explained by the political history of the country. In light of the racial discrimination and inequalities prior to Independence, the thrust was on guaranteeing civil and political rights in the Constitution.

However, in the words of Scott et al (2007) the fact remains the same that:

“A Constitution containing only civil and political rights projects an image of truncated humanity symbolically but still brutally, it excludes those segments of society for whom autonomy means little without necessities of life.”

Socio-economic rights are the basic rights which women entrepreneurs need to effectively ensure the realization of their right to entrepreneurial development.

The shortcoming in the declaration of rights is further compounded by section 111B of the Constitution which provides that international human rights do not automatically become part of national law before incorporation into an Act in Parliament. This creates an unfortunate situation of 'so near, yet so far' as the process of domestic incorporation may be so protracted it may never be completed.

Since rights which are not enshrined in the Constitution are not justiciable, women entrepreneurs, as citizens, would have to rely on regional and international human rights instruments in order to ensure that the state implements its obligations. Hence, the significance of the human rights framework to women.

The recognition of the absence of an enabling regulatory environment for SME to effectively operate has led to the drafting of an SME Bill<sup>46</sup>. This lacuna was identified in an ILO funded research study of SMMEs and their characteristics and challenges. It seeks to promote and encourage the development of small, micro enterprises in Zimbabwe. The Bill is still being drafted by the Ministry of Justice, Legal and Parliamentary Affairs.

While the Small Enterprises Development Corporation Act<sup>47</sup> establishes the Small Enterprise Development Corporation and provides for the promotion of small enterprises, its focus is on supporting sectors which include manufacturing, commerce, services and construction<sup>48</sup>. In addition, the corporation requires project proposals in English and these proposals have to display viability and sustainability. Furthermore, the owner of the project should be able to commit 15% of the total project cost (equity contribution). SEDCO like other financial institutions also requires collateral. In the end women engaged in vegetable farming are excluded by this Act because they do not have the required collateral and their enterprise does not fall under manufacturing or construction services.

Thus the talk of rights gives hope to women and other marginalized groups. States and the international community are forced to be more inclusive since human rights are inalienable. The language of rights is powerful for purposes of identification. It is a channel which makes women's claim popular, for "unless a woman's claim to equal treatment is legally recognized, she cannot demand a remedy against discrimination"<sup>49</sup>.

The human rights based approach offers a way for governments and the international community to move away from some of the stereotypes and myths about rural women. The rights approach creates new opportunities for reconceptualizing our understanding of the different complexities of rural women. In this case poverty for rural women is not simply income poverty but also includes a denial of infrastructure. However this is not to

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<sup>46</sup> <http://www.msmed.gov.zw/programmes/Resource&Legislation%20div/research&legislation> 3/3/2008

<sup>47</sup> No. 16 of 1983.

<sup>48</sup> Section 18

<sup>49</sup> United Nations Human Development Report, 2000. New York,p.7

suggest that all rural women are entrepreneurs. It simply recognises that various categories of women have different needs and that help should target these different needs.

In the light of the preceding discussion on the challenges faced by rural women entrepreneurs in terms of access to transport, marketing facilities, communication and finance it can be seen that there is an underlying negation of rural women's right to entrepreneurial development. Looking at the complete context in which they live and work, rural women are being denied facilities and funding that is necessary for the development of their enterprises. The state has to be reminded of its obligation under human rights conventions and held accountable for the marginalization of rural women entrepreneurs.

Having looked at the obligation of the state in terms of human rights provisions, the next issue to be discussed is how the government has responded in terms of taking steps to ensure the fulfillment of rural women's right to entrepreneurial development. What has been the nature of the responses and have these responses been appropriate? What are women saying about these responses?

<b>Research Question 4. Do government programs, planning and policies target women engaged in vegetable farming for entrepreneurial development?</b>
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### **3.10 Government responses: What are we doing to these women?**

Despite the weakness of the Constitution in terms of failing to provide for socio-economic rights, the government has put in place different policies and programmes aimed at enhancing entrepreneurial development in different sectors of the economy. Below is a discussion of some of the policies that I regarded as relevant to addressing the needs of rural women entrepreneurs engaged in vegetable farming. However, the issue to be further discussed is whether rural women engaged in vegetable farming are benefiting from such programmes in the light of their exclusion by perceptions of them being poor, rural and subsistence farmers.

### **3.10.1 The Agricultural mechanization Programme: Reserve Bank of Zimbabwe**

From the 11<sup>th</sup> of June 2007, the government of Zimbabwe embarked on a five year agricultural mechanization programme. The programme is meant to place agrarian reform on a firm pedestal<sup>50</sup>. It entails the procurement of tractors, combined harvesters, disc ploughs, fertilizer spreaders, boom sprayers, planters, scotch carts, grinding mills and wheel barrows. The programme has been divided into five phases and is already in its third phase.

The programme is administered by the Reserve Bank of Zimbabwe which is the central bank responsible for monetary and fiscal policies. However, its focus has been on A1 and A2 farmers in terms of distribution of the equipment. The rationale is that the newly settled farmers, the majority of who are men, need equipment to enhance productivity on the new farm enterprises. Thus, little emphasis is placed on communal farmers including women engaged in vegetable farming. The programme has been used as an instrument of political patronage<sup>51</sup> and that it is assumed that the resettled farmers under A1 and A2 models will owe allegiance to the ruling government.

The objective of the policy is to modernize agricultural production in Zimbabwe through the provision to farmers of farm equipment for no charge. The mechanization tools include tractors, plough, scotch carts, disc harrows and combined harvesters.

Whilst the policy seems to be gender neutral in its objective of providing agricultural mechanization to farming enterprises, the position on the ground is that the beneficiaries of this programme have been farmers running commercial farms, A1 and A2 farms the majority of which are men. All the 31 women that I interviewed indicated that they had not received any of the equipment made available under the programme and yet the programme is now in its third phase of distribution. The pertinent issue is that the RBZ, which is the institution procuring and implementing this policy, has no understanding of women specific farming activities since its core responsibility is that of conceptualizing

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<sup>50</sup> Speech by His Excellency the President of the Republic of Zimbabwe, Comrade R.G. Mugabe, on the occasion of the opening of the 3<sup>rd</sup> session of the sixth Parliament of Zimbabwe, 24 July 2007

<sup>51</sup> <http://www.zimonline.co.za/Article.aspx?ArticleId=1533> 3/3/2008

and implementing monetary policies. There is a lack of gender sensitivity in the whole implementation of the programme and lack of official awareness of what women farmers in different farming activities require from the mechanization programme. Thus, the administrative framework for this programme has to be revamped or handed over to the Ministry of Agriculture which has at least some appreciation of men and women's farming activities. In addition, the equipment is made available to the farmers based on the assumption that all farmers (including women engaged in vegetable farming) require a one-size-fits-all mechanization equipment. One of the women had this to say:

“While we acknowledge the need for equipment which will increase production, the government does not realize that we are a group that needs more than tractors and scotch carts; we need value addition technology that will help us to can/preserve our tomatoes and mangoes and export them to other countries.”

This sentiment is a clear testimony of the dangers of essentializing the needs of a diverse group of farmers based on assumptions and official discourses on the needs of the general farmer without taking into account male and female farming needs. It further points to a top-down approach in policy formulation and implementation. It also highlights an element of gender insensitivity on the part of government, the Reserve Bank in particular, in view of the fact that female farming in this area is concentrated in vegetable farming and not commercial farming, or A1 or A2 farming.

### **3.10.2 Small and Medium Enterprises Policy: Ministry of Small and Medium Enterprises Development**

It provides an exhaustive framework for the support of small to medium enterprises. The policy has resulted in the unveiling of different funds for the development of Small, Micro and Medium Enterprises (SMMEs). These funds include the Reserve Bank of Zimbabwe (RBZ)/Small and Medium Enterprises (SMEs) revolving fund which has released over ZWD \$32 billion from which it is claimed 2019 projects were funded through this fund. It also includes the Small Enterprise Development Corporation (SEDCO) facility which funded about 114 SMEs projects in 2007<sup>52</sup>. In support of this

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<sup>52</sup> <http://www.msmed.gov.zw/programmes/Resource&Legislation%20div/research&legislation>. 3/3/2008



policy the United Nations Development Programme also availed USD \$110 000 for lending to micro enterprises. Pundutso Micro-finance, Women in Development Savings Credit Union (WDSCU) and SEDCO participated in the disbursement of the UNDP funds.

In addition to the above funds is the agricultural development assistance fund administered by the Agricultural Bank of Zimbabwe. Loans under this facility are repayable over a maximum term of one and half years and are targeted towards cash crop production. The facility targets individual farmers with viable agricultural project proposals in the smallholder sector. It also includes a national irrigation fund which covers irrigation development through borehole drilling, purchase of pumps and pipes.

Furthermore, the Ministry of Small and Medium Enterprises Development (MSMED) under its market development department, in line with the SME policy, has organized international marketing trips to countries such as China and Equatorial Guinea. A number of government support programmes for SMMEs have been initiated through the Ministry of Small and Medium Enterprises Development. Some of these programmes have included the injection of capital in existing businesses for SMMEs and the initiation of new projects with seed money from the Ministry.

The policy encourages women to venture into non-traditional entrepreneurial activities such as mining and manufacturing, thereby ignoring women engaged in vegetable farming. Whilst a number of women have benefited from the SMSE funds, women engaged in vegetable farming having been excluded by virtue of their enterprises not being viewed as commercial enterprises but rather as subsistence in nature.

It was apparent from the interviews that even if rural women engaged in vegetable farming were included, they would still not access the financial and other support from the Ministry due to bureaucratic tendencies and practices in government departments. This was revealed by one official from the Ministry who indicated that:

“While the Ministry would want people from remote communities to benefit from loan booths, this does not usually happen because the majority of district offices

are far away from the communities they serve but unfortunately, it is the only channel through which we send money<sup>53</sup>. “

The difficulty of women being located in remote areas is further compounded by the lack of publicity of government funded projects. Women in Harare are well versed in these government programmes. They pursue their projects in the rural areas and access the funds to the detriment of rural women.

He further indicated that, the other challenge involves the hijacking of Ministry's funds by politicians at district levels for political mileage. Thus in the end the funds benefit supporters of the ruling government and relatives of politicians. Thus, besides there being an exclusionary policy, there are also administrative hurdles that hinder its implementation for the benefit of women engaged in vegetable farming. These hindrances have to be addressed by making sure that women have easy access to this finance.

Just to show the inappropriateness of the top-down approach of the policy and its implementers, the official from the Ministry was honest enough to say that:

“One of the issues we have observed is that once the Ministry injects the initial seed money most of the projects where women have benefited are not self sustaining and die at inception or within a few months of operation.”

These sentiments bring us to the next discussion on the issue of the appropriateness and sustainability of government and NGO imposed income generating projects, particularly those that have been initiated by the Ministry of Women's Affairs, Gender and Community Development.

### **3.10.3 Income generating programmes: Ministry of Women's Affairs and Community Development**

The study focused on those programmes that have been initiated mainly by the Ministry of Women's Affairs, Gender and Community Development, being the Ministry endowed with the responsibility of ensuring women's economic empowerment. The Ministry is in

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<sup>53</sup> Administrative and Research Officer, Ministry of Small, Micro and Medium Sized Enterprises, September, 2007

charge of coordinating all national gender mainstreaming activities in the country. Its activities are guided by the National Gender Policy (NGP) which provides guidelines and an operational framework to address at an institutional level issues of gender mainstreaming in sectoral policies, programmes and activities at all levels of society.

The policy encourages various social partners such as NGOs, communities, families and individuals to play an active role in gender mainstreaming. In relation to the development of women’s entrepreneurship, the policy provides for the promotion of equitable access to control and own productive resources and thus to reduce the level of poverty among women. It also calls for the creation and support of gender sensitive financial schemes to assist disadvantaged groups such as women. It even provides for the introduction of special rewards, such as tax incentives, to financial institutions that have special programmes for women<sup>54</sup>.

As a national overarching policy on gender it is elaborate in terms of acknowledging the pertinent issues that affect women and entrepreneurship, though not specific to the needs of rural women entrepreneurs. This could explain the focus on introducing income generating projects in rural areas to address the assumed economic disadvantage of rural women. Table 3.7 below shows some of the income generating projects and their status which are obtaining on the ground.

**Table 3.7:** *Income generating projects and their status.*

<b>Project</b>	<b>Initiator</b>	<b>Status</b>	<b>Indiv./group activity</b>	<b>Skill and resources</b>	<b>Potential</b>
Soap making	MWA	On and off	Group	-Limited skills and resources such as jathropha.	Limited and poor quality production resulting in limited viability
Jathropha production	MWA	Defunct	Group	Limited skills and resources	Potentially profitable with more skills and

<sup>54</sup> National Gender Policy: Article 6.1.4

& marketing					accessible markets
Sewing school uniforms	MWA	Defunct	Group	Limited skills and resources -Limited market awareness.	Limited and poor quality production resulting in losses.
Marketing of cattle hides	<b>CIDA-&amp; ZPF</b>	Defunct	Group	Limited skills and resources (chemicals to treat the skin)	Unsustainable due to limited hides, skills and resources to access chemicals.
Bun making	MWA	Active	Group	Skills available, but limited resources to increase production	Breaking even
Peanut butter making	Women's own initiative	Active	Individual	Available	Breaking even

Whilst women are breaking even in two of the projects (that is making buns and peanut butter) the other four are not viable due to limited skills and resources such as adequate finances, infrastructure and viable markets. Vegetable farming as demonstrated above is more viable and profitable as compared to the above income generating projects. Despite the challenges that women are facing in vegetable farming it is still viable and making a profit mainly because of the skill, capacity and knowledge possessed by the women who operate this enterprise.

An analysis of Table 3.7 shows that in addition to their vegetable farming enterprises, they are being requested to engage in small scale income generating projects which the Ministry assumes will help them out of the assumed poverty trap. However, as shall be discussed in the proceeding paragraphs, these women are not poor and are not lying “idle” which warrants the introduction of “other” small income generating projects which further boxes, labels and limits women’s potential and destiny. They are already involved in a thriving enterprise which is invisible to the authorities, who are blinded by perceptions of what is allegedly good for the “idle” rural woman.

**Figure: 3.7:** *Women Active in bun making*



The women are being burdened with extra activities from government and NGOs. These projects have in the process diverted their attention from their thriving and sustainable enterprise of vegetable farming. They have also diverted government's attention from addressing the needs of women engaged in vegetable farming through the provision of appropriate technology, infrastructure, market information and credit facilities. There is a presumption that these women's economic needs are already covered under the small grants provided to small income generating projects which ranged from fifty million (ZWD\$50,000,000) to two hundred million (ZWD\$200,000,000)<sup>55</sup> at the time of the research. However, women's rights to access agricultural credit and loans in terms of article 14.2(g) does not mean provision of meagre grants which cannot sustain the projects. The funding has to be sufficiently adequate in order to be meaningful to the women.

The lack of women's participation in the elaboration, designing and implementation of policies and programmes in terms of article 14.2(a) of CEDAW underlies the inappropriateness and inadequate funding that characterize these income generating projects. It shows that the concerns and perspectives of rural women are ignored and unknown by policymakers.

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<sup>55</sup> These figures were provided by Mr W. Nyamutsaka who was the Acting District Development Officer in the Ministry of Women's Affairs, Gender and Community Development based in Mutoko. The figures translated to USD 10.00 and USD 40.00 according to the exchange rate of USD1=5.000.000 as at December 2007.

Furthermore, through having these projects forced upon them, these women are also being falsely recognized as a group dependent on small donations and grants from donors. In fact they are already successful vegetable farming entrepreneurs whose only requirement from the government or willing NGO community is supportive infrastructure. A critical view of the data presented in Table 3.7 and 3.8 shows that women do not have the necessary skills and resources to continue with these imposed projects, meaning that they are inappropriate to their needs and skills in the context of the vegetable farming enterprise.

**Figure 3.8:** *The small buckets and four trays used by women in the bun making project*

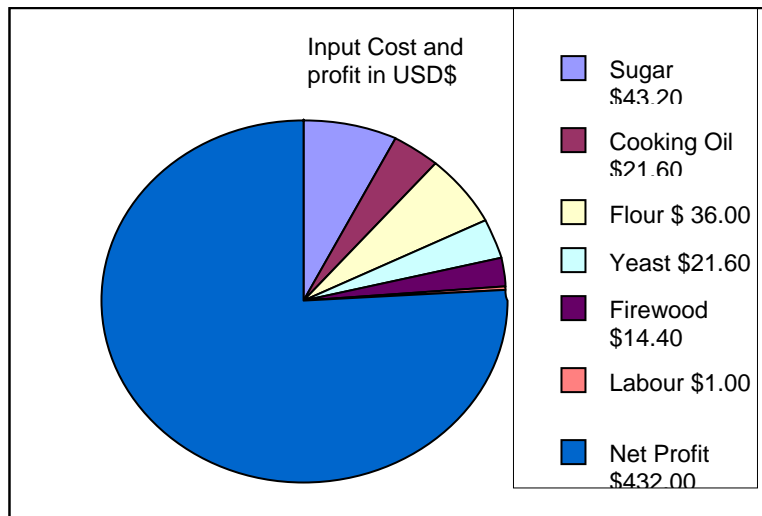


**Table 3.8:** *Viability of bun making*

Item	Input Cost ZW\$	Input Cost USD\$
Sugar	216,000,000.00	43.20
Cooking Oil	108,000,000.00	21.60
Flour	180,000,000.00	36.00
Yeast	108,000,000.00	21.60
Firewood	72,000,000.00	14.40
Labour	5,000,000.00	1.00
<b>Net Profit</b>	<b>2,160,000,000.00</b>	<b>432.00</b>

Table 3.8 shows some of the challenges that women face in terms of the equipment used in these income generating projects. The small funds availed are not adequate to buy the necessary equipment that will ensure maximum production to satisfy market needs.

**Figure 3.9:** *Viability of bun making*



While bun making seems to be making more profit than vegetable farming of tomatoes and rape, it is important to point out that it is a group activity of 10 women and they have to share amongst themselves the profit of USD\$ 432.00. Thus in the end one woman takes home USD\$ 43. 20 after a period of six weeks, whilst in vegetable farming which is an individual activity, she makes a profit of USD\$190.80 from tomatoes and USD\$72.00 from rape, respectively. Thus, in actual fact women are making a very small profit in the bun making project as compared to what women make in their vegetable production enterprises.

The unsustainability of the imposed projects also relate to the small grants given as start ups. These small funds reduce the capabilities and potential of women which they have already master-minded in vegetable farming. Due to limited funding the Ministry finds it difficult to adequately train and impart skills to these women on how to effectively implement the projects. It also fails to follow up on the initiated projects to conduct an impact assessment and evaluation of the projects. And yet the government has an obligation to develop gender based methodologies and follow up on their policies and programmes to assess their impact on women. The failure by the Ministry to follow up on the projects due to limited funding is also against the spirit of CEDAW and BPFA which obliges member states to strengthen national machineries through provision of

adequate funding<sup>56</sup>. Furthermore, unsustainability is linked to lack of consultation of women<sup>57</sup> on the kind of development projects that suit their context. Upon probing an official from the MWAGCD on this issue, he indicated that:

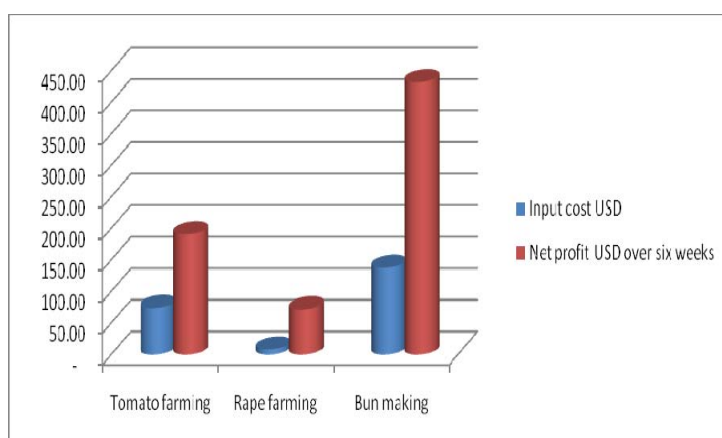
“Whilst some of the projects are initiated by women’s associations, it is true that as Ministry there are some projects we view as good for community development and we encourage the development of these through provision of seed money.”

The table below is a comparison of input cost and profit realized by women in vegetable farming as compared with bun making which is the only active imposed income generating project.

**Table 3.9:** A comparison of input cost and profit account of vegetable enterprise and income generating projects.

Enterprise	Input cost ZW\$	Net profit ZW\$ over six weeks	Input cost USD	Net profit USD over six weeks
Tomato farming	371,000,000.00	954,000,000.00	74.20	190.80
Rape farming	42,000,000.00	360,000,000.00	8.40	72.00
Bun making	689,000,000.00	2,160,000,000.00	137.80	432.00

**Figure 3.10.** A comparison of input cost and profit account of vegetable enterprise and income generating projects



<sup>56</sup> Strategic Objective A.4

<sup>57</sup> Article 14.2 of CEDAW.



Despite the non- viability of the bun making project, the 10 women stated that they would continue with the project because according to them it is “viable”. Explaining why they would want to continue with this multi-tasking, they said that vegetable farming takes six (6) weeks to realize a profit whilst with bun making a profit is made on a daily basis. However, they requested more donor funds to improve production through the purchase of equipment to produce buns on a larger scale.

#### **3.10.4. “Operation Maguta”: One project relating to women farmers but is the rural woman benefiting?**

This was launched by government towards the 2007-2008 planting season to ensure that all farmers access farming inputs in order to maximize production. This programme included the provision of farming inputs such as fertilizer, seedlings and fuel to farmers with vehicles and tractors which none of the women interviewed owned.

I noted that whilst the government unveiled this programme, the delay caused by the bureaucracy in bringing the programme to districts such as Mutoko is a challenge which impacts on rural women’s access to the “Maguta” facility. The official at the district office in the MWAGCD admitted that when resources (such as fertilizer, which was scarce at the time of this research) which are at least earmarked for women engaged in vegetable farming, they are only available to a few women at head office and provincial level. He had this to say when I was conducting the interview:

“Today I had a meeting with women Ward Councillors in Mutoko who came to register their concern about the fact that fertilizer meant to benefit women farmers (which they had seen being handed over to the Ministry of Women’s Affairs on television the previous month) had not yet reached women in Mutoko and they wanted an explanation.”

This brings to light discrimination against rural women entrepreneurs and farmers in terms of accessing government input support facilities. This discrimination is against the spirit of CEDAW article 14.2 which puts an obligation on governments to take all appropriate measures to eliminate discrimination against women in rural areas in the implementation of government policies and programmes. Thus the government is failing to meet its obligation not only under CEDAW but also under section 23(1) of the Constitution which prohibits discrimination in whatever form in law and in practice.

### **3.10.5 Information Communication Technology Policy: Ministry of Science and Technology**

Millennium Development Goal 8<sup>58</sup> provides that the government in cooperation with the private sector shall make available the benefits of technology especially ICTs to women. In line with this Goal the government of Zimbabwe came up with an ICT policy (2005). The objective of the policy is to create a sustainable knowledge economy through the effective use of ICTs. The policy is administered by the Ministry of Science and Technology. Its implementation has been hampered by the lack of infrastructure required to support ICT and its applications particularly in rural areas.

Despite the fact that the government has put in place a national ICT policy whose objective among other things is to enhance the marketing competitiveness of entrepreneurs in Zimbabwe, women engaged in vegetable farming are yet to realize the benefits of using ICTs. Access to information technology is critical not only to market information but also for accessing new methods of improving their farming techniques and creating networks with other women engaged in the same field. The government has an obligation to ensure that rural women have access to appropriate technology necessary for the enhancement of their enterprises in terms of article 14.2(g) of CEDAW. Taking appropriate measures include providing these women with ICTs at subsidized rates.

The next question is about what have the donor community and private sector done in terms of taking into account the particular needs of women engaged in vegetable farming.

**Research Question 5. Are NGO programs on entrepreneurship responsive to the needs of women engaged in vegetable farming in Mutoko?**

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<sup>58</sup> Target 18.

### **3.11. Donor community: How is it responding to the needs of women engaged in vegetable farming?**

As highlighted throughout this paper, neither NGOs nor the government plan on the basis that these women are entrepreneurs and in need of appropriate support in their field of expertise. Table 3.7 demonstrated how NGOs along with government have imposed unsustainable income generating projects on women engaged in vegetable farming.

The inappropriateness of their solutions shows that donors do not readily accept the economically disadvantaged as potential equals. They are not seen as having agency. They are treated as though they lack intelligence and their opinions are often ignored. Banda (2005:291). They profess to know what is best for rural women without consulting them, hence the imposition of some of the projects highlighted in Table.3.7.

The attitude of NGOs shows an uncoordinated and competing attitude with government in “developing” the rural woman. This approach is against MDG 8 which seeks to promote a global partnership for development meaning that NGOs and governments have to work hand in hand in developing appropriate programmes and policies for women. Because they do not know her skills, activities or her burden of family responsibilities, vegetable farming and crop production they think she can handle the new income generating projects which are based on the assumption that they will transform her economic position. As Mwesigye (1998) noted:

“Whilst some of the income generating projects have resulted increase income for (some) rural households, they have often resulted in further marginalization of women.”

Instead of being developed, the rural woman entrepreneur is in effect disempowered. She will appear as though she wishes to do too much. An official from the Ministry of Small and Medium Enterprises had this to say;

“The problem with women entrepreneurs is that they want to do too many things at one go. They venture into a poultry projects and leave it, they go into sewing, and they leave it and in the process they fail to make a mark in a particular trade and academics end up saying entrepreneurship is gendered when it is not.”

Some international NGOs are to blame for this state of affairs because their development policies lack women's concerns and perspectives from conceptualization and elaboration to implementation levels.<sup>59</sup> Usually development policies and programmes of these international NGOs are conceptualized the North which, according to Banda (2005:290-291), causes a dilemma around the issue of voice and bargaining power. Banda sums up the inequality as follows:

“Although often constructed (by northerners) as relationships based on the principle of partnership, in reality the recipient is working to an agenda set by the donor. This means that sometimes the aid recipient (local NGO) has to abandon what the organization sees as a local priority in favour of the donor's perception of need or priority.”

The development of a global partnership for development under MDG 8 includes the adoption of programmes for rural women are that are based on their needs, skills and capabilities. Thus the unsustainability of the projects is rooted in a lack of consultation with the women about their needs and a lack of official awareness of women's lived realities. An interview with one official from Canadian International Development Agency which is one of the NGOs that supported the hide skin project through a local NGO, the “Zimbabwe Progress Fund”, it was noted that international agencies such as CIDA fund programmes that are responsive to the needs of a particular community as represented in a project proposal submitted by a local organization or NGO. Thus international NGOs do not verify the issues on the ground and proceed to receive and manage the project funds whether or not it eventually proves sustainable. During my discussions with the CIDA official on the hide skin project, I learnt that CIDA was not even aware of the fact that the project was defunct. This failure to follow up on a project is indicative of a lack of sincere commitment to it. One is therefore tempted to conclude that this and other defunct projects are no more than hollow gestures at improving the right of rural women to entrepreneurial development.

Officials from the Zimbabwe Progress Fund indicated that they had already closed the chapter of the hide project. All they did was to give the community the necessary seed money and some equipment to get them off the ground. However women indicated that

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<sup>59</sup> CEDAW, article 14.2.(a)

the unsustainability of the project was mainly caused by lack of training on how to treat the hides and prepare them for the markets which included Harare and Gweru and access to chemicals needed for such treatment. Women involved in the project also said that the hides were not readily available to ensure sustainability of the project.

The projects are inappropriate and non-viable. They could be viable if the women were given maximum support, such as adequate financial facilities to purchase inputs, appropriate infrastructure for production (e.g., of buns or soap) and adequate training on producing quality products. Thus, a lot of ground work in terms of market feasibility, skills development and provision of adequate financial facilities is critical for the sustainability of these income generating projects.

### **3.12. Impact of responses: Creation of women's new identities**

The projects have to a large extent had negative effects not just on rural women's right to entrepreneurial development but also on their identities. Because income generating projects are heavily dependent on donor funding, the rural women interviewed have become obsessed with wanting to source more funds from donors to boost the operations of their projects while the facts on the ground indicate that these projects are not viable. The failure and unsustainability which characterize these income generating projects is now synonymous with women's failure in business enterprise as highlighted by the official from the Ministry of Small and Medium Enterprise Development who indicated that women entrepreneurs want to do too many projects at the same time and, in the process, they fail to succeed in any of the projects.

Furthermore, the term "small income generating projects" is loaded with negative overtones of small and short-lived activities of limited skill. This labelling destroys many initiatives and, as far as donors are concerned, their lack of seriousness toward them is evident in the small amounts advanced to the women.

Furthermore, the impact of the responses has led to systematic and consistent negation of the socio-economic rights of women engaged in vegetable farming to entrepreneurial

development. This is so because their particular needs are not addressed by these policies and at the same time they are excluded by official entrepreneurial policies and programmes.

### **3.13. Emerging themes**

Below are some of the key themes that emerged from the research and were not followed up in detail due to the limited scope of the study.

#### **Economic power is critical to the empowerment of rural women**

Their entrepreneurial activities have provided women with concrete ways of dealing with power inequalities in Zimbabwean patriarchal society. Economic power has brought with it responsibility, recognition through social networks and contacts and respect from society. This is a good starting point for the recognition of women entrepreneurs at national and international level. Below are the major themes that emerged from the findings.

##### **3.13.1. Social associations**

Social associations are key and powerful in women's entrepreneurial development. These networks provide access to capital and farm inputs such as seedlings. Women also learn various skills from each other. They also help when delivering produce to the national market. For example, one person takes the produce in order to reduce transport costs<sup>60</sup>. The women are sources of moral and social support to one another in times of family problems. I noted that they supported each other through the provision of labour in the fields and carrying produce to the market in cases where one of them has to take care of a sick husband or relative.

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<sup>60</sup> Whilst they provide the much needed support there are cases where the person sent misrepresents the producer price and thereby creates mistrust among the women.

### **3.13.2. Communal Land tenure not a barrier**

Whilst a lot has been written about the gender inequalities of the communal land tenure systems in Zimbabwe in light of their bias towards men, Wanyieki (2003:61), the findings revealed that this tenure system is not always a barrier to women's participation in entrepreneurial development. The women interviewed did not indicate that it was a barrier. This is supported by their freedom to even take family crop fields and utilizing them to produce different vegetables albeit the fact that they do not own the land. This is an indication that whilst a number of studies have documented that land ownership is a challenge to rural women's economic empowerment, it has not stopped these enterprising rural women from producing vegetables for their local and national market. They are entrepreneurs in their own right because of their ability to utilize the available resources (innovation) to create a viable vegetable farming enterprise, Mitchell (1995).

### **3.13.3. Sound economy key to the enjoyment of socio-economic rights.**

Enjoyment of socio-economic rights of women is dependent on the economic position of the state. The research results revealed that when the state of the economy is sound, the state is in a position to guarantee socio-economic rights. The women indicated that prior to 1995-6 the government used to provide subsidized transport through the Agricultural Rural Development Authority (ARDA) and used to provide accommodation for the farmers in what were commonly known as farm houses. The road network was well maintained through government food for work programmes which were supported by the Danish International Development Agency (DANIDA<sup>61</sup>). When there is an economic crisis<sup>62</sup>, the State increasingly fails to fulfil its duty with consequent negative economic consequences, especially for women, as it hides their economic activities even further from public sight.

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<sup>61</sup> DANIDA has withdrawn its support in light of the polarization of the country attributed to the violation of democratic principles of governance.

<sup>62</sup> Zimbabwe currently has the highest ever inflation rate in the world which is clocked over 100 000% as at February 2008. The provision of social services, mainly health delivery and social security in both urban and rural areas has been the most affected by the economic crisis. What more of economic rights, these have well been forgotten about.

#### **3.13.4. Income generating projects are not a panacea for poverty.**

The disappointing status of the various income generating projects that were imposed by government and NGOs is clear testimony of the fact that they are not always the cure for poverty. The activities are low paying and generally not sought by men. Zhou (1995: 63). They cannot be a panacea for poverty because they are not grounded in the socio-economic and cultural realities of the women they seek to target.

#### **3.13.5. The skewed role of men in women's vegetable enterprises.**

Whilst men play a very small role in helping women engaged in vegetable farming, it is important to note that whenever a particular vegetable production venture proved lucrative, men tended to move in to "support" their wives, albeit the fact that women continue to do the bulk of the work. The official from MWAGCD highlighted that one large scale vegetable farming venture called Tabudira was started by women, but because it has grown from strength to strength, the husbands of these women are now the managers of the venture, and it is they who attend meetings with stakeholders and boast about the success of the venture.

#### **3.13.6. Distortion of rural women's positive identities by government and NGO policies and programmes.**

Due to the fact that the income generating projects are not sustainable, some women are developing a dependency syndrome on donor funds to earn a living instead of concentrating on their sustainable vegetable enterprises. This was particularly noted when I visited some of the women at the income generating projects sites. I asked them about the status of their projects and some of the challenges they face. They kept on emphasizing the need for more funds, since the initial seed capital from Zimbabwe Progress Fund was not enough to get them off the ground.



The syndrome was also evident when my field supervisor, Professor Julie Stewart<sup>63</sup>, came for the field visit. They immediately assumed she was a donor official, bringing good news about possible funding for various income generating projects. Such desperation is uncalled for, given the women's proven entrepreneurial capacity. My overall analysis is that income generating projects are now promoting dependence among once determined and energetic vegetable entrepreneurs. Despite the unsustainability of these ill-fated income generating projects, women still want money poured unto them for no apparent reason other than to become dependent on donor funds. This is unfortunate, especially in view of the fact that they have proved themselves to be successful vegetable farmers.

### **3.13.7 Entrepreneurship is gendered**

As aptly demonstrated in the preceding chapters, policies, laws and programmes since the colonial period have given rise to economic activities that are dominated by men and have neglected farming activities which have traditionally had a large female involvement. Access to credit facilities is geared solely toward men who typically have the required collateral in the form of a house or title deeds to a piece of land which women in communal land do not possess. It is also gendered in the sense that policies and laws fail to recognize women engaged in vegetable farming as entrepreneurs but see them only as subsistence farmers not deserving of any attention.

### **3.13.8 Negative impact of HIV/AIDS on rural women's entrepreneurial activities**

Women's role in the care economy also came out in the study findings. Some women had to withdraw their labour from the fields or taking produce to Mbare Musika in order to take care of a sick husband or relative affected by the HIV/AIDS virus. Thus instead of being productive in their vegetable fields they often have to divert their attention to the sick. This burden has been worsened by state's failure to provide for free or cost effective basic health care services particularly in the rural areas.

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<sup>63</sup> This assumption was made worse by the fact that Professor Stewart is a white woman of Australian origin although a very long term resident in Zimbabwe.

## **4. CHAPTER FOUR**

### **4.0 Interventions: What ought to be done!**

Having been into the field, listened to and seen women actually involved in both the production and commercial side of vegetable farming, I make proposals based on the empirical data to ensure that whatever policies, programmes and laws are suggested relating to these women, they must take into account their skill, knowledge, expertise and their particular needs in order to realize and improve their rights as rural farming entrepreneurs. This chapter proposes short, medium and long term consciousness-raising, administrative, technical, legal and economic intervention measures aimed at (re) positioning women engaged in vegetable farming as entrepreneurs. This chapter also discusses the way forward in relation to the challenges faced by women engaged in vegetable farming.

#### **4.1. Short term measures**

##### **4.1.1. Consciousness raising: Avoiding stereotyping!**

There is an over-generalization of the identities and personalities of rural women based on perceptions of rural women being poor, incapable of charting their own destiny and highly dependent on donor support of any kind. It is these universally held misconceptions that influence the policies and programmes of government and the NGO community. Before taking any steps to assist rural women, policy makers and implementers should seriously study the diversity and different levels of development of rural women and interwoven socio-economic contexts within which they live and operate. At the moment these apparently well-meaning do-gooders tend to label and treat them as one homogeneous group and devise and impose on them without consultation 'one-size-fits-all' policies and programmes based on these stereotypes and over generalizations. ILO (2000).

Based on the empirical data, it can be seen that it is only by striving to reach a level of consciousness which is truly based on the lived realities of rural women that government

and society in general will not only see the entrepreneurial nature of rural women's vegetable farming for what it really is, but will also reveal the infrastructural support that these women urgently need. With this consciousness government, NGOs, international agencies and society in general will explore their mode of operation and thinking and check on what is informing the behaviour of women in a particular context and (re)direct their planning and choice of programmes.

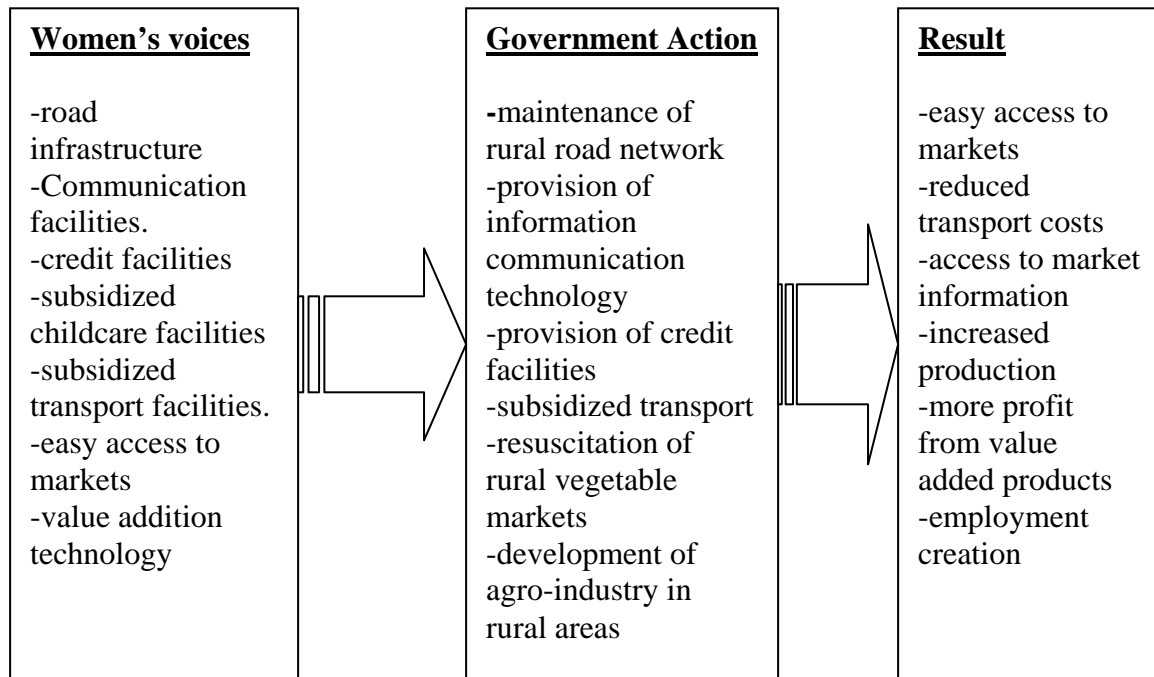
#### **4.1.2. Women's recognition of their power and potential**

Whilst the majority of the women realized that they are in business, some of them need to recognize that they have the power to utilize to the maximum their entrepreneurial potential if the right infrastructural resources are provided to them. This recognition will enable them to demand their entitlements under international and national frameworks. They are playing a significant role in driving rural economic growth although, for the moment, their contribution is confined to small and medium scale operations. Instead of looking forward to donations to starting up small income generating projects (most of which end up being unsustainable), women need to recognize the potential of the vegetable farming enterprise and demand the necessary infrastructure needed to enhance its potential.

#### **4.1.3. Taking on board women's voices in policy and programmes implementation**

It is also critical that women are consulted and involved in all levels of rural planning and policy implementation. This involvement must not be rhetoric but meaningful in terms of identifying the strengths and capacities of women and build on these to enhance their economic empowerment. A bottom-up, as opposed to top-down, approach which involves consulting women on their needs will result in the formulation of policies and programmes that are not only meaningful to the women but are also sustainable. Figure 4.1 below illustrates the importance of developing policies and programmes based on the needs of the women and communities at large.

**Figure 4.1:** Results of taking women's voices on board



#### 4.1.4. Gender-sensitive budgeting

Gender-sensitive budgeting requires allocation of funding in fiscal and monetary policies which target women's entrepreneurial activities in diverse contexts. Examples of best practices where gender-sensitive budgeting in the form of positive discrimination policies in Benin have resulted in 50% of government credit programmes being channeled to women entrepreneurs. DAW, Women and economy (2000:2). The effect has been that more women have accessed credit and developed various enterprises. The government of Iran claims to offer interest free credit to women entrepreneurs as a measure to encourage them to borrow and enhance their businesses. ILO (2004). Interest free credit facilities encouraged women entrepreneurs to borrow money and increase the performance of their businesses. Such measures could pave the way for women engaged in vegetable farming to access finance easily.

This approach also relates to the attitude of financial institutions. Their credit facility policies need to be sensitive to the particular disadvantages of women. The National Gender Policy (NGP) provides for the introduction of special rewards such as tax

incentives for financial institutions that have gender sensitive loan facilities<sup>64</sup>. However a bank official from the Agricultural Bank interviewed indicated that such incentives have not yet seen the light of the day. The official added that it is difficult in the light of the hyper-inflationary environment to take financial risks such as lowering current credit requirements or offering interest free credit facilities. Thus, implementation of such incentives is key to improving women's access to credit.

#### **4.1.5. (Re) affirmation of provision of basic infrastructure by the state**

The World Bank (2004) reported that the privatization of infrastructure in Sub-Saharan Africa was over sold and misunderstood. Contrary to expectations under Economic Structural Adjustment Programme, private investors have shied away from investing in infrastructural development such as rural road network, communication facilities and public utilities. Lack of investment has meant that most countries, including Zimbabwe, have not made progress in the provision of basic infrastructure critical to the development of rural economies. As a result of the failure of privatization, the state has to take the leading role of providing a good road network and information communication technology. The World Bank (2004) has called for the development of a case-specific approach to the state's withdrawal of funding/expenditure towards infrastructure development particularly in rural areas. The research findings have established that there is an urgent need for the state to develop rural infrastructure.

Infrastructural development also includes the provision of subsidized day care facilities to enable women to have more time in developing their enterprises. As highlighted in the preceding chapter, women struggle to balance their child caring and rearing roles with working in their farm enterprises. Providing these women with subsidized childcare facilities would allow them more time to attend to the business of farming which, in turn, would increase their production and, most likely, their profits.

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<sup>64</sup> National Gender Policy; Clause 6.1.4

Without this necessary infrastructure, rural women's entrepreneurship will remain invisible, despite its important role in sustainable economic development and in reducing poverty in line with the Millennium Development Goals<sup>65</sup>.

## **4.2. Medium-Long term technical measures**

### **4.2.1. Bridging the Rural Digital Divide.**

The advent of ICTs has served only to widen the gap between most urban and rural women. The rural digital divide is most evident when comparing the disparities between urban and rural communities, men and women and between successful farmers and their less successful neighbours. According to FAO (2004), the information revolution has completely bypassed nearly one billion people and most of them are in rural areas.

Whilst radical feminists argue that technology is gendered in design and women are not likely to benefit from it as long as they are not participating in its design, the liberal approach which advocates engaging meaningfully (i.e., productively) with technology is critical. Katsande (2007). Therefore there is a need for private actors, civil society and government to work on an integrated set of activities to bridge the rural digital divide by strengthening human and institutional capacities to harness information and knowledge more effectively. This process will help women engaged in vegetable farming to access market information at national, regional and international levels. They will also be able to link up with women in other regions of the world and share different experiences relating to their economic activities.

The introduction of touch-screen technology by civil society and the private sector in Nakaseke, Uganda<sup>66</sup> is a good example of how ICTs can enhance rural women's information capacity and open a whole world of opportunities to exploit. The availability of daily newspapers, internet, and radios breaks not only the rural/urban information divide but also the illiteracy barrier which may be a challenge to some rural women. Providing information on markets and market rates, particularly for women farmers in the rural areas, is critical for the purposes of improving their bargaining power.

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<sup>65</sup> Millennium Development Goal 1

<sup>66</sup> [www.virtualactivism.org/partnerfeatures/interviews/hajkin.htm](http://www.virtualactivism.org/partnerfeatures/interviews/hajkin.htm)

**Figure 4.1:** *Women farmers reaping the benefits of Information Communication Technology in Uganda- Nakaseke Community Telecentre and Library*



However such an initiative would involve the practical implementation of a gender-sensitive ICT policy. Zimbabwe has an ICT policy which is not known by the women interviewed. In addition, the policy has only been implemented to a very limited extent<sup>67</sup>. Therefore there is a need to ensure the effective implementation of this policy taking into account the ICT needs of women engaged in vegetable farming.

This intervention involves the creation of a supportive e-commerce environment in the rural areas and the necessary legal framework that supports e-commerce. It further extends to the training of women in order to demystify the World Wide Web (www) and computers.

#### **4.2.2. Development of agro-industry in Mutoko**

One of the outcries of women engaged in vegetable farming was the desire to acquire the appropriate technology that adds value to their vegetables. They indicated that value added products have the potential to transcend local, regional and international markets. Lack of finance to acquire technology has had a negative impact not just on productivity but also on the extent to which the women have been able to compete in the domestic and

<sup>67</sup> <http://www.mst.gov.zw/projects> 3/3/2008

international markets. Hence, the government should develop an agro-industry which will be responsible for adding value to the vegetables produced by women.

Examples of such technology include tomato/mango crushing plants that can produce tomato juice, tomato sauce, tomato jam and mango fruit juice, just to mention a few. With the aid of intellectual property, tools such as geographical indications<sup>68</sup> and collective trade marks<sup>69</sup> mean their products will be able to compete in the national, regional and international markets. This move will also ease women's problems of travelling to Harare to sell their produce whilst at the same time it will create employment for their children.

### **4.3. Administrative measures**

#### **4.3.1. Coordination on gender equality concerns: A multi-sect oral approach**

As demonstrated in the previous chapter, different Ministries and government departments are busy designing and implementing policies and programmes targeting rural women entrepreneurs. Furthermore, NGOs are also chipping in with their own projects. This results in multiple activities from different fronts targeting the same audience. The end product is poor implementation as noted in the proceeding discussion. Women end up giving only half-hearted piecemeal attention to some of the projects.

What is clear is that there is lack of coordination between government Ministries and NGOs in the quest for developing the entrepreneurial potential of women. MWAGCD, MMSME, Ministry of Agriculture and Ministry of Industry and International Trade,

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<sup>68</sup> This is one branch of intellectual property that indicates the geographical origin of particular goods or services. It helps customers to identify the geographical origin of goods and services which they are interested in buying. Quality goods or services from a particular geographical origin have a potential to compete well on the national, regional and international market. An example of a geographical origin is Inyanga tea which is produced in the eastern highlands of Zimbabwe.

<sup>69</sup> A collective trade mark is a distinctive sign that identifies the products and services of a particular business and distinguishes them from those sold or provided by others. A trade mark may be a word, letter, drawing, picture, logo, label or a combination of thereof. Registration of the trade mark gives the trade mark owner the exclusive right to prevent others from marketing the same or similar type of products under the same or confusingly similar mark. Examples of collective trade marks include; "*Maqui*" for Ecuadorian hand woven straw hats and "*Melinda*" used by a consortium of apple producers in Italy.



private benefactors and civil society all need to take a multifaceted approach to the right of women's entrepreneurial development.

#### **4.3.2. Development of programs and policies grounded in reality**

These should reflect the realities of women on the ground if transformative economic empowerment for women is to be achieved. A policy or program that is divorced from the needs and capacities of the women is bound to fail, as witnessed in most of the projects imposed by NGOs and Ministry of Women Affairs and Community Development. Existing policies and programs need to be reviewed in order to ensure that they are based on the actual (as opposed to perceived) needs of women engaged in vegetable farming in Mutoko. This process, although likely to take some time, will be a worthwhile endeavour in the advancement of women's right to entrepreneurial development. Conducting impact assessments of various income generating projects is key in order to ensure that there is meaningful development in those contexts which are relevant to women's lives.

#### **4.4. Legal measures**

##### **4.4.1. Incorporation of socio-economic rights in the Constitution**

A review of the constitutional framework has indicated a gap in the recognition of socio-economic rights by the Constitution. For such rights to be justiciable (i.e., in order to allow a citizen to seek judicial enforcement for their breach) they have to be enshrined in the Constitution or legislation. Without socio-economic rights being clearly provided for in the Constitution, women entrepreneurs do not have a clear domestic remedy when they are breached. It is therefore proposed that one way of ensuring the visibility of women entrepreneurs is to guarantee the right to entrepreneurial development in the Constitution.

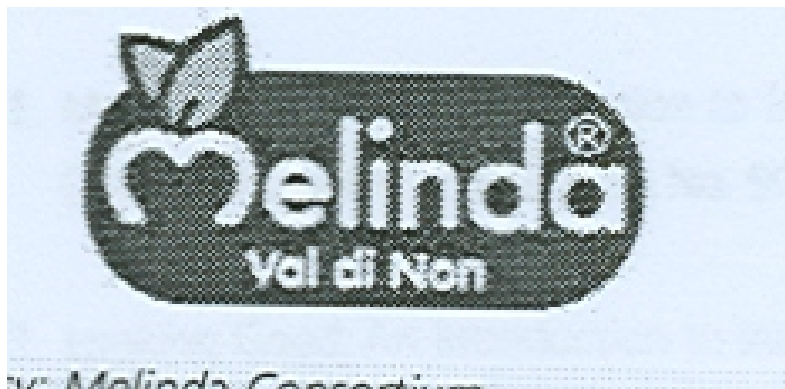
Legal measures also include the finalization of the Small and Medium Enterprises Bill which seeks to make provision for the promotion of various small and medium economic activities of both men and women. If the Bill becomes an Act of Parliament and is

effectively implemented it will lay out an initial legal environment in terms of which women engaged in vegetable farming can at least start to demand their entitlement to essential infrastructure for entrepreneurial development.

#### 4.4.2. Exploitation of intellectual property rights

Women could use geographical indications and collective marks to enhance the competitiveness of their marketing strategy once value has been added to their farm produce through the acquisition of appropriate technology. Collective marks are signs, names and marks owned by an association and used by members of the association to identify themselves with a certain level of accuracy, geographical origin or other characteristics set by the association. This process would involve educating the women on the importance of intellectual property tools in the marketing of their products.

**Figure 4.2:** *Collective marks at work: Benefits of the intellectual Property system*



*Melinda mark* is used by a consortium of apple producers in Italy. The potential of collective marks to enhance business competitiveness, access to markets and networks by women artisans is tremendous. The Director General of the World Intellectual Property Organization has even noted that Intellectual Property which includes collective marks is a power tool for economic growth<sup>70</sup>. Women engaged in vegetable farming can, with the

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<sup>70</sup> Dr. Kamil Indris – Director General of WIPO, 2006

necessary help, adopt collective marks to enhance the marketing of their vegetables and by-products nationally and internationally.

## **5. Conclusion: Avoiding stereotyping, unlock the invisibility of rural women's entrepreneurship**

The primary task of this study is to make visible the invisibility of rural women's entrepreneurship in relation to vegetable farming and to explore the impact of such invisibility on their right to entrepreneurial development. Despite the relevance of women's enterprises in vegetable farming for macro-economic variables, the failure to include and take into account their needs in planning processes is an example of the gendered nature not only of entrepreneurship but also of the economy, because it is women who carry out vegetable farming. Thus, because they are women's activities they are excluded from benefiting from the various government programmes in agriculture.

A human rights methodology allows us to make visible the entrepreneurial nature of women's vegetable farming enterprises. Article 14.1 of CEDAW puts an obligation on the state to take into account the significant roles played by rural women in the economic survival of their families and the broader economy. Once the state recognizes women's significant roles, their entrepreneurship in vegetable farming is made visible as well as the critical infrastructural support they need in order to enhance their enterprises and their contribution to the national economy. A human rights approach also guides us on how government, private benefactors and civil society may support them meaningfully in order to accord them their rightful place as equal players (alongside their male counterparts) in the broader context of the national economy. It is my hope that this study will begin to change the way we falsely perceive rural women: as homogenous, poor, dependent, unintelligent people who are unable to define or chart their own destiny. Rather, I have sought to show that we should see them as ingenious, resourceful and energetic women, immersed in diverse socio-economic, political and cultural activities, who not only have the right to stand alongside their male counterparts but also to be recognized as participating with them as equals in the national economy.

I also hope that this study will make us appreciate that women empowerment consists not only in the provision of small income generation grants but also in providing the necessary support infrastructure to help them realize transformative economic empowerment. It further reminds us that we should stop perceiving the rural woman as though she were part of an homogenous group; we should do all in our means to give her space to participate in the economy of the country. This essentially calls for the development of policies and programmes that are grounded in reality to avoid repeating the mistake of persistently excluding women from entrepreneurial development. We also need to appreciate that, in themselves, income generating projects, while helpful in alleviating poverty, are no universal panacea for poverty. Preston-white, Rogerson (1991).

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