Livelihood Strategies of Female-headed Households in the Coloured community of Sunningdale in Harare, Zimbabwe

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Abstract

The turbulent economic and political situation that has plagued Zimbabwe over the past two decades has had a dire effect on its urban population. The country's tempestuous situation has not only threatened urbanites' access to basic necessities but has also rendered many households and particularly female-headed households vulnerable to poverty and deprivation. Thus the primary objective of this study was to analyse and understand how coloured female-headed households in Sunningdale, Harare, Zimbabwe are surviving in the context of the current economic and political crises in the country.

Essentially the study sought to achieve the three main objectives. The first objective was to identify and document the current livelihood strategies that a small sample of coloured female-headed households have adopted; the second was to explore the challenges and problems faced by female-headed households in their daily lives and lastly, the third was to establish what support mechanisms were available to these households to cope with the challenges and problems they face in generating an income and catering to their household needs.

Methodologically the study employed a qualitative research approach with in-depth semi-structured interviews being used to collect data from five female-headed households. The data was then analysed using an interpretive approach and presented textually.

Essentially the study found that in terms of the first research objective that coloured female-headed households engaged in a range of livelihood activities in order to earn a living, with informal trading being the main livelihood activity that the participants relied on to acquire an income to support their households. With regards to the second objective, it was revealed that the female heads interviewed faced numerous challenges ranging from economic to social problems that limited their ability to develop sustainable livelihoods, thereby increasing their risk to fall into poverty and validating their feminization of poverty. In terms of the third and last objective, the study found that the female heads did not have many reliable support mechanisms available to them thereby limiting their ability to achieve financial and social empowerment.

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CHAPTER ONE:
INTRODUCTION

1.1 Introduction

Poverty is a multidimensional social phenomenon that poses a threat to all of humanity but more so to people in the developing world. Defined as a "deficit in well-being of an individual that encompasses several dimensions of material and immaterial deprivation in addition to insufficient monetary income level", poverty remains a matter of growing concern, especially in a number of African countries where high inflation, negative growth, massive devaluation of currency, high unemployment, squalor and poor quality of life are constants (Bastos, et.al, 2009:764). While studies on poverty have developed a dynamic approach towards the concept, gender theorists have often criticized poverty and development agencies for giving inadequate attention not only to the differential way that men and women understand and experience poverty, but also to the contribution that women make to household income and the economy through their productive and reproductive work (Bastos, et.al, 2009; Verhart & Pyburn, 2010). The failure of poverty and development agencies to create a more gender- sensitive approach to poverty and incorporate women into agendas for poverty reduction and socio-economic development in developing countries, and Africa in particular, has largely resulted in livelihood insecurity among women becoming a major concern (World Bank, 2005a). Essentially, it is argued that the failure to recognize women's significant contribution towards national economic growth, coupled with constant undermining of their livelihoods, has been largely responsible for women's inability to secure sustainable livelihoods - livelihoods that are able to "cope with and recover from stresses and shocks and maintain or enhance [their] capabilities and assets both now and in the future without undermining the natural resource base" (Chambers & Conway, 1992:7; Verhart & Pyburn, 2010).

Despite the various livelihood strategies that women in developing countries undertake in order to support and lift their families out of poverty, it is observed that these strategies have in fact done very little to assist women as their jobs do not provide sufficient income and security to reduce their risk and vulnerability to deprivation (Oxfam, 2004 cited in Verhart & Pyburn, 2010:52). Additionally, women's unequal access to productive resources and services, together with a disproportionately gendered division of labour in households, further increases the likelihood of women being poorer than men, urging the argument that poverty is experienced differently among men and women (Segeo, 2010). This understanding in turn

supports the 'feminization of poverty' thesis, which seeks not only to highlight the fact that there are a greater number of women than men among the poor but also to indicate that women's experience of poverty is more severe, especially among "female-headed households which are the fastest growing type of family structure" (SIDA, 2010; Gimenez, 2000:336).

1.1.1 Urban poverty and livelihood strategies of poor women

Statistics provided by the World Bank (2005b) indicate that the level of poverty in urban areas is on the rise in almost all regions of the world except Europe. Furthermore, while Baker (2008) acknowledges that the nature of urban poverty is diverse across various regions of the world, it is generally accepted that a third of all urban residents that represent the poor are generally poor because of commoditization, overcrowding, environmental hazards, social fragmentation, crime and natural disaster. In approaching the issue of poverty in the context of urban areas, Farrington et al. (2002) posit the notion of *livelihood strategies* in order to determine how the urban poor attempt to improve their circumstances in spite of the constraints that they experience. According to Farrington et al. (2002) the most common livelihood strategies among the urban poor include: income enhancing/investment strategies (home gardening, vending, hawking or transporting goods); expenditure reducing/investment strategies (mortgaging and selling of assets, changing purchasing habits); and collective support strategies (mutual loans and savings groups, communal childcare, remittances). However, these strategies outlined by Farrington et al. (2002) are only a few of the recorded livelihood strategies employed by the urban poor to support their households. Moreover, Meert et al. (1997) suggest that the most important livelihood strategy that must be recognized, especially when assessing the livelihoods of those in low-income nations, is the survival strategy. Defined as "deliberate economic acts (employed) by a household with the ultimate motivation to satisfy the most elementary human needs, at least on a minimum level, according to the universal social and cultural norms, and without a full social integrating character," survival strategies essentially refer to the methods the urban poor utilize to earn an income (Meert et al., 1997:173).

While the increase in urban residents that represent the poor is of growing concern for governments and NGOs, it has further been identified that women, the main focus of this study, constitute a substantial proportion of the urban poor especially among the category of poor to very poor (Sweetman, 1996). According to Khan (2003, Verhart & Pyburn, 2010) some of the reasons behind the prevalence of poverty among urban women include their

engagement in poorly paid, part time jobs where job security is low; their experience of inequality in the distribution of resources; their limited or poor decision-making power within their households; and the lack of resources or assets in their possession, compared to men. Therefore, women in urban areas engage themselves in self-managed low paid jobs in the urban informal sector in order to earn an income and support their households, thus attempting to reduce their vulnerability to poverty (Khan, 2003; Hossain, 2005). Other studies (see for example Mulugeta, 2009; Horrell & Kirshnan, 2007; Chirau, 2012) have echoed the observations of Khan and Hossain, revealing that in African cities poor women are predominantly found in low paying, home-based petty trading and other informal activities, highlighting the fact that women in developing countries have to employ a variety of livelihood strategies as coping mechanisms against urban poverty.

This research is accordingly focused on investigating the impact of poverty and livelihood strategies among female-headed households in urban Zimbabwe. The research will seek to explore, examine and understand the livelihood strategies of female-headed households in the coloured community of Sunningdale in Harare, Zimbabwe in the context of economic and political instability.

1.2 The research problem

A substantial amount of work has investigated the impact of poverty on women and more specifically on female-headed households in the urban and rural areas of Zimbabwe (see for example Horrell & Kirshnan, 2007; Chiripanhura, 2010; Chirau, 2012; Musekiwa, 2013). However there is a lack of research dedicated to unearthing how women of ethnic and racial minority groups experience poverty and manage their livelihoods in both the African and Zimbabwean context. This thesis will therefore investigate how some urban women who belong to the coloured racial minority and have (throughout the history of Zimbabwe) been denied the legitimacy and authenticity of being truly accepted, are surviving in the context of harsh economic and political conditions (Nims, 2013:222).

1.3 Study area of focus

Historically, the development of the coloured identity and community has been one plagued with tensions, ambiguities and contradictions. The establishment of this racial minority in Southern Africa has, according to Raftopoulos et.al (2003:16) been centralized around their intermediate status which leaves them (coloured people) "marginalized, side-lined and outside of the history of the dominant black and white races in Africa."

However, while the history of the coloured community in Africa, and more so in Zimbabwe, has stimulated varying opinions and views among scholars regarding the meaning of the term 'coloured' and the issue of colouredness and coloured identity (see Nims, 2013; Muzondidya, 2005; Erasmus, 2001; Mandaza, 1997) a discussion of this literature is beyond the scope of this study. For the purpose of this research 'coloureds' will be defined as "a phenotypically diverse group of people with historically and culturally diverse backgrounds who held an intermediate status in the Rhodesian racial hierarchy, distinct from the white and African populations" (Muzondidya, 2007:326). 'Coloured' in this research will similarly refer to people who were "born in Zimbabwe but are descended from the unions between whites and Africans or between Indians and Africans and those who descended from the first group of coloureds who settled in Zimbabwe from Mozambique, as well as the Griquas, Malays and Cape Coloureds from South Africa". These people are commonly referred to as people of 'mixed race' or locally referred to as 'Goffals' (Muzondidya, 2007:326). According to the Zimbabwean census conducted in 2012, this racial minority make up 17 923 of the total Zimbabwean population of 13 061 239.

The coloured population targeted for this research was selected from the urban suburb of Sunningdale located in Harare, Zimbabwe's capital city. While information on the establishment of Sunningdale is limited, according to the GoZ (2011), Sunningdale was one of three residential zones that was developed as a designated living area for coloured people by the settler government of Rhodesia. Situated south of Harare, Sunningdale along with Acadia and Adebenie are still largely known as coloured areas as the spatial structure established by the Rhodesian government has not changed greatly even after thirty-five years of independence. The suburb has seven primary schools, two secondary schools, one clinic (GoZ, 2011).

1.4 Aims and objectives of the study

The main goal of this study is to discover, analyse and understand how coloured female-headed households living in Sunningdale, Harare, Zimbabwe are surviving despite a dearth of sustainable economic opportunities. Thus, the objectives of the study were:

i. To document the current livelihood strategies of female-headed households;
ii. To explore the challenges or problems that these households face in their daily lives;
iii. To establish the support mechanisms in place to assist female-headed households to cope with the challenges they face.

1.5 Research methodology

This study adopted a qualitative research methodology. Semi-standardized in-depth interviews were employed to collect information from the participants who were selected using a purposive sampling process. The data collected was then organized and interpreted systematically and objectively in order to identify major themes and special characteristics (See Chapter Four).

1.6 Thesis outline

The aim of this chapter has been to introduce the study and outline the research problem as well as the aims and objectives of the study. Chapter Two focuses on discussing previous studies and literature that relate to the study. Under this chapter the Zimbabwean crisis, female-headed households and urban poverty are outlined and discussed. In Chapter Three the theoretical frameworks, namely the sustainable livelihood framework (SLF) and the third world feminist perspective that inform this study are discussed. The fourth chapter explains the methods that were used to collect the necessary data required to achieve the study's aims and objectives. Chapter Five reveals the findings and provides an analysis of the data collected. Having analysed and interpreted the data collected under specific themes, the final chapter provides a discussion of the findings as well as a conclusion to the study.

CHAPTER TWO:

SITUATIONAL AND CONTEXTUAL BACKGROUND

2.1 Introduction

This situational and contextual chapter will evaluate and examine previous studies and literature related to the livelihood strategies of female-headed households in urban Zimbabwe in the context of severe economic and political conditions.

The chapter is divided into four main sections. Section 2.2 outlines the events that have contributed to the collapse of the Zimbabwean economy and the rise of the urban informal sector. Under this section a discussion detailing how Structural Adjustment Programmes adopted during the 1990s as well as the fast track land reform programmes and Operation Muramabtsvina (Operation Restore Order) contributed to the collapse of Zimbabwe's formal economy. The section thus aims to contextualize the contemporary situation in Zimbabwe and attempts to trace the development and rise of the informal economy.

The next section (2.3) explores the definition of female-headed households, as well as looking at the particular ways that households come to be headed by women. Within the section previous studies and literature relating to the contentions that are raised when defining 'female-headed households' and the causes of female-headed households will be evaluated.

Section 2.4 explores the complexities linked to defining the multi-dimensional concept of poverty. Here the study attempts to provide a holistic definition of poverty in general before highlighting the significance of understanding poverty as it relates to urban areas and households. Having discussed the rise in urban poverty that has been exacerbated by rapid urbanization, the section will proceed to illustrate the relationship between poverty and female-headed households.

2.2 The Zimbabwean situation: A country in crisis

For over two decades Zimbabwe has been marked by a socio-economic and political crisis. Thus, the purpose of this section will be to outline the key components that have exacerbated the crisis in Zimbabwe and subsequently led to the rise of the informal economy.

There have been many attempts to explain how Zimbabwe, once a relatively prosperous country, has experienced a rapid and extreme decline over the past two decades. While some analysts such as Clemens & Moss (2005) have attempted to explain how Zimbabwe's current

crisis is externally produced and historically rooted in the activities of imperialism, other analysts attribute the collapse of the country's social, political and economic institutions largely to poor governance, state mismanagement and macroeconomic meltdown (Mpofu, 2000; Bond & Manyanya 2003; Bratton & Masunungure, 2011 Chirau, 2012). Whilst these analysts have their own contentions, what is evident from these different views is that the crisis in Zimbabwe cannot be explained by a single cause. Rather, the various explanations given to explain Zimbabwe's decline highlight the complexity of the situation in the country.

2.2.1 Structural Adjustment Programmes

A general consensus seems to suggest that the implementation of the Structural Adjustment Programmes (SAP) in the 1990s, which forced the Zimbabwean government to cut its spending as well as to privatize and liberalize its economy, negatively affected the country's growth and development (Makina, 2010:104). Chipika et al. (2000:107) argue that the relaxation of capital markets applied under the Structural Adjustment Programmes subsequently led to a number of local industries shutting down, thereby increasing the rate of unemployment and poverty as workers were retrenched and incomes were reduced. This contraction of the formal economy thus gave rise to the increased growth of the informal sector as the economic reforms adopted added a new dimension to poverty in urban Zimbabwe that left the poor poorer, which in turn resulted in the increase of homelessness, unemployment, destitution and criminality (Mpofu, 2000:12). Furthermore it is noted that women were the hardest hit by the Structural Adjustment Programmes because of the retrenchments and the cut in their household income (Chirisa, 2009 cited in Nugundu & Lombard, 2010:2). Effectively the increase of the populace living below the poverty line from the 1990s led to a significant rise in the number of people, especially women, participating in informal economic activities. According to IDMC (2009) the labour force actively engaging in livelihood strategies within the informal sector rose from approximately 10% in 1980 to 20% in 1986/7 and to over 40% by 2004. Furthermore, Mupedziswa & Gumbo (2001:12) have maintained that since 1984 the informal sector in Zimbabwe has created over 64% of job opportunities compared to the 25% of the formal economy. But while the implementation of the Structural Adjustment Programmes had devastating results for Zimbabwe in that the economic reform policy did little to improve the social and economic welfare of ordinary Zimbabweans and instead resulted in the downsizing of Zimbabwe's economic structures, this is only one of several major causes that have contributed to the country's crisis.

2.2.2 Fast track land reform

In addition to the Structural Adjustment Programmes of the 1990s, the initiation of the fast track land reform programme also dramatically undermined Zimbabwe's economy. Locally referred to as the 'Third Chimurenga', the land reform programme initiated by the government from 2000 to 2006 could be seen as one of the most significant internal factors that have contributed to the economic and political crisis in present day Zimbabwe and churned out new classes of urban poor in the form of displaced victims of electoral violence and land occupations (Mpofu, 2000:14). While there are controversies around the causes and motives underpinning the execution of the land reform programme, it is generally agreed that the fast track land programme had a significant impact on agricultural production and the national economy in its entirety. The land reform policy initiated by the Zimbabwean government not only led to a drastic decline of agricultural production in major crops such as tobacco, maize, beans, wheat and soya beans from 70% to 20%, but it also resulted in the closure of many agro-industrial, mining and manufacturing industries which in turn heightened the level of unemployment and increased the vulnerability of many Zimbabweans (Richardson, 2007:471). In addition to leading to the further closure of both local and international industries, the land reform programme not only deepened the economic crisis but also created a massive shortage of basic foods and commodities. According to scholars such as Mupedziswa & Gumbo (2001; Moyo 2010), the collapse of the formal sector and the shortage of basic commodities such as bread, sugar and cooking oil not only made the informal economy the main provider of employment and income but also the primary place where scarce basic food stuffs could be bought.

The reliance of the populace on the informal sector, which according to Maroleng (2005:40) was generating 40% to 50% of the overall Gross Domestic Product of the country, evidently highlighted the collapse of the formal economy. Despite efforts by the Zimbabwean government to revive the failing economy through the adoption of a number of economic recovery plans such as the Zimbabwe Programme for Economic and Social Transformation (ZIMPREST) in 1998 and the Short Term Emergency Recovery Programme (STERP) initiated in 2008, there has been limited success in rebuilding the formal economy. Thus, while Ploch (2010) has argued that the macro-economic strategies implemented especially under STERP did succeed in rehabilitating the economy to some extent, the high unemployment and inadequate access to social services meant that the general urban

populace still had to depend on informal economic activities as their main source of employment, income and food security.

2.2.3 Operation Murambatsvina

Despite the growing reliance on the informal economy by many Zimbabweans, government did very little to support or actively engage with the people operating in the informal sector. Instead, the Zimbabwean government launched Operation Murambatsvina (Operation Restore Order) and claimed that the informal sector was facilitating criminality and squalor and robbing the state of revenue and foreign currency (Mpofu, 2000; Chirau, 2013). The government's initiation of 'Operation Murambatsvina' which targeted all informal traders in urban areas in 2005 not only left several urban residents without shelter but more significantly heightened the rate of poverty among ordinary citizens as their sources of income were destroyed (Mpofu, 2000:15). The operation, in which the government, in conjunction with local authorities, destroyed backyard houses, vending stalls, flea markets and all informal business in the urban areas, not only exacerbated an already precarious housing situation as people's houses were destroyed, but also increased the vulnerability and hunger of urban households in Zimbabwe. More specifically, it was reported that about 650 000 to 700 000 people lost their livelihoods, homes, or both, while an estimated 2.4 million urban residents were directly or indirectly affected by the operation (Tibaijuka, 2005:7). While the rationale behind the operation is still heatedly debated among scholars (for example, the Zimbabwe Human Rights Forum (2006) interpreted it as a deliberate action to destroy urban livelihoods while Masakure (2006) argued that the operation was undertaken to reduce the likelihood of an uprising by dispersing a restless and discontented urban populace and depopulating urban centres), there is no doubt that the launch of the operation effectively increased the vulnerability of the urban poor and increased the incidence of poverty, homelessness and deprivation among ordinary Zimbabweans. Despite the violent attempt by the Zimbabwean government to demolish informal sector activities, the current increase in street vending and cross border trading proves that in the long run the operation has failed to achieve its goals.

2.2.4 The informal economy

Having shown how the aforementioned policies and programmes have increased the significance of the informal sector as an income-generating source, this subsection offers discussion on the nature of the informal economy and its significance for ensuring a

livelihood for the urban poor, and for women in particular, in the absence of a formal economy and employment.

The informal economy refers to a sector characterized by economic activities "that take place outside the formal norms of economic transactions established by the state and formal business practices but which (are) not clearly illegal" (Cross, 1998 as cited in Chidoko et. al., 2011:26). In essence the informal sector is used to describe any micro businesses and jobs that are not recognized as normal income sources and are started with low levels of capital and skill (Chidoko et. al., 2011:26). While there is some contention on the legality of the economic activities that take place in the informal sector, there is very little disagreement with the claim that this sector has, especially in developing countries, played a key role in assisting the poor to cope with poverty that has increasingly grown since the implementation of Structural Adjustment Programmes. It is noted that like Zimbabwe, Malawi's informal sector began to grow more rapidly after the implementation of Structural Adjustment Programmes, while in Zambia the informal sector overtook the formal sector, with the result that formal sector shop owners started selling their goods to informal sector operators (Mupedziswa & Gumbo, 2001:12).

But while the informal economy has for many countries been an important and crucial sector for creating jobs and livelihoods for people facing economic hardships, the sector is still "characterised by low levels of capital, skills, access to organized markets and technology, low and unstable incomes and poor and unpredictable working conditions" (Chidoko et. al., 2011:26). Zimbabwe is a striking example of this pattern.

According to Chenga (2013:1), Zimbabwe's informal sector was estimated to be worth Z$ 4.2 billion and represented almost 59.4% of the Gross National Product (GNP) in 2000. Similarly, a study conducted by Ndiweni et al. (2014) revealed that the informal sector in Zimbabwe has indeed helped Zimbabweans obtain some form of income despite the livelihood strategies undertaken in this sector often being characterized as unsustainable and riddled with challenges.

As basic commodities became scarce, job losses and retrenchments increased and inflation reached new highs, ordinary Zimbabweans were forced to diversify their livelihoods by engaging in various informal activities. Among the numerous activities that are characterized as informal livelihoods, studies (see for example Chirau, 2012; Mupedzisiwa & Gumbo, 2001) showed that informal trading, sex work, remittances and urban agriculture were among

the most prominent strategies undertaken by urban Zimbabweans to sustain their households. But while these informal activities have largely assisted Zimbabweans to reduce their vulnerability to poverty and secure their access to food and an income, there are still numerous challenges and constraints that limit the sustainability of the livelihoods undertaken in the informal sector. The lack of government assistance, limited capital, inadequate skills, lack of social protection and poor and unregulated working conditions have meant that urban Zimbabweans are still largely vulnerable to poverty and destitution. This high risk of poverty and destitution is further heightened amongst female-headed households where poor urban women are further discriminated by a patriarchal society.

It is reported that 67% of the population actively engaged in the informal sector are women, who also constitute 64% of the total informal employment compared to the 25% that are employed in the formal sector (Zimbabwe National Statistics Agency, 2012). According to Mupedziswa & Gumbo (2001:15) women make up the greatest portion of the traders in the informal sector because most of them lack formal education and skills: this in turn is a reflection of the patriarchal nature of the African society which marginalizes females and favours males with the benefits of education and economic opportunities. Furthermore it is reported that not only are women limited to the informal sector, but in this context they also tend to engage in culturally defined activities such as vending foodstuffs, running mini-restaurants and tailoring, while men tend to undertake activities that yield a higher income such as trading, furniture making and welding (Ndiweni et. al., 2014:5).

2.3 Defining female-headed households

Since the term 'feminization of poverty' was coined by Diana Pearce in 1976, there has been an influx of literature that has attempted to highlight the strong linkage between family structure and the incidence of poverty. According to several studies done in various countries it has often been observed that the change in family structures from traditional two-parent households to a large number of households headed by females has indeed contributed to the increase in poverty. Therefore, this section will be focused on providing a workable definition of the term 'female-headed households' before looking at the various incidences that have resulted in the creation of this new type of household configuration.

Experts attempting to explain the term 'female-headed households' have encountered many definitional and measurement problems. The fact that countries use different and non-comparable definitions of the term 'household' and 'head of household', the ambiguity that is

inherent in the term 'head of household' as well as the fact that 'head of household' is "loaded with additional meanings that reflect a traditional emphasis on households as undifferentiated units with a patriarchal system of governance and no internal conflicts in the allocation of resources", provide serious limitations when attempting to define the term 'female-headed households' (Buvinic & Gupta, 1997:260). Some scholars have argued for more specific and effective language, such as 'female-led' or 'male absent', to be used to capture the wide range of family structures that are economically dependent on women and to accurately describe different household structures and family situations. Despite these limitations, policymakers and program implementers have maintained that the term 'female-headed household' is a practical term to define the whole range of family structures and households in which women are the primary providers for their families.

According to Chant (1997:27) a female head refers to "an adult woman (usually with children) that resides without a male partner (or, in some cases, in the absence of another adult male such as a father or brother)." Effectively, the absence of a permanent male partner or relative, due to death, desertion, divorce, separation or single motherhood, leaves the role of headship within a household to the woman who has to take on the responsibility of controlling the general affairs of the family unit, which include decision-making concerning its economic, social and political interactions (Sanni, 2006:1). While generally the literature on female-headed households consistently defines these households as being a result of the broader breakdown of the traditional nuclear family, Tiruwork (1998) argues that these households can be further separated into two types depending on the presence of a male counterpart and his contribution to the household unit. According to the literature (see Tiruwork, 1998; Ruwanpura, 2007) female-headed households can be categorized as *de facto* female heads, which refers to women whose partners or spouses are temporarily absent or women who play a dominant economic role in providing for the family though their partner is present. Alternatively, female-headed households could be categorized as *de jure* heads, which refers to women who are unmarried, widowed or legally separated or divorced from their partners or spouses and therefore are "the legal and customary heads" (Klasen et.al, 2011:6-7). According to Ruwanpura (2007), *de facto* female heads are usually forced to assume the role of headship because the male partner is physically disabled, unemployed, mentally ill, a substance or drug abuser, has emigrated, has been imprisoned, is polygamous or simply refuses to support the family, while *de jure* female-headed households maintain their households alone with absolutely no assistance from a male counterpart. According to

Tesfu (1996 cited in Mulugeta, 2009:9) 80-90% of female household heads fall within the category of *de jure heads*. This study focuses on investigating the type of livelihood strategies *de jure* female heads engage in, since studies that have empirically analysed the difference between the two households, such as Chant's (1997) study of female households in the Philippines in 1993, have shown that *de jure* female-headed households are more vulnerable to poverty when compared to *de facto* headed households which have a higher per capita income.

2.3.1 Causes of *de jure* female-headed households

The conceptualization of the feminization of poverty in terms of the breakup of the nuclear family and the various family dynamics that are produced due to the disintegration of the traditional family is not without contention. According to Kodras and Jones (1991:160), attempts to explain the feminization of poverty in terms of divorce or single motherhood are essentially problematic because this seems to "imply that women have somehow failed in their relationships and can thus lead to an insidious 'blame the victim' conception which ignores consideration of the quality of relationships." Moreover, attempting to explain the increased likelihood of poverty in households that are headed by females who are divorced, widowed, separated, abandoned or lone mothers is also challenging, as there is no way to verify the truth of the claim that female-headed households are more vulnerable to poverty than male-headed households in general. Additionally, while Horrell & Kirshnan (2007:1352) maintain that "female-headed households are likely to have fewer income earners within the household than a comparable male-headed household," it does not necessarily follow that all *de facto* or *de jure* headed households fall into the category of poor, as the female heads may be employed in positions which return high remittances and are therefore able to lift the family out of poverty or avoid the family from falling into the category of 'poor to very poor'. Be that as it may, it is also increasingly evident that female-headed households are for the most part a direct result of factors such as divorce, separation, the death of the husband, emigration, imprisonment and abandonment, which therefore serve as possible causes for the increase of female-headed households.

2.3.1.1 Divorce and separation

According to Kodras & Jones (1991:160), marital disruptions such as divorce and separation take the heaviest toll on the economic viability of women and their children. Citing research done by Duncan & Hoffman (1985) and Weiss (1984) to justify the claim that women whose

marital status has been disrupted are more prone to economic hardships, Kodras & Jones (1991:160) argue that divorced women suffer on average a 30-70% decline in economic status in the first year after a divorce, while the decline of single mothers is even bleaker. Complementing the observation that divorce and separation have an acutely negative impact on women, Chant (2006) maintains that divorce erodes the economic wellbeing of women and more so for those who have custody of the children, due to the income drop experienced afterward. According to Horrell & Kirshnan's (2007:1354) study of female-headed households in Zimbabwe, divorced women become more vulnerable to poverty because upon divorce "the woman receives no share of the household's land or assets", and is thus left with the double burden of having to find a sustainable livelihood to support the family economically while also providing child care.

2.3.1.2 Widowhood

Women who become heads of their families due to the death of their husbands are said to be particularly vulnerable to poverty and are among the majority of female heads of households in developing countries (Moghadam, 2005, World Bank, 2001). According to Chen & Dreze (1995 cited in Klasen, 2011:7) widowhood was the leading cause of economic deprivation for Indian women as they tended to have less productive assets and fewer savings than widowers. The situation of Indian widows as portrayed by Chen & Dreze (1995) seems to resonate with that of women in Zimbabwe, where it is reported that widows are often left in a precarious economic position due to patriarchal customs which require inheritance to pass through the male line, thus bypassing the widow and her female children and leaving her heavily dependent on the economic support of her sons or the kinsman who inherits the assets of her husband (Horrell & Kirshnan, 2007:1354). Despite women having the right to inherit their husband's assets and refuse arbitrary eviction by the husband's family under the Marriage Act and the Administration of Estates Amendment Act (1997) in Zimbabwe, there are very few instances, according to Coldham (2000 cited in Horrell & Kirshnan 2007:1354), where these laws have been successfully applied in favour of the widow. The story shown below taken from Zimbabwe's local newspaper *The Herald* (18 July 2002) further illustrates the insecurity faced by widows.

Childless widow ordered to leave home

A few weeks after the death of her husband early this year, Mrs Viyazhero was allegedly battered by her stepson and ordered to leave her Chitungwiza home because she has no

children. She said when she refused to leave, her stepson demanded she should sleep with him as he intended to inherit everything his father left although her late husband had left a written will declaring her the sole beneficiary; she failed to substantiate her case at the courts as she has no original copy of the will. "On several occasions my stepson drunkenly broke into my bedroom and vomited on my bed to frustrate me and force me to leave," she said. Source: *The Herald* 18 July 2002 p. 7

2.3.1.3 Female preference

Influences associated with westernization, globalization and modernization have over the years increased the frequency of women in urban areas choosing to live alone without getting married. According to Mulugeta (2009), the increase in women in developing countries becoming formally educated and westernized has resulted in a shift in the emphasis these women place on starting a family as early as was traditionally expected of them. Instead, more women are opting to wait before deciding to get married or are not getting married at all. While some women choose to remain spinsters, others have chosen to remain unmarried despite having children. According to Chiripanhura (2010), in 2002 33% of the households in Zimbabwe were headed by lone mothers, thereby highlighting how single parent households are becoming increasingly popular.

2.3.1.4 Abandonment

The rise of female-headed households has also been attributed to the issue of abandonment. According to Hossain & Huda (1995:8), women who are abandoned by their husbands often face financial hardships because their husbands are either unable or unwilling to support the household. In the case of Bangladesh, it was reported that women who had been abandoned by their husbands were less likely to receive assistance from the village and were expected to support themselves, as it was often believed that that the abandoned woman was in some way at fault and therefore did not deserve sympathy or assistance (Hossain & Huda, 1995:8). Placing the blame on the woman in the event of abandonment, without assessing the reasons behind the disintegration of the marital relationship, often worsens the situation of the woman, who must begin not only to build a sustainable livelihood for the family but also to deal with her own feelings of loss, fear and loneliness that result from being abandoned (Ambrosino et al., 2005). The situation found in Bangladesh regarding the condition of women who are abandoned is quite similar to that of abandoned women in Zimbabwe. Studies done by Horrell & Krishnan (2007) and Musekiwa (2013) revealed that abandonment

among Zimbabwean women is largely a result of their husbands practising bigamy, where the man remarries and sets up a second household, thereby abandoning his first family to fend for themselves. It is also noted that some women who experience abandonment in Zimbabwe choose to leave on their own accord as they do not wish to be part of a bigamous marriage.

The problem of female-headed households is a worldwide problem that only continues to escalate. The importance of the concept of 'female-headed households' follows partially from the rapid rise of such households in both developing and developed societies and partially from the growing concern over the fact that the poor are largely concentrated among this type of family structure. Thus the aim of this section has been to disaggregate the concept of female headship, in order to clarify who exactly this study is targeting as well as to outline some the factors to which the growth of female-headed households has been attributed.

2.4 Conceptualizing urban poverty and its prevalence among female-headed households

Gender theorists have argued that women have been discriminated against socially, culturally, legally, politically and economically (Digner & Havet, 1995:69-71). It is further claimed that in patriarchal societies, the allocation of power and privilege to men has often left women with relatively less economic and political opportunity of independence (Post, 1996:438-9). But while gender discrimination based on custom, social habit and gender bias has limited women's opportunities in occupying and participating freely and equally in the labour market, it is further argued that rapid urbanization throughout the world requires the same extensive attention that is given to rural impoverishment. Thus the aim of this section will be to provide a general understanding of poverty, before engaging in an extensive discussion of the importance and relevance of both the urbanization and feminization of poverty.

2.4.1 Understanding poverty

Classical studies on poverty have commonly been criticized for the limiting definitions used to explain the concept and the narrow methodologies used to measure the rate of poverty that exists in a particular country. Scholars such as Hamdock (1999) and Wratten (1995), among others, have argued that the conventional economic definition and measuring of poverty using "income consumption, or a range of other social indicators to classify poor groups against a common index of material welfare" are inadequate as they do not acknowledge that poverty is more than a concept associated with a lack or deficiency of the necessities required for human welfare (Wratten, 1995:12). Instead, critics of these income-defined explanations

of poverty have called for a more relative study of the concept that highlights poverty as "a symptom of embedded structural imbalances that are correlated with issues of exclusion, marginalization, isolation, powerlessness, vulnerability and political, economic and cultural deprivation" that should be measured by assessing how people become relatively deprived if they cannot obtain the conditions of life – that is the diets, amenities, standards and services – which allow them to participate as active members of society (Hamdock, 1999:293). But while work is being done to ensure that the various facets that need to be recognized when engaging with the concept of poverty are incorporated into the way it is defined, studied and measured, it is still argued that historically the literature on poverty has ignored the fact that the causes and experiences of poverty are neither gender- nor geographically neutral. Thus more recently there has been a growing interest in producing studies and literature that focus not only on studying the causes and experiences of urban poverty but also on incorporating a gendered perspective to the way the concept of poverty is studied.

2.4.2 Urban poverty

Urban poverty in Africa has historically been ignored in poverty discourse, as it was widely assumed that poverty "could be solved through urbanization and the transfer of labour from low-productivity subsistence agriculture to high productivity modern industry" (Wratten, 1995:18). According to Nelson (1999:3) the romanticizing of urban areas, which saw "those migrating to the cities (being) defined as the fortunate, the progressive and upwardly mobile, no matter how difficult their lives might have been when they arrived there", thus meant that urban poverty was not given the same attention as rural poverty. However, the rapid increase in the urban population of African countries as well as the reduction of the productive workforce due to HIV/AIDS and the failure of Structural Adjustment Programmes has not only exacerbated the levels of poverty among Africa's lower middle class and low income groups in cities, but has also created a platform for more serious attention to be paid to the risk of deprivation and vulnerability of urban households.

Studies in African cities have shown that poverty for the urban poor entails living with multiple and cumulative deprivations. According to Moser et al. (1996), poverty and vulnerability in households can be related to four distinctive characteristics of urban life: vulnerability stemming from lack of community and inter-household mechanisms for social security; urban environmental hazards stemming from the hazardous location of settlements, exposure to multiple pollutants, inadequate garbage collection, overcrowding and

contaminated food and water; vulnerability stemming from intervention of the state and police in the form of police harassment and corruption as well as unsympathetic bureaucracy; and commoditization, where households' reliance on the cash economy increases the vulnerability of the poor to price fluctuations of basic services and goods. Effectively, researchers on poverty in African cities agree that urban households are likely to fall into abject poverty quicker than their rural counterparts by virtue of living in a purchasing environment, where a stable and sufficient flow of money in the form of an income is constantly required in order to ensure survival (Battersby-Lennard et. al, 2009; Parnell, 1998). A study conducted in Tanzania highlighted that the absence of dependable and secure formal employment increased an urban household's vulnerability to poverty in comparison to their rural counterparts, demonstrating that the income needed for 2000 calories/day was 98.2% higher in Dar es Salaam than in the rural areas. It has further been argued that the economic decline experienced in African countries due to Structural Adjustment Programmes implemented over the past decades has drastically narrowed the gap between urban and rural incomes and resulted in net resource flows no longer moving from urban to rural areas but from rural to urban areas. According to Mehta (2000), in the case of Zimbabwe the negative impact of Structural Adjustment Programmes and an economic crisis that has been precipitated by political instability seems to have almost closed the gap between urban and rural incomes and reduced flows and/or even reversed flows from urban to rural areas. Essentially, observations concerning the reversal of remittances from urban to rural areas in Zimbabwe reflect a shift of the poverty axis from rural to urban areas, a phenomenon that has come to be known as the 'urbanization of poverty'.

While some researchers are of the belief that poverty in the 21st century has largely become an urban problem, with Peil (1995:58) stating "the world's poor once huddled largely in rural areas ….in the modern world they have gravitated to the cities", the prevalence of poverty among female-headed households globally and in Africa, has proven that poverty is not only being urbanized but that it is also increasingly becoming feminized.

2.4.3 Feminization of poverty

The feminization of poverty can be broadly defined as the prevalence and severity of poverty among women. However, the term can also be viewed narrowly as "a measure of both the risk of poverty and the composition of the poor, that depends on the proportion of women in a particular population group who are on their own and the difference between their poverty

rates and that of individuals or families in that group" (Goldberg, 2010:4). In essence, the feminization of poverty can be understood as a term used to highlight the following: that women have a higher incidence of poverty than men; that their poverty is more severe than that of men and that the predominance of women among the poor is particularly associated with the rising rate of female-headed households, which refers to households where the role of headship is played by a woman who has to take on the responsibility of controlling the general affairs of the family unit in the absence of a permanent male partner or relative (SIDA, 2010:1; Sanni, 2006:3).

While the term 'feminization of poverty' and studies of the phenomena in developed countries reflect that poverty among women left to head their households as well as working full time had resulted in poverty among this type of family structure, Robertson (1998:199) maintains that in the developing world the feminization of poverty is in fact rooted in "a lack of access by women to education, well-paid jobs, land and capital, unequal gender division of labour; and a pervasive male dominance that promotes all of the above and reinforced by colonialism, capitalism and Structural Adjustment Programmes." The structural determinants of poverty pointed out by Robertson (1998) are further reflected by Moghadam (1998) who states that while "the 'feminization of poverty' was coined to describe the expansion of poor or low-income female-headed households in the United States (and Latin America)", in the developing and transitioning world the term is often associated with the social costs of imperialist structural adjustment and market reform programmes that have effectively "placed a heavy burden on women wage earners, mothers of small children and women with family responsibilities" (Moghadam, 1998:243). It is further maintained that the feminization of poverty is more prominent in developing countries, where women who head households have greater constraints in obtaining resources and services. According to Moghadam (1998:228-9) the limited access experienced by female-headed households in sub-Saharan Africa, Latin America and the Caribbean to land, credit, well-paying jobs and social support from the state increases their vulnerability to poverty.

Ultimately, the 'feminization of poverty' concept seeks to highlight that women are especially more vulnerable to poverty than men and that the impoverishment of urban and rural poor women is more chronic than that of poor men. According to Moghadam (1998:245) women are more likely to fall victim to poverty because of three factors: firstly, "gender inequalities and the under-achievement of women's entitlements and capabilities in many countries put women at a distinct disadvantage vis-à-vis men and in the face of poverty

inducing conditions; secondly, they work longer hours than men do at both productive and reproductive activities and still earn less than men; and lastly because their capacity to lift themselves out of poverty is circumscribed by cultural, legal and labour-market constraints on their social and occupational mobility."

2.4.4 Women and urbanization

Like rapid urbanization, the rise in the number of female-headed households in urban areas cannot be ignored. Effectively, the increase in rapid urbanization has had a direct effect on gender-related transformations, resulting in an increased number of women engaging in paid employment, higher proportions of women in urban populations and an increase in the concentration of women-headed households in urban centres (Chant, 2007; Tacoli, 2012). While the factors contributing to the formation of this type of family structure may include demographic, economic or cultural reasons, it is becoming increasingly evident that there is a serious need to begin addressing "the problems caused by the regulations which discriminate against female-headed households, for example the rights to land titles" (Beall & Kanji, 1999:7). According to Tacoli (2012:5) urbanization and the growth of urban poverty have a distinctive gendered dimension, as women are still largely disadvantaged in terms of equitable access to work, shelter, health, education, assets and representation in formal institutions and urban governance, despite the crucial contribution they make towards the prosperity of cities through their paid and unpaid labour. It is further argued that poor women are faced with severe challenges in urban areas, as primary care-givers who also need to earn an income, which in most cases means engaging in low-paying, long-hour jobs that are often unsustainable and volatile. It has been estimated that approximately 30% of the world's households are headed by women, with female-headed households being more common in urban than in rural areas in the global South. Tacoli (2012) reports that in 2004, 20.2% of the households in urban Morocco were headed by females, compared to the 12% that existed in rural areas; and in Nicaragua it was estimated that in 2001 female-headed households made up 38.8% of urban households while 19.3% of the households in rural areas were headed by women. Research in various developing countries has shown that the reasons for a higher concentration of female-headed households in different countries vary. Thus, for instance, it is reported in studies conducted in Honduras, Tanzania and Ethiopia that cultural constraints as well as a lack of labour and capital in rural areas are among the main reasons for migration to urban areas (Bradshaw, 1995; Baker, 1995; Baker, 2012). Khosla (2012:13) furthermore reports that female migration has been on the rise in developing countries as moving to urban

areas for adolescent women "offers them better employment and education opportunities as well as greater social, cultural options and economic independence." A number of studies support this claim: in Addis Abba many females chose to migrate to urban areas in order to escape being entered into forced marriages, whereas research in Nigeria, Tanzania and Vietnam showed that most young women migrated from rural to urban areas to seek better economic opportunities as well as social and cultural rights. In the case of Zimbabwe it was noted that female migration to urban areas was largely directed toward attaining economic independence and greater control over their productive resources through self-employment or wage income (Bartlett, 2010; Tacoli & Mabala, 2010; Adepoju, 1995).

However in the case of Panama, Fuwa (2000) revealed that while the share of female-headed households was higher in urban than in rural areas, these households were largely made up of *de jure* female heads who had either been widowed, divorced/separated, abandoned or remained unmarried/single. Whilst studies on the reasons behind female migration from rural to urban areas reflect a similar trend across developing countries from Nigeria to Zimbabwe, namely that women are migrating to urban areas in search of greater economic control and autonomy, it has been further noted that while in Panama the largest population of female-headed households constituted of *de jure* female heads, in Zimbabwe female-headed households were largely made up of *widowed* female heads who constituted 80% of the total female-headed population, thereby reflecting a high male mortality rate (CSO, 2002).

2.4.5 Women's work in urban areas and relation between female headship and poverty

But while the number of female-headed households in urban areas can be attributed to a variety of factors, the growing participation of women in the labour market has not in most cases increased their level of well-being. Rather, it has been shown that despite the increase in the number of women participating in paid employment, they are becoming more vulnerable to the shocks and stresses that affect markets. Malaba (2006:5) further notes that women, especially in developing nations, "have assumed the 'safety net/cushion' role under harsh socio-economic adjustments or situations where the economy is contracting" by simultaneously taking on jobs in both the formal and informal economic sectors in order to support their families. According to Pearson & Sweetman (2010 cited in Tacoli, 2012:17) women in low-income nations have been negatively affected by Structural Adjustment Programmes and the financial crisis that started in 2007, as the falling demand for exports has

led to falling output, employment and profit, as well as a deterioration of labour rights. Moreover it is argued that the deregulation of financial markets and liberalization of trade has resulted in women's entry into paid employment coinciding with accelerated rates of informalization of labour markets and the economy, especially in urban centres, thereby limiting women's access to long-term, contractual, formal employment. A study done by Gaerlan et al. (2010 cited in Tacoli, 2012:17) illustrates the vulnerability that women face in the light of economic crises and the informalization of labour, as the research shows how women workers in the electronics, semiconductors, telecommunications and garment industries in the Philippines have been the most severely affected by the international financial crisis and the increase in the demand for flexible labour. The volatility of financial markets and attempts by corporations to reduce labour costs and adhere to obligations required under formal employment regulations, has thus forced the majority of women in developing countries into the most exploitative and casual forms of labour, which offer "low wages, delay or non-payment of wages/bonuses, long working hours, deadline pressure, precarious or non-existent job security and medical insurance, sexual harassment, health and safety hazards, draconian work discipline, use of intimidation tactics and violent measures to quell dissent, restricted toilet/lunch breaks in order to ensure assembly line efficiency, and absence of nursery facilities" (Khosla, 2010:17). In essence, one could argue that women's heightened vulnerability to poverty and external shocks and stresses is perhaps a direct result of their tendency to concentrate themselves in lower-quality and therefore more precarious forms of paid work, so as to be able to reconcile their paid work with their primary responsibility for unpaid domestic and care work (Klasen et. al, 2011:8). The engagement of women in unsustainable and volatile jobs, in conjunction with gender biased practices which reflect differential wage rates and/or differential access to wage employment, effectively results in women disproportionality experiencing poverty more than men (Collier, 1994 cited in Klasen et. al, 2011:4). Ultimately, it is argued that while not all households that are female-headed are poor, there are many social and economic situations that predispose this type of family structure to poverty. For instance, studies by Berheide & Segal (1989) and Kossoudji & Mueller (1983) reveal that care work in the form of child rearing and housekeeping make it difficult for female-heads to opt for regular or formal labour activities to increase their earnings. Effectively, what these studies show is that a lack of assistance in performing domestic roles leaves female-heads with greater time and mobility constraints than male heads and other women, which, in turn, can result in these women having to seek jobs that require less hours or pay less, but afford them opportunity to fulfil their domestic

commitments. It is further claimed that while the economic gap between female and male heads is largely caused by the fact that women earn less than men, it must also be noted that at times the lower earnings of women are not only a direct a result of gender-discriminatory practices in the labour market but are also due to their low levels of education. A study in Peru by Tienda & Salzar (1980) discovered that the lower earning power of female-maintained households was not because women were paid less for particular work, but because the women did not have sufficient education to engage in higher paying jobs, while in rural El Salvador, Lastarria-Cornheil (1988) found that women earned less because they had limited access to credit and land.

In addition to a lack of sufficient education and gender-related economic gaps contributing to the economic vulnerability of female-headed households, the composition of these households also determines the prevalence of poverty in them. According to Buvinic & Gupta (1997:264), female-headed households' vulnerability to poverty is fundamentally exacerbated by their tendency to "contain a higher ratio of non-workers to workers than other households", something that is also referred to as a high dependency burden, which results in there being insufficient funds within the household to cater to the daily needs of all members in the household despite their small size in comparison with other types of households. The composition of female-headed households, it is claimed, would not necessarily lead to poverty if the households received adequate welfare and maintenance payments in the form of pensions, child-support or alimony from the state, absent fathers or former spouses (Buvinic & Gupta, 1997:264).

2.5 Conclusion

The phenomenon of female-headed households and the prevalence of poverty within these households demonstrates the constraints and challenges that women in low-income nations experience on a daily basis. Increased focus on their task of creating and maintaining sustainable livelihood strategies while also providing adequate care for their families, has highlighted the need to pay more attention to the contribution women make to the economy through their reproductive and productive work. Be that as it may, the question of how women who are already socially, economically and politically excluded survive within the context of political and economic crisis is the main focus of this study. Therefore the aim of this chapter has been to detail the situational and contextual literature that buttresses this study.

CHAPTER THREE:

THEORETICAL FRAMEWORK

3.1 Introduction

This chapter provides the basis for understanding and analysing the livelihoods of coloured female-headed households using the sustainable livelihood framework and a third world feminist perspective. The rationale for using these two lenses will be outlined here after a comprehensive discussion of the theories has been provided.

3.2 Sustainable livelihoods framework

The sustainable livelihoods framework (SLF) rose to prominence in the 1990s following a significant refocusing of donor and government efforts to alleviate and eradicate poverty. Having found that the existing initiatives aimed at generating substantive poverty reduction outcomes had not managed to reduce the number of poor people, major development donors such as the World Bank, Oxfam and the DFID reached consensus on the need for a shift in the way that development and poverty alleviation was tackled, thus giving rise to the establishment of the sustainable livelihood framework (Kadozo, 2009:38).

3.2.1 Origins of the SLF

The idea of sustainable livelihoods was first established during the Brundtland Commission on Environment and Development in 1987 and was further expanded upon during the United Nations Conference on Environment and Development in 1992 (Krantz, 2001:1). Under these two Commissions, the notion of sustainable livelihoods was defined as "an integrating concept dealing with issues of population, resources, environment and development while corresponding with the need and priority of the poor" which could possibly be adopted as a broad goal for reducing poverty while empowering the poor by ensuring their participation in all political and social processes (Chambers, 1987:10). The policy prescriptions made by Chambers and Conway, which presented sustainable livelihoods as being linked to issues of capability, equity and sustainability, essentially offered development agencies and donors a "framework for development thinking that was both normative and practical" (Kadozo, 2009:40).

Since the adoption of the prescriptions made by Chambers and Conway (1992), the sustainable livelihoods framework has gradually become a dominant approach that has been adapted and adopted by a number of development agencies, actors and scholars within their

development programs, initiatives and research. Although the framework was initially developed to analyse and assess how the rural poor construct a living, this new approach that is both holistic and integrative has over the years become an important and useful tool in understanding the lived experiences and realities of the urban poor. According to Farrington et al. (2002:v), the use of the SLF in urban areas has gradually become more prominent as governments and development agencies are faced with the task of reducing the growing rate of urban poverty that is currently being exacerbated by rapid urbanization, which has had profound effects on development and the livelihoods of urbanites.

3.2.2 Understanding the sustainable livelihood framework

The sustainable livelihood framework is in its broadest form a holistic and participatory approach that attempts to capture and understand the fundamental causes and dimensions of poverty without collapsing the focus onto just a few factors such as economic issues or food security. The SLF, unlike traditional poverty reduction approaches, is both a conceptual and programming framework that seeks to tackle poverty by identifying and addressing the needs of poor people in order to improve their lives by building on what they have (UNDP, 1999). It therefore can be defined as "an analytical structure for coming to grips with the complexity of livelihoods, understanding influences on poverty and identifying where interventions can best be made" (Farrington et.al, 2002:91). More specifically, SLF can be understood as a conceptual framework that is centred "on ways of understanding the practical realities and priorities of poor men and women – what they actually do to make a living, the assets that they are able to draw on and the problems that they face in doing this" (Farrington et.al, 2002:7). It is, essentially, a framework that provides a comprehensive guide that can be used to investigate rigorously the various economic and non-economic factors that contribute to people's livelihood strategies, by drawing on a holistic understanding of livelihoods. This approach assesses how particular contexts (such as policy settings, politics, history, agro ecology and socio-economic conditions) determine what livelihood resources or different types of capital are available to people, as well as ascertaining the possible livelihood strategies people can adopt on the types of capital at their disposal, and with what likely outcome (Scoones, 1998:2). Scoones (1998:1) further maintains that as an analytical tool the SLF effectively shows how in different contexts sustainable livelihoods are achieved through access to a range of livelihood resources (natural, economic, human and social capitals) which are combined in the pursuit of different livelihood strategies. In essence, the SLF aims to help poor people achieve durable livelihood strategies by analysing and assessing how a

range of informal and formal factors influence the livelihood outcomes of the poor, as well as understanding how the actions and challenges faced by the poor affect the sustainability of livelihoods.

3.2.3 Definition of sustainable livelihoods

Grown and Sebstad (1989:941) define livelihood as "the mix of individual and household survival strategies, developed over a given period of time that seeks to mobilize available resources and opportunities." Long (2001 cited in Chuma et. al, 2013) refers to it as "the practices by which individuals or groups strive to make a living, meeting their consumption need, coping with adversaries and uncertainties and engaging in opportunities." But while different scholars and development actors place particular emphasis on varying aspects in their definitions of livelihoods, the overarching theme that exists in all the explanations of the term is that they are all largely concerned with investigating and analysing the assets, strategies and activities people utilize in order to make a living and ensure life sustenance for themselves and their households. According to Krantz (2001:6), "of the various components of a livelihood, the most complex is the portfolio of assets which people use to construct their living." Essentially, it is argued that the most complex part of attempting to understand the livelihoods of poor people lies in pinpointing and describing "how tangible assets such as food stores, cash savings and jewellery as well as intangible assets such as claims which refer to material, moral or other practical support and access which is the opportunity in practice to use resource stores or services or to obtain information, food, income, employment or technology" affect the livelihoods of the poor (Krantz, 2001:6).

However, despite the different meanings that are given to 'livelihoods', it is a generally shared view that the term 'sustainable livelihoods' refers to "the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term" (Chambers & Conway, 1992:7).

Essentially, according to the aforementioned definition provided by Chambers and Conway (1992), a sustainable livelihood is one that is environmentally sustainable. This refers to ensuring that a livelihood does not negatively impact other livelihoods or diminish local and global resources at rapid rates, and is also socially sustainable. This latter aspect is concerned

with the internal capacity of a livelihood to withstand outside pressure: that is, to cope with stress in the form of continuous, predictable and cumulative pressures, such as seasonal shortages, inflation or declining resources, as well as shocks (impacts that are typically unpredictable and traumatic, such as death or retrenchment). Sustainability also refers to the ability to continue and improve over time (Krantz, 2001:7). Furthermore, Pickering et. al (1995:56) notes that households drawing on various livelihood strategies tend to be more resilient and therefore better equipped to deal with threats and adapt to changing circumstances than households that are only dependent on one source of income. Owusu (2001:387) agrees with this perception, noting that as a result of Structural Adjustment Programmes and the recession in Ghana and other African countries, few households can support themselves through a single business activity or full-time wage employment, as inadequate capital and skill often reduces a poor person's capacity to develop a profitable enterprise and wages have fallen too low to support a household.

Krantz (2001:9) maintains that in order to measure the sustainability of livelihoods the livelihood strategies employed by poor people must too be analysed. Within the sustainable livelihood framework, livelihood strategies refer to the "planned activities that men and women undertake to build their livelihoods" (Farrington et. al, 2002:9). The aim of livelihood strategies is to adopt a range of activities that are designed to ensure that a household has access to the goods and services they need in order to survive and improve their circumstances in the long term. According to Scoones (1998), livelihood strategies are often determined by the range of assets that are available to the poor that enable them to pursue different activities that will guarantee them a sustainable livelihood. The various activities that are employed are often referred to as livelihood portfolios. For Scoones (cited in Krantz, 2001:9) a livelihood portfolio may be highly specialized and concentrate on one or a few activities, or it may be quite diverse; therefore it is necessary to unravel the factors behind a strategy combination. In addition he notes that livelihood strategies vary between individuals and households depending on differences in asset ownership, income levels, gender, age, caste and social or political status. Rakodi (2002:11) further maintains that since the livelihood strategies that one employs are largely based on the assets and capabilities that are available, it is important also to investigate the capacity a household has to use the assets that are available to them for making a living, as well as the structure of the household. An enquiry into the capacity of a household and the make-up of the household, especially when seeking a more gender-sensitive approach to the SLF, could in fact shed light on the different

limitations that male-headed and female-headed households face in employing various livelihood strategies and on their ability to cope with different stresses and shocks.

3.2.4 Criticisms of the Sustainable Livelihoods Framework

The sustainable livelihoods framework is considered a successful analytical tool which contributes greatly towards understanding livelihood strategies. According to Carney (2002:18), the SLF is an advantageous framework as it possesses a level of flexibility in its design that makes it appropriate to apply to different country contexts. Furthermore, the framework is also praised for its ability to respond to changing combinations of modes of livelihood in a dynamic and historical context (Murray, 2001). However, despite the strengths and successes of the framework as an analytical tool to provide insight into the complex and differentiated process through which livelihoods are constructed in rural and urban areas, the framework has been criticized for not sufficiently addressing a number of key issues.

3.2.4.1 Gender aspect

Firstly, it is argued that the methodological and analytical approaches used by the framework are not gender-sensitive (Krantz, 2001; Carney, 2002). Methodologically, it is argued that the tendency to lump men and women together into the neutral category of 'the poor' without recognizing that women and men partake in different livelihood activities and have varying access to assets, opportunities and institutions results in women's livelihoods and the constraints they face being either misrepresented or completely ignored (Krantz, 2001:24-25). Analytically, the SLF is faulted for using the household as its basic unit of focus as this tends to downplay or completely ignore the power relations and intra-household inequalities that exist between individuals within a household. The SLF's failure to recognize the impact of power relations and social inequalities on both a household's and an individual's access to assets and resources makes it difficult not only to present accurately the role played by different household configurations but also to delineate the different livelihood and coping strategies undertaken by male-headed and female-headed households (Murray, 2001; Whitehead, 2002). Secondly, in the examination of livelihoods within the SLF the lack of empirical research on the practices women employ to secure their livelihoods and on their agency in negotiating the constraints and opportunities before them tends also to ignore the importance of recognizing how "agency and the prospects of agency (are) complicated and heavily compromised because of informal structures of social dominance and power which influence ownership, control and possession of resources as well as livelihood outcomes"

(Carney, 2002; Haan et. al, 2002). In essence, while some studies have incorporated gender into the analysis of livelihoods in order to highlight the various constraints and barriers women face (see for example Masika & Joekes, 1996; Whitehead & Kabeer, 2001), feminist researchers have argued that more attention needs to be paid to the role played by gender and generation in influencing differential access and the ability to command resources on the part of individual household members (Beall, 2002).

3.2.4.2 Dichotomizing urban and rural spaces

Critics of the SLF have also argued that despite the framework being sufficiently flexible to be applied to both urban and rural areas, there is a tendency to view the rural and urban spaces as two separate territories. According to Beall & Kanji (1999) the failure of the framework to examine and unpack urban-rural linkages effectively limits the ability of the SLF to provide a holistic understanding of people's livelihoods. Assessing rural and urban livelihoods as discrete effectively limits the analysis of the livelihoods of the poor in both spaces by ignoring the historical contexts that link and separate rural and urban areas.

3.2.4.3 Defining poverty and the poor

According to Krantz (2001:22-23) the failure of the SLF to specify what constitutes poverty and therefore what criteria it uses to identify the poor makes the adoption of the framework difficult and complicated in a practical sense. This problem arises because the multi-dimensional nature of the concept of poverty means that there are a number of ways of identifying the poor: for example, by geographical area, by poverty lines or by wealth rankings. However, each of these ways has its limitations. The framework therefore needs to develop a concise and uniform technique for identifying the poor that need to be targeted before effective intervention approaches can be devised (Krantz, 2001:23).

3.2.5 Rationale for using the Sustainable Livelihood Framework

The sensitivity of the SLF to both structure and agency in its description of the ways in which people construct a living provided the rationale for using this framework. The application of the SLF in this study will assist in analysing the livelihood, coping and adaptive strategies pursued by coloured female-headed households in response to external shocks and stresses such as the failed national economic and political policies of Zimbabwe and their marginalization as women and coloured people, all of which affect their ability to develop sustainable livelihoods. The study will use the specific aspect of the framework that identifies

factors determining the choice of livelihoods and the diverse livelihood strategies employed by coloured female-headed households in Zimbabwe. Essentially, then, this study will use the framework as it relates to the elements of livelihood resources, livelihood strategies and institutional process.

In addition to the sustainable livelihoods framework, this study will apply a third world feminist perspective. Thus, the rest of this chapter will provide a discussion on the main ideas advocated by third world feminists as well as rationale for using this theory within the study.

3.3 Third world feminism

Feminism as a movement has always advocated for gender equality and campaigned for recognition and respect for women's rights and interests. But while the end goal has been the same for feminists, they have based their cause on varied methods and ideologies. For third world countries, feminism as a concept has always caused contestation and confusion. According to Jayawadena (1986:2) some feminists in third world countries have come to understand feminism as a concept based in a foreign culture of no relevance to women in the third world, while others have seen it as an ideology of bourgeois women that alienates and diverts women from their culture, religion and family responsibilities. These understandings of feminism assumed by 'third world women' suggest that feminist theories have done very little since their inception to spread and apply the basic tenets and conclusions of their movements to the experiences and realities of women outside the West.

3.3.1 The genesis and development of third world feminist movement

Third world feminism has been described as a group of feminist theories developed by feminists such Chandra Talpade Mohanty who have criticized Western feminism on the grounds that it is ethnocentric and does not take into account the unique experiences of women from the third world or the existence of feminisms indigenous to third world countries. According to Mohanty (2003), mainstream feminist scholarship has often been expressed through Eurocentric and falsely universalized methodologies that served the narrow self-interests of western feminists, thereby excluding black and third world women. Third world feminists have argued that despite mainstream feminism claiming to speak for all women, the theories were formulated upon what Adrienne Rich called "white solipsism", a term she used to describe the tendency of mainstream feminisms to see the world through a "white gaze" which informed their thought and political practices (Rich cited in Aziz, 1992:297). Having identified the exclusion of their experiences and histories from

mainstream feminist theories, third world feminists insisted that feminist literatures be rethought so as to enable feminist scholarship to transcend the oppressive and unequal global systems of the postcolonial world within which it was structured.

Essentially, third world feminism has sought to reconstruct feminist thought by insisting that a new school of feminism be created which acknowledges and recognizes third world women as subjects and agents in their own fight against oppression rather than being portrayed as victims. Thus scholars such as Jayawadena (1986) have opposed theories of mainstream feminism that have rendered the realities and histories of third world women invisible or in some instances misrepresented these women as passive and voiceless victims. In her book *Feminism and Nationalism* (1986), Jayawadena rejected the claim that third world women were passive victims who lacked the freedom to act and were unconscious of their oppression, and argued that unlike Western women's emancipation, which focused on selected reforms, the emancipation of third world women was often acted out against the backdrop of nationalist struggles aimed at achieving political independence, asserting a national identity and modernizing society (Jayawadena, 1986:3). This argument highlights the agency of third world women, and was further supported by Saunders (2002) who maintained that the first-wave of feminism was found not only in many European countries but could be traced to third world countries where women were participating in movements that not only sought to achieve gender reform but were also geared towards attaining freedom from other forms of oppression found under colonialism, racism and capitalism. In essence the arguments made by Saunders and Jayawadena show that third world women have always played a major role in actively seeking to emancipate themselves; however, instead of seeking gender reform in a vacuum, third world women's activism has always occurred in conjunction with wider social movements that they were part of, thus debunking the notion that third world women are incapable of achieving their own freedom and empowerment (Jayawadena, 1986:10).

Further, the perspective of third world feminism seeks to highlight how women's movements cannot particularize their activism around a single struggle but must instead understand and acknowledge that the marginalization of women is not merely the result of unequal gender relations but is also a direct result of a wide range of oppressive situations that transcend gender categories and are also related to race, class and citizenship cleavages (Saunders, 2002). For third world feminists, it is fundamental that women not only attain freedom from gender related inequalities but also from those related to race, class and national asymmetries,

since these categories are mutually intertwined in the lived experiences and realities of women. Thus third world feminists contest the monolithic idea that the principal struggle of women should be centred around challenging gender inequalities, as suggested by Western feminists, and instead argue that feminism should be more widely defined as a struggle against all forms of injustice, in order to ensure that change is achieved across different fronts and thus guarantee that women's rights are advanced and strengthened.

3.3.2 Application of third world feminism to this study

Overall one can agree that the arguments made against mainstream feminism by third world feminists has opened the space for the analytical methodologies used within mainstream feminism to be nuanced. But while the reconceptualization of feminist theories is the most viable way of addressing the exclusive nature of mainstream feminism, the fundamental question that arises is how or what should be changed in order to make the discourse more inclusive of non-white and non-western women's scholarship on issues regarding sexuality, politics, psychology and economics. Although scholars such as Bhavnani & Coulson (2001) and Spivak (1999) have attempted to suggest how best mainstream feminism can move away from reproducing theories that "though unconsciously, risk exacerbating the problems of the third world gendered subject", it can ultimately be concluded that "cross-national feminist solidarity" cannot be achieved unless western women relinquish their dominance within the discourse and work with third world feminists to develop new analytical tools and theories that guarantee that issues regarding culture, religion, race, historical consequences of colonialism, capitalism, the role of the family and other matters that have been excluded from classic feminist perspectives be incorporated (Mohanty, 2003:509).

For purposes of this study the third world feminist perspective has been applied because it resonates with the literature that reflects how female-headed households are disproportionately represented among the urban poor due to their limited access to formal education and training, and are therefore marginalized into the periphery of society and the economy. The application of third world feminism in this study will seek to reflect on how the reduction of poverty among the urban poor and particularly among female-headed households in Zimbabwe requires more than just the re-stabilization of the country's market. Rather, it calls for an accountable state and a strong civil society that could play a significant role in emancipating and empowering women by including them in developing more gender-sensitive and women-focused projects. Participants from female-headed households in

Zimbabwe could in this way gain greater access to capital in order to develop more sustainable livelihoods.

3.4 Conclusion

Urban poverty is a complex phenomenon characterized by a series of interlinked difficulties. Therefore, it is vital not to conflate sustainable urban livelihood strategies with issues of employment or income enhancement initiatives but instead to analyse and explore these strategies as within the framework of social inclusion. As demonstrated above, the chapter has unpacked the usefulness of the SLF and the third world feminist perspective as tools in understanding urban livelihood strategies and the impact of social exclusion on female-headed households respectively.

CHAPTER FOUR:
RESEARCH METHODOLOGY

4.1 Introduction

Methodology can be understood as the science of finding out or the procedures used for scientific investigation (Babbie, 2010:4). Thus, research methodology in the current context refers to the procedures used by social researchers to collect and process data gathered about a particular facet of human social life. In essence, research methodology as defined by Blumer (1954:5) comprises "the specific manipulative and fact-finding operations which are used to yield data about the social world."

The aim of this chapter is thus to provide a discussion on the techniques and procedures used to collect the data required to understand the livelihood strategies of coloured female-headed households in Sunningdale, Harare, Zimbabwe. The chapter will describe and justify the research design, data collection and data analysis used to answer this research's objectives.

4.2 Research design

According to Babbie & Mouton (2001:74), a research design is a plan or blueprint of how a researcher intends to conduct his/her research. A research design essentially outlines the strategies and approaches used to solve the research problem. The research design utilizes either a qualitative, quantitative or mixed-method research approach. This research used a qualitative research approach to gather the relevant data.

A qualitative research design, according to Babbie & Mouton (2001:270) refers to a research approach that "gives a more in-depth description and understanding of events or actions (that) help the researcher to gain insight into why and how these events or actions take place rather than just presenting a phenomenon." It is in essence, a research approach that allows a researcher to obtain a detailed understanding and description of social phenomena in terms of the meaning people bring to them. Bryman (2012:380) further states that there are three features that are particularly noteworthy about qualitative research: firstly, it has an inductive view of the relationship between theory and research, whereby the former is generated out of the latter; secondly, a qualitative design holds an interpretivist epistemological position, which implies that the approach is focused on gaining an understanding of the social world by investigating and examining how participants interpret the word they live in; and lastly, a qualitative research approach holds an ontological position described as constructionist, meaning that the approach is founded on the assumption that individuals and the interactions

that occur between individuals are directly involved in the construction of social phenomena and properties.

A qualitative approach was most suitable for this research because it allowed the researcher to understand and interpret the responses of the participants to their situation. This could not be achieved if a quantitative method was used, as the kinds of findings reflected in the aims of this research could not be expressed by numbers, generalizations or predictions (Berg, 1998:11). The use of a qualitative research methodology was also appropriate in that it allowed the researcher to adequately describe, make sense of and interpret the challenges and experiences that coloured female heads of families face in maintaining sustainable livelihoods. Further, a qualitative approach was significant for investigating how coloured female-heads in Zimbabwe are surviving in the near absence of sustainable economic opportunities, because it would provide "empathic insight" and understanding into the meanings these women attach to their daily lives (Tracy, 2013:41). Overall, given the interpretivist nature of this study a qualitative approach was the most suitable to use as it allowed for an in-depth exploration of how coloured female-heads survive in an urban area, while still privileging the lived experiences and meanings the women attach to the phenomena being investigated.

4.3 Data Collection

4.3.1 Sampling strategy

Sampling in research refers to a process of selecting units or people for observation (Babbie & Mouton, 2001:164). According to Devers & Frankel (2000:264) it is a process conducted to select "subjects capable of answering the research question and securing their participation in the study." Fundamentally, sampling is aimed at choosing a particular number of people from a total possible data source known as population to be involved in the study. According to Devers & Frankel (2000:264), the dominant strategy used for selecting people to be studied in qualitative inquiries is non-probability sampling.

This study utilized a purposive non-probability sampling procedure, which can be understood as a type of sampling where "the researcher selects the sample on the basis of his/her own knowledge of the population, its elements and the nature of the research aims, in short, based on the judgment and the purpose of the study" (Babbie, 2010:193). Tracy (2013:134) further describes sampling as a process where researchers "purposefully choose participants that fit the parameters of the project's research questions, goals and purposes." Purposive non-

probability sampling was the most useful technique for this study as it allowed the researcher to select a sample size based on particular characteristics, which in this case were coloured women who head their households in the absence of a male partner. But while the use of purposive non-probability sampling was advantageous in narrowing the sample size by eliminating people who did not fit the inclusion criteria for the study, the researcher did acknowledge the limiting factor of using this type of sampling. In order to ensure that the limitation of choosing participants based on the researcher's own bias or subjective judgment was avoided, the researcher made use of the most recent census and population statistics to obtain samples of female-headed households in Sunningdale.

In addition to using a purposive non-probability sampling technique, the researcher also adopted snowball sampling. According to Babbie (2010:193) snowball sampling is a sampling method "often employed in field research, whereby each person interviewed may be asked to suggest additional people for interviewing." In essence, snowball sampling is a sampling technique where a researcher collects data on the few members of the target population that can be located, then asks those members to provide or suggest information on where other individuals fitting the same criteria may be located. Thus, based on the fact that snowball sampling is "well poised for investigating organic social networks and marginalized populations", this technique was utilized to gather participants to interview (Tracy, 2013:136).

4.3.2 Sample size

A sample is "the segment of a population that is selected for investigation" (Bryman, 2012:187). The sample of a study, in essence, refers to the portion of a population or group that is selected to assist researchers in explaining some facet of the population. The sample for this study was limited to coloured female-heads of households in Sunningdale, Harare, Zimbabwe. This research used 5 female-headed households as its sample of the larger coloured *de jure* female-headed household population that exists in Sunningdale in order to gain in-depth insight not only into the way women of the coloured community are earning a livelihood for their families but also into whether they feel their circumstances are related to any perceived injustices they feel they are subjected to as coloured people.

4.3.3 Research instrument

A research instrument is a tool that is used for collecting the data needed to find solutions to the research problem (Babbie, 2010:193). It is, more broadly, any tool that is used to collect data. Within a qualitative approach, interviews and observation are two of the prevailing research tools used to gather data. According to Hoepfl (1997:52) interviews in qualitative research can be used as the "primary strategy for data collection, or in conjunction with observation, document analysis, or other techniques." Patton (2002:341) writes that there are three types of interviewing: informal, conversational interviews; semi-structured interviews; and standardized, open-ended interviews.

In order to collect data for this research, semi-standardized in-depth interviews were used as the primary tool for data collection. Semi-standardized interviews can be defined as the "type of interview that involves the implementation of a number of predetermined questions" (Berg, 1998:61). They are a type of interview that allows the interviewer to typically ask a number of structured questions "in a systematic and consistent order, but [still being] allowed freedom to digress and probe far beyond the answers given to the prepared and standardized questions", while also giving the interviewee the liberty to digress from the question he/she is answering (Berg, 1998:61). For this research semi-standardized interviews were a suitable way to collect information from the participants as it allowed the researcher to use an interview schedule that consisted of questions that were relevant to the research during each in-depth interview, while at the same time ensuring that the same questions were asked and similar information was obtained from each of the selected respondents (Hoepfl, 1997:52). In addition to allowing the interview to remain focused on relevant aspects that were under investigation, the research tool was well adapted to the study in also giving the respondents the liberty to further explain or justify their answers. Further, this type of interview allowed the researcher not only to probe and explore the answers given by respondents but also to delve into asking interviewees to discuss their life as a whole, their memories and what they want others to know; and enabled the researcher to do so in a way that expressed understanding and empathy for these women who have been seen as socially aberrant and marginalized. Having the freedom to digress and probe answers given by the respondents also allowed the researcher to stimulate discussion and pick up on emotional cues like hesitations and other non-verbal expressions which could not be assessed if a structured interview was administered.

The researcher used an audio digital recorder and note-making to collect the information obtained during the interviews.

4.4 Data analysis

Having collected the data, the researcher analyses the data using qualitative data analysis methods. According to Bogdan & Biklen (cited in Hoepfl, 1997:54) qualitative data analysis refers to the process of "working with data, organizing it, breaking it into manageable units, synthesizing it, searching for patterns, discovering what is important and what is to be learned, and deciding what you will tell others." Thus, having collected the data for this research, the researcher proceeded to sift through the information collected in order to identify significant themes and patterns that emerged from the raw interview data. This procedure of identifying the patterns and themes revealed in the study was achieved through following the stages of analysis described by Hoepfl (1997), a process known as "coding that refers to the labelling and systematizing of data" (Tracy, 2013:186).

The stages used, as described by Hoepfl (1997), were:

- Applying a process known as open coding, whereby the researcher identified and tentatively named the conceptual categories into which the phenomena observed were grouped. According to Hoepfl (1997:55) the main aim of this stage would be to develop a preliminary framework for analysis by grouping similar words, phrases or events that appear in each interview into the same category.
- Thereafter, the researcher re-examined the categories identified in order to determine their link through a process Hoepfl (1997:55) calls "axial coding." In this stage the researcher had to build a conceptual model that reflected how the information collected impacted theories regarding the feminization of poverty and answered the research objectives.
- Having identified how the information collected relates to the research objectives and the feminization of poverty theory, the researcher followed the third stage proposed by Hoepfl (1997:55) which involved translating the conceptual model into a rich, tightly woven account that closely approximated the reality it represented.

Recognizing that there may be bias in the interpretation of the research findings, the researcher made sure that steps were taken to correct this by ensuring that evidence for the analytical findings existed in the data and that different interpretations of the data could be reconciled.

4.5 Data verification

Having collected and analysed the data, the researcher proceeded to check the accuracy of the findings by employing qualitative validity procedures. In order to check the validity of this research, Guba's (1981) model of trustworthiness of qualitative research was used. Essentially, Guba's (1981) model is based on the identification of four aspects of trustworthiness - namely truth-value, applicability, consistency and neutrality - to assess the rigor and value of a qualitative research study and its findings (Krefting, 1991:215).

4.5.1 Truth-value/ credibility

One of the key criteria for establishing trustworthiness of qualitative research, according to Lincoln & Guba (in Shenton, 2004:64) is ensuring credibility. According to Krefting (1991:218) "a qualitative study (can only be) considered credible when it presents an accurate description or interpretation of human experience that people who also share the same experience would immediately recognize." Therefore, in order to ensure that credibility was achieved in this study, the representativeness of the data was checked by ensuring that each interview transcript was carefully reviewed and all similarities within and across the study's participants were categorized and themed accordingly. In addition to carefully analysing and coding the data obtained, the researcher also ensured that credibility was achieved by giving each person approached to participate in the study the opportunity to refuse to be involved. This ensured that the data collected was obtained from participants who were genuinely willing to take part in the research and were prepared to offer honest data freely. Forcing people to participate in the study or refusing participants their right to withdraw from the study at any point would compromise the credibility of the data collected (Shenton, 2004:67). To further ensure that this study achieved credibility, the researcher made sure that the findings obtained from the study were assessed against those reported in previous studies in order to identify the degree of congruence between the results as well as address any comparable issues.

4.5.2 Applicability

Having assessed the credibility of the study, the researcher moved on to check the applicability of the study. Applicability, according to Thomas & Magilvy (2011:153), refers to "the ability to transfer research findings or methods from one group to another, or how one determines the extent to which findings of a particular inquiry have applicability in other contexts or with other subjects/participants." While Krefting (1991:215) mentions that a

qualitative research can only meet the criterion of applicability when the findings fit into contexts outside of the study situations, it is also highlighted that the responsibility of ensuring whether a study is transferable or not, is that "of the person wanting to transfer the findings to another situation or population than that of the researcher of the original study."

4.5.3 Consistency

In addition to credibility and applicability, Guba's (1981) model considers consistency as another key criterion of trustworthiness. According to Kreftin (1991:216), consistency is defined in terms of dependability and requires a researcher to provide an in-depth and dense description of the processes and methods used to collect the study's findings which would enable other researchers to repeat the study with the same subjects or in a similar context as well as allow readers of the research report to develop a thorough understanding of the methods and their effectiveness. Therefore, in order to address the issue of consistency, the researcher provided a complete description of the research design used to gather the findings as well as a detailed account of the methods used to gather, analyse and interpret the data presented in this study. These accounts show how the study could be repeated.

4.5.4 Neutrality

The fourth and last criterion of trustworthiness is neutrality. Guba (1981 cited in Kreftin, 1991:216) describes neutrality as the criterion that "refers to the degree to which the findings are a function solely of the informants and conditions of the research and not of other biases, motivations and perspectives." Essentially, it is argued that instead of a researcher's objectivity being the criterion of neutrality, confirmability of the data should be its criterion (Kreftin, 1991:217). Thus in order to ensure that neutrality was maintained throughout this study, the researcher maintained a sense of awareness and openness to the study and the unfolding results so as to limit any negative impact the researcher's own preconceptions and biases might have on the results. In addition to maintaining a self-critical attitude, the researcher also made an effort to engage in reflective practices throughout the study so as allow for confirmability of the research to develop and lead the reader of the research to have a sense of trust in the conduct and credibility of the findings and applicability of the study (Thomas & Magilvy, 2011:154).

4.6 Ethical considerations

To ensure that the research did not cause any risk or harm, the researcher respected and observed the ethical protocols stipulated by the Sociology Department and Rhodes University. In order to gain access to the participants and conduct the interviews, the researcher gained permission from the Department and the University in the form of a clearance letter. In addition to getting clearance to conduct this research, the researcher also obtained informed consent from the participating subjects. Participants were informed about the aim and purpose of the study and its procedures, as well as being notified of their freedom to withdraw from the research if and when they felt like doing so. They were then provided with a consent form which they were required to sign.

To ensure that participants felt comfortable and safe to speak freely, the researcher interviewed them in their homes. In order to protect the participants' rights to anonymity, the researcher assured the subjects that their real names would never be disclosed and that pseudonyms would be used to identify them. The participants were also assured of their right to confidentiality and it was guaranteed that their identity and privacy would be protected at all times and that the information they shared would be strategically portrayed in a way that would eliminate any chance of risk or embarrassment to them. In addition to these safeguards of confidentiality and anonymity, the researcher also observed an ethics of care that acknowledged the importance of maintaining a level of mutual respect, dignity and connectedness between the researcher and the participants, and guaranteed this quality of interaction. Through building rapport with each participant, the researcher sought to relax the participant and assure them that their well-being and comfort was the researcher's top priority. Additionally, the researcher was always self-reflexive, remaining aware of their own role, identity and attitude towards the research topic and the participants being interviewed.

4.7 Challenges

Despite the ethical measures that were taken throughout the process of the interviews and data collection, there were some challenges that were encountered. The researcher found that even though the female heads interviewed were presented with a letter and consent form stating the purpose of the study and were also verbally informed, some of the respondents were still concerned of the risk factors that would arise if the information they gave was obtained by government officials. In order to allay these concerns, the researcher had to refer the respondents to the letter provided by the department and reassure the participants that the

study was solely for academic purposes and that their identity and privacy as well as the information they gave would be protected at all times and not shared with anyone.

The problem of getting insufficient information was dealt with by having open ended questions that allowed for the researcher to probe for more in-depth answers. However while the use of open ended questions allowed the researcher to gain some valuable information from the respondents, in some cases the use of such questions did prove to be a challenge, as some of the respondents tended to digress from the topic while answering such questions. In such instances the researcher had to strategically revert to using the structured questions that had been prepared to ensure the respondents did not go too far off topic.

4.8 Conclusion

In conclusion this chapter has provided a critical and in-depth discussion of a qualitative research approach, focusing specifically on the qualitative techniques and procedures that were used to answer the proposed research questions of this study. The chapter has provided adequate justification as to why the qualitative approach as well as the qualitative data collection methods such as purposive sampling and interviews and the analysis process of coding were considered to be the most suitable to ascertaining how coloured female-headed households understand and interpret their situation and overcome the challenges they experience in attempting to maintain a livelihood in the current situation of economic instability in Zimbabwe.

CHAPTER FIVE:

DATA ANALYSIS AND PRESENTATION OF FINDINGS

5.1 Introduction

The following chapter presents the findings of the study on the livelihood strategies of female-headed households in the coloured community of Sunningdale, Harare, Zimbabwe within the context of socio-economic and political instability. The chapter will reveal the various avenues coloured female-headed households are attempting to overcome the challenges of rising urban poverty, massive unemployment and political disorder amongst others that are prevalent in Zimbabwe at the moment. The chapter will be presented in sections, with the first section presenting the demographic information of the female heads, while the second section will explore the findings that were extracted from the interviews as they pertain to the existing livelihood strategies that coloured female-headed households engage in. The third and fourth sections will provide a discussion on the challenges female heads experience in their daily lives as well as the support mechanisms that are available to them. Thereafter, the fifth section will highlight the future plans the respondents had for their households and the sixth section will conclude the account of the findings.

5.2 Demographic data

The table below shows the personal details for each of the five female heads that were interviewed, namely their age, level of education, marital status, number of dependants and the relationship between the female head and her dependants. To protect the privacy of the women, their real names were replaced with pseudonyms. All participants interviewed were coloured females living in Sunningdale. A brief biographical sketch of the women has also been provided to further elaborate on the information provided in the table.

Demographic information of the female-headed households interviewed

FEMALE-HEAD	AGE	EDUCATION	MARITAL STATUS	NUMBER OF DEPENDANTS	RELATIONSHIPS
Ruth	42	Grade 7	Widowed	4	Sister 2 Children
Anita	44	Form 4	Single mother	7	Mother Child Daughter-in-law 3 Grandchildren
Carol	52	Rhodesia Certificate of Education (RC Higher)	Abandoned	1	1 Grandchild
Gertrude	59	Form 4	Divorced	2	2 Children
Patty	52	Form 4	Widowed	2	2 Children

5.2.1 Ruth

Ruth, a 42 year old widow, had lost her husband in a car accident ten years previously and currently lived with her unemployed 19 year old daughter, as well as her 24 year old son - a qualified mechanic - and her 36 year old sister who was also unemployed. Due to financial constraints, Ruth had been unable to further her education but had attended school until Grade 7. During the interview with Ruth it was discovered that a year before, she had been in a serious hit and run accident which had left her with a broken leg and off work, but was now fit enough to return to her job as a domestic worker in Johannesburg, South Africa. However, despite being on her feet again Ruth was deeply concerned about how she would be able to continue supporting her family, especially as she had just found that her son had had a child out of wedlock. In addition, she had outstanding medical bills to pay. Ruth also revealed that while it was difficult for her to support both her children and her sister, she was glad that her sister lived with her as it meant that there would be someone to monitor her children and look after the house, as she (Ruth) was given only one month's leave a year by her employer.

5.2.2 Anita

Anita, a single mother aged 44, lived with her 65 year old mother, her 29 year old son, his girlfriend aged 25 as well as his eight year old daughter and four year old twin sons. While

Anita revealed that she was the main breadwinner in the household and earned an income buying and selling clothes, she also indicated that her son and his girlfriend did contribute to the household's income with her son engaging in odd jobs while his girlfriend was a qualified hairdresser. In her interview, Anita disclosed that while she did experience challenges in her business of selling clothes, she had dreams of one day being able to open her own clothing boutique. She also mentioned that although she had never been serious at school and had failed her O levels, she hoped that one day she would be able to do a course in business management and was also grooming her grandchild to recognize the importance of obtaining an education. Similarly to Ruth, Anita described the challenge she faced with regard to health and medical expenses, revealing that she was currently struggling not only to buy medication for her mother who was in hospital at the time but also to pay her own outstanding medical bills incurred after suffering from pneumonia earlier in the year.

5.2.3 Carol

Carol, 52 years old, worked as a bursar at a government school. Despite being employed in the formal sector, Carol also revealed that she engaged in informal trading and lending activities on a part-time basis. Living with her three year old grandson, Carol disclosed that she was currently in the process of getting a divorce from her husband because she was unwilling to be forced to live in a bigamous marriage. She revealed that although in the Moslem religion having more than one wife was accepted, she did not want to be a co-wife with the woman her husband of twenty years had abandoned her for. Contrary to the literature indicating that divorced women are very vulnerable to poverty, Carol revealed that she was actually financially able to afford the basic daily necessities for herself and her grandson, and also admitted that her daughter's financial assistance guaranteed that Carol's household did not experience too much difficulty.

5.2.4 Gertrude

Gertrude is a widowed female head aged 59. She had attained her O level certificate and had been involved in the formal economy, working as a receptionist and typist until 2010 when she had been retrenched. Currently living with her two sons aged 15 and 19, Gertrude revealed that her 19 year old son was currently working as a fuel attendant in order to put himself through technical college where he was studying to be a mechanic, and her youngest son had recently dropped out of high school. In her interview Gertrude disclosed that her main source of income came from her eldest son who lived in the United States of America,

but that she had also re-opened her business of selling eggs and chickens as a way to relieve her son of some of the pressure of having to take care of both her family and his own.

5.2.5 Patty

The last participant, aged 52, will be referred to as Patty. Patty's husband had died of chronic illness seven years previously, leaving her with two children: a daughter currently aged 20 and a son of 11. Patty had attained her O levels and had lived in the United Kingdom until being deported ten years previously for overstaying. Currently Patty earned an income by renting rooms to lodgers and selling fish and sausages. Apart from the economic situation in Zimbabwe constraining her informal trading, it was found that of all the respondents Patty had been the most significantly affected by Operation Murambatsvina, as the cottages she rented out had been demolished and she had been forced to shut down her tuck shop because she had not acquired the necessary documentation and licence to operate it. In her interview it was also discovered that Patty found it hard to support and provide for her two children who were both still in school. Unlike the other respondents, Patty also held the opinion that her plight in battling to create a sustainable livelihood was not merely due to the collapse of the formal economy but was also a direct result of the racially discriminatory practices of the black government.

5.3 Livelihood strategies of coloured female heads

Research findings revealed that female heads of households in Sunningdale engage in a range of various livelihood strategies in order to ensure the survival of their households.

5.3.1 Trading activities

Petty trading in Zimbabwe has constituted a considerable share of the urban informal sector. As mentioned in Chapter Two, trading in the informal sector has not only enabled Zimbabweans to acquire some form of income but has also played an important part in providing many households with basic commodities that are cheap and affordable, especially during the times of food shortages.

Previous studies of activities performed in the informal sector (see for example Mupedziswa & Gumbo, 2001; Ndiweni et al., 2014; Chirau, 2012) reveal that petty trading is the most important and common activity engaged in by Zimbabweans. According to Mupedziswa & Gumbo (2001:30) selling fruit, vegetables and crafts were the most stable and important of all activities. This finding is further endorsed by Chirau (2012:52) who maintains that vendors,

whether they are trading on the street, on shop-fronts, at bus terminals, in flea markets, on the roadside or at designated vending sites, account for over 10% of all informal sector activities. Studies of the various trading activities performed in the informal sector reveal that petty trading plays an important role in the distribution of commodities at affordable prices for the majority of the urban poor. According to Hlohla' s study, in 2008 there were over 1,014 petty trading vendors (male and female) of different ages in the central business district (CBD) of Harare selling a variety of products. While both men and women were found to be heavily involved in the trading of goods, Manyanhaire et al. (2007) revealed that petty trading was largely dominated by women who preferred to engage in this activity due to its flexibility, "as women can merge street vending with domestic duties, including taking care of children" (Chirau, 2012:55).

All of the respondents revealed that they participated in some type of vending either on a full-time or part-time basis. For one of the female heads interviewed vending was adopted merely to earn a supplementary income, while for three others vending was their main source of income and the fifth respondent revealed that although she had tried to buy and resell things from South Africa, she found that she was making a loss rather than a profit so she had abandoned informal vending. A variety of goods were sold by the women, including clothes, eggs and chickens, fish and sausages, chocolates and sweets. The quotes below resonate with the findings of other studies (for example Mofokeng, 2005) that women engage in more than one economic activity in order to survive, with Patty disclosing:

> "I got lodgers that's my income and I also sell hake, fish and sausages."

while Gertrude stated:

> "I rear chickens, and I also sell eggs, but right now I mainly rear chickens but when these ones start laying, I'll go back to selling eggs also."

and Carol mentioned:

> "Besides working as a bursar I do sell stuff, but it's nothing like every day, you know like you get the few chocolates and think okay let me sell this box today, nothing that I would say every day."

The study showed that some of the women engaged in petty trading sourced their products from the formal sector, while the others got their products from other informal traders; for

instance Anita, who sells clothes, sourced these from a supplier in Mutare, which is Zimbabwe's fourth largest city and capital of the Manicaland province.

While the capital to start their informal business was obtained either through remittances or by borrowing money from relatives or friends, none of the respondents who engaged in informal trading on a full-time basis had sought to acquire a formal loan, as they predicted that they would not qualify since they had no collateral or formal employment. It was also revealed that due to the exorbitant fees charged for obtaining a municipal operating licence or space in designated market areas, respondents preferred to operate their businesses from their homes or function on a demand and supply basis. For instance Anita revealed that while she is supposed to get a hawker's license to sell clothes outside her home, she preferred to deal with regular customers:

> "I am supposed to get a hawker's license but I don't do what I'm doing outside, I got my customers as I said I go to them, to their houses, in the industries their offices and whatever so I don't see why I should get a hawkers licence cause its only now those things that haven't been sold that I have to advertise but usually I just stick to selling to the people I know."

5.3.2 Remittances

Remittances are defined by the World Bank (2008) as cash or kind transfers made by migrant workers to their countries of origin, and are considered to represent the second most important source of external funding after direct foreign investments. According to Mukwedeya (2011), remittances from Zimbabweans in the diaspora represent one of the more stable sources of poverty reduction and sustenance among households in both urban and rural areas. The claim that remittances have become a significant livelihood strategy for urban Zimbabweans is further supported by Horrell & Krishnan (2007) who observed that households receiving remittances through formal channels such as commercial banks and informal channels such as traders and friends were more likely to reduce their vulnerability to poverty and diversify their livelihood strategies.

This study shows that remittances from friends and family either abroad or locally contributed greatly to the household needs of the coloured female heads interviewed. The testimony of Gertrude revealed the significance of remittances in enabling her not only to pay her bills but also to start up her own business:

> "I got a son in America…… he sends me money to pay my bills every month and for food but now he's asked me to start a project in order for me to support myself, you know because I can't keep on asking him at least if I can start selling eggs and so forth I can make an income for myself."

Disclosures by Carol revealed that at times receipt of cash remittances allows for informal lending schemes to be employed:

> "Sometimes my friend in the UK she sends me two, three hundred pounds, so I try and lend it to somebody for a little interest, you know, somebody gives me a little something on top, so ya, if I can do that for a year I can make a little bit of money there, little bit of money here."

Additionally, the findings revealed that remittances received by coloured female-headed households also provided for food consumption and education. Patty disclosed:

> "My sisters are all abroad so then when we got no food my sister will send me money…. They also chip in to pay for my daughter's fees 'cause she's doing an air hostess course…."

The responses given by female heads show that cash remittances are used primarily for food consumption and security, education, electricity and water bills and as investment capital. However, while the responses of the women interviewed show that remittances do make a contribution to household sustainability, female heads of households cannot rely solely on this cash source, as it is not a reliable and steady flow of income and largely depends on the choices and availability of the friends and family living and working abroad.

5.3.3 Renting out rooms

Aside from remittances, interviewees like Patty who owned their houses explained that they also obtained some income from renting extra rooms to lodgers. Patty revealed that prior to Operation Murambatsvina, renting out the cottages she had built in her backyard had provided a significant amount of income to her household, but since the operation which entailed the destruction of all illegal dwellings, and the high unemployment in Harare which was constantly forcing lodgers to look for cheaper accommodation or greener pastures, renting rooms was now becoming a difficult and unstable source of earning an income. Patty indicated:

> "There's no main source, you get lodgers they come and go….. Ya can't you see if your phone could take pictures, we had a cottage here and a cottage there, my mother even died of a heart attack because of this Murabamtsvina 'cause it was illegal structures but that's how we survived. Now this one here (referring to a cottage outside) I just put it up because of hard life, we waiting for them (the police) to come."

5.3.4 Pensions

Pensions were also reported as a providing some relief in the households. Although not a substantial amount, pensions did provide some extra income, especially for domestic worker Ruth who revealed that the pension she got from her husband's insurance did provide some assistance in contributing towards buying groceries, while Anita indicated that the pension claimed by her mother guaranteed that her mother could afford to buy her own toiletries, thereby relieving her (Anita) of some responsibility. However while pensions provided some assistance for the aforementioned households, Gertrude's situation revealed the lack of laws requiring pension providers and former employees to continue paying out the benefit, as Gertrude disclosed that since being retrenched she had only received her pension stipend once.

While the female heads engaged in various livelihood activities to maintain their households, it was also revealed that one or more of the household members might also engage in some activities to supplement the income of the female head. While the money contributed by other household members did not always significantly benefit the household it was still seen as important additional income for paying utility bills and groceries. Anita revealed that the income that her son and his girlfriend contributed to the household was of great significance since her clothing business ran on a credit system:

> "It's very important 'cause sometimes uh like right now, people, most of the people that I've sold stuff to they haven't paid so stuff still has to be paid for like lights still have to be paid and water and whatever and they chip in and so it's very important because if it wasn't for them I don't think I would have managed by myself."

Furthermore, while in some households the contribution made by other households was of great importance when the income of the female head was not readily available, other households revealed that the extra income obtained by other household members did not necessarily go towards financing the household but towards furthering the education of a

family member. Thus, for instance, Gertrude revealed that although the income she obtained from selling eggs and chickens was not enough to cater for the household's needs she often refused assistance from her other son who worked as a fuel attendant, as she would rather have him use the money to fund his education:

> "I got a son who works, he actually works at a service station he's just working so that he can finish off at college where he did the first year and he needs to keep on paying so he can qualify as a mechanic."

5.3.5 Domestic work

Domestic work is a "major category of employment for women in urban areas of low and middle-income countries" (Tacoli, 2012:18). However, despite the demand for paid domestic work increasing as women in middle-income houses choose to engage more in the labour-force, the rights and protection of workers engaged in the sector are insufficiently regulated, thereby increasing the vulnerability of workers and their exposure to long working hours, abuse, social isolation and low wages. Thus, in line with the findings of Peberdy & Dinat, (2005), the present study found that Ruth, who worked as a domestic worker in South Africa, was indeed the sole earner of her household, supporting not only her children but also other family members:

> "Well I work, usually anything to do with domestic work, gardening anything… but domestic work is my main source of income."

When later asked if there were any problems that she faced as a domestic worker, Ruth revealed that at one point she had had to leave her place of employment due to her employer attempting to take advantage of her, which reflects the claim made by Tacoli (2012:18) that domestic workers are often victims of exploitation and abuse due to the sector not being adequately regulated by protective laws:

> "Ya sometimes the people try to take advantage of you, like the other place where I left it was because of, now I was being made to wash the car, mow the lawn and stuff that we hadn't agreed on and also they always had a story when it came time to give me my salary so I thought it best to leave."

5.4 Challenges faced by female heads

It can be seen that informal livelihoods play an important role in providing an income for female-headed households in the coloured community. While the livelihoods undertaken by the women interviewed are seemingly able to support and keep them and their families out of poverty, all women indicated that they encountered a number of challenges in their lives which affected both their livelihoods and their personal lives. Thus the aim of this section will be to discuss the challenges that the respondents face as women and as the main breadwinners of their households.

5.4.1 Transport

Transport costs and inadequacies was identified as being a major hindrance for female heads interviewed, who had to travel either to their places of work or to their suppliers. Anita disclosed that transport was the biggest challenge that affected and inconvenienced her trading, stating:

> "Ya, transport is a big problem hey, like now I should be leaving on Monday so I don't know if the transport is still going to be US$ 8 or US$ 10, sometimes you can go there, 'cause I catch the bus in Mbare it can be US$ 8 going, so you have to keep like an extra US$ 2 in case when you coming back it can be US$ 10, so it's really the transport thing, uh and ya it's just the transport thing, besides that I'm well known where I go so ya, that's about it the transport."

While the fluctuating cost of transport was affecting Anita's business locally, Ruth also revealed that the exorbitant prices that transport operators charge for cross-border trips meant she would be unable to buy clothes and food items for her household in South Africa, as commuters were forced to pay a fee for their luggage. Additionally, the expense of transport burdened female heads with school-going children, as Patty explained:

> "I had to fix his bicycle so that he can start riding to school, 'cause I can't afford fifty cents a day for the combis, that's US$ 1 a day and where am I going to get US$ 1 a day?"

5.4.2 Economic challenges

The current economic situation in Zimbabwe and capital constraints were cited as the main economic challenges that affected the respondents' businesses. It was revealed that business was low because customers were not earning much, which resulted in traders having to sell their goods on a credit system which did not benefit them and only increased their vulnerability and stress. According to respondents the use of credit systems, whereby customers are provided with goods under the agreement that they would pay on a future date, was affecting their relations with customers, household budgets, cash flow and the sustainability of their businesses (Nugundu & Lombard, 2010:10). Patty explained that she was forced to provide credit which placed additional pressure on her:

> "The current situation is making life hard, can't live properly, people got no money if the money was circulating maybe it would be better, but now I got my fish in the fridge there, I bought two boxes I sell it on credit then month-end I get my money, you have to go now looking for your money, then some people got no money to give you, and then you just have to wait for them to get money, it's just a hustle, this Zimbabwe has now just gone to the dogs, we suffering, why should I suffer in my own country?"

Meanwhile Anita mentioned that at times her customers are unwilling to pay for the goods they order:

> "You know with my customers I buy what they request, but sometimes when I get there the things that a customer would have ordered will be expensive, then I have to think now what do I do, but sometimes even if I can't afford to buy it I just buy it so I don't disappoint the customer, but then when I come and charge her, she sometimes gives me problems 'cause she doesn't want to pay the price I charge her for that thing, but I know that if I had not bought the thing maybe I would have lost a customer, so that is my greatest challenge in buying and selling, or when I do sell okay they don't pay on time, some run away with the money, some would've ordered but don't take the things so I'm then stuck, as you can see there's things hanging outside, stuff that someone would have said please bring these things for me and I brought them but then they refuse to take the things after I have brought them."

It was also revealed that the economic situation in Zimbabwe and the lack of monetary circulation in the country meant that the women were often unable to acquire a variety of

essential goods and services. The majority of the women reported that the money they earned was often unable to cater for their household needs, so that it was difficult to acquire items such as clothing and food. Patty lamented that the current situation in Zimbabwe was unacceptable, stating that:

> "I'm very angry with the way we living in this country scrounging make fifty cents, give us a dollar, every day you hear someone asking for fifty cents, two rand, a dollar where have you ever heard of that? Look at my clothes I have to go to Mupedzanhamo (a local flea market that sells second-hand clothes) to buy clothes, I can't even buy myself clothes anymore, these clothes that I'm wearing my sister left them, all the money I make just goes to school fees, water, lights and food that's all. Poverty is live and direct."

While Patty revealed that her economic situation made it difficult for her to acquire clothes, Anita indicated that she was mostly unable to buy wholesome food stuffs:

> "No, the money is not enough at all. Mostly its food because bills we pay, I make sure that all the bills are up to date so it's usually the food that we don't always have enough money for, we not starving as such, we eating yes, we eating daily, but not like what we would want to eat."

Ruth, on the other hand, indicated that the money she acquired was insufficient to buy both clothes and food:

> "I can't afford to buy things like clothes and shoes and stuff like that, also food wise, sometimes there isn't enough money to buy food 'cause most of the money gets finished on water and electricity. 'Cause the house I'm living in is my mother's house, so I have to pay the water and electricity to put a roof over my head you see so, with the money most of it gets finished there then there's a little money that can only buy a bucket of maize and sugar and it's done."

However, the failure to obtain some essential items with their incomes was not a problem for all the female heads. Carol and Gertrude revealed that the sources of finance that were available to them were adequate to cater for their household needs, but that they just lacked a little extra to spoil themselves and their family. For instance, Carol mentioned:

> "Ya sometimes you short because sometimes you want abcd, but we surviving, we would want more but we're okay all the basic things that we need are there, little

> extras once a month maybe, to spoil ourselves but everybody wants more and more. We are just thankful that we are able to acquire basic necessities."

Apart from the economic situation constraining the livelihood activities of female heads, lack of access to credit and capital investment was a great challenge for the respondents. The lack of financial resources to expand and invest in their enterprises had stifled the growth of their businesses. The remarks made by some of the respondents highlight the claim made by Blunch et al. (2001) that financial capital investments in the informal sector tend to be low and relatively scarce. Through the interviews conducted it was revealed that most female households did not have any access to loans or any other financial assistance from formal financial institutions such as the banks or the government. Asked whether there were any organizations that could assist female heads with financial capital, Patty revealed:

> "There's nothing that I've heard of. Uh the banks don't want unemployed people, I tried but they don't want unemployed people."

However, when the respondents were asked if they would be interested in partaking in developmental projects that would give them access to loans which could sustain their livelihoods and provide them with the necessary skills to grow their businesses successfully, many of them revealed that they definitely would appreciate such initiatives. Anita disclosed that:

> "I don't think I could work for anybody, I've done this partly most of my life, buying and selling and for me to go start working for somebody and somebody telling me what to do I don't think I'd be able to handle that. I like being self-employed, so if there were projects that helped women with finances and support to start their own businesses I definitely would apply or whatever."

In addition, Ruth commented that some government assistance in the form of a grant would be significantly beneficial as it would be assurance of extra income:

> "With my situation like this I need a grant to help me continue surviving because, you know, right now I got a terrible, terrible bill at the hospital, and I feel so uncomfortable about it, also the owners of the car didn't help me out, I had to survive, the church helped me out so much, something you gotta do like x-rays you gotta pay cash for stuff like that at least if they could, you know give us something that we can work with and pay up some stuff that would be very nice."

Furthermore, competition in the market was also a key economic challenge that female heads faced. According to Canagarajah & Sethiraman (2001) high competition in the informal economy results mainly from the fact that there are very few entry barriers that can limit the number of people selling a particular product, which in turn minimizes the chance of traders making substantial profit from their trade. Gertrude's response reflected Canagarajah & Sethiraman's (2001) view:

> "When I started there were plenty people ordering but now all of a sudden 'cause of tuck shops opening and all of that I don't get a lot of business but since I'm now starting a new project where I'm rearing more chickens maybe when these chickens start to lay eggs I will be able to probably convince the tuck-shops to come order from me."

5.4.3 Harassment by police

According to Chirau (2012:98) the Zimbabwe Republic Police (ZRP) and municipal police (MP) "are involved in joint or solo operations against traders and others in urban areas, despite the fact that officially the MP are responsible for enforcing municipal by-laws." Among the respondents engaged in informal trading, it was revealed that two had experienced harassment and unfair treatment by the police and/or municipal police. Anita complained that at times the police simply targeted traders so as to get bribes, while Patty spoke of her experience with the police saying:

> "The police are also a problem, 'cause I rented out this tuck shop (points to a building outside) the police came, they asked for the licence but I didn't have the licence because I could not afford it and they started taking the stuff out of the tuck shop. So how does a person survive if the police are always coming to ask for a licence or sometimes they ask for twenty dollars if you got no twenty dollars they come and take all your things and then they sharing it amongst themselves. …..There's lots of stories of how these cops are doing all these things and taking your things and they still going to fine you but won't give you back your things."

5.4.4 Social and racial discrimination

Household heads had varying opinions and experiences of social and racial discrimination against women and coloureds in Zimbabwe. Carol supposed that her ability to speak Shona and to stand her ground prevented her from being discriminated against as a woman or as a coloured person:

> "Eeeh with me maybe I got an advantage because I can speak Shona so I don't really feel like I'm mistreated. There are people that look at me and say this coloured granny but I don't care 'cause I also try and stand for my right, if there are any rights for coloureds. But maybe because I speak Shona and I've worked with people that accommodate me because I'm coloured and in the community I live. But I'll try and stand up if someone tries to abuse me like let's say you get into a combi and somebody sees because you're brown they want to make you feel that you're less important or not human I'll say no I'll stand up for my right cause I think as coloureds we do have rights, I don't know if the president has ever said that we don't, but I think we do have some somewhere. So ya no, I don't think I'm treated unfairly because I'm coloured or because I'm a woman no, maybe because of my qualifications yes."

Anita was also of the opinion that she, as a coloured woman, was not discriminated against and argued that those who were of the opinion that coloureds were unjustly treated merely brought that discrimination upon themselves:

> "Some people say they are but I don't see it I don't see it so no I don't think so. You see coloured people as well they too are a problem, we're one whites, blacks, and coloureds but sometimes it's wrong for us to say we are coloureds because black and whites made this coloured here right, so why would you want to hate and be racist to one race more than another. I think it's mostly the coloureds that have a big problem of having a racist attitude to especially the blacks which maybe makes the blacks also hate the coloureds because maybe they went somewhere and a Mukeda (Shona slang word for coloured) did something or said something to them."

However, while most of the respondents were of the opinion that the self-isolation of coloured people was largely to blame for the perceived discrimination felt by the coloured community, Patty was of the opinion that black Zimbabweans were indeed racist, stating:

> "There's a lot of racism with these blacks. And it's like who knows who with these jobs, like if I got an uncle who owns the factory, I can get my people my coloured people to work that's what's happening and then there's no work, there's nothing happening the country's dead especially for widows we suffering. Ya they are because its run by them now the blacks the blacks are first now everything is for them and their children even if you go to the university it's who knows who to get a place there. Me I'm also a racist, me also I don't like them and then they don't like me. When you go to a shop and you talk to them nicely, it's like they can't hear you so me I don't like them also. And then everything now they took the country and they made the country worse off than it was when it was an inclusive government it was a better plan look now I can't even get bread."

When asked for their opinions on the prevalence of poverty in the coloured community, most respondents were of the view that the high rate of poverty among coloured people was mainly due to their own laziness. For example Anita said that

> "The economy is bad but like I said the coloured people are lazy and then again education comes in, most of them, yes went to school others didn't go to school but most of it is laziness and it's not only coloureds that are not having jobs blacks, whites everybody can't find a decent job, but the coloured one is the lazy one I've seen it they are lazy and that's why they can't move forward."

Carol's response on this issue resonated with Anita's comment above; however, Carol argued further that on top of people being lazy, the passing down of alcohol and drug addictions from parent to child made it more difficult to circumvent the perpetuation of poverty in the coloured community:

> "You know there's something wrong with the coloured people in terms of maybe the way we grew up, we're allowed to smoke, we're allowed to drink so the children inherit that, and it's got to stop, the government has got to do something about that helping the coloured children who are in trouble with drugs, alcohol and sexual abuse. Because maybe if there was something to improve the children's lives, then we wouldn't have to constantly be dealing with the social ills that hurt our community. Also if us the parents were more educated and we told each other just because you didn't go to school or because you smoke weed doesn't mean you should allow your children to do the same we could convince our children to do better for themselves."

Although the responses given by Gertrude and Ruth also reflect the aforementioned views, Patty was of the opinion that the poverty experienced by coloured people was largely due to racial discrimination they felt under the black government:

> "Here you'll never get a job the blacks get the job first, you know in Rhodesia the coloureds got the jobs first so now I don't know if its revenge or what but there's a lot of blacks with only O levels working nice jobs, while here in Sunningdale we got people with masters degrees, O levels, A levels sitting doing nothing, we just need change."

5.4.5 Health

Another challenge faced by some of the female heads was health. Health challenges resulting from motor vehicle accidents, excessive travelling and stress had put a strain on some of the households as the women had been unable to work for long periods of time in order to recover or to care for their ill relatives. The comments of the participants captured their experiences with Anita explaining how

> "This year business hasn't been so good because I just came out of hospital I had pneumonia in March, and now my mother is in hospital so every day I have to go see her and make sure she's taking her medication and eating and all of that."

Similarly, Ruth related that

> "With me right now working as a domestic is hard cause walking and standing on my feet for long is hard since I was involved in a serious accident where my left leg was broken twice here on the thigh and the femur in my right leg was broken, so I got an iron in so now walking and standing is a problem."

5.5 Support mechanisms available

5.5.1 Family support

As female heads of households, the respondents are largely assisted by their immediate families and are more likely to seek support from their family members for support than from any external individuals. Furthermore it was revealed that in the event of experiencing a challenge or a problem, female heads would turn to their family – that is parents, siblings or children – for support. However, responses from the widows reflected their inability to

depend on the families of their deceased spouse for emotional or financial assistance, as observed by Horrell & Kirshnan (2007). For example, Patty noted that

> "My husband died didn't leave nothing not even a dollar and he's now seven years dead this year he'll be seven years dead, there's no income, he's family don't help me with nothing I help myself by selling fish, making sausages and getting a lodger here and there."

Additionally, it was discovered that at times, instead of family members providing support for female heads, they (the family members) were often the cause of their stress, as shown by Gertrude who mentioned that

> "The problem is that sometimes the youngest son he goes out in the night he'll party and come back talking a lot and I try and stop him and ask why he goes out drinking with his friends and come and make noise when people are sleeping, but then the next day he's very apologetic but he still carries on since he's a teenager that's the problem otherwise my other two children they very good they don't drink and they don't smoke."

5.5.2 Friends and neighbours as a source of support

Responses from the interviews revealed that often support and assistance from friends and neighbours is very limited, unforthcoming and unreliable. Anita explained that

> "I don't have sugar in the house you go next door and you ask make a cup of sugar and they'll be telling you long stories and I'd be thinking to myself but yesterday we were together, drinking and I even bought them drinks on credit at the shabeens and I still have to look for that money to pay and these people can't even help me with a cup of sugar, so I said uh no this is not for me so most of them are no longer my friends…then when I stopped drinking some of them just went away and they called me boring….and then I started going to church and they said ooh no now you become really really boring and I said you know what it's my salvation at the end of the day you guys if you still don't know God by now then that's your problem and that was another group of friends that went so right now I don't really have friends cause all of them I think are full of shit because they only want to use you and if you don't give them then you're nothing to them."

Gertrude experienced similar difficulties:

> "No they don't help they always say we don't have and they know I got my son overseas so they say we also got hardships."

These responses reveal that friends and neighbours cannot always be relied upon for assistance or support for female heads. However this is not always the case as Patty revealed:

> "Ya here my friends we help each other, if I need tomatoes she gives me, if I go for mealie meal she gives me if they come here I also give them."

5.5.3 Community support

In the event of a problem, be it financial, social or otherwise, responses revealed that the coloured community as a whole did not provide a reliable support system for each other. All the respondents said that the coloured community was not close-knit, with Carol stating:

> "Coloured community does not provide support for each other, When there's a funeral we'll get together, but there's no to say we'll help each other, maybe because of religion, you find there's coloured SDAs who don't want to mix with, I'm a Moslem I married a Moslem, who don't want to mix with Moslem coloureds."

Ruth agreed that female heads were more likely to get assistance and support from their religions community than from the coloured community:

> "The church has helped me a lot especially after my accident I actually got my support from the people in my church more than the people here in Sunningdale."

5.5.4 Government safety nets as a support mechanism

Female heads interviewed stated that they received no support from the government and were not aware of any government safety nets that were available to assist them. Rather, the respondents lamented the lack of assistance programmes especially within the education and health sectors. Responses from the interviews revealed that government assistance in poor households would be greatly beneficial, especially if it could help with the payment of school and health fees, as this would lessen the burden of expenses on female heads and also give children a platform to achieve a better life through schooling.

Anita was of the view that free healthcare would definitely be beneficial, especially for the elderly, stating that exorbitant medical expenses placed further financial strain on a household:

> "Firstly free medical because right now my mum's in hospital, and although she's a pensioner she doesn't get free medical and I still have to buy her medication. Also I think education should be made free. It's pointless for the government to say all children should have education but at the end of the day right now to enrol my two grandsons into grade one it's a US$ 160 or no place at all and so how do they say that education is for all when you have to pay such amounts. So basically health and education, those are the places I think government needs to help with, 'cause even now I'm worried about how to pay the hospital bill that I have from when I was in hospital but I honestly don't know where I'm going to find the money to pay that bill."

Patty also indicated that there needed to be more government support for widows and for education, stating:

> "This country should give widows at least a benefit to put my children in school, I'm paying the school fees and school fees is expensive US$ 550, I have to sell three four things, I have to do sausages, have to do fish, have to have lodgers and find other little things to do just to get the school fees, now I got a lot of credit, I got my son's school fees I never paid for the whole year, my daughter she's finished school she's doing now this air hostess course in Gweru she started three months ago…we not supposed to live like this where did you ever hear school fees is US$ 550, in Europe the government schools the children go to school for free, but here we are forced to pay even though we don't work."

5.5.5 Religion

Religion and the church were also mentioned as fundamental factors contributing towards respondents coping with the challenges and constraints that they faced. The responses made regarding faith and belief in God revealed that religion played a major role in the lives of the female heads and helped them to stay hopeful that they would one day live a better life. Reflecting about religion and faith, Gertrude said:

> "Sometimes I don't get customers I can get one customer a day but I just pray to God and the next day you see more people will come."

Furthermore, Ruth referred to the kindness of the church in providing her with financial, emotional and physical assistance while she recovered from her accident, stating:

> "The church has helped me as I said a lot, money wise and with maize, so now I'm recovering and now I'm back on my feet trying to just give back to the church."

Carol also praised her congregation for helping her to deal with the shock of her husband deciding to take on a second wife and while she was going through her divorce, commenting that

> "The Moslem community has helped me a great deal hey, maybe because I'm one of them and I've been married to or rather was married to a Moslem for twenty years so they help me."

5.6 The way forward: Education

All the women commented that their children's education was very important to them, as it ensured that they (the children) could become better people with brighter futures. This general agreement on education playing a pivotal role in alleviating poverty among the coloured community and in their own households reflects the suggestion made by Buvinic & Gupta (1997) that children's education receives priority in female-headed households. In Patty's household education was taken as a priority, as she viewed it as an investment that would allow her to be taken care of by her children in the future:

> "Education is very important 'cause I need to be looked after, as well, 'cause I can't keep doing this. I got a twenty year old she's now doing this air hostess course and even though I struggle to find the money for her to continue with the course, I just stay strong because her education is very important for her tomorrow, me maybe I'll be dead, anything can happen. So the sacrifices I make it's for them, for their education, even for my son now I'm planning to organize myself for next year, in advance for the coming year when he starts form one in 2017 so now I want to try and save next year for form one 'cause I pay for myself any little fifty bucks, I'm going to open an account any little money I get I'm going to put for who, for him."

Gertrude meanwhile mentioned that while the country was in an economic crisis which made employment hard to find, education was still very important:

> "The economy has gotten so bad even when children pass it's hard for them to get a job unless if you've got a profession a doctor or something like that you can at least find something, but anyway you must have an education a child must be educated in their lives it's very important."

Ruth emphasised that seeing her children acquire a good education was important to her as she wanted them to have better opportunities than she did:

> "There was a certain time when I worked two jobs for my children to get school fees, because seeing from my own life I know that education is very important, you know, and since I didn't get that chance to go higher than primary school, I want my children to be higher than me and live better than what I'm doing now."

5.7 Application of theoretical frameworks

The discussion of the livelihood, support and coping strategies provided above has offered an encounter with the lived experiences of some coloured female-headed households in Sunningdale through a detailed account of these women's lives given in their own words.

5.7.1 Sustainable Livelihoods Framework

As mentioned in Chapter Three, the sustainable livelihood framework was applied to assist in analysing and understanding the livelihood strategies pursued by coloured female-headed households. The SLF was essentially applied to this study as an analytical tool that would allow for "a holistic and integrated view of the processes by which people achieve (or fail to achieve) sustainable livelihoods" (Scoones, 1998:13). Effectively, the use of the SLF in analysing the livelihood strategies of the respondents revealed the diverse survival strategies undertaken by female heads in response to changes in economic circumstances (Moser, 1996). The interviews conducted revealed that the participating households often did not have adequate capacity to cope with the stresses and crises that were directly associated with the current political and economic instability being faced in Zimbabwe and therefore were unable to achieve sustainable livelihoods. Interviewee's responses showed that the livelihood strategies that they pursued were often insufficient to enable them to cope with various shocks and stresses such as illnesses and political harassment, which intensified their vulnerability to poverty and general hardships. However, despite their inability to develop and maintain sustainable livelihood strategies that were able to "cope with and recover from the stresses and shocks (they face) and maintain or enhance (their) capabilities and assets", the respondents had in essence managed to create livelihood portfolios that have allowed them to adapt to the economic crisis in Zimbabwe and have prevented them from becoming complete victims of poverty and adversity (Chambers & Conway, 1992:7).

Additionally the examination of coloured female heads' livelihood strategies through the SLF revealed that while the respondents did not have cash or savings to bolster their livelihoods they did have other material or non-material assets such as their health, skills, labour, knowledge, friends and family and the natural resources around them which enabled them to reap some livelihood outcome that could sustain them and their households (Helmore & Singh, 2001:10). These material and non-material assets have been categorized into five groups: namely human, social, physical and natural capital. These asset areas are identified by SLF advocates as essential factors needed for building the livelihood strategies of urban households (Scoones, 1998; Farrington et.al., 2002; De Satge, 2002). The interviews conducted for this study revealed that in the current crisis in Zimbabwe, respondents have been forced to use the various assets available to them in order to earn an income and promote a sustainable livelihood for their households. Essentially the study found that the need for financial capital was a key factor behind the involvement of the respondents in petty trading in order to secure financial resources for their households. But while the engagement of the respondents in informal trading provided some monetary relief for their households, the interviews also revealed that the women engaged in petty trading, renting rooms and domestic work tended still to face financial shortages which made them unable to cover all their expenses and cater for all their household needs. The study also discovered that human capital played a significant role in the livelihood strategies the respondents chose to engage in. The responses given by the participants in this study not only revealed how highly dependent the female heads interviewed were on their own and other household members' labour capacity to generate an income, but also the important role that their acquired knowledge within the informal economy as well as their own creativity and flexibility played in creating and maintaining a basic source of income.

But while the study discovered that the interviewees were largely successful in drawing on a range of the limited assets available to them to develop diverse livelihood strategies in order to guarantee that some income was available to the household at all times, it was also revealed that more often than not these strategies did not meet the criteria of positive livelihood outcomes as outlined by the SLF. The fact that none of the households experienced "more income, increased wellbeing, reduced vulnerability, improved food security and more sustainable use of natural resources bases" effectively highlighted how detrimental the economic and political crisis in Zimbabwe is to the respondents' ability to maintain any sustainable livelihood strategy (Krantz, 2001:19). The failure of the different households to

acquire particular items such as food and clothing not only revealed the fact that the livelihood strategies and activities undertaken by the different households had done little to increase the income of the household but also that they had done very little to improve food security and wellbeing.

5.7.2 Third world feminism

Third world feminism has been applied to this study in order to illustrate the importance of recognizing how the condition of women in third world societies cannot be separated from the historical contexts of their location. The perspective was adopted to contest the common assumption made by classic feminists that women everywhere face similar oppression by virtue of their sex/gender and show how the challenges that coloured female-headed households in Sunningdale face are a direct result of multiple and complex oppressions that transcend their gender (Amos & Parmar, 1984; Sandoval, 1991). The economic, social and political challenges that the female heads interviewed identified as being major hindrances to their ability to create and maintain a livelihood and cater to their household needs, essentially reflect the intersectionality that exists within the oppression, exploitation and subordination that is experienced by these women. Understood as a concept that elucidates "the relationship among multiple dimensions and modalities of social relations and subject formations", intersectionality was considered to be an important factor to take into account when analysing the oppression of the female-headed households interviewed (McCall cited in Kharel, 2010:79). The responses of the interviewees which revealed how the lack of access to credit facilities, state support and police brutality had negatively affected their livelihood strategies, as well as the requests made by the respondents for the introduction of welfare benefits in the form of free health and education, monthly grants and skills and training programmes seem to reveal that coloured female-headed households in Sunningdale are not explicitly demanding gender equality as is commonly politicked for by traditional feminists, but rather reflect the call of these female heads for radical social restructuring that will result in changes which may enhance their communal influence and improve the living standards of their families and communities. This explicit call for interventions that are more economically and socially geared rather than merely gendered, effectively highlights the central role the economic dimension plays in achieving gender equality overall (Masika & Joekes, 1996). Additionally the call by respondents for more safety net support from the state and donor organisations illustrates how any policy and project interventions that are developed to assist female-headed households need to address a wide range of issues including those relating to the

economic inequality, exploitation, classism, cultural marginalization and political exclusion that have been created by colonialism and sustained and intensified by neoliberal and imperialist systems (Acotsa-Belen & Bose, 1990; Matsa, 2012). Furthermore, the positive responses given by the respondents toward the introduction of development projects focused on enhancing their skills and developing opportunities to create their own businesses also revealed that any development projects and adjustments implemented to allow the female heads to realize truly sustainable livelihoods and reduce urban poverty would "require beyond the market both an accountable state and strong civil society" to engage with female-headed households and develop initiatives that would empower the women and improve their access to various assets in order to increase the viability of their livelihood strategies (Beall & Kanji, 1999).

5.8 Conclusion

The research with the female heads interviewed revealed that coloured women who head their households partake in a number of livelihood strategies in order to support their households. Four out of the five women interviewed participated in the informal sector, while only one was employed in the formal sector but still had to engage in informal trading to supplement her income. The study also discovered that the women faced a number of challenges which threatened the sustainability of the strategies they adopted in order to survive. Transport costs, lack of access to capital and credit facilities, running their businesses on a credit system and competition in the market were some of the greatest challenges that were limiting the businesses of the respondents. It was also revealed that these female-headed households did not have dependable support systems on which they could rely in times of vulnerability. Be that as it may, responses by the majority of the women showed that religion and faith played a key aspect in the daily lives of the women, as a number of them highlighted how their churches and congregations had assisted and supported them through some very difficult times in the past.

CHAPTER SIX:
CONCLUSION

6.1 Introduction

Over the past two decades Zimbabwe has undergone a series of crises that have forced its population to find alternative ways to earn an income. The findings revealed in the preceding chapter have shown how the economic and political instability in Zimbabwe has subsequently led to the growth of an effervescent informal economy that has helped many of the urban poor to adopt varying livelihood strategies. Thus, having explored the existing livelihood strategies, challenges and support mechanisms adopted by coloured female-headed households in the previous chapter, this chapter will seek to provide a general discussion on the themes and subthemes that have emerged from the study. It will accordingly aim to give an overview of the interviews and bring the study on livelihood strategies of coloured female-headed households in Sunningdale to a conclusion. The following section will summarize the profile of the respondents that were interviewed, while Section Three summarizes the strategies, challenges and support that were revealed in the interviews. Thereafter the last section (6.4) of this chapter focuses on concluding the thesis.

6.2 Profile of the respondents

According to Addo (2008) age is an important variable to consider when analysing livelihoods of women, as it is a factor that influences their ability to partake actively in productive activities. The study found that while the women who participated where fairly mature in age, that is between the 40-65 age categories, all the women were still economically active and still able to care productively for their households. In terms of education, the study found that all the women had obtained a basic level of education but had not all been successful in acquiring formal qualifications. It further revealed that this lack of adequate educational qualifications and skill effectively limited the expertise the women possessed to support various livelihood activities, as well as impacting on the level of their returns (Ellis, 2000; Campbell, 2008). It was also discovered that because many life settings are informed by the level of qualification an individual has, it would probably be advantageous for more technical training and skills programmes to be developed in order to empower female heads, which in turn would reduce the predominance of women in the categories of poor to very poor.

The study also indicated the different routes that lead women to become household heads and how their experience of poverty and vulnerability differs. Of the five women interviewed, two of the women were widowed, while one was a lone mother, another divorced and the fifth woman abandoned/separated from her husband. The level of vulnerability alluded to in the responses given by both widows, reflected the truth in the claims (Moghadam, 1998; World Bank, 2001) that widows are particularly more vulnerable to poverty and are often left in precarious economic positions as they receive limited or no assistance from their in-laws or own family. Research findings also showed that the dependants of the households were grown adults aged between 15-30 who (because they were unable to find employment) remained dependant on female heads to provide for them. However, it was also revealed that some of these dependants did at times contribute to the households' income when they could.

6.3 Livelihoods, challenges and support

The study revealed that the female heads who were interviewed in Sunningdale were engaged in the informal economy, thereby mirroring the reality found in many urban areas in Zimbabwe and elsewhere, where women and female heads in particular are over-represented in the informal sector (see for example Chirau, 2012; Dyubhele, 2011; Nugundu & Lombard, 2010). It should be noted that while "societal and structural factors that discriminate against women" together with a lack of sufficient educational qualifications and skills force women to engage in livelihood activities that are predominantly found in the informal sector, "a lack of adequate employment opportunities and job creation programmes in the formal economy have also contributed to the presence of women in the informal economy" (Nugundu & Lombard, 2010:11). However despite the informal economy being characterized by "harsh working conditions, non-recognition, a lack of legal and social protection, low earnings, lack of security and inadequate occupational safety measures", most of the female-headed households interviewed appreciated the autonomy that the informal economy offered them (Becker, 2004:12). According to the respondents, the fact that participation in the informal economy meant that they could be self-employed and develop their individual entrepreneurial skills made them feel confident and self-assured as they were able to feed their families, educate their children, settle their household bills and essentially make ends meet. These benefits, regardless of the struggles and challenges they faced in the sector, made them feel empowered. The ability of the informal economy to allow these women to develop and enhance their competencies and skills in making decisions and running an enterprise effectively affirmed the claim that addressing unemployment and poverty is not only about

income and economic development but also about achieving psychological well-being as well as human and social development. Essentially, all these factors together constitute the basics of what it means to empower women (Midgley, 1999; Osirim, 2001; Lombard, 2007).

While the participation of female-headed households in the informal economy has the potential to assure their human, social and economic development, the uncertain and erratic nature of their livelihoods due to the economic situation in Zimbabwe still affects the sustainability of their incomes. None of the respondents who were engaged in informal livelihood activities indicated that the income they earned was stable and able to cater to their household needs on a weekly, monthly and annual basis. This revelation resonates with the claim made by Luebker (2008) that the economic hardships in the country had a direct impact on the income of the women. In addition to the harsh economic climate in Zimbabwe, the adoption of the credit system, market competition and lack of access to credit and capital to finance business projects also negatively affected the sustainability of the respondents' businesses and their incomes. The women revealed that the lack of support from government, financial institutions and developmental agencies had also had an adverse impact on the growth of their businesses and their general well-being. The lack of access to institutional support, state welfare and resources such as land, healthcare, formal credit and education for their children increased the vulnerability and risk of the women.

In terms of support, the study found that the female heads who took part in this research relied on various social networks, including their immediate family, friends and church members for financial and other forms of support, thereby resonating with the findings made by Nugundu & Lombard (2010; Skalli, 2001) which reveal the importance of having different social networks to provide support in terms of finances, food, motivation or advice in difficult times. However, while the respondents indicated that they did receive support from a number of social groups, the church (and religion) was the most prominent support system that the female heads turned to when they were in a personal or financial crisis. It was also revealed that the coloured community in general did not support each other, while friends and neighbours were not considered a very reliable support group.

6.4 Conclusions

Essentially this study has sought to explore the existing livelihood strategies of female-headed households in the coloured community of Sunningdale, Harare, Zimbabwe. The aim has been to examine how coloured female heads are surviving in the context of harsh economic and political conditions in Zimbabwe.

This investigation of the respondents' livelihood strategies revealed that coloured female heads of households are currently facing a number of challenges and constraints that have resulted in the perpetuation of the problem of feminized poverty amongst female-headed households. The study revealed further that the current position in which female-headed households find themselves in Zimbabwe is largely related to the poor economic and political conditions that plague the country, and is not in any way linked to them belonging to a racial minority. While the interviews exposed the depth of the effects that the economic and political crisis in Zimbabwe is having on coloured female-headed households, the study also found through the use of the sustainable livelihoods framework and the third world feminist perspective that any effort to address the challenges that make female heads unable to create and maintain sustainable livelihoods would have to begin by ensuring that these women are viewed "as active agents responding to economic change as best as they can under the circumstances in which they find themselves" rather than powerless, exploited, backward, illiterate and sexually harassed victims that are incapable of empowering and emancipating themselves (Mohanty, 1988; Beall & Kanji, 1999).

Overall, this research has revealed the effect that a country's unstable political and economic situation has on the social and economic development of its citizens. It has also highlighted the importance of recognizing the various ways in which female heads of households attempt to survive and support their households through engaging in the informal economy in spite of the vulnerabilities and risks they face within that sector. The study has further shown that in the absence of financial capital circulating in the country, urban households in Zimbabwe are finding it very difficult to sustain themselves. Finally, this research has indicated that female-headed households are a heterogeneous group who experience poverty variously and therefore adopt varied livelihood strategies in order to be able to enhance their financial security and adapt to the stresses and shocks that they experience.

6.5 General Recommendations

The findings of this study show that coloured female-headed households will continually be vulnerable to poverty if the government fails to resolve the current political and economic crisis. Thus it is imperative that the Zimbabwean government increase its efforts towards re-structuring the political and economic situation in the country. The reform and stabilization of the current political and economic condition in Zimbabwe, would subsequently allow for better efforts to be made towards the creation of employment especially in the formal sector. The increase in employment opportunities in the formal sector could provide jobs and incomes to female-heads and their household members who are currently unemployed and relieve the informal sector from its current saturation. However given that the current economic and political context in Zimbabwe requires significant reform, the researcher recommends that while policies to stabilize the economy and political environment are being implemented, the government should in the meantime develop and implement regulations and legislations that monitor and regulate the informal economy. The inclusion of the informal economy into macro-economic policies, which would involve government not only regulating the informal sector but also introducing a fair registration process that encourages coloured female-headed households to register their informal businesses, would effectively ensure that female heads are not only protected from the risks and challenges they currently face but also allow these women to legally operate their businesses openly and freely.

The government could also look into creating poverty-eradication programmes and policies that are targeted at addressing the societal and structural factors that hinder coloured female-headed households from accessing key resources and creating sustainable livelihoods. Such programmes could be developed in collaboration with banks, the private sector and civil society and focus on providing coloured female-headed households with legal, social and economic protection. The programmes should seek to provide support and skills development in business management as well as offer adult schooling for those who wish to acquire educational qualifications and micro-credit schemes that are specifically targeted to assist female-heads to acquire small loans at low interest rates to start and finance their own small enterprises.

Taking into account the suggestions given by the respondents, the researcher further suggests that the government look into introducing subsidies and grants for education and medical care for impoverished female-headed households regardless of their race, in order to ensure that

these households are able to meet their basic needs; improve their quality of life; guarantee a better future for their children and ultimately contribute towards the creation of political, economic and social stability.

Apart from the aforementioned recommendations there are a number of policies and programmes that could be introduced to assist coloured female-headed households to create and maintain sustainable livelihoods. However the delivery of such initiatives is only possible if there is a strong partnership between government, civil society, the private sector and coloured female-headed households.

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APPENDIXES

APPENDIXES 1: INTERVIEW SCHEDULE

Age

Level of education

Marital Status

Number of household members

How of the members are dependants

What is the educational status of the household members?

How do you prefer to be identified (Black, Coloured, Mixed Race)

Examining existing livelihoods

- What livelihood activities do you engage in to earn an income?
- Out of the jobs/ livelihood activities you engage in which one is your main source of income?
- Are you the only one who provides an income for your family?

  If no; What skills, capacity, knowledge and experience do different members have? (training labour capacity)

  What do other family members do?

  How important/significant is the money they contribute to your daily living?
- Besides the activities that you (and/or) other members partake in do you receive an income from elsewhere (eg. NGO, or church support, bank credit)?
- How beneficial are these other sources of finance to your daily living?
- Is the money you make weekly, monthly or annually enough to cater for the household needs?
- If NO what are you often unable to acquire with the money you receive?

Challenges faced by female-headed households

- What problems do you face as the main breadwinner?

- What problems/constraints do you face as a woman in the livelihood activities you engage in?
- What challenges do you face being employed in the informal sector/formal sector or both?
- What problems (if any) do you face as a coloured woman?
- How do government officials such as the ZRP affect your activities?
- What mechanisms or strategies have you adopted to counter the challenges you face on a daily basis?
- In your opinion what improvements would you want government to enforce to improve your livelihood?
- In your opinion do you think Coloureds are unjustly treated? (why)

Support mechanisms

- Do you have any other organisations, households that provide you with support?
- In what situations do these support groups become important?
- How important are these households, organisations/ individuals?
- What other kinds of support would you need to ensure that your livelihood was improved?
- Do you receive any form of child support/ maintenance or support from the father of your children or his family?

    Do you receive any form of support/ maintenance (pension, child grants, free health care, remittances) from government or parents of the children you care for?
- How important is it for you to provide your children/dependants with an education?
- Do you think that stressing the importance of education and the sacrifices you make to put them through school will help them achieve a better life than the one you had?
- In your opinion what are the possible ways that the cycle of poverty among coloured people can be stopped in Zimbabwe? (if any)