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Exploring the costs and outcomes of Camfed's Seed Money Scheme (SMS) in Zimbabwe and Tanzania

RESEARCH REPORT

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Executive Summary

Camfed International initiated this research project to explore the costs and outcomes of its Seed Money Scheme (SMS). This study was carried out in collaboration with the Gender, Violence & Health Centre at the London School of Hygiene & Tropical Medicine (LSHTM).

The SMS was initiated in Zimbabwe in 1998 and targets economically inactive poor women in rural areas. The Scheme combines financial training, peer mentorship, non-repayable grants and loans to enable women to achieve economic independence. This research was carried out in Zimbabwe and Tanzania in order to compare an established programme (Zimbabwe) versus a much newer one in Tanzania.

This study has a largely descriptive aim, using a mixture of quantitative cross-sectional survey and qualitative in-depth interviews (IDIs) in two selected rural areas in each country. In Zimbabwe, both quantitative and qualitative work was carried out while Tanzania was focused on the qualitative IDIs. Costing analysis for both countries was done retrospectively, through a revision of financial records supplemented by country-level reviews of activities, to estimate the value of non-financial inputs.

A total of 132 women from Zimbabwe took part in the quantitative survey (71 in Chikomba and 61 in Nyanga) and 24 qualitative IDIs were analysed, 14 in Zimbabwe and 10 for Tanzania.

This report presents the findings focusing on exploring past SMS participants' ability to make life choices, their financial autonomy, resilience, gender attitudes and social philanthropy. Where possible, women in the

study were compared with the nationally representative Demographic and Health Survey (DHS) Zimbabwe 2005-2006. Where DHS data were used, these were restricted to rural areas of the respective provinces for closer comparability. Costing was carried out for Zimbabwe in 2007 and for Tanzania in 2008, using 2009 US\$ rates for comparability.

Overall, women who took part in the SMS expressed positive outcomes at the individual, household and community levels. Many women in the study reported being more economically independent, able to help their household with essential expenses and gaining greater respect from other community members.

Study sample – Zimbabwe quantitative

The study sample for the survey in Zimbabwe was between 17 – 44 years old and most were married at the time of the survey. Most ever married or currently engaged to be married women reported either having chosen their partners on their own or having chosen each other.

In terms of education level, our study sample had a much higher level of secondary school completion compared to the DHS. This is likely due to Camfed's support for education of which many young women were beneficiaries.

Most women in the survey sample were in some form of economic work with only 26% reported not to be working compared to the 71% on the DHS. The majority (75%) were running a business at the time of the survey compared to the 14% reported on the DHS although the DHS reported more women working for cash or goods.

Women from our sample appear to be from poorer households when compared to the DHS which is expected given that Camfed targets poor, rural women. Statistical significance was found between the two study sites, with Nyanga being poorer than Chikomba. Women in Nyanga also have larger household size compared to Chikomba while at the same time having fewer household members earning money. Half of the sample reported only having one earner in the household and the respondent was the earner in 83% of those cases.

Business performance –

Among the SMS participants who used the grant to start a business, 93% made a profit. In addition, 55% of those first businesses are still running at the time of the survey (71% in Chikomba and 36% in Nyanga). Over 60% of the women subsequently started between one and five other businesses.

The majority of survey respondents, 86%, reported ever using their profits on their family, extended family, or on themselves. Where their profits were spent on their family, they usually covered basic living expenses such as food, clothing and bills. Just over 72% reported spending money to support children in the community or on other community-related expenses. Most women, 92%, reinvested some of their profits back into their business including approximately 20% ever having paid someone to help in their business.

Financial autonomy -

Among married women, ability to decide by themselves how to spend their profits is higher at 43% compared to the DHS. Women in our survey were the

main decision-maker (over 50% of cases) on how to spend their profits whether they are in economic work or not. Overall, very few women reported not participating in decisions on how to use their profits.

The majority of the survey respondents, 62%, felt that they have a strong influence over what happens in their household and a similar percentage, 61%, strongly agreed that their advice was sought by other members of the household.

Resilience –

Nearly half (45%) of the survey respondents managed to keep their business operating during the economic crisis in Zimbabwe. Women described their strategies to keep their business functional: adopt barter trading as the main form of payment to sell their goods and to purchase what they need; and source stock from neighbouring countries.

Among those who joined the Scheme before or during the crisis, over 95%, felt that taking part in the SMS had helped them deal with the economic crisis.

Women's perception of whether someone would help them in times of need was not related to their economic activity and mentor support. Among women who felt they could care for their family alone in an emergency, a higher percentage were engaged in economic productive activity, earned a past month profit and had more frequent contact with their mentor.

Gender attitudes –

Attitudes to wife hitting were inconsistent between the two sites with Nyanga appearing far more progressive

than both the Chikomba and the DHS sample. The respondents in Chikomba were slightly less progressive compared to the DHS. Combined with the other gender attitude questions such as whether men and women have the same rights to work and education, Nyanga appears to be more progressive overall and this is despite being a poorer district when compared to Chikomba.

Gender attitudes did not show any relation with women's ability to earn an income or their current engagement in economically productive activity, although this may be due to the small numbers reporting in the different response categories.

Social Philanthropy –

Many respondents contribute back into the Scheme through mentoring other women, participating in CAMA committees or offering training, advice and support to other young women. Overall, 65% of survey respondents have engaged in all the above activities and nearly a quarter have supported both other SMS recipients as well as non-SMS recipients. Women expressed immense pride in their ability to give back and spoke highly of their responsibility.

Among those who are not currently mentoring others and those who have never supported non-SMS recipients, over a third have had no contact with their mentors and another third have only had contact once every few months, while over 46% of those who are mentoring and 43% of those who have supported non-SMS recipients had monthly contact with their mentor. Similarly, among those who have never supported other SMS recipients, the majority, 67%, had never had contact with their mentor.

Contact frequency with SMS mentors is associated with currently mentoring others, supporting SMS recipients and having ever sat on a CAMA committee. Past month profitability was also associated with currently mentoring other SMS participants suggesting perhaps that only once women can earn an income would they be able to support and mentor other SMS participants.

Among those who have supported others in their business or have provided some form of donation, the vast majority had done so to assist those not taking part in the SMS.

Women's Assessment of the Scheme –

Most women in the survey, 70%, reported that the SMS had made a major difference to their life. Women in the IDIs described their improved standard of living and the increase in respect by their household and by the community as a direct result of their taking part in the SMS. In particular, women expressed an increased level of economic independence coupled with greater opportunities to share their experiences as major benefits.

Challenges highlighted by women in the Scheme include the actual running of the business itself such as dealing with competition, business expansion and record keeping while non-business related challenges include managing relationships with other CAMA members.

Costs –

Economic and financial costing showed that overall costs were higher in Zimbabwe and economic costs substantially higher than financial costs while in

Tanzania, financial and economic costs are similar. This difference is due to the substantial contribution made by CAMA members through time spent mentoring their peers in Zimbabwe whereas Tanzania, being a newer programme, has not yet established a wide network of mentorship.

Economic cost by activity shows that the cost of paid staff is extremely low in both countries. The overhead costs are higher in Tanzania while the mentorship costs, in the form of volunteer time from CAMA members in Zimbabwe, form the largest component of costs although training costs are still substantial whether in an established or new programme.

The financial cost of providing a grant is almost equivalent in both countries, whereas the financial unit cost to train a woman and mentoring are substantially higher in Tanzania compared to Zimbabwe. This is due to the fact that training in Zimbabwe is cascading to the community level. The economic costs of mentoring in Zimbabwe appear extremely high and the potential income forgone for CAMA members volunteering to mentor others is substantial although this is likely to be outweighed by the value of benefits derived from volunteering. This cost, therefore, should not be interpreted as an indication of programme inefficiency.

This analysis demonstrates a transition of costs from a more contained programme (Tanzania) which relies heavily on Camfed inputs – to a model of cost-sharing between communities and Camfed (Zimbabwe). The extent of cost-sharing is significant in the Zimbabwe, and runs throughout all activities. Although it cannot be assumed that community resourcing of programmes is inherently more sustainable than external financing, this does suggest significant achievement in terms of developing a locally embedded programme – not just in terms of expressed willingness - but represented by

a real contribution of resources to programme activities. This bodes well for the sustainability of the programme in the future.

Future Research –

This report represents largely descriptive analysis on the data collected. One major limitation to this study is the lack of a comparable control group. Therefore, a number of future follow on research opportunities could offer better understanding of women in Scheme using this study's data as baseline.

In order to establish causality, whether taking part in the Scheme leads to changes in areas such as household socio-economic status, gender attitudes, household decision-making, and control over resources, a longitudinal study where women are followed for a number of years would be appropriate.

Where causality is not the goal, it would also be possible to carry out a similar study, using similar instruments, in a district with similar background characteristics as either Chikomba or Nyanga but where Camfed is not active. Women in these two sites could be compared.

Further in-depth exploratory study of how family dynamics impact the outcomes of the Scheme through including husbands, parents or other members of household in the study could offer considerable insight as participants in this study have highlighted the important and diverse roles their family members play in their life and business.

Lastly, further enquiry could also be made to measure the opportunity costs and valuation of the benefits of volunteering.

1. Introduction

Poverty alleviation and gender equality have become key focal points of development and are both represented in the United Nations Millennium Development Goals (MDGs).

Many interventions have been set up to address poverty and some of these have targeted women specifically due to the recognition that women form a larger proportion of those living in poverty. Some target girls and aim to increase their access to education while others focus on women in early adulthood, providing business skills and financial support to enable them to earn a living through the operating of small businesses. Studies have shown that even when in employment, women tend to be more poorly paid and in informal work with no stability or secured earnings [1-2]. Therefore, self-employment may be a viable option out of poverty. However, gender norms have significant impact in women's potential to run businesses including the amount of time available, location, the type and scale of business they can operate. Some researchers have argued that it is impossible to improve the lives of the poor without addressing gender-specific challenges women face [3-5].

Many of these interventions aim to improve women's role and to develop their skills for business and financial management sometimes in the form of individual or group-based loans or grants. Some are rooted in microfinance theories where cost recovery and financial sustainability are keys while others seek to address wider issues of gender inequity through empowering women socially and economically. Researchers have emphasised that in addition to earning income, empowerment should involve challenging society's traditional, limiting views of women which may be done by providing training in self-esteem, gender awareness in order to sustain positive outcome for women in the long term [6-7].

There is a potential for these types of programmes to have substantial impact on women's life. Results from a cluster randomised trial in rural South Africa, the Intervention with Microfinance for AIDS and Gender Equity (IMAGE) study, which combines microfinance with education and community mobilisation activities centred around HIV, gender norms, domestic violence and sexuality, showed a significant impact on poverty at the household level and a reduction of risk for past year intimate partner violence (IPV) by 55% among those in the intervention arm at the two year follow up [8].

However, challenges are also encountered in these types of interventions ranging from defining concepts such as empowerment to replicating promising programmes in different settings. Research from several Nigerian NGOs involved in microfinance revealed that their staff saw empowerment as having access to income or taking part in income generating activities so long as they do not challenge the gendered hierarchy within the household [9]. A systematic review demonstrated that women's economic empowerment does not necessarily translate to having control over their earnings or having increased influence in their status within and outside of the household including protection against IPV [10]. Risk for IPV resulting from women's economic empowerment, control over resources and education level are also inconsistent with some settings reporting them as protective factors while others reporting them as risks [10].

This study aims to explore the outcomes, including those of self-efficacy and resilience, of one NGO's socio-economic empowerment scheme, which includes some components of microfinance support supplemented by training and mentorship, targeting poor women in rural areas of Zimbabwe and Tanzania.

2. Study Partners

The study is a collaborative project between the Gender, Violence & Health Centre (GVHC) at the London School of Hygiene and Tropical Medicine (LSHTM) and the Campaign for Female Education (Camfed) International.

The GVHC is a multi-disciplinary cross-departmental research group at the LSHTM that works with partners around the world to conduct action-oriented, intervention-based research on gender-based violence and health internationally.

Camfed is an international NGO that has been working in rural Africa since 1993. It is currently active in Zimbabwe, Tanzania, Zambia, Ghana and Malawi.

The LSHTM provided technical support into the study design and the development of research tools; led on the training of local fieldworkers and on the analysis of the data. Camfed recruited the fieldworkers, coordinated the fieldwork and was responsible for all data collection, including transcription and translation of interviews.

3. Background to Camfed International's Seed Money Scheme (SMS)

Camfed International's Seed Money Scheme (SMS) is an innovative initiative that combines financial training, peer mentorship, non-repayable grant and microloans targeting young women in rural areas who are not already economically active. The Scheme is more of a socio-economic empowerment scheme rather than a traditional microfinance programme in that it complements financial resource along with other support and targets younger women than most microfinance programmes.

The SMS was established to address the lack of opportunities for further education or employment faced by the first group of Camfed's education beneficiaries upon completion of their secondary studies. Where young women were interested in starting up small businesses, they had little or no experience in handling money and virtually none qualified for loans. The Scheme was launched in Zimbabwe in 1998 and has since expanded to Zambia (2005), Tanzania (2006), and Ghana (2007).

The Camfed Association (CAMA) is a network of young women, many of whom were Camfed's education beneficiaries and all were from poor, rural backgrounds. It was established in Zimbabwe in 1998 and currently has over 14,000

members in four countries. Its network of committees at district and national level underpinned the development of the Seed Money Scheme.

The SMS enables young women to learn how to manage money and to have the funds to start up small businesses in the rural areas. By doing so, it aims to help young women achieve economic independence that may in turn help to improve the lives of their families and the wider community.

All active CAMA members are eligible to apply for the Scheme. Women must submit a business proposal, following a simple format that demonstrates some level of community consultation. The proposals are initially reviewed by the district CAMA committee and if successful, are then forwarded to the national CAMA committee for final selection. Successful applicants receive business management training which covers topics such as record keeping, competition, and marketing. They are also mentored and supported by more experienced businesswomen within the CAMA network whose role includes visiting the women's business from time to time to check on progress and discuss issues. Women may also apply for a loan to expand their business at a later stage. The loans are repayable with minimum interest and women are eligible to apply for more than one loan as long as outstanding loans have been repaid in full and their business is still running.

While the over-arching concept of the SMS remains consistent throughout its expansion to other Camfed country offices, the Scheme itself is operationalised differently in each country, depending on the specific local situation. For example, in Zimbabwe, only those women whose proposals are successful will be offered the business training while in Tanzania, all women are offered the business training, regardless of whether or not she will receive a grant.

3.1 Background to Zimbabwe's economic crisis

In 2005, the Zimbabwe government implemented Operation Murambatsvina (Operation Restore Order) [11]. There was widespread attention in the international press on the mass destruction of people's homes in high density suburbs. However, the informal sector suffered the full brunt of this exercise as thousands of small businesses were literally obliterated overnight [11]. The government sent in bulldozers to destroy market stands and confiscate goods, even in cases where individuals held licences from the local council to operate their businesses [12]. The majority of CAMA businesses were destroyed in this exercise [12]. Apart from the immediate impact of young women going out of business, it meant that in the medium to longer term, individuals were very fearful about setting up new businesses, concerned that their enterprises would once again be targeted.

Inflation levels in Zimbabwe reached record highs by 2008, at one point running at 231,000,000% [13]. Public transport fares were rising two to three times per week [14]. Cash was in acute shortage. At one point, cash withdrawals were limited to a weekly maximum of Z\$5 billion (US\$0.25) [15]. The economy was officially 'dollarised' in 2009 following inflation rates of '6.5 quidecillion novemdecillion percent – 65 followed by 107 zeros' [13]. There was initially no

currency available in the rural areas and young women running businesses were entirely dependent on barter trade. Women also had to adapt to prices in foreign currencies, predominantly the US dollar and the South African rand, when they eventually reached the rural areas.

4. Study Aims and Objectives

Since the SMS's inception in 1998, over 6000 young women have taken part in the Scheme. This study aimed to explore the costs and overall impact of the SMS on young women through a review of financial records and resource use, and interviewing a number of past participants in Zimbabwe and Tanzania to assess the tangible and intangible benefits of participation at the individual, household and community level.

The specific objectives of the study are to:

- assess the relationship between women's ability to earn an income and:
 - their ability to make strategic life choices;
 - their financial autonomy and resilience;
 - their broader gender attitudes;
 - their involvement in social philanthropy;
- document examples of benefits and challenges for participants in each setting; and
- consider the economic costs and main cost-drives of the programme in both countries.

5. Study Design

This study uses a mixture of quantitative cross-sectional survey and qualitative in-depth interviews (IDIs) in two selected rural areas in each country. In Zimbabwe, both quantitative and qualitative work was carried out while in Tanzania, the focus was on the qualitative IDIs. Costing analysis for both countries was done retrospectively, through a thorough review of financial records at the head office in Cambridge, UK supplemented by country-level reviews of activities, to estimate the value of non-financial inputs.

The study sites were selected by Camfed: Chikomba and Nyanga in Zimbabwe; Kilolo and Morogoro in Tanzania. The sites from both countries represent the earlier districts involved with the Scheme and in the case of Tanzania, are also sites where there are larger numbers of CAMA members.

Camfed Zimbabwe began working in Chikomba in 1992. It is the largest district in Mashonaland East Province. Most residents depend on subsistence farming as agricultural conditions are better here than in many other parts of the

country[16]. However erratic rainfall has resulted in a lack of crops available for resale over the past five years [16]. Parts of Chikomba have been strongly impacted by the land redistribution programme[16].

Nyanga is a small district located in Manicaland province. Nyanga is divided into five diverse regions, including the highest region in the country resulting in high levels of rainfall. The Nyanga National Park, Nyangani Mountain, Mutarazi falls and Nyangambe falls are all in the district of Nyanga so tourism is one of its key industries. Because of the national park, there are a variety of hotels in the district and better than average road network [16].

Zimbabwe offers an insight into a long-standing programme, with some women having gone through the Scheme over a decade ago while Tanzania participants offer a much more recent experience. Contextually, the two settings provide a very different background from which to explore potential outcomes of the Scheme.

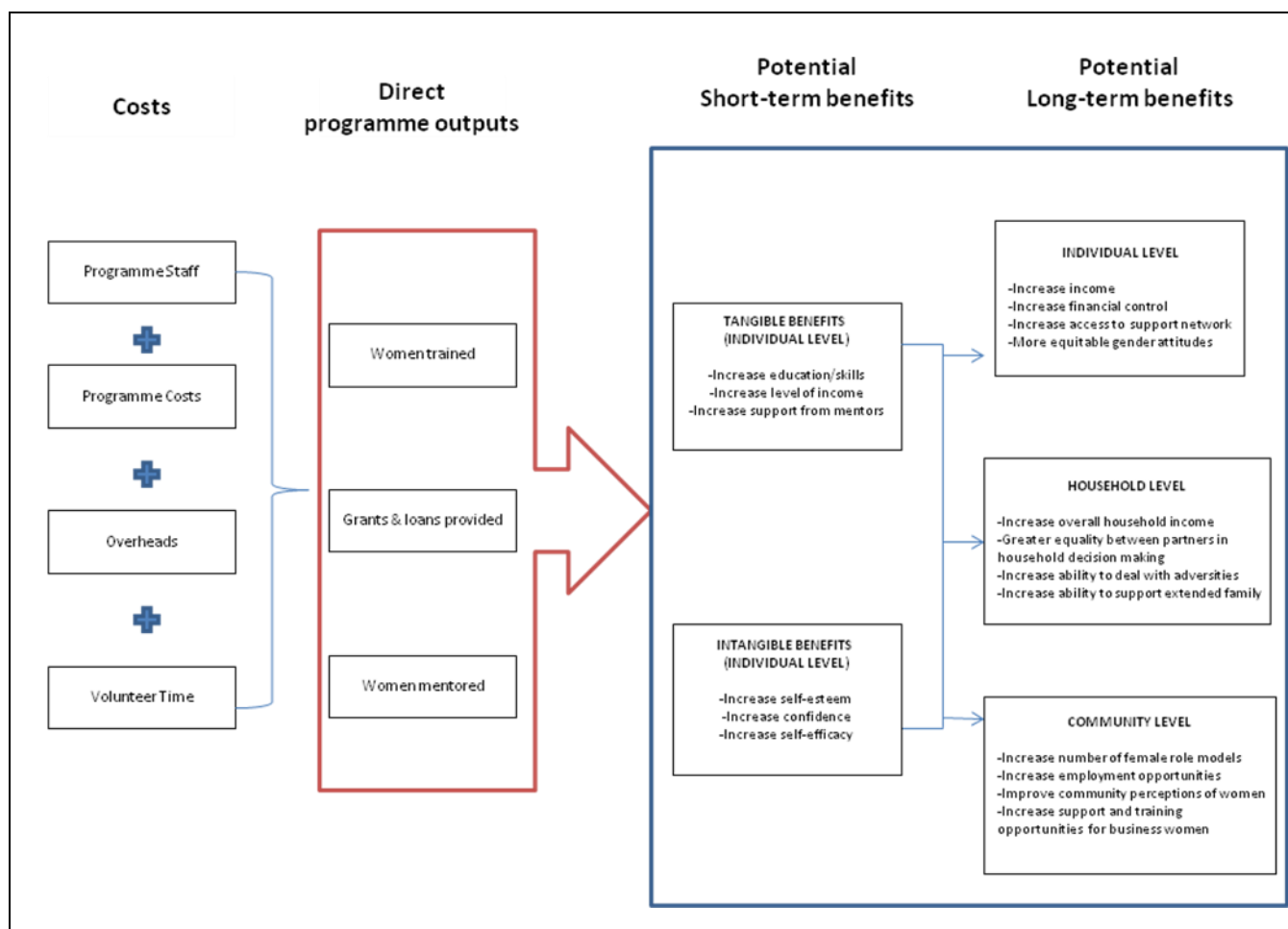
Fieldwork was carried out between May and June 2010.

6. Method

6.1 Conceptual Framework

This study is rooted in the conceptual framework presented in Figure 1. This framework describes the costs of the SMS and the potential benefits for young women taking part in the Scheme. This framework was used to guide the development of the study methods, instruments and analytical strategy.

Figure 1 - Conceptual Framework



The Seed Money Scheme consists of four main activities (training, grants, loans and mentorship). These are part funded by Camfed, but in part also rely on CAMA members supporting each other. These activities potentially have both short and long-term benefits for participants. Short-term benefits are conceptualised in two categories: tangible and intangible. Tangible short-term benefits include an increase in business skills, which may lead to increase opportunities to generate income for themselves as well as mentor support through the CAMA network which may improve young women’s business performance. Intangible short-term benefits, which may be sustained in the longer term, may include an increase in young women’s self-esteem, confidence and self-efficacy.

Potential long-term impacts of the SMS can be viewed at three levels: individual, household and community. Studies have shown that women with higher levels of education and economic opportunity have improved health for themselves as well as their families [2]; are better equipped to make strategic life choices for themselves; and are more resilient when faced with adversities.

At the individual level, an increase in economic options potentially increases one’s income and financial autonomy. Investment in oneself through utilising some of the profits for self-development such as further education may later enable women to expand their business or to obtain paid employment. The SMS could be seen as a transitional step to potential further opportunities.

Women with limited education and few economic opportunities often end up marrying and having children at a young age which may pose health risks for both mother and child. Many have little or no say in their marriage partner and may marry men much older than themselves who are likely to have had previous partners resulting in a higher risk of STI infection including HIV. Therefore the SMS has the potential to reduce these risks.

The most direct benefit to a household where women are able to generate an income is an increase in the overall household income. It is generally acknowledged that women spend more of their income on their households [17] and these are likely to include expenses for basic living costs or for their children's education costs. Women who have been educated are more likely to recognise the importance of educating girls. They may be more likely to ensure their own children, particularly females, are educated and may even extend their support to their extended family.

An ability to earn an income may increase a woman's resilience to deal with adversities. In emergency situations, she may be able to support her family without relying on her spouse or the extended family.

At the community level, young women in the SMS may offer a business that is lacking in the community and this would potentially increase the prosperity of the community by having more cash transactions locally and a reduction in time and costs to travel elsewhere for the same purchases or services. Furthermore, women whose businesses have hired help will extend the benefits to the community by increasing wealth and creating employment. In addition to financial gains, some women may also pass on the skills they learned in running of their business to other (potential) business people in the community.

Since few young women in rural communities would have achieved an education and are able to earn an income, young women from the SMS may well become a new group of role models for young girls. In line with the philosophy of the SMS to give back to the community, some women may assist other children with school-related costs such as provision of school uniforms and materials for classes. Parents may come to see the value of educating girls and the benefits of women who are able to earn an income for themselves. This in turn, may lead to an overall improvement in the perception of the abilities of women and in the longer term, may be able to challenge some of the more restrictive gender norms.

6.2 Study sample & data collection

All women who have taken part in the SMS and who are still residing in the target sites were eligible to participate in the study. Due to the logistical challenges in locating women who have migrated elsewhere, the sampling was focused only on those still residing in the rural areas. For this study, women were considered to have taken part in the SMS if they have received a grant or a loan from the Scheme.

A list of past participants from the targeted sites was generated from the Camfed database which contains information for all its country offices on programme participants. Local district CAMA committee members then reviewed this list to identify those still living in the district and contacted them in person to invite them to take part in the study.

In Zimbabwe, of the 535 women who took part in the Scheme from the two target districts, 206 were still residing there (126 in Chikomba and 80 in Nyanga). The local CAMA network identified 38 women from Chikomba who had been given a grant or loan during the economic crisis in Zimbabwe, 2008-2009, and these women were unable to start their projects either because they were unable to cash their cheque or the value of the money was no longer sufficient to start a business. Since these women were never able to use their grant to start a business, they were determined to be ineligible for the study. In addition, seven women had moved away from the district reducing Chikomba's number of eligible women to be 81.

Among the 81 eligible women in Chikomba, 80 agreed to take part in the study: 71 were interviewed for the quantitative survey and 10 participated in the IDIs. One woman was interviewed for both components of the study while the remaining 70 completed either the survey or the IDI only. In Nyanga, 61 women completed the survey and 12 of those additionally completed the IDI. The overall response rate was 88%: 99% in Chikomba and 76% in Nyanga.

For the qualitative in-depth interviews (IDI), women were purposively sampled to provide a range of experiences with the SMS. Criteria for selection included: those whose business succeed; those whose business did not succeed; those whose have businesses in more remote areas; those who did not use the grant for business; those who took out loans but did not repay them; and those who sat on CAMA committee to help manage the SMS.

After the initial fieldwork was completed, it was decided to carry out four additional IDIs for past participants who had relocated to Harare in order to explore potential differences between women who have relocated to urban areas and those who stayed in the rural areas. Therefore, in Zimbabwe, a total of 26 IDIs were conducted of which 14 were transcribed and translated for analysis: five each in Chikomba and Nyanga, and four from Harare.

Data collection in Zimbabwe took place at several central points within the district in order to facilitate travel. Women who agreed to take part were brought to one of these centres. Eight centres were used in Chikomba and three in Nyanga. The selection of IDIs to be translated and the translations themselves were carried out by Camfed Zimbabwe.

In Tanzania, 20 qualitative IDIs were conducted, 10 each in Kilolo and Morogoro. Five from each district were transcribed and translated for analysis. These interviews were conducted at the Camfed district offices. The interviewers assessed the completed IDIs to select those for transcription and translation. Transcription was done by the interviewers themselves and the subsequent translations into English were undertaken by Camfed Tanzania.

6.3 Study instruments

The study instruments were developed in consultation with Camfed International and Camfed Zimbabwe based on the conceptual framework illustrated in Figure 1 followed by formative work carried out in country by LSHTM.

The quantitative survey was a 60-item questionnaire covering the following components: demographics; household characteristics; experience with the SMS; financial autonomy; self-reliance; and gender attitudes. The survey data were collected using hand held personal digital assistants (PDAs) supplied by Camfed.

The qualitative interviews explored similar topic areas using semi-structured interviews allowing women to contextualise their own experience in their own words. These were recorded on digital voice recorders. Due to resource constraints, only five interviews in each district were selected for transcription and translation into English for analysis.

The finalised instruments were translated into Shona for Zimbabwe and Kiswahili for Tanzania. In Zimbabwe, Camfed staff carried out the translation followed by a pilot testing of the instruments on a group of 12 women from a district not part of this study. The questionnaire was then revised based on feedback from this group. Translations of the instruments were further revised during the training sessions when participants noticed differences between the English and Shona versions of the instruments. All data collection was carried out in the local language.

6.4 Interviewer selection and training

In Zimbabwe, fieldworkers were recruited by Camfed Zimbabwe. All the selected fieldworkers are affiliated with Camfed Zimbabwe, either as CAMA members, past beneficiaries from different programmes, or volunteers at the national office. Due to the current situation in Zimbabwe, including discussions of potential upcoming elections, it was considered more appropriate to use interviewers already associated with Camfed in order to put potential participants at ease for taking part in the study.

Of the ten fieldworkers selected, nine are females and one male. Two fieldworkers are from Nyanga and one is from Chikomba. Those who are from Nyanga carried out fieldwork in Chikomba and vice versa. All of the selected interviewers have either previously been trained or have taken part in Camfed's other research projects and are all familiar with the operations of the PDAs. Those involved in the IDIs were previously trained in participatory methods. A team of five people was assigned to each district with four focussing on the surveys and one on the IDIs. Each team also included a technical member who, in addition to data collection, was also responsible for the safe keeping and troubleshooting of all the equipment, as well as backing up all data daily. A team leader who was tasked with the overall leadership of the team and communication with head office during fieldwork was jointly identified by Camfed and LSHTM staff upon completion of the fieldworker training.

In Tanzania, two female interviewers with previous research experience were recruited to carry out the interviews. Piloting of the IDI was conducted in Dar es Salaam with a woman from Kibaha district and with a translator.

All Interviewer training was conducted in country by researchers from LSHTM. In Zimbabwe, a five-day training was conducted covering background to Camfed's SMS, the research project, general concepts on quantitative and qualitative research, ethics, confidentiality, interview procedures, fieldwork procedures and other administrative tasks. This was followed by an at length discussion on each question of the survey and extensive practical exercises designed to familiarise fieldworkers with the process and highlight challenges that may arise. Additional training on the technical aspects of equipment handling and backing up of data were conducted by Camfed's information technology staff with support from head office in the UK. During this phase, research instruments were adapted to fit the needs of the study and to improve data quality.

The Tanzania interviewers were given an intensive one-day training. As the Tanzania interviewers were not previously associated with Camfed additional time was spent focussing on Camfed's activities to ensure the interviewers were able to probe and to understand the terms women may use in the IDIs.

6.5 Costing

The objectives of the cost component of this study are to estimate the financial and economic costs of the SMS programme and the unit costs for different programme activities. Financial costs reflect actual programme expenditures. These were estimated retrospectively, through a thorough review of financial records at the head office in Cambridge, UK supplemented by country-level activity reviews. Economic costs include financial costs, donated inputs and the opportunity costs of volunteer time. Opportunity cost refers to value of economic activity that is forgone when volunteers spend time supporting Camfed activities. Opportunity costs were calculated using estimates made by programme staff of the time spent by volunteers on different activities. This time was valued using the legal minimum rural wage in Tanzania and the mean rural agricultural wage in Zimbabwe¹. These values were then adjusted by a factor of 0.7 to take into account the intrinsic value in the act of volunteering [18-19].

Unit costs of the main programme outputs (number of people trained, number of grants provided etc) were estimated using a two stage process. Firstly, total financial and economic costs were allocated to different activities (training, grants, loans and mentoring) and their corresponding sub-activities. The allocation of human resource costs (both paid and volunteer time) was made on the basis of data on the time required for each activity as reported by the country offices. Country office staff were asked to estimate the number of days spent on a list of sub-activities. The estimates of days were then brought together with daily wages to estimate human resource costs for each activity. Overhead costs were allocated on the basis of staff time used by each activity. Remaining costs were allocated according to expenditure

¹ The difference is due to the availability of recent reliable information on rural wages in both countries

records, which identify the use of each financial transaction. The second stage in the calculation of unit costs was to divide the total cost per activity by the number of outputs produced (people trained, people receiving grants and loans etc.). Data on the numbers of each output were obtained from project reporting systems.

In the case of Zimbabwe, while data on resource requirements (staff time etc.) for each different activity was available for 2009, it was felt that due to the economic and political crisis, estimates of unit costs should be adjusted to reflect activity levels in 2007. In the case of Tanzania costs and outputs for 2008 were used. For comparability all costs are presented in 2009 US\$, using a US\$ GDP deflator. Where necessary, expenditures were converted using exchange rates on the 30th of June for each relevant year. All in-country costs were considered to be recurrent. Loan expenditures were calculated using net disbursements (disbursements minus repayments) during one year, rather than following a cohort of borrowers over time. No discounting was therefore required.

7. Data Analysis

Analysis of the survey data was carried out using STATA 11.0. Pearsons chi-squared test was used to assess association between variables. Statistical significance was defined at $p < 0.05$.

Descriptive analysis of the survey data was carried out by site. Test for association was done using the combined data set due to the small sample size.

Data from the nationally representative Demographic and Health Survey (DHS) Zimbabwe 2005-2006 were used to compare responses with our sample where variables are similar. The Household Survey was used to assess household characteristics, including the construction of the household socio-economic status (SES). The Women's Survey was used for items such as demographics, employment and gender attitudes. The datasets were restricted to the rural areas of Mashonaland East and Manicaland, where Chikomba and Nyanga are respectively located. In addition, in the women's survey, the upper age limit of women in the sample was restricted 44 to match that of our sample thus leaving out the last age group 45 – 49 in the DHS. The survey mode in STATA was used for analysis of the DHS data with the exception of summation data for which survey mode could not be used. Where data from the DHS were used, only percentages are presented due to the clustered sampling strategy employed in the DHS.

Qualitative IDIs were initially read through followed by coding using the themes emerging from the data. The analysis focused on comparisons between women's situations, views and actions across the different communities they live and the diversity of their experiences in the SMS. Analysis of costs data was carried out using specifically designed Excel spreadsheets.

8. Ethical procedures

This study has been approved by the LSHTM Ethics Committee. All potential participants were approached by the local CAMA network and were given information on the study and contact details for further information. Women were informed that their participation is completely voluntary and that their decision would not affect their membership with or their accessing support or services from Camfed, either now or in the future. It was also made explicit that women who agreed to take part were free to not answer any question or stop the interview at any time without having to give a reason. Those who agreed to take part were given the consent form to read which was also read to them by the interviewer. Interviews were conducted only after the informed consent form was signed. Among those taking part in the qualitative interviews, permission to record the interview was obtained prior to interviewing. Hand written notes were an alternative if women did not wish to be recorded on the digital recorders although this was not necessary as all women agreed to have their interviews recorded.

9. Results

9.1 Demographics

Table 1 presents the demographic characteristics of the respondents in the quantitative survey and the DHS sample.

The overall age range of the survey respondents is 17 – 44 years old with the Chikomba sample being slightly older (17 – 44, median age 26) than the Nyanga sample (18 – 36, median age 26) although the difference is not statistically significant. Other demographic characteristics are similar between the two districts with nearly half of the sample in the 25 – 29 age group and the majority currently married. Among married women, age at first marriage was between 14 and 26 (median age 20). Most ever married or currently engaged to be married women reported either having chosen their partners on their own, 44% in Chikomba and 23% in Nyanga, or having chosen each other, 39% in Chikomba and 64% in Nyanga. Ten percent of women in Chikomba and none in Nyanga reported their partner had made the choice without their participation. Among those ever divorced or separated, women initiated three out of the four cases in Nyanga and one out of the six cases in Chikomba. Data on pregnancy were similar between the two districts with over 87% of women reported ever being pregnant; age range at first pregnancy was between 15 and 28 overall with Chikomba being slightly younger at 15 and 26 and Nyanga at between 16 and 28 with median age of 20 from both sites.

In comparison, the DHS sample represents a much younger population with nearly half of those surveyed under the age of 25 and a slightly lower proportion of married women. Among ever-married women, age range at first marriage was between 9 and 34 for rural Mashonaland East (Chikomba) and between 8 and 35 for rural Manicaland (Nyanga), both with a median age of 18. This represents a wider age range than the Camfed sample and includes those from under the

age of 10 to those in their mid-thirties. Women’s age at first birth ranged from 11 – 29 for Mashonaland East and 10 – 38 for rural Manicaland with a median age of 19 for both provinces which is also a wider range than the Camfed sample.

This difference between the Camfed and the DHS sample may be due to the target group for the SMS which focuses on those with some level of secondary education and therefore slightly older than the DHS sample which is nationally representative. The differences could also be due to the different population characteristics between the district (Camfed) and provincial levels (DHS).

Table 1 - Respondents' Demographics

	Chikomba		Nyanga		Total	
	Camfed (n=71)	DHS*	Camfed (n=61)	DHS†	Camfed (n=132)	DHS Combine
Current age:						
Under 25	34%	45%	34%	48%	34%	45%
25 – 29	48%	18%	51%	16%	49%	17%
30 and over‡	18%	36%	15%	36%	17%	35%
‡For DHS, 30 plus = 30-44 only						
Highest level education:						
None ^	---	2%	---	3%	---	4%
Primary	8%	33%	8%	40%	8%	36%
Secondary – incomplete	20%	62%	11%	54%	16%	57%
Secondary – completed	68%	0%	74%	1%	70%	1%
A-levels and higher	4%	3%	7%	1%	5%	2%
Current marital status:						
Never married	7%	21%	13%	24%	10%	22%
Engaged	6%	---	10%	---	8%	---
Married / Living together	73%	63%	66%	58%	70%	60%
Separated / Divorced / Widowed	14%	15%	11%	18%	13%	15%
Age at first marriage & pregnancy:						
Age range at first marriage	14 – 26	9 – 34	15 – 26	8 – 35	14 – 26	8 – 35
Median	20	18	20	18	20	18
Age range at first pregnancy/birth±	15 – 26	11 – 29	16 – 28	10 – 38	15 – 28	10 - 38
Median	20	19	20	19	20	19

±DHS asks age at first birth while Camfed asks age at first pregnancy; ^ These categories were not used in the Camfed sample

DHS*=Rural Mashonaland East; DHS†=Rural Manicaland

Since many of the respondents were beneficiaries of Camfed’s Education programme, they may have achieved a higher level of education than the national average. Completion of secondary education for the Camfed sample is 70% overall versus 1% in the DHS sample although this may be related to the much younger sample in the DHS. However, when education attainment was disaggregated by age group, the Camfed sample still maintained a much higher proportion of secondary school completion, see Table 2. Among those with some higher education, the DHS sample had a higher proportion for the 25 – 29 age group for both sites and for the over 30s in Mashonaland East. While the proportion of

women in Nyanga with higher education was much higher than the DHS. In the Chikomba sample, it appears that the proportion of women attaining higher education decreases with age group while in Nyanga there is no apparent trend although it should be highlighted that there are far fewer women in the age group of over 30s. In addition, 10% of women in Chikomba (0% in Nyanga) reported to be on some form of training course at the time of the survey.

Table 2 - Education attainment by age group

Highest level of education attainment:	Age Groups											
	Under 25				25 – 29				30 and over			
	CK	DHS*	NY	DHS†	CK	DHS*	NY	DHS†	CK	DHS*	NY	DHS†
	n=24		n=21		n=34		n=31		n=13		n=9	
No education	--	1%	--	1%	--	2%	--	--	--	11%	--	11%
Primary School	0%	24%	14%	25%	9%	36%	3%	37%	23%	40%	11%	41%
Secondary – incomplete	17%	70%	10%	70%	26%	57%	13%	59%	8%	43%	11%	43%
Secondary – complete	75%	2%	71%	2%	62%	--	81%	--	69%	1%	56%	1%
A-levels and higher	8%	3%	5%	3%	3%	5%	3%	5%	0%	5%	22%	4%

CK=Chikomba, DHS*=Rural Mashonaland East; NY=Nyanga, DHS†=Rural Manicaland

Respondents were asked about their current work status, details are presented in Table 3. The majority, 75%, of respondents in the Camfed sample reported to be running their own business: 89% and 59% in Chikomba and Nyanga respectively. This is substantially more than in the DHS sample, where overall 14% of women reported to be running their own business. However, given that small, informal businesses form a large part of the rural economy, the percentage reported to be running their own business is likely to be an under-estimate as many women do not see their small street stalls as running their own businesses. Among those working for cash or goods, the Camfed sample reported slightly lower percentage in the Chikomba sample at 17% versus the DHS at 22% while the Nyanga sample was the same as the DHS. Working on either their own or their family's farm was reported much higher in the Camfed sample for both sites with an overall of 31% versus the DHS at 6%. Among the Camfed sample, 26% reported not being engaged in any work related activities with a much higher percentage in Chikomba at 35% versus 15% in Nyanga. This is still much lower than the over 70% reported in the DHS to be not working.

Table 3 - Current work status

	Chikomba		Nyanga		Total	
	Camfed (n=71)	DHS	Camfed (n=61)	DHS	Camfed (n=132)	DHS
Current work / school status*:						
Run own business	89%	12%	59%	13%	75%	14%
Work for cash / goods	17%	22%	26%	26%	21%	28%
Work on family farm	35%	6%	26%	7%	31%	6%
Volunteer with allowance [^]	8%	---	5%	---	7%	---
In training / school [^]	10%	---	0%	---	5%	---
Not working	35%	77%	15%	73%	26%	71%
# different work categories:						
1	41%	---	69%	---	54%	---
2	37%	---	21%	---	30%	---
3 - 4	11%	---	2%	---	7%	---

**Multiple responses allowed; % may exceed 100; [^]these categories were not asked on the DHS*

Many women in the Camfed sample reported to be involved in more than one work category. A summation scale was created to assess the number of different work types women were involved in. Productive economic activity was defined as a positive response in any one of the following: working for cash or goods; running a business; working on a family farm; or volunteering with an allowance. These items were selected in view of their contribution to the overall household economics by provision of either cash or goods when in employment or running own business or in labour if contributing to the family farm. Volunteering was considered economically productive only where women received an allowance for their role. Overall 54% of women, with Nyanga reporting a much higher percentage at 69% versus 41% in Chikomba, were engaged in one type of economic productive activity. For those involved in two or more activities, Chikomba reported a much higher percentage.

In addition, there were a number of inconsistencies in the responses of work status. Twenty-one women in Chikomba and eight in Nyanga reported currently working and not working categories. It was not possible to explore this inconsistency but it may be due to seasonal work currently not in operation or not viewing several of the categories as work (e.g. running own business, working on family farm or volunteering with allowance). Because it was not possible to confirm that the responses are, in fact, incorrect, they were kept as reported in the analysis. That is, where women reported running own business and not working, these were kept despite being contradictory. The results of these disaggregated results should therefore be read with caution because of possible conflicting responses and small sample size for each group.

9.2 Household Characteristics

9.2.1 Household Assets

A series of questions on household asset ownership was used as proxy to household socio-economic status (SES). With the exception of generator, all items were also asked on the DHS and the frequencies from both samples are presented in Table 4 below.

Table 4 - Household asset ownership

	Chikomba		Nyanga		Total	
	Camfed	DHS	Camfed	DHS	Camfed	DHS
	(n=71)		(n=61)		(n=132)	combined
Asset ownership:						
Brick house	80%	82%	84%	85%	82%	87%
Iron sheet roofing	37%	6%	54%	9%	45%	7%
Television set	13%	1%	20%	7%	16%	16%
Generator	21%	---	8%	---	15%	---
Bicycle	35%	18%	16%	24%	27%	22%
Animal drawn cart	32%	33%	11%	34%	23%	29%
Car or truck	3%	0%	3%	3%	3%	3%
Cattle	58%	69%	46%	46%	52%	46%
Chicken or other poultry	89%	82%	79%	81%	84%	71%
SES terciles*:						
Poorest / Low	31%	29%	44%	36%	37%	31%
Poor / Medium	27%	24%	34%	25%	30%	29%
Least Poor / High	42%	47%	21%	39%	33%	40%

*SES terciles are classified as poorest, poor and least poor in the Camfed sample reflecting their target group being poor women. While the DHS is a nationally representative data so terciles are classified as low, medium and high SES.

Socioeconomic status (SES) was measured by creating an index that combined indicators of household ownership of durable consumer items, housing characteristics and ownership of livestock. Weights for the individual items were derived using principal components analysis, with SES as the first principal component [20]. Households were then ranked according the value of the index and divided into terciles (poorest, poor and least poor). The same method was used to create a comparable index using those same items on the DHS data. This provides a better comparison than the wealth index given on the DHS that included many additional items to assess household situation such as sanitation, cooking facilities, and crowding. The results suggest that women's households in Nyanga are poorer than those in Chikomba with the highest proportion of households in the Chikomba sample in the 'least poor' category (42%) versus the highest proportion of households in Nyanga in the 'poorest' category (44%). This difference between the districts is statistically significant ($p=0.037$).

Compared to the DHS sample, the Camfed sample appears to be from poorer households with 31% and 44% from the poorest group respectively for Chikomba and Nyanga while the DHS sample shows between 29% and 36% of their

sample from the low SES households. This is somewhat to be expected given that Camfed specifically targets poor, rural women. However, it appears from both the DHS and the Camfed sample that Chikomba (Mashonaland East) has an overall higher household SES than Nyanga (Manicaland).

9.2.2. Household Composition

Household members in the survey were defined to respondents as ‘people who usually live with you or who are staying with you now’. Household composition was assessed by summing up the number of people in the respondents’ household. The range of household size is between 1 and 12 in Chikomba (median 4) and slightly larger in Nyanga at between 1 and 18 (median 2). The difference between the sites is statistically significant ($p=0.01$).

DHS defines household members slightly differently: ‘any person who usually lives in the household and who slept in the household the night before the survey’. The ranges were similar when compared to the DHS data with the rural Mashonaland East sample reporting a slightly larger range of household size, 1 – 15 (median 5) while in Manicaland it was the same as our Nyanga range of 1 – 18 with a median of 5. Median household size was larger than the Camfed dataset across both sites.

More women reported to be living on her own in Nyanga (11%) compared to Chikomba (3%). Among married women, five (10%) in Chikomba reported not to be living with her husband while in Nyanga there was only one case (3%). The DHS sample shows that overall 2% of women live alone in the two provinces and that in Mashonaland East (Chikomba), 36% of married women do not live with her husband while in Manicaland (Nyanga) this percentage was higher at 41%.

Survey respondents were asked who in their household earns money, in order to assess how many people in their household are dependents. Seven women (10%) in Chikomba and eight (13%) in Nyanga reported that no one was earning money in the household. However, of these, only four women, 2 per district, reported consistently having earned no money. The remaining 11 reported currently having a business, having earned a profit in the past month and/or contributing financially to household expenses. Each individual case was then reassessed based on their combined responses to various income related questions and recoded. After recoding, two women in each district reported that no one in their household earns money and both of these are six member households in Chikomba and between two and three member households in Nyanga. The remaining households in Chikomba have between 1 and 12 members and are supported by 1 - 6 people who earn money. In Nyanga, the households of between 1 and 18 members are supported by between 1 and 4 earners. Although some household members may not be earning money, they may be involved in the respondents’ or the family’s business as unwaged labour and in these cases, they would be considered dependents as the survey question asked specifically on those who earns money. It is also important to highlight our assumption that a household member who earns money would contribute financially to the household which may not be accurate. Research in other countries suggest that women’s ability to earn money may not improve

the overall household situation as men may begin to withhold or reduce their contribution once they realise the amount of money their wife brings in [6, 21].

In addition, 33 households in each of the Camfed districts reported only having one income earner and of these, 88% in Chikomba and 79% in Nyanga reported that the respondent was the sole earner.

9.3 SMS Experience

The women surveyed ranged from those who took part in the SMS at its inception in 1998 to 2010 with most years represented including 2008 – 2009 when Zimbabwe experienced severe economic crisis and collapse of the national currency.

Over 73% of those surveyed first joined the Scheme before the economic crisis: 61% in Chikomba and 89% in Nyanga. During the economic crisis in 2008 – 2009, 18% joined, 24% from Chikomba and 11% from Nyanga. In 2010, post crisis, there were 11 new participants from Chikomba and none from Nyanga. The mean number of years since respondents joined the Scheme is 4.5 years (sd^2 3.08) with Chikomba respondents being part of the Scheme for slightly shorter period of time at a mean of 3.5 years (sd 2.9) while in Nyanga the mean was 5.7 years (sd 2.84).

Over 87% of respondents received a cash grant, 79% and 97% respectively for Chikomba and Nyanga. Among those who received a material grant, over 88% were from Chikomba. The 16 material grants reported in the survey were all given out during the crisis period.

9.3.1. Motivation to join the Scheme

Qualitative interviews in both Zimbabwe and Tanzania suggest that most women were living in very difficult financial situations before they joined the SMS, often unable to meet basic needs. The majority joined the SMS shortly after completion of secondary education while a small number of women joined when they were older, sometimes as a result of a joint decision with their husband or family. Many girls faced an uncertain future after secondary school and most did not have ideas on what to do next. Several women were already involved in subsistence farming prior to joining the Scheme. Some expressed an interest in starting a business and needed capital while others were informed about the Scheme through their school or from community members and friends who had taken part.

² Standard deviation

'What happened is my husband was not employed and I used to see other women buying and selling some products and their standard of life had improved then I had to ask them where I can get help to start my own project.' (Chikomba, Zimbabwe)

'I went to school up to grade seven because my parents could not afford school fees and then started working as a house maid. I then got married and after that I applied for a loan from Camfed.' (Nyanga, Zimbabwe)

Discussions with CAMA members often encouraged young women to join and many also provided guidance to young women's project proposals in both Tanzania and Zimbabwe.

The motivation for women to take part in the SMS was varied; however, economic independence and not being a burden to their family were major stimuli in women's decision to join. Some respondents in Tanzania reported that after hearing about Camfed's work with poor people they wanted to know more about the organisation. Others saw joining CAMA as an opportunity to have something to do.

9.3.2. Family Reaction

Family ties seem to be at the centre of these young women's lives and their engagement in the programme is highly affected by the dynamics of family relationships. Family members actively participate in the women's businesses as managers, decision-makers, and source of labour. Qualitative respondents in Zimbabwe highlighted that businesses started from the SMS grant became, more often than not, a family business. Among women who later relocated to Harare, where their business was still running, they were taken over by family members still residing in the rural areas.

Family support for women to take part in the Scheme was reportedly very positive. Survey respondents rated their family's initial reaction to be 'very positive' in nearly 95% of cases. However, two women in Chikomba received 'somewhat negative' and two from Nyanga received 'very negative' reactions from their families at the onset. These negative reactions were later changed to become more positive in all four cases.

Qualitative responses in both Zimbabwe and Tanzania support the survey results with the majority of women reporting positive family support and recognition of the wider benefit to the household.

'My mother gave me moral support even before I informed my husband. She said look at what is happening in your family your husband is not formally employed and it will be very important if you grab that opportunity and use it wisely. (...) And when I informed my husband about it he said all is well with him.' (Chikomba, Zimbabwe)

'It was great news for them and they encouraged me to do it seriously.(...) I was staying with my mother, my father is late. (...) I have brothers and an older sister and a younger sister as well, but my older sister was

married (...) They said it was good to have that kind of help as this will help the whole family.’ (Nyanga, Zimbabwe)

One woman in Tanzania was encouraged to join CAMA shortly after she became widowed as her family felt it was a good idea for her to associate with other women.

Among those not receiving initial support from their family, one woman in Zimbabwe spoke of her in-laws’ perception of her participation in the training activities to be in conflict with her traditional gender role:

‘When I was living with my mother-in-law she could not take it in the first place because I used to go for training for two days which she said is not acceptable for a married woman (...) they could not take it because they also wanted me to do some household chores, but when we moved out with my husband the attitude changed because they now had no say in our family plans.’ (Nyanga, Zimbabwe)

Another Zimbabwean woman experienced opposition from her husband initially but he later changed his opinion and started investing his money in her business.

‘It was difficult to me from the beginning because my husband was not into it until I had talk and put some sense into him (...) He was against the idea from the beginning (...) It was painful. I was relieved when he finally supported me (...) I had to explain the whole idea to him. (...) I explained it was good for the family.’ (Nyanga, Zimbabwe)

One woman in Tanzania reported that her family was not supportive of her joining CAMA or to take part in the SMS because of their confusion over the nature of the programme and repayment of the grant. Instead the respondent’s mother urged her to borrow money from a relative.

‘I spoke to my mother she refused straight away warning me never to go there as she complained that I might bring her some problems later on. (...) [She said:] ‘The life condition we have now is very difficult and you want to go to take fifty thousand shillings, if you eat it what will you do later on? I don’t like to be jailed.’ (...) But I told her please I beg you let me join it because this organization will help us and they said they will never come to jail us. Moreover they are assisting young women who are living in difficult life. My mother refused, I mean now completely refused. Then I left and went to the father of my children and told him and he too refused totally.’ (Kilolo, Tanzania)

However, despite her family’s objection she decided to join the programme. Her family later became very supportive of her continuing relationship with CAMA and her brother sought her advice on joining the Scheme when he thought it was open to both men and women.

The majority of families saw the Scheme as a good opportunity for them to improve their lives, although a small number of respondents did encounter obstacles convincing their families. Women demonstrated inner strength and a sense of confidence and control in challenging their families’ objections and went ahead with joining the Scheme despite the objections of their family.

9.3.3. Training for business

Typically, Camfed provides a 'grants training' which covers basic business management for women whose proposals have been successful and attendance is normally a pre-requisite to grant disbursement. In our survey sample, most women, 86% in Chikomba and 90% in Nyanga, received the training prior to receiving the grant and a small number received the training after having received the grant. Trainings did not appear to have been affected by the economic crisis as most women in all periods of joining received some training. A small percentage of women, 5%, reported not to have received any training from Camfed (3% in Chikomba and 8% in Nyanga). However, they still went on to operate a business with their grant.

Only two women in the survey did not use their grant to start a business. In one case, the economic crisis was identified as the reason for not starting a business and, in the other the grant money was spent for other purposes.

Respondents of the qualitative interview reported having received some business training that was either facilitated by Camfed or from a CAMA member who was previously trained. However, one woman in Tanzania did not receive any training because of the remoteness of where she lives. Despite not having received any training, her business is proceeding well.

9.3.4. Types of business

Women's choice in the type of business they wish to run had to have been decided at the proposal stage after assessing the local market, although these may be later changed depending on the circumstances when women received the grant money. Women were asked in the survey on the type of business they started using the grant. Most reported starting buying and selling of commodities or clothing, selling food or produce and livestock business. The majority of women, 63% overall, started one business with the grant. Despite the small size of the grant, 30% of the respondents managed to start more than one business. The types of businesses women in the survey reported to have started with the grant in Zimbabwe are presented in Table 5.

Table 5 - Type of business started with SMS grant

Type of business*	Chikomba	Nyanga	Total
	n (%)	n (%)	n (%)
Buy & sell (commodities/clothes)	38 (54%)	21 (34%)	59 (45%)
Gardening / livestock	32 (45%)	17 (28%)	49 (37%)
Sale of produce / cooked food	12 (17%)	34 (56%)	46 (35%)
Sewing / hairdressing	5 (7%)	6 (10%)	11 (8%)
Other: unspecified	1 (1%)	2 (3%)	3 (2%)
# business started:			
1	45 (62%)	38 (62%)	83 (63%)
2 or more	20 (28%)	20 (33%)	40 (30%)
Mean (sd)	1.35 (0.57)	1.38 (0.56)	1.37 (0.56)

*Multiple options allowed; % may exceed 100.

Women’s choice in the type of business to operate is often connected to their past experience as there is a feeling of increased security in either embarking on something familiar or using their past knowledge to understand the risks of certain types of businesses. Small street stalls selling vegetables are seen as relatively safe although women with experience in farming expressed a fear of bad harvests or seasonality. One woman in Tanzania with experience in farming used half of her grant money for farming and the other half to start a street stall in order to minimise risks of her business failing.

‘It is something that I knew I can do. I knew that in the food stall, I am selling perishable good, and sometimes they get rotten or during transportation they get rotten. Also, in our place during rainy season, transport is unreliable, therefore goods can rot on the way if the car is stuck on the road for two days. So I saw that if I decide to do just one thing, what will happen when I get stuck?’ (Morogoro, Tanzania)

Being aware of competition and the local market in the area also helped women to choose their business as one Zimbabwean respondent had done:

‘The reason why I ended up buying and selling paraffin was because almost 90% of women were now into vegetable gardening’ (Nyanga, Zimbabwe)

9.3.5. Business performance

Once a participant’s proposal has been accepted in the Scheme, training, grant disbursement, mentor support and loan options follow to support her business start up and operation. Survey data indicated that almost all businesses started with the initial grant earned a profit, 90% in Chikomba and 97% in Nyanga, including all but one of the respondents who had not received any training. For most participants, the first business they operated is the one using the initial grant and performance of this business may affect future expansions as well as their feelings of self-efficacy and self-esteem.

A number of variables were hypothesised to be associated with business performance of women's first business including: the type of grant received; training from Camfed; type of business started; frequency of contact with mentors and advice from others as well as family's reaction. Table 6 presents the results of the potential association between the variables. A total of 123 women reported earning a profit from their first business and only 9 women did not which may reduce the overall statistical power for this association. Among the variables tested, only 'Family's initial reaction' was significantly associated with business performance of women's first business. However, it is important to note that only three women responded negative or very negative to the question.

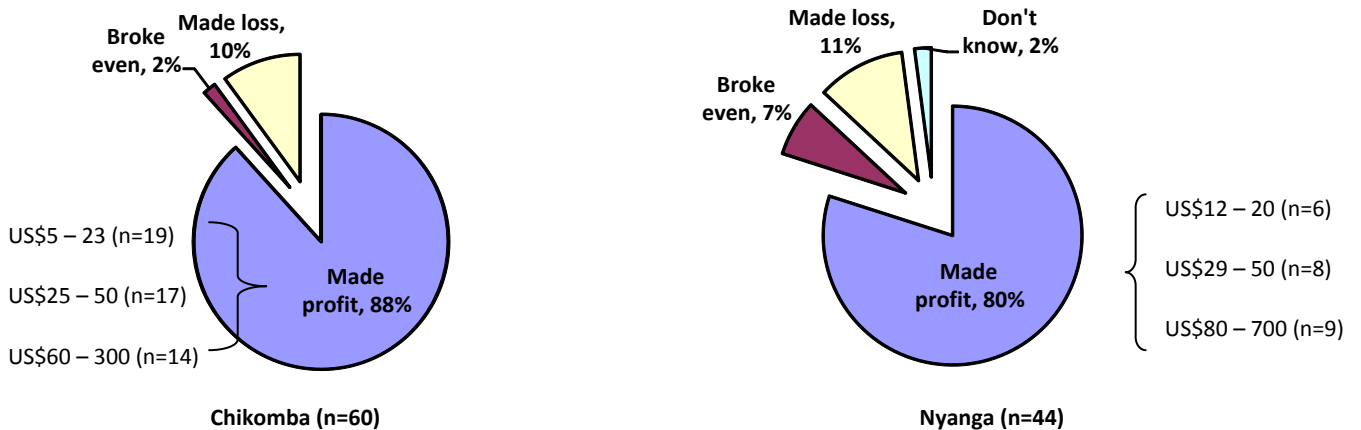
Table 6 - Factors assessed with profitability of first business

	Profit from first business		
	Yes (n=123) n (%)	No (n=7) n (%)	
Type of grant received:			
Cash	107 (87%)	6 (86%)	
Material	16 (13%)	1 (14%)	
Family's initial reaction:			
Very positive	117 (95%)	6 (86%)	**
Positive	3 (2%)	0 (0%)	
Negative	1 (1%)	1 (14%)	
Very negative	2 (2%)	0 (0%)	
Any training received from Camfed:			
Yes	117 (95%)	6 (86%)	
No	6 (5%)	1 (14%)	
Type of business started with grant* (Yes responses only)			
Buy & sell (commodities/clothes)	55 (45%)	1 (14%)	
Gardening/livestock	43 (35%)	3 (43%)	
Sale of produce/cooked food	37 (30%)	3 (43%)	
Sewing/hairdressing	10 (8%)	1 (14%)	
Contact frequency with SMS mentors:			
No contact	16 (13%)	2 (29%)	
Weekly	11 (9%)	2 (29%)	
Monthly	49 (40%)	3 (43%)	
Every few months	42 (34%)	0 (0%)	
Don't know	5 (4%)	0 (0%)	
Business support received elsewhere* (Yes responses only)			
Other business people	63 (53%)	3 (43%)	
CAMA members	62 (53%)	3 (43%)	
Family/extended family	48 (41%)	2 (29%)	
Others	30 (25%)	2 (29%)	
# sources of business support received:			
0	22 (19%)	2 (29%)	
1	36 (31%)	3 (43%)	
2	25 (21%)	0 (0%)	
3	23 (19%)	1 (14%)	
4	12 (10%)	1 (14%)	

*multiple options allowed; % exceeds 100. **significant at p<0.05

Among those who had started a business with their initial grant, 55% of those first businesses are still running at the time of the survey (71% in Chikomba and 36% in Nyanga). Over 60% of the women subsequently started between one and five other businesses. Among those with at least one business running, past month business performance is presented in Figure 2.

Figure 2 - Past month business performance



Among those who made a profit in the past month, the range of profit was between US\$5 and \$300 (median \$30) in Chikomba and between US\$12 and 700 (median \$50) in Nyanga.

While a higher proportion of women who reported earning a profit in the past month in Chikomba, the actual figures of the profit were higher in Nyanga. Due to the wide range of profits reported, including one respondent from each district who reported a much higher figure than the rest, the profit amounts were split into terciles to give a better representation of the distribution as shown in the figure. Three respondents in Chikomba and 12 in Nyanga reported earning a profit in the past month but did not provide the amount earned and these were recorded as missing.

Among those who made a loss in the past month, the range of was between US-\$5 and -60 (median -\$10) in Chikomba and US-\$50 and -200 (median -\$135) in Nyanga.

Most women in the Tanzanian interviews described their business as doing 'ok'. However, several women reported they did not think their business was doing as well as they would like and felt that it was a reflection on the state of the Tanzanian economy.

'Truly speaking the business is very tough by this time with very small profit. I don't understand if nowadays people don't have money or there is shortage of money in the circulation unlike before. (...) So people don't have money now. The way I see our economy is in the recession, because by now the business is still totally tough.' (Morogoro, Tanzania)

9.3.6. Use of profit

Many studies have shown that women spend the vast majority of their earnings on their households. In our survey data, nearly 83% of women contribute to their household expenses, 85% in Chikomba and 80% in Nyanga. The range of

monthly contribution in Chikomba is between US\$5 and 250 (mean \$30 sd 36.41) and in Nyanga the range is smaller at between US\$3 – 150 while the mean amount is higher at \$37 (sd 27.61).

Women were asked whether they had ever spent their profits on a series of items. A large percentage of survey respondents reported using some of their profits for their family, 89% Chikomba, 92% Nyanga; for their extended family, 86% Chikomba, 89% Nyanga, and for themselves, 87% Chikomba, 89% Nyanga. Just over 72%, Chikomba 70% and Nyanga 74%, reported spending money to support children in the community or on other community-related expenses. In each category, the percentages were slightly higher for the Nyanga sample when compared to the Chikomba sample.

Nearly 77% of the survey respondents, 85% in Chikomba and 67% in Nyanga, who reported using their profits on their families spent the money mostly covering basic living expenses such as food, clothing, and bills which are consistent with the reports from IDI respondents.

Some 92% of women surveyed put some of their profits back into their business. Most women in the Zimbabwe IDIs reported reinvesting part of their profits into other businesses. This is consistent with findings from other countries that show women's businesses grow through diversifying into more small, low risk businesses while men tend to reinvest in a single business which potentially bring in larger amounts of profit [17].

Approximately 20% of the survey respondents (18% in Chikomba and 24% in Nyanga) also pay someone either in cash or in kind to help in their business either currently or at some point in the past if the business is no longer operational. In Chikomba, 13 women reported to have paid between one and four people to help (mean 2.6, sd 1.12) while in Nyanga, 14 women reported having paid between one and five people to help in their business(es) (mean 2.21, sd 1.37). These are higher than the average reported by a USAID technical report where women's businesses in urban areas of Lesotho, Swaziland and Zimbabwe had an average of between 1.13 and 2.33 workers [22].

In Tanzania, many women appeared to have become the main contributor to their extended family either by paying school fees for children or by helping members of the family when necessary. Tanzanian respondents also reported to have made larger contributions such as building a house:

'Truly, is not only some benefits, let say there are benefits, we have benefited a lot. I personally... First I did not expected for me to be able to build a house, because if I build a house when I'm old, can I look after it? May be I cannot be able to look after it. Am I the one who built it? But I said truly all these are CAMA benefits.'
(Morogoro, Tanzania)

Although in the minority, several of the women in the Zimbabwe IDIs reported to have put aside savings, either in cash or in assets. One pointed out that she only 'has savings in assets because [she has] no confidence in the economy and banking system' (Chikomba). Assets such as livestock are seen as easier to dissolve into cash or be traded in the future.

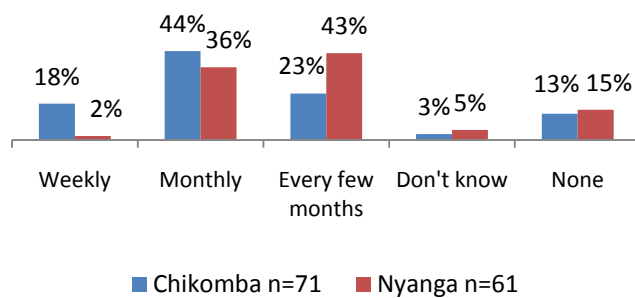
While the data do not indicate the proportion of women's income spent on the different areas, it seems that most of the profits are spent meeting essential basic household needs such as food, clothing, medical, children's expenses and

dealing with any emergencies. Money for reinvesting back into the business only happens once the basics have been satisfied.

9.3.7. Business support

SMS participants receive support from mentors who are typically CAMA members experienced in business. They provide monitoring of the business by supporting women’s record keeping and report writing as well as discussing issues to improve business outcomes. The frequency of such contacts varies, as mentors are not specifically assigned to women and mentoring happens typically on an ad-hoc basis, for example, women may take advantage of a community meeting to discuss their businesses with other business women attendees. Camfed organised trips for other activities may be also used by mentors to visit other business women. Figure 3 shows the frequency of mentor contact as reported by Zimbabwean women in the survey and was specific to the timeframe during which women had a business running. The majority of women have contact with their mentors either monthly or every few months. Over 86% have had contact with their mentors at some point while 13% of women in Chikomba and 15% in Nyanga reported having received no contact with mentors. Among those with no contact, 39% still reported a profit while 6% reported to have broken even or made a loss in the past month.

Figure 3 - Frequency of mentor contact



The importance of regular mentor visits is highlighted by a Tanzanian IDI respondent:

‘At least after may be one month and half, to me after three months is a very long time. It happens sometimes there are some business owners facing some difficulties, at least they can come within a month and half for advising and not to wait as that business can end up collapsed.’ (Kilolo, Tanzania)

The geographic isolation where some of the women reside can make access to the follow-up support difficult. In the Zimbabwe IDIs, some women explained that they had missed their mentors’ visits for this reason. Women’s desire to

see their mentors is not always related to problems arising from their business. Sometimes, they want to share their success stories or to share knowledge with other community members.

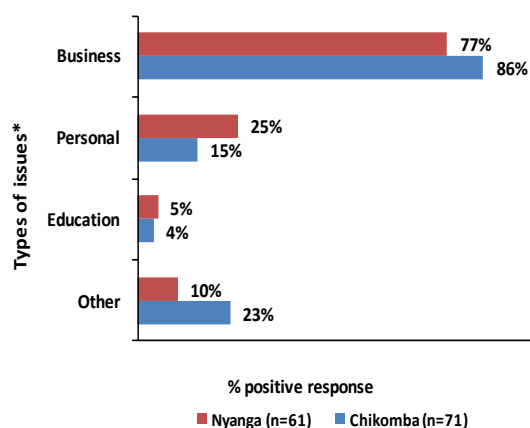
‘They haven’t been able to visit me in this side but I wished they could so they can see how my project is doing (...) Yes it [the mentor’s visit] will bring a lot of change because most people want to ask them a lot of questions about the SMS projects’ (Nyanga, Zimbabwe)

Women in the Zimbabwe IDIs described mentor visits as predominantly informal meetings that tend to centre around business progression and challenges including ideas on how to use profits. One woman reported never meeting her mentor at her business and only met at her home although this was not further explored so it is unclear why given that mentors are meant to visit businesses and check their progress including record books.

Most women in the survey reported discussing business-related issues with their mentors. However, the mentors provide an important source of support for women beyond business. Personal issues were reportedly discussed with mentors by 15% of women in Chikomba and 25% of women in Nyanga, and other issues were reportedly discussed by 23% of women in Chikomba and 10% of women in Nyanga. Figure 4 presents the different issues discussed with mentors.

Figure 4 - Issues discussed with mentors

**Multiple options allowed; % may exceed 100.*



In addition to the support from mentors, some women also receive other sources of business support from community members. Table 7 presents the other sources of business support survey respondents reported to have received.

Table 7 - Business support received from outside of SMS

	Chikomba	Nyanga	Total
Source of support*	(n=71)	(n=61)	(n=132)
	n (%)	n (%)	n (%)
Business people	35 (49%)	32 (52%)	67 (51%)
CAMA (non SMS) member	35 (49%)	31 (51%)	66 (50%)
Family/extended family	33 (46%)	18 (30%)	51 (39%)
Others	17 (24%)	15 (25%)	32 (24%)
No support from anyone else	15 (21%)	10 (16%)	25 (19%)
# sources of help received:			
1	17 (24%)	22 (36%)	39 (30%)
2	12 (17%)	13 (21%)	25 (19%)
3 or more	24 (34%)	14 (23%)	38 (29%)
Mean (sd)	1.76 (1.33)	1.63 (1.22)	1.70 (1.27)

**Multiple options allowed; % may exceed 100.*

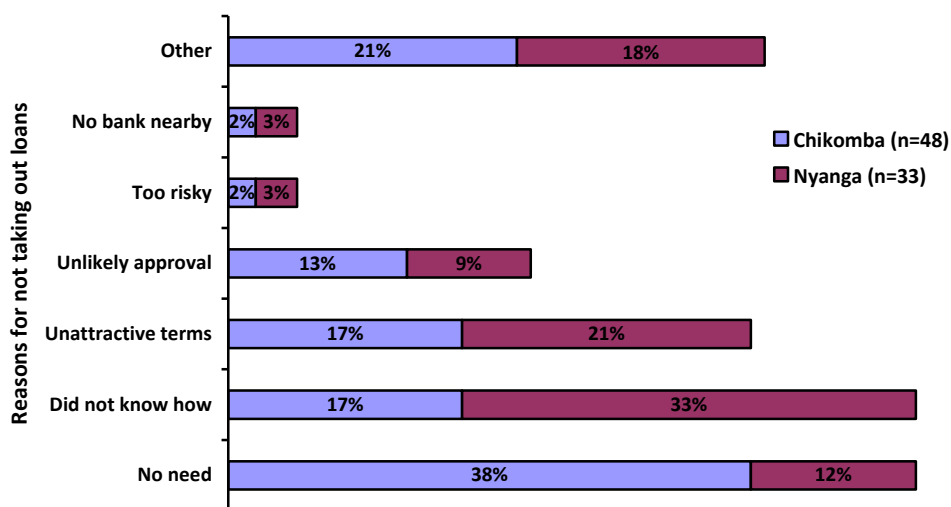
Nearly 94% of women received some business support from either within or outside the CAMA network and only 3% in Chikomba and 5% in Nyanga, reported not having had any support.

9.3.8. Experience with Loans

Women who have not accessed loans -

One of the challenges women in the IDIs faced in trying to expand their business is the lack of capital as many women spend most of their profit on immediate family needs. Microloans offered by Camfed are therefore a good option. However the majority of women in the survey did not apply for loans from any source: 68% in Chikomba and 54% in Nyanga. Among those who had not applied, 38% of respondents in Chikomba cited having no need while in Nyanga it 33% cited not knowing how to apply as the reason why they had not done so. The distribution of reasons for not taking out loans is displayed in Figure 5. Where women chose 'other' as the reason for not applying for a loan, they did not elaborate what that reason was.

Figure 5 - Main reason for not taking out loan



The qualitative interviews highlighted that in some cases, women did not apply because they were simply not aware that loans were available as applications could only be made when loans have been advertised. Two women in Chikomba reported never having received information on the loans and attributed this to the fact that they had not attended CAMA meetings or had not been aware that meetings were taking place.

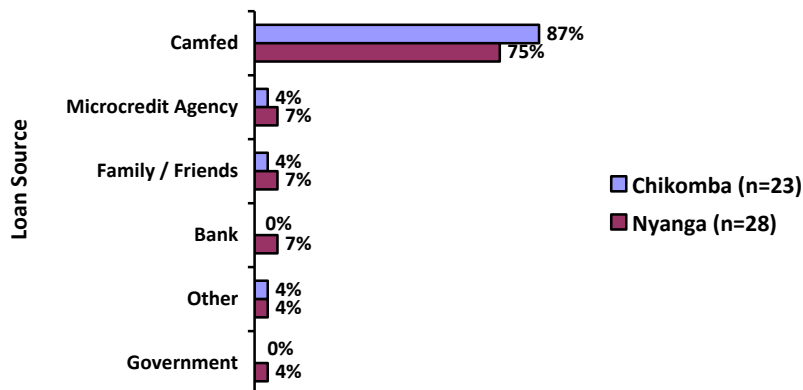
One respondent in Zimbabwe also expressed an element of fear at taking out a loan:

‘If you fail to invest your money properly, you won’t be able to pay back your loan and you will remain poor in life.’ (Nyanga, Zimbabwe)

Women who have accessed loans –

Among the 39% of survey respondents who had received loans the majority had obtained them from Camfed. However, five women who had never taken out a loan with Camfed managed to acquire loans from more formal lending institutes such as banks (2) and microcredit agencies (3). Figure 6 shows the different loan sources.

Figure 6 - Loan source among women who ever took out a loan



**Multiple options allowed; % may exceed 100.*

In Tanzania, several respondents have taken loans from Camfed. While some women are repaying without problems, one woman has not been able to keep her repayments due to following poor business advice from people in her community combined with being cheated when purchasing merchandise for resale.

Respondents from some IDIs in Zimbabwe where women have successfully accessed Camfed loans on more than one occasion suggest greater awareness on the availability of Camfed loans as the reason of their success.

There were fewer women who had taken out loans than expected, particularly since many spoke of wanting to expand their business. It is not clear if women who reported having no need for the loans already earn sufficient profit and do not wish to expand their business or whether they have used their business as a stepping stone onto something else and no longer need their business. The fact that survey respondents in Nyanga reported not knowing how to apply as the main reason for not doing so suggests that outreach work is necessary to clarify how the process works.

9.3.9. Financial autonomy and household decision making

Despite the considerable level of family involvement in the women’s financial lives, respondents on the IDIs felt the SMS had increased their financial autonomy and influence within their households. Most respondents on the Zimbabwe IDIs reported being able to make financial decisions on their own although they would consult the family for advice particularly in areas where they have little knowledge, such as when farming materials are needed.

Over half of the respondents in the survey reported making decisions on how to spend their profits by themselves. When women who decide alone and women who decide jointly with their husband are combined, over 90% reported making financial decisions on spending her profits in this way. Only 8% reported having no participation in decision making of how her profits would be spent. In these cases, the decisions were made by her husband alone (2%), by other

family members (4%) or by others (2%). Women who reported 'others' deciding how their profits are spent did not specify who these people were.

Marital status may influence household decision making as unpartnered women may be more likely to make decisions on their own. Table 8 shows the frequencies of decision-making on how to spend the profits earned by women by current marital status. Both sites are combined due to the small numbers in many categories.

Table 8 - Decision making by marital status

	Respondent alone n (%)	Joint with husband n (%)	Husband alone n (%)	Other family n (%)	Others n (%)	Total* n (%)
Current marital status:						
Never married	8 (62%)	N/A	N/A	4 (31%)	1 (8%)	13 (100%)
Engaged	9 (90%)	N/A	N/A	1 (10%)	0 (0%)	10 (100%)
Married	39 (43%)	47 (52%)	2 (2%)	0 (0%)	2 (2%)	90 (100%)
Divorced/widowed	17 (100%)	N/A	N/A	0 (0%)	0 (0%)	17 (100%)

*total % may not add to 100 due to rounding

N/A = not applicable

Among married women, ability to decide by themselves how to spend their profits is higher when compared to the DHS sample. In the Camfed sample, 50% of the respondents in Chikomba reported deciding alone, followed by 44% deciding with their husband and 2% reported only the husband deciding. In the DHS comparison, 43% decide by themselves, 54% decide jointly with their husband, and 4% of the decisions were made by the husband alone. In Nyanga, 34% of women decide alone, 63% decide together with their husband and 3% were decided by their husband alone. In the Manicaland DHS, 25% decide alone, 74% jointly with their husband, and 1% by the husband alone.

The majority of the survey respondents, 62%, felt that they have a strong influence over what happens in their household while only 3% felt that they had not much or no influence at all.

More than 61% strongly agreed with the statement that her advice was sought by other members of the household while 32% agreed. A small number of women either disagreed (4%) or strongly disagreed (3%) with most of those who did so residing in Chikomba (5%).

Qualitative respondents across the sites expressed a positive change in the way their family sees them.

'They see a difference, because a long time ago they did not associate me with anything, because they saw that I had failed my examination and I was a burden to them. But now I have joined CAMA I see myself as a big person even if I am younger than them, even if I want to associate with them or advise them I do because now they accept me in a big way.' (Kilolo, Tanzania)

Women in Zimbabwe expressed an increased sense of self-efficacy and self-confidence by nature of being able to provide for themselves and their family including being able to address household problems on their own. Examples given were ability to visit family without having to ask for bus fare; ability to deal with problems when husband is away; and assist other community members or school children on occasion. One woman spoke of her satisfaction at being able to pay her mother's medical bills and to have provided for a decent funeral at her death (Chikomba, Zimbabwe). Women also felt more respected by community members who have witnessed their accomplishments.

'Things are no longer the same as I am managing to look after my family now even when my husband is not sending money (...) I did [make some profit] and even used it to pay for my children's school fees.' (Nyanga, Zimbabwe)

Women in the IDIs who expressed an increased role and respect from family members as a result of their business all mentioned their ability to help financially as a primary motivation for her increased involvement in family matters.

'A lot has changed. Before I had a business I was a nobody in my family. Issues to do with death, funeral and illness were shared to me just as news but when I started to operate my business all that changed because they now also wanted money from me (...)' (Chikomba, Zimbabwe)

'There is a big change in our relationship [with relatives]. Before they never wanted to see me and things really changed when I started doing my own things so much that they even look forward to get some help. (...) Let's say for example if there happens to be a funeral in our family or some illness they will come asking for money to sort out these problems.' (Chikomba, Zimbabwe)

'Like any other individual who has money sometimes, some problems in your family needs your help and money talks but if you don't have money family members do not even tell you what is happening in the family' (Chikomba, Zimbabwe)

Having control over one's own resources and being able to make decisions within the household are important assessments of one's status within the household. Women who are economically productive and who have earned money, assessed by past month profitability of business, may be associated with increased household status. Tables 9 and 10 below explore the potential association between engagement in economic activity, past month profit from business and financial decision-making and several household influence variables.

Table 9 – Economic activity and control over resources

Who decides how women’s earnings are spent						
	Respondent	Joint with husband	Husband alone	Others	Total	
	n (%)	n (%)	n (%)	n (%)	n (%)	
Economically active (n=120):						
Yes	48 (56%)	32 (37%)	2 (2%)	4 (5%)	86 (100%)	
No	24 (71%)	8 (24%)	0 (0%)	2 (6%)	34 (100%)	
Past month profitability (n=105):						
Made Profit	55 (61%)	31 (34%)	1 (1%)	3 (3%)	90 (100%)	
No Profit	7 (47%)	7 (47%)	0 (0%)	1 (7%)	15 (100%)	

No statistical significance detected

Besides women who did not make a profit in the past month, women were the main decision-maker (over 50% of cases) on how to spend their profits whether they are in economical work or not. Where women did not earn a profit in the past month, nearly half, 47%, reported deciding by herself how to spend her money followed by an equal percentage reporting deciding together with her husband. Overall, very few women reported not having a role in deciding how to use her profits. Among women in economic work, nearly 7% reported having no control of how their profits were spent. Among those in business who had earned a profit in the past month, 4% reported not being able to decide how to use their profits. However, no association was found between the variables.

Table 10 – Economic activity and household influence

	Ability to make decisions to improve life		Have influence on household		Household members ask for advice	
	Very / Somewhat confident	Not very / not confident at all	Strong / some influence	Not much / none at all	Strongly agree/ agree	Strongly disagree / disagree
	n (%)	n (%)	n (%)	n (%)	n (%)	n (%)
Economically active (n=120):						
Yes	80 (93%)	7 (8%)	84 (97%)	3 (3%)	80 (92%)	7 (8%)
No	31 (91%)	3 (9%)	33 (97%)	1 (3%)	33 (97%)	1 (3%)
Past month profitability (n=105):						
Made Profit	85 (94%)	5 (6%)	86 (96%)	4 (4%)	83 (92%)	7 (8%)
No Profit	13 (87%)	2 (13%)	15 (100%)	0 (0%)	14 (93%)	1 (7%)

No statistical significance detected

Most respondents reported having fairly strong influence in their households including their perceived ability to make decisions that would improve their life. When assessed by economic activity or past month profitability, between 87%

and 100% of women reported having strong influence on household and household members, resulting in very little variability in the data. No association was found between engagement in economic activity or past month business profitability with any of the household influence variables although it could be due to this lack of variability.

Being more aware and involved in major family issues such as illness and death improve the perception of women's role within the household and may also bring satisfaction to women themselves at being able to contribute in times of stress. Indeed studies in other countries suggest that women felt greater pride and respect at being able to contribute to their families, despite in some cases an increased workload and burden on them [1].

9.3.10. Resilience & self-efficacy

The economic crisis and hyperinflation in Zimbabwe deeply impacted women's financial livelihoods as all business activities were either interrupted or were running at minimum capacity. Customers dwindled and basic goods were hard to come by. Money invested in the business at the beginning of a month could not be re-paid at the end of the month and money earned from selling merchandise was no longer sufficient to restock because of currency devaluation. This prevented women from obtaining loans, expanding their business, saving money and many struggled just to make ends meet. This was further exasperated by a severely crippled transport system and infrastructure. An IDI respondent who had relocated to Harare described her family's experience in keeping the business running during the crisis:

'You would find we had a lot of challenges especially in running businesses. I was no longer doing the business myself. It was my family but from the feedback I was getting from them, it was very, very difficult for them just (...) people were no longer buying, especially things like clothes and even buying the poultry (...) it was something that people considered as a luxury. So you would find the buying and selling was very, very difficult for them. They could identify for example that people wanted sugar and there was nowhere for them to buy and sell and the issue of inflation it was also affecting them and challenges of transport from one point to another it was a challenge again for them.' (Harare, Zimbabwe)

Among those IDI respondents who managed to keep their business running, the obstacles cited by the IDI respondent above were faced by the other women regardless of their location and their type of business.

'I continued to run but things were rough. I even lost some chickens because I couldn't get enough food to feed them. It went down but I managed to survive. I had to use the little that I had to feed them but ended up with 8 out of 25.' (Nyanga, Zimbabwe)

'Right now I am not making as much profit since the switch from Zim dollar to US dollar. That is when my business started to shrink especially the tuck-shop. For the tuck shop I would order freezits and by the time I

finish selling them and need to order some more, the money was not enough to buy the same amount of freezits. So that's when the business started making a loss and I started sewing' (Harare, Zimbabwe)

Despite the challenges, a number of survey respondents managed to keep their business operating during the economic crisis in Zimbabwe. Women who took part in the Scheme in 2010 were excluded from this analysis, resulting in 45% overall (55% in Chikomba and 33% in Nyanga) who reported having kept their business running during the crisis. The qualitative interviews gave an insight into some strategies women used to keep the business functional during this period. Many used different payment strategies and adopted barter trading as the main form of payment for their goods and then used the items received to barter trade again to meet their own needs. Others tried to increase their business capital through assistance by other family members or by sourcing stock from neighbouring countries.

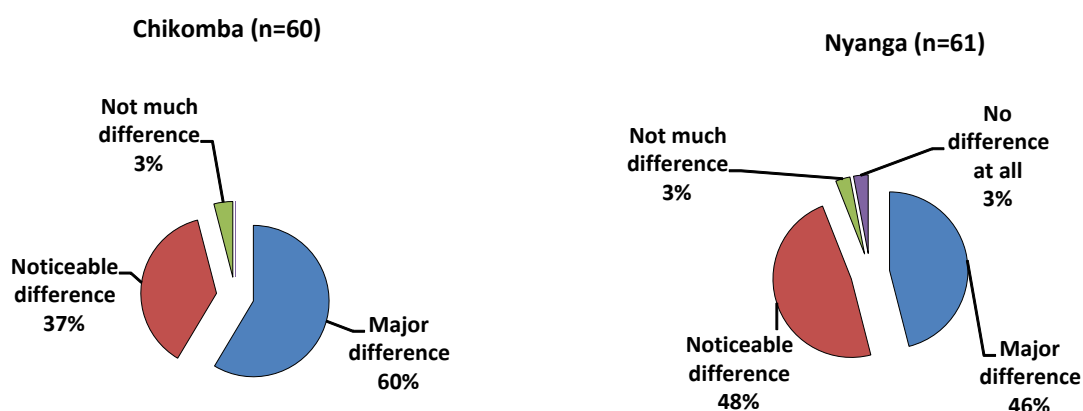
In addition to the difficulties faced by existing SMS participants, the access to the Scheme for new participants was also heavily affected as grants and loans were typically given out as cheques that needed to be cashed elsewhere. Many women were not able to cash their cheques and even when they could, the amount was often reduced either by the person offering to cash them, or because of the inflation resulting in most women unable to actually carry out the business they had proposed.

'What happened is we did not get the cash but got our grants as cheques so it really became difficulty for me to get some money. Eventually I had to go to the grocery shops where they gave us the condition that if you want to change your cheque half the amount has to be spent buying groceries.' (Chikomba, Zimbabwe)

It was during this time that Camfed Zimbabwe introduced material grants where women received equipment or other materials needed to run their business instead of a cheque or cash as it was no longer possible to ensure that cheques could be cashed nor ensure the value of those cheques. Loans given out during this period were eventually written off as it became clear that women were unable to use the money and enforcing repayment would not have been practical. While some women expressed a preference for the material grants in order to keep them focused on using the grant on their business, there was concern in the national office that material grants would not offer women an opportunity to learn how to manage money.

Among those who joined the Scheme before or during the crisis, nearly all of them felt that taking part in the SMS had helped them deal with the economic crisis in the country. Ninety-five percent of survey respondents felt that the SMS had made either 'a major difference', 53%, or 'a noticeable difference', 42%, in helping them cope with the economic crisis. Only 5% reported that the SMS made not much (3%) or no difference at all (2%). Figure 7 presents women's response to how much the SMS had helped them deal with the economic crisis in the country, by site.

Figure 7 - Women's assessment of how much SMS helped deal with crisis



In addition to helping them cope with the crisis, women in the survey were asked on their agreement with a series of statements that assesses their perception of their influence in their household, resilience to cope with emergency and whether they have someone to turn to in times of need. The frequencies by site are presented in Table 11.

Table 11 - Perceptions of self-efficacy

Agree with statements below:	Chikomba		Nyanga		Total	
	n=71 (%)		n=61 (%)		n=132 (%)	
	Very/ Somewhat	Not very/ Not at all	Very / Somewhat	Not very / Not at all	Very / Somewhat	Not very / Not at all
Able to make decisions to improve life	62 (87%)	9 (13%)	60 (98%)	1 (2%)	122 (92%)	10 (8%)
Have influence over household matters	70 (99%)	1 (1%)	58 (95%)	3 (5%)	128 (97%)	4 (3%)
Household members ask her for advice	65 (92%)	6 (8%)	58 (95%)	3 (5%)	123 (93%)	9 (7%)
People would help her in times of need	61 (86%)	10 (14%)	55 (90%)	6 (10%)	116 (88%)	16 (12%)
Able to care for family alone in emergency	44 (62%)	27 (38%)	48 (79%)	13 (21%)	92 (70%)	40 (30%)

More than half of the women were 'very confident' that they were able to make decisions to improve their life while 8% reported 'not very' or 'not confident at all'. Respondents were also quite confident that there would be someone who would help them in times of need, and that they alone would be able to support their family for four weeks during an emergency situation. However these results should be interpreted with caution as the statements are very generic and lack specificity, resulting in the potential for different respondents to interpret them differently. For example, women may have influence over certain household matters but not others. Similarly, their advice may be sought on certain areas, such as childcare or food but not in others, such as making large purchases for the household. Finally,

there is little variability in the responses, and apart from the last item, the responses are highly skewed and may, therefore, not be capturing what they were intended to measure.

Women who managed to keep their business running during the economic crisis are extremely resilient as these were times of economic hardship never before experienced at a national level. It was hypothesised that women's experience on specific Scheme activities may influence their ability to keep their business running including: the type of grant received, trainings received, support from mentors and other business support.

The type of grant received, either cash or material, skills training for a specific type of business (such as poultry, sewing), the number of different trainings received from Camfed and business support received from other business people (non CAMA) are found to be associated with ability to keep business running during the crisis. Table 12 presents the results.

A higher percentage of women with their business running during the crisis had received material grants although the majority of both those who kept their business running and those who had not had received a cash grant. Among those who had received skills training, a higher percentage did not keep their business running – suggesting perhaps that skills training was not sufficient to carry women's business through the crisis. The majority of women who kept their business running had received only one type of training from Camfed compared to those who were unable to keep their business running where a higher percentage had received two types of training. Nearly half of the women who kept their business running had monthly or more frequent contact with their mentors and over half had received business support from outside of the CAMA network which is a practice encouraged under the Scheme.

Table 12 - Factors assessed for women’s ability to keep business running during crisis

		Women who kept business running during economic crisis		
		Yes (n=53)	No (n=66)	
		n (%)	n (%)	
Type of grant received:	Cash	41 (77%)	61 (92%)	
	Material	12 (23%)	5 (8%)	**
Training from Camfed:	Yes	50 (94%)	62 (94%)	
	No	3 (6%)	4(6%)	
Type of Camfed training (Yes responses only)				
	Business management	36 (68%)	53 (80%)	
	Skills for specific business:	23 (43%)	42 (62%)	**
	Other types of training	8 (15%)	15 (23%)	
# Camfed trainings:	0	4 (8%)	6 (9%)	
	1	34 (64%)	18 (27%)	†
	2	12 (23%)	35 (53%)	
	3	3 (6%)	7 (11%)	
Contact frequency with mentors:				
	None / Don’t know	4 (8%)	10 (15%)	
	Weekly	5 (9%)	7 (11%)	
	Monthly	26 (49%)	22 (33%)	
	Every few months	16 (30%)	24 (36%)	
Issues discussed with mentors (Yes responses only)				
	Business related	46 (87%)	53 (80%)	
	Personal issues	11 (21%)	15 (23%)	
	Other issues	7 (13%)	11 (17%)	
Sources of business support:				
	Other business people	34 (65%)	29 (45%)	**
	CAMA members	24 (46%)	39 (61%)	
	Family/extended family	23 (44%)	25 (39%)	
	Others	13 (25%)	18 (28%)	
# sources of business support:				
	0	9 (17%)	13 (20%)	
	1	15 (29%)	19 (30%)	
	2	12 (23%)	10 (16%)	
	3	9 (17%)	16 (25%)	
	4	7 (13%)	6 (9%)	

**p<0.05; †p<0.001

In addition to keeping their business running during the crisis, women were asked about their perceptions of whether they have someone to rely on in times of need as well as their perceived ability to support their family alone during an emergency. Being economically productive, having earned profit in the past month and frequency of support from mentors may lead to increased feelings of resilience. Table 13 shows the results of test for association between economic activity, mentor support and self-resilience variables.

Table 13 – Economic activity, mentor support and self-perception of resilience

	Feel that people would step in to help you if you had a problem		Ability to care for family in emergency	
	Yes n (%)	No/Don't Know n (%)	Yes n (%)	No/Don't Know n (%)
Engaged in economic productive activity (n=121):				
Yes	75 (71%)	12 (75%)	65 (76%)	22 (61%)
No	30 (29%)	4 (25%)	20 (24%)	14 (39%)
Past month profitability (n=105):				
Made Profit	78 (85%)	10 (91%)	68 (90%)	20 (74%)
No Profit	14 (15%)	1 (9%)	8 (11%)	7 (26%)
Contact frequency with mentors (n=127):				
No contact	17 (15%)	1 (6%)	12 (14%)	6 (15%)
Weekly	12 (11%)	2 (13%)	11 (13%)	3 (8%)
Monthly	46 (41%)	7 (44%)	39 (44%)	14 (36%)
Every few months	36 (32%)	6 (38%)	26 (30%)	16 (41%)

No statistical significance detected

Women’s perception of whether someone would help them in times of need did not seem to be related to economic activity and mentorship support as the distributions are fairly similar. Among women who felt they could provide and care for their family alone in an emergency, a higher percentage were engaged in economic productive activity, earned a past month profit and had more frequent contact with their mentor, although no statistical significance was detected.

Overall, women in the study proved to be incredibly resilient during the country’s unprecedented economic crisis. Despite the challenges during this time, not all of the women had to shut down their business and those who managed to keep them running did so through innovative and flexible methods of trading. Women had to quickly learn for example, how much maize is a chicken worth and to barter trade in a way that ensured they are still able to provide for themselves and their families. Since many in paid employment did not get paid during this period, it is possible that women’s businesses had carried their family through this difficult time.

9.3.11. Gender attitudes

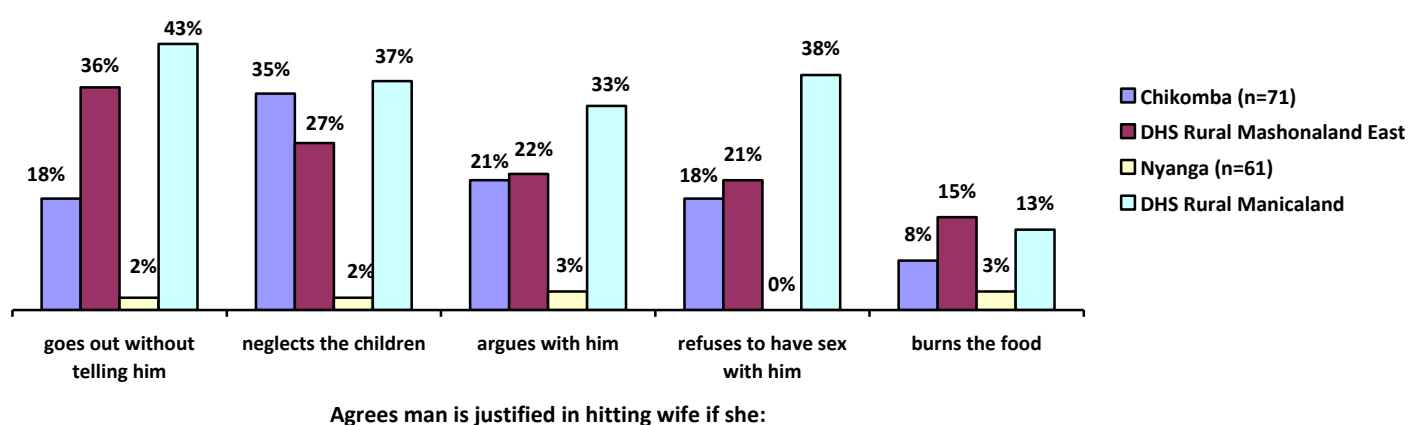
It was hypothesised that women in the Scheme have equitable gender-attitudes. Women were asked their perceptions on gender relations, specifically regarding whether or not they think a husband is justified in hitting his wife in a series of situations. These questions were derived from the DHS and the results from both samples are presented by age group in Table 14 and overall totals by site and sample are presented in Figure 8.

Table 14 – Gender attitudes, by age and site

Agreement that a husband is justified in hitting his wife if she:	Age Groups											
	Under 25				25 – 29				30 plus			
	CK	DHS*	NY	DHS†	CK	DHS*	NY	DHS†	CK	DHS*	NY	DHS†
	%	%	%	%	%	%	%	%	%	%	%	%
goes out without telling him	25	34	0	35	15	34	3	35	15	29	0	29
neglects the children	38	31	0	32	32	23	0	31	38	25	11	26
argues with him	25	26	0	26	21	21	0	36	15	24	0	25
refuses to have sex with him	13	25	0	25	24	25	0	38	15	23	0	26
burns the food	17	12	5	12	6	11	0	11	0	10	11	11

CK=Chikomba, DHS*=Rural Mashonaland East; NY=Nyanga, DHS†=Rural Manicaland

Figure 8 – Agreement with man hitting wife, by scenario and site



Women in Nyanga appear to be much more progressive in their gender-related attitude and this is fairly consistent across age groups when compared to the DHS data. In most age group categories, less than 1% of women in Nyanga agreed that a man is justified in hitting his wife. In the 30 plus age group, more women in Nyanga agreed that there are occasions when a man is justified in hitting his wife. Interestingly, the largest group of women in Nyanga agree that a wife can be hit if she burns the food while this age group and scenario is the only combination in which the Chikomba sample had nil agreement. The Chikomba sample did not show any pattern by age group or by scenario. The overall

percentages from Nyanga contrast sharply with both the Chikomba and DHS samples where a much higher percentage of women agreed with the statement across a number of situations.

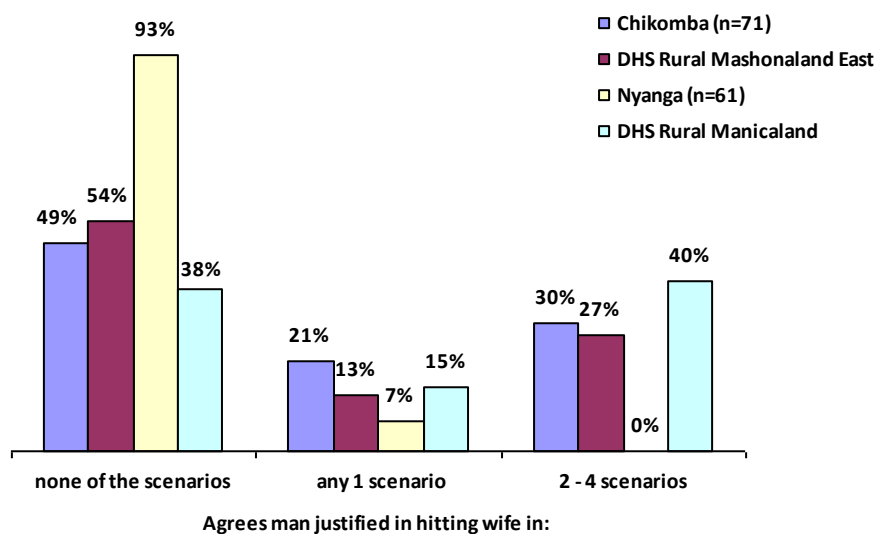
A summation variable was created to assess the proportion of women who agree that a man is justified in hitting his wife in any of the given scenarios, results by age group are presented in Table 15 and totals presented in Figure 9. Most women in Nyanga across the age groups, 93%, did not agree that a man can hit his wife in any of the scenarios while only 49%, of the Chikomba sample reported the same. Furthermore, the Chikomba sample appears to be less progressive even when compared to the provincial DHS sample where a slightly higher proportion of women reported that none of the scenarios justified a man hitting his wife. Similar results were found for those who agreed in any one scenario. None of the survey respondents in the Camfed sample agreed with all five scenarios while there were cases in the DHS (data not presented). These differences may be attributed to differences between the district of Chikomba and the province of Mashonaland East which encompasses many other districts.

Table 15 - Summary gender attitude scale, by age group

Agreement that a husband is justified in hitting his wife in five scenarios:	Age Groups											
	Under 25				25 – 29				30 plus			
	CK	DHS*	NY	DHS†	CK	DHS*	NY	DHS†	CK	DHS*	NY	DHS†
% agree with none	46	52	95	50	53	57	97	44	46	59	78	57
% agree with any one scenario	21	13	5	14	15	10	3	13	38	10	22	11
% agree with 2 – 4 scenarios	33	28	0	29	32	29	0	36	15	25	0	26

CK=Chikomba, DHS*=Rural Mashonaland East; NY=Nyanga, DHS†=Rural Manicaland

Figure 9 - Summary gender attitude scale, by site



Discussions with Camfed in-country staff indicated that Nyanga had received some training on gender-based violence which may explain their extreme low levels of acceptance of violence against women.

Two additional gender-related questions were asked on the survey that were not on the DHS. The responses were fairly consistent to the previous set of questions. Most women in Nyanga strongly disagreed (84%) or disagreed (10%) with the statement that a man should have the final say about decisions in the home compared to 59% and 15% for the two categories respectively in Chikomba.

When asked whether men and women have the same rights to study and work outside of the home, the results were fairly similar between the two sites with over 96% agree or strongly agree; although more women in Nyanga strongly disagreed 5% versus 1% in Chikomba.

The series of questions on attitudes to wife hitting did not generate consistent results between the two sites of the Camfed dataset with Nyanga seemingly far more progressive than both the Chikomba and the DHS Manicaland sample. The respondents in Chikomba were slightly less progressive compared to the DHS. Combined with the other gender attitude questions, Nyanga appears to be more progressive overall and this is despite it being a poorer district when compared to Chikomba.

Challenging gender stereotypes is a difficult but essential step in women’s empowerment. The ability to earn an income, particularly in an environment where limited employment opportunity exists, is a key way to improve one’s perception of oneself and may reduce the acceptance of detrimental traditional gender practices. It was hypothesised that women’s engagement in economic productive activity or ability to earn a profit in the past month may be related to their gender attitudes. Table 16 presents the results of women’s economic activity and gender attitudes.

Among the five scenarios on whether a man is justified in hitting his wife, over 85% of women who disagreed with all the scenarios had earned a profit in the past month. A larger percentage of women, 21%, from both earning and not earning money categories agreed that women who neglect the children is justified in being hit by her husband although this was not statistically significant. Engagement in economic activities is associated with wife hitting if she burns the food ($p=0.009$) despite the small number of women agreeing.

Table 16 - Economic activity and gender attitudes

	Agrees with the statement: Husband can beat wife if:												Agree with statements below:				
	she goes out without telling him		she neglects the children			she argues with him			she refuses to have sex with him			she burns the food		Men have final say at home		Men & women have same rights to study and work	
	Yes	No	Yes	No	DK†	Yes	No	DK†	Yes	No	DK†	Yes	No	Agree	Disagree	Agree	Disagree
Economic active:																	
Yes	8 (62%)	79 (73%)	18 (72%)	67 (71%)	2 (100%)	12(86%)	73 (70%)	2 (67%)	10 (83%)	73 (70%)	2 (100%)	2(29%)	85 (75%)	16 (80%)	71 (70%)	85 (73%)	2 (50%)
No	5 (38%)	29 (27%)	7 (28%)	27 (29%)	0 (0%)	2 (14%)	31 (30%)	1 (33%)	2 (17%)	32 (30%)	0 (0%)	5 (71%)	29 (25%)	4 (20%)	30 (30%)	32 (27%)	2 (50%)

Past month profit:																	
Yes	12 (92%)	76 (84%)	19 (79%)	68 (87%)	1 (100%)	11 (85%)	75 (85%)	2 (100%)	8 (80%)	76 (85%)	2 (100%)	4 (80%)	84 (86%)	14 (82%)	74 (86%)	84 (85%)	4 (100%)
No	1 (8%)	14 (16%)	5 (21%)	10 (13%)	0 (0%)	2 (15%)	13 (15%)	0 (0%)	2 (20%)	13 (15%)	0 (0%)	1 (20%)	14 (14%)	3 (18%)	12 (14%)	15 (15%)	0 (0%)

***p<0.01; †DK=Don't know

9.3.12. Social philanthropy

While a major aim of the SMS is to enable young women to learn how to manage money and to generate income for themselves, young women are also actively encouraged to give back to their communities. Many respondents contribute back into the Scheme either through formal avenues such as acting as a mentor or trainer for other SMS recipients, sitting on CAMA committee or through more informal ways such as offering advice and support to other young business women who may or may not be part of the CAMA network. In addition, many young women also give donations, whether cash or in-kind to other vulnerable members of the community such as orphans and the elderly.

IDIs in both countries indicate that training and business advice were usually given at the request of community members:

'The community members would call me if they wanted to be taught on things related to projects, so they respected me' (Harare, Zimbabwe)

'I used to give advice to some who wanted to know much about the project, how I was able to manage to do my poultry project and selling vegetables and tomatoes at the same time' (Nyanga, Zimbabwe)

'If someone comes to ask about how to run a business, yes I can support her by giving her ideas and advice.'
(Morogoro, Tanzania)

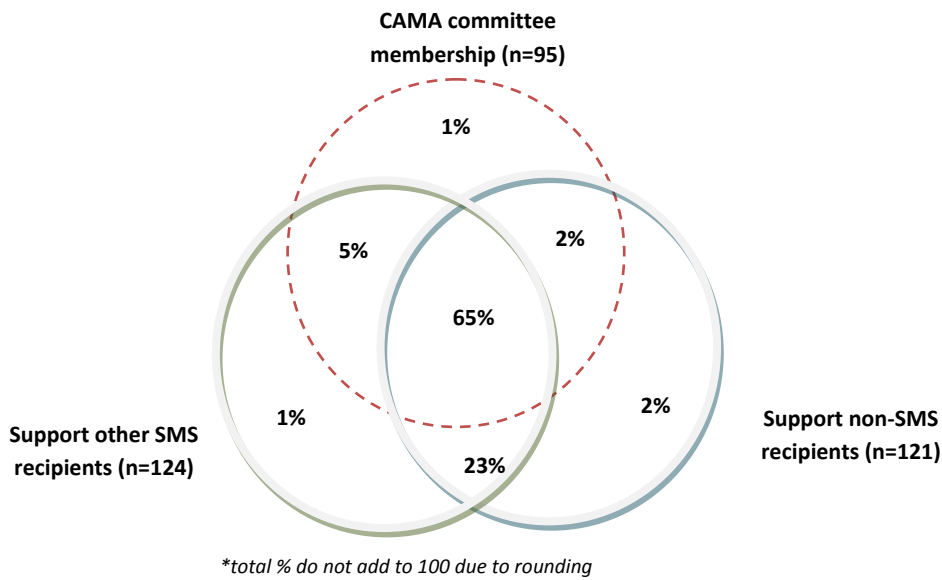
Although some women reported not being able to help others out due to their own responsibilities at home, many others who did not earn much reported helping other community members in ways that were within their means:

'I would sometimes come across a child who did not have a book or a pen and would buy it for him/her. I didn't assist in huge things because I was assisting at my home so I would just buy small things like books and pens.'
(Harare, Zimbabwe)

'What I did was to give some of my old clothes to the mothers support groups [a Camfed group] so that they will give them to those underprivileged' (Nyanga, Zimbabwe)

Survey respondents were asked whether they had ever given support, in the form of advice, training, donations (cash or in-kind) to either SMS recipients and / or to those outside of the Scheme. In addition, they were asked whether they had ever sat on a CAMA committee to help manage the Scheme. Figure 10 presents the activities survey respondents reported to ever have been engaged in to give back to their communities.

Figure 10 - Types of activities engaged in to give back to the community



The majority of survey respondents have taken part in all three activities to give back to their communities and nearly a quarter have supported both other SMS recipients as well as non-SMS recipients. There were very few respondents who had only taken part in one type of activity.

In addition to providing wider range benefits to the communities and to the Scheme itself, many women also take immense pride in their ability to give back and spoke highly of their responsibility.

'I feel good because I was given an opportunity to train other girls and it gives you more experience. It gives me satisfaction when I see that I have trained somebody and they have understood so well and they get motivated to start a business or they see life in different eyes. Though there are challenges like some people don't understand easily, but you get happy when you see that you have motivated and transferred knowledge to more girls. Of course other girls who do not take things serious and others may despise you for taking your time to teach but what matters is I feel good about it.' (Morogoro, Tanzania)

The same set of social philanthropy variables: currently mentoring other SMS recipients, ever supported women in business training, skills training or giving donations and ever sat on CAMA committee, were used to assess women's contribution back to their communities and their relation to women's engagement in economic activity and their past month business profitability. In addition, it was hypothesised that women who have benefitted from mentors themselves are likely to give back to other member so mentor contact frequency was also assessed. The results presented in Table 17 show that contact frequency with SMS mentors is associated with currently mentoring others, supporting SMS recipients and having ever sat on CAMA committee.

Among those who are not currently mentoring others and those who have never supported non-SMS recipients, over a third have had no contact with their mentors and another third have only had contact only every few months while

over 46% of those who are mentoring and 43% of those who have supported non-SMS recipients had monthly contact with their own mentor. Similarly, among those who have never supported other SMS recipients, most, 67%, had never had contact with their mentor.

Table 17 - Economic activity, mentor support and giving back to community

	Mentor others		Support SMS recipients ¹		Support non-SMS recipients ¹		Sat on CAMA committee	
	n (%)		n (%)		n (%)		n (%)	
	Yes	No	Yes	No	Yes	No	Yes	No
Mentor contact (n=127):								
None	9 (9%)	9 (36%)	14 (12%)	4 (67%)	15 (13%)	3 (38%)	11 (12%)	7 (20%)
Weekly	13 (13%)	1 (4%)	14 (12%)	0 (0%)	14 (12%)	0 (0%)	13 (14%)	1 (3%)
Monthly	47 (46%)	6 (24%)	52 (43%)	1 (17%)	51 (43%)	2 (25%)	42 (46%)	11 (31%)
Every few months	33 (32%)	9 (36%)	41 (34%)	1 (17%)	39 (33%)	3 (38%)	26 (28%)	16 (46%)
	***		***				**	
Economically active (n=121):								
Yes	67 (68%)	20 (87%)	82 (72%)	5 (71%)	77 (70%)	10 (91%)	60 (69%)	27 (79%)
No	31 (32%)	3 (13%)	32 (28%)	2 (29%)	33 (30%)	1 (9%)	27 (31%)	7 (21%)
Past month profit (n=105):								
Yes	76 (89%)	12 (67%)	86 (85%)	2 (100%)	81 (85%)	7 (88%)	71 (89%)	17 (74%)
No	9 (11%)	6 (33%)	15 (15%)	0 (0%)	14 (15%)	1 (13%)	9 (11%)	6 (26%)

p<0.05; *P<0.01

¹Support is defined as giving advice, support, training or donation (cash or in-kind)

Past month profitability was also associated with currently mentoring other SMS participants while being in economically productive activity was not. This could be an indication that only once women were able to earn a profit, would they be in a position to support other women in their business, even if this is simply giving time and advice. Being engaged in economic activity may not be sufficient as it is not indicative of whether women are able to make ends meet. While being able to earn a profit, regardless of the amount, may be a better indication of women's economic well-being.

Among those who have supported others in business training, skills training or by providing some form of donation, the vast majority had done so to assist those not taking part in the SMS. This may be because women are aware of the level of support available to SMS recipients and therefore, choose to focus their efforts on supporting those with fewer sources.

Women who are able and willing to give back to their communities also have a direct positive multiplier effect on both their own sense of self-confidence and to the Scheme itself. Women in the study expressed a desire to help others even though this was not always possible within their realities.

9.4. Women's assessment of the SMS

The SMS encompasses four components: grant, loan, training and mentorship support. The initiative is meant to function as a process, with the grant being given out following training in business skills. Mentorship support, and possibly trainings, may be ongoing and where women see fit, they may choose to apply for loans to expand their business. Most women in the Scheme are likely to have experienced all four components at some point during their involvement with the Scheme.

Women surveyed were asked to assess the four components and to identify the component they felt should be kept and the one they would give up if they had to. Sixty-five percent of women surveyed in Chikomba and 57% in Nyanga felt that the loan component was the most important one to keep. Training was the next component women felt should be kept: 23% in Chikomba and 18% in Nyanga (equal to grant). In the qualitative survey there was a mixture of responses with training, loans and grants all being cited as the component to keep.

'Training is most important because it helps more in the long run. If you only got money you wouldn't necessarily know what to do with it.' (Chikomba, Zimbabwe)

'The knowledge I gained from the trainings [helped the most]. I received training which was not only business related but related to general stuff e.g. how you have to be self confident about yourself.' (Nyanga, Zimbabwe)

Very few women surveyed identified mentorship support as the component to be kept in the Scheme: only 3% in Chikomba and 7% in Nyanga. This was also the only component not mentioned by any respondent in the qualitative interviews across all sites. However, a number of survey respondents reported discussing personal issues with their mentors, 18% in Chikomba and 29% in Nyanga. This may be because respondents in both the survey and the IDIs recognise that access to CAMA members' support and advice is not restricted to SMS participants and may have rated the mentorship support lower than they might have otherwise.

In terms of which component women felt they could give up if they had to, most women surveyed in Nyanga were not able to identify any particular one with 70% of women saying none should be taken away while in Chikomba, 38% felt the grant component could be given up. Only one woman in the qualitative interview felt that if she had to, she would give up the grant component because loans could be obtained more than once and are therefore more useful. Other respondents did not feel there was any component that could be given up.

In general, women were able to identify the one component they felt should be kept in the Scheme while it was more difficult to identify the one they would give up. Given that women have previously cited business expansion as a major challenge, loans offer this opportunity which may explain why the majority of women chose to keep the loan component.

Women are likely to answer these two questions based on their current situation. Since women have already received a grant and are aware that the grant is a one off event given at the onset, they would, therefore, not qualify for another and may see it as less important for this reason. Women know that loans could be obtained more than once and may place more value on them. Similarly, since mentor support is available as part of the CAMA network, respondents may not consider this component a direct benefit of the SMS.

9.4.1. Benefits of taking part in the SMS

Invariably, women in the IDIs of both countries described their improved standard of living and the increase in respect by their household and by the community as a direct result of their taking part in the SMS. Most women in the survey, 70%, reported that the SMS had made a major difference to their life while only 4% felt there was not much difference.

Women in the qualitative interviews expressed that major benefits in taking part in the SMS are achieving a certain level of economic independence and the opening up of other opportunities. In addition to expanding their business through obtaining loans outside of Camfed, many women are seen as leaders and role models in their community for other young women. Some have also had the opportunity to travel outside their area and some even to other countries to share their experiences as business women.

'I joined this network, I have been able to be economically independent, at this time maybe, I would have still be disturbing my parents to take care of me and my children. I think they would have been tired of me by now.'
(Morogoro, Tanzania)

Another respondent in Zimbabwean reported the benefits of her participation in the Scheme to her family:

'(...) even my husband was grateful and as of now he is not formally employed, but we are now doing it together and we have managed to send our children to school and buy food in our house (...) He supported me very well and even now he is the one working in the garden while I took time to come and talk to you, and even on some days when I go and sell some tomatoes he is the one who will be there working' (Nyanga, Zimbabwe)

Interpersonal benefits such as increased self-confidence or even having a sense of purpose was described from a Tanzanian respondent.

'Aah honestly CAMA have changed even the way I'm thinking because the brain which I have now is not the same one I used to have before. It has educated me and my head to think big and that is why even the community see that if we put this one in this position can do a good job, if you give her a position can deliver and they understand that.' (Morogoro, Tanzania)

A number of young women in the Zimbabwe IDIs also reported starting businesses with other CAMA members or employing CAMA members in their business emphasising once again the depth of relationship between women and the

wider CAMA network. One woman from Chikomba also cited the support, both financial and emotional, she had received from the CAMA members when a family member was sick and subsequently died.

In addition, health benefits were also mentioned:

'Yes CAMA made me change completely because before joining CAMA I was not following family planning program. I knew it was the thing which we were told by the government to do and I didn't see it was important but now after getting different training from CAMA I changed. CAMA helps us very much' (Kilolo, Tanzania)

Some IDI respondents also reported the changes they have seen in their communities on women's roles. The extract below shows how some women have used their new position in the community to motivate other young women to reach financial autonomy and to promote more gender-equitable relationships:

'Some of the women are now starting their own projects. This is a change because most women have a belief that they are not supposed to go to work. If they are married they wait for the husband to go to work for the family. So I taught them that they too can do their own projects and not always depend on their husband' (Nyanga, Zimbabwe)

Women expressed a wide variety of benefits obtained from their involvement in the Scheme. In addition to being able to earn an income, increase their skills, access support from the CAMA network, women were also able to benefit as a result of greater awareness of health issues. Being able to pass on knowledge and offer advice to other community members are also seen as benefits women gained from having taken part in the Scheme. According to a UNIFEM paper, 'giving advice also generates community respect for the women involved so that a positive cycle of self-esteem and respect in the community begins' [1].

9.4.2. Challenges of taking part in the SMS

While most women reported immense benefits from taking part in the SMS, some also highlighted challenges. Some of these were related to the running of the business itself, while others are more to do with relationships with other CAMA members.

Women reported in the Zimbabwe IDIs that the main challenges in running their businesses were dealing with competition, business expansion and record keeping. Even among those earning a profit, most said it was very little and had to be used to meet basic needs. It was therefore very difficult for their businesses to expand.

On the issue of record keeping, the challenge was explained:

'(...) you might want to use your own method which is different to the way you were taught to do it in the SMS because they have their own format which you have to follow. And sometimes you forget to write things down

or you write them down twice because you didn't have time so had to do it a few weeks later and don't remember what you wrote down and what you didn't yet. This is especially during times like harvest season and you are in the field everyday you don't have time to sit down and write things down and when you do you no longer remember things.' (Chikomba, Zimbabwe)

Another woman in the Zimbabwe IDI reported that she experienced conflict in her family when she began to spend more time on her business.

'They received the news so well [initial news of joining the Scheme], but things turned upside down because they wanted me to spend more time doing their own work (...) At first it was fine and all things went well. Tensions only started when my grant money was coming. My uncle wanted me to continue working for them and at last I had no choice but to move out of his house (...) It took time for them to support me but at the end they had no choice but to support me because I was no longer a burden for them' (Nyanga, Zimbabwe)

The woman in the above situation had to move out of her home and find another place to live and her business enabled her to do so. Fortunately, she did manage to succeed with her business and the tension in her family reduced over time.

Women in Tanzania described different business challenges related to external influences that can increase the vulnerabilities women may face in trading activities:

'Right now I don't have any business. The reason for that is after I received the grant of Tshs. 50,000.00 I started a poultry project. I did that chicken business for two years, until when a dangerous chicken disease erupted that killed most of my chicks. (...) I started afresh again with local poultry and went up to last year December during the Christmas week when 45 chicken were stolen from my hut and I was left with only 6 chickens. Then in February 2010, they contracted another disease that killed all of them. (...) So for now, I stopped and I am waiting for the breeding season (...)' (Kilolo, Tanzania)

'When I received that seed money, I went to Morogoro town to buy some khangas and brought them here to sell on credit,(...). When I collected all the debts, (...) I went to Dar (Dar es Salaam) to my brother's place. After being there for a week, my stuff were stolen.' (Kilolo, Tanzania)

Another reported trying to diversify her business by starting to buy and sell maize but was cheated by the person who was meant to be helping her with purchasing stock.

'(...) so I decided to have another business (maize) (...) but bad luck struck. I sold them at a low price (...)and I made a loss. (...) But people convinced me not to leave this business but I refused because I feared to be bankrupted, so I realized that if I will buy goods for my shop for 150,000Tsh those goods will be very little, so I (...) opened another street stall, different from the first one, and again people advised me to do maize business (...), so I did like they said (...). Later on someone from Kiloka came and advised me to go there to buy some maize as he is from there. As they say don't trust anybody, he told me to give him that money so that he can go to buy it for me. I refused and told him if possible let's go together. Then we went and buy the maize. But

during the filling in the bags, I was not aware that he was stealing some of my maize (...). As a result, when I came to sell, I got a very little profit. Then I said to myself that is a stupid business, let me concentrate into my street stall.’ (Kilolo, Tanzania)

This, unfortunately, is not an unusual experience for women in business. A study on a microfinance programme in Malawi reported women were at times cheated with their products particularly in buy and sell trade [23]. Research from other Zimbabwe projects also reported that women in rural areas had difficulty being assertive with men and this has resulted in their being taken advantage of in their business [5].

Aside from the direct business related challenges women faced, some also reported difficulties within the CAMA network.

A CAMA district leader in a Tanzanian IDI described the difficulties in keeping SMS participants motivated as women sometimes drop out of the programme particularly if they are slow in receiving grant while others have received it. The same feeling was expressed in Zimbabwe:

‘If people apply for a grant, the time period from the time they apply to the time they receive the grant should be as short as possible because it affected us when we applied for grants especially the inflation period. The money came much later and we were not able to do what we had planned to do. So if the time is shortened between application of grants and receiving the grant, it will greatly assist.’ (Harare, Zimbabwe)

One IDI respondent in Zimbabwe drew attention to the friction caused by the perceived differing levels of benefits given to CAMA members.

‘I wish all CAMA girls could be given money to start their projects so we are all the same in our groups and people would stop comparing us. (...) I mean people are saying some CAMA members are progressing while others are not.’ (Nyanga, Zimbabwe)

This may be connected to the reported feelings of jealousy between CAMA members as expressed in Tanzania:

‘Some CAMA members, the way they look at you, maybe because they know you, used to see you since you were born and grew up in the same village, and were educated here. They then became surprised to see you have joined CAMA and maybe even elected to be a leader. Those are challenges I am facing.’ (Kilolo, Tanzania)

‘You will find that when you are appointed to travel to a certain village or another district for a certain activity, other members will start to complain why you, why not me. Even when you tell them that only two people were supposed to attend they will not understand. Even if you tell them that when there is some work to be done in certain areas, they will be selected they wouldn’t understand, instead they will start hating you and saying bad things about you’ (Morogoro, Tanzania)

Women trying to operate businesses in the rural areas encounter many obstacles, particularly given their limited experience in business, other community members’ perception on women running businesses and the demands made

on their time from family members. However, despite facing the numerous challenges, either at home, in the trading places or in the wider community, many women interviewed were able to successfully overcome them. This in itself may bring women a greater sense of self-efficacy and self-reliance.

9.4.3. Future hopes & aspirations

Women living in poverty often lack hope and aspirations for the future as many are completely consumed by finding ways to meet immediate needs. It is, therefore, a reasonable indication of good progress if women have plans and goals for their future and that of their family, particularly given the challenges they face in running their business and living in a still relatively unstable economy such as Zimbabwe.

Respondents of the qualitative interviews have ambitions largely connected to their businesses: expand existing business, start new business, employ others, purchase more tools and have own shop. Even women whose business had not performed well still felt confident about starting again.

'My future plans are to improve my shop and make it big. Also because I'm most of time in my shop I taught myself sewing, my future plan if I will know sewing, I will open a tailoring center.' (Kilolo, Tanzania)

One respondent in Zimbabwe also expressed hope to train more young women in business skills while another hope to support other vulnerable community members:

'I wish I could have more blessings from the Lord so that I can be able to accommodate other orphans and also be able to pay for their school fees and uniforms (...). I wish I could harvest more from my potatoes and get more profits and be able to help other members in my community.' (Nyanga, Zimbabwe)

Several respondents in Tanzania expressed desires to further their education particularly if they had limited education as a child.

'My plans for future is to improve my education that is studying since my last class was form four and I didn't pass my exams so I want to finish up. Thereafter I want to go for nursing school to become a nurse. I lost my career because I got married.' (Morogoro, Tanzania)

Women were extremely positive about their future and felt they could accomplish more. In addition to having personal aspirations, such as expanding their businesses and learning new skills, many wanted to have opportunities to assist others who are less well-off.

9.5. Costs of the SMS

The cost of the SMS was assessed using both financial and economic costing. Financial costs reflect actual programme expenditures which were estimated retrospectively, through a thorough review of financial records supplemented by country-level activity reviews. Economic costs include financial costs, donated inputs and the opportunity costs of volunteer time. Opportunity cost refers to value of economic activity that is forgone when volunteers spend time supporting Camfed activities. Opportunity costs were calculated using estimates made by programme staff of the time spent by volunteers on different activities.

Table 18 presents the total financial and economic costs for Zimbabwe in 2007 and Tanzania in 2008, (for comparability, results are presented in US\$ using 2009 rates). Total annual financial costs are estimated at US\$ 84,142 for Zimbabwe and US\$ 55,519 for Tanzania. Total economic costs are considerably higher in Zimbabwe at US\$ 362,310. This difference is explained by the substantial time contribution made by CAMA members mentoring their peers. As the programme in Tanzania was less mature than the one in Zimbabwe during the time of the study, a network of mentoring grantees had not yet been established, and less volunteer time was used. Therefore, in Tanzania financial and economic costs are similar.

Table 18 – Total costs by activity and cost type US\$ 2009

Country	Activity	Paid Staff	Programme Costs	Overhead Costs	Total Financial Costs	Volunteer Staff	Economic Cost
Zimbabwe	Training	4,264	8,740	4,931	17,935	15,146	33,081
	Grants	304	20,375	4,142	24,821	2,045	26,866
	Loans	304	27,550	5,523	33,377	2,776	36,153
	Mentoring	985	711	6,312	8,008	258,202	266,210
	Total	5,858	57,376	20,907	84,142	278,168	362,310
Tanzania	Training	3,347	17,307	14,575	35,229	854	36,083
	Grants	1,339	6,099	5,676	13,115	297	13,412
	Mentoring	2,008	916	4,252	7,176	310	7,485
	Total	6,694	24,323	24,503	55,519	1,460	56,980

Figure 11 presents the breakdown of financial cost by activity. In Tanzania, a high proportion of Camfed's financial expenditure is spent on training. In Zimbabwe, the more mature programme, Camfed's financial role is focused on financing grants and loans, as local volunteers (CAMA members) have taken over the bulk of the responsibility for training and mentoring.

Figure 11 - % Financial costs by activity

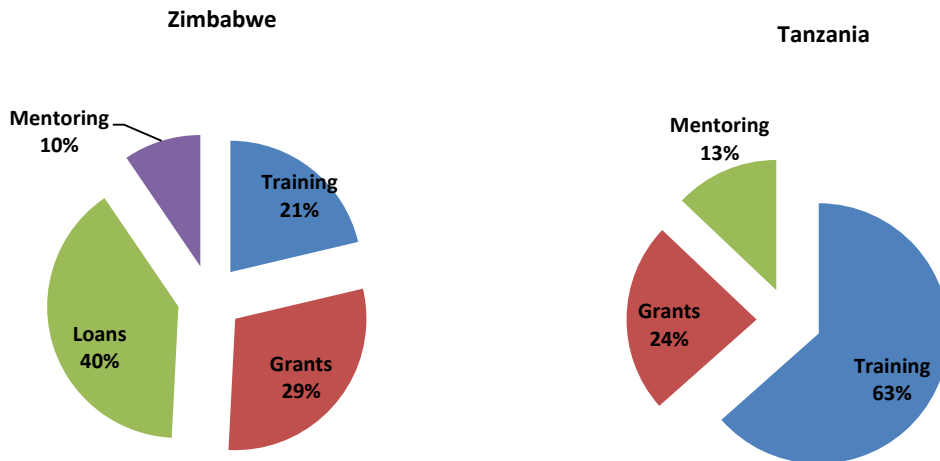


Figure 12 illustrates the breakdown of economic cost by activity. Aside from the notable use in Zimbabwe of CAMA members for mentoring, several other observations can be made. Firstly, it can be seen that in Tanzania, a higher proportion of overheads is required to run the programme. Secondly, the cost of paid project staff is extremely low in both programmes. This reflects the fact that the SMS programme is able to tap into established country and UK office overhead resources, rather than employ additional staff. Finally, it can be observed that, even in a more mature programme such as Zimbabwe, the funding of training costs is still required; although these are increasingly provided by volunteers, rather than through Camfed staff members.

Figure 12 – Economic costs by type and activity US\$2009

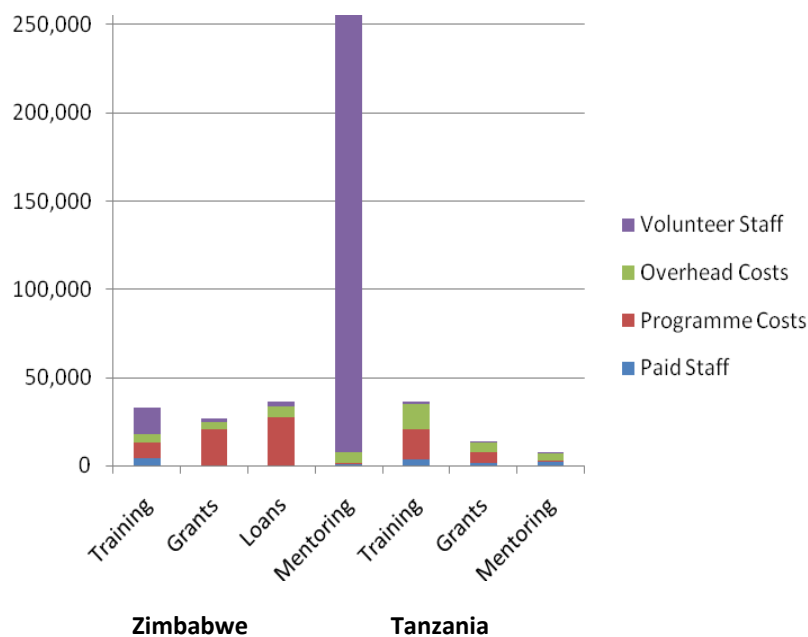


Table 19 presents both financial and economic unit costs for each activity. The financial unit cost to train one person is US\$ 42.80 in Tanzania and US\$ 1.30 in Zimbabwe. Although this difference is substantial, it is not due to inefficiency in Tanzania, but instead due to the fact that the Zimbabwe programme is at the stage where training is cascading to the community level. The financial cost of providing a grant is almost equivalent in both countries. Financial costs of mentoring are higher in Tanzania than Zimbabwe. In contrast, the economic costs of mentoring in Zimbabwe appear extremely high. The high unit cost is incurred as CAMA members mentor others for an average of three days per month. While we did not directly measure the loss of income associated with the time spent mentoring, using rural wages as an estimate, the potential income forgone as a consequence of mentoring is substantial. This may however be outweighed by the value of benefits derived from volunteering (see discussion section below). This cost, therefore, should not be interpreted as an indication of programme inefficiency, but rather as an indication of programme leverage.

Table 19 – Outputs and unit costs US\$2009

Country	Activity	Total Financial Cost	Total Economic Cost	Outputs	Number of outputs	Financial Unit Cost	Economic Unit Cost
Zimbabwe	Training	17,935	33,081	People trained	13,614	1.3	2.4
	Grants	24,821	26,866	Grants provided	814	30.5	33.0
	Loans	33,377	36,153	Loans provided	551	60.6	65.6
	Mentoring	8,008	266,210	Members mentored	1,369	5.8	194.5
	Total	84,142	362,310	People reached	13,614	6.2	26.6
Tanzania	Training	35,229	36,083	People trained	824	42.8	43.8
	Grants	13,115	13,412	Grants provided	422	31.1	31.8
	Mentoring	7,176	7,485	Members mentored	422	17.0	17.7
	Total	55,519	56,980	People reached	824	67.4	69.2

In summary, our cost analysis suggests that in the long term, the SMS model achieves its outputs, such as people trained and grants provided, at a low financial cost (for example loan and grant levels are minimal in the context of national income levels). This is achieved through drawing initially on existing office resourcing, and, as the programme develops, cost-sharing with the communities it serves.

10. Discussion

This study used a mixed-methods approach, including a cross-sectional survey and in-depth interviews with past participants of the SMS. The study had a descriptive aim and no causal inferences could be derived from the data collected. Nevertheless, comparisons were made between the survey study sample and representative population samples of women living in the study areas at the provincial level (DHS). This provided a better understanding of the sampled women and how they differ from the general female population.

The overall results show that the Camfed study sample are more educated and a higher proportion are in economically productive activities when compared to the nationally representative DHS sample. Women's control over their own earnings is also higher in the Camfed sample. However, financial autonomy and independence should be considered in light of a family-based social structure in which individuals work mainly towards the maintenance and production of common resources for the family. The qualitative interviews also suggested that the family was at the centre of the women's economic and financial endeavours.

It is not possible in this study to disaggregate the benefits women received through being a CAMA member, through having been a beneficiary of Camfed's education programme or having been exposed to other Camfed programmes. The fact that our study sample have a much higher level of education attainment than the DHS may have been a factor in women's perceived level of self-confidence and self-resilience and these may have been achieved prior to their joining the SMS. Indeed, some women in the IDIs reported family members, including their husband, against their joining the SMS but instead of giving in to their wishes, the women made the decision to join.

The expected more progressive gender-related attitudes from women in the SMS compared to the DHS were inconsistent. While women from one site, Nyanga, demonstrated far less tolerance to men hitting their wives, Chikomba did not show the same trend and was in fact, slightly less progressive than the DHS. It was unclear which and how other factors may have influenced this. Furthermore, when gender attitudes were assessed with women's ability to earn an income or their current engagement in economically productive activity, no statistical significant associations could be found. This may be in part due to the small numbers reporting in the different response categories resulting in a lack of statistical power to detect differences.

Women overwhelmingly found ways to give back to their community, despite still living in relatively poor conditions themselves and they see this as an important element that gives them personal satisfaction and increases their self-confidence. Association between mentorship support and certain categories of social philanthropy suggest that women who have benefitted from mentor support recognise the importance of giving support back to others and to support others in their business.

The findings suggest the respondents on the whole have managed to improve their situation, whether that is economically or their assessment of their own ability and resilience. Their achievement is even more exceptional when

their background and levels of household poverty are considered. In addition, they have managed to overcome severe challenges in the country, for which no training could have adequately prepared them.

The costing exercise presented above is not a formal cost-benefit study, which would value benefits as well as costs and compares the two. However, a cost analysis was included in order to illustrate the way in which resources have been used to produce the programme benefits described above. This analysis demonstrates a transition of costs from a more contained programme (Tanzania) which relies heavily on Camfed inputs – to a model of cost-sharing between communities and Camfed (Zimbabwe). The extent of cost-sharing is significant in the Zimbabwe, and runs throughout all activities. Although it cannot be assumed that community resourcing of programmes is inherently more sustainable than external financing, this does suggest significant achievement in terms of developing a locally embedded programme – not just in terms of expressed willingness - but represented by a real contribution of resources to programme activities. This bodes well for the sustainability of the programme in the future.

This type of economic analysis cannot shed much light on whether the SMS programme activities enhanced economic well-being beyond what may have happened to this group of women. It is also difficult to evaluate efficiency through the comparison of just two programmes. However, the level of grants and loans given in the period studied were extremely low (US\$10 and US\$ 25 respectively), compared to the reported profits of women interviewed. Nevertheless, the overall economic costs of the SMS programme are considerably higher than the actual grants and loans provided; representing a significant proportion of women's potential income. It could be assumed that women would not be volunteering extensively if the benefits derived did not compensate the income forgone – and this study suggests that, indeed, women perceive substantial benefit from their volunteering activities. Moreover, as stated above, the comparative economic well-being of SMS beneficiaries to their peers also suggests net economic gain. However, selection bias cannot be ruled out, (for example, that the SMS has attracted those who are more likely to succeed economically than their peers), and a better understanding of the real opportunity costs of volunteering is required before a firm conclusion on net economic gain can be made.

10.1 Limitations

There are a number of limitations in this study and the results and conclusions should be interpreted with an understanding of these limitations. The DHS at the provincial level was used to compare to the district level of the Camfed sample which are not directly comparable. Furthermore, the DHS data were collected in 2005-2006, before the economic crisis in Zimbabwe, while the Camfed data were collected in 2010. The events that took place between these two periods in Zimbabwe have severely affected its population making these two samples even less similar. Therefore, a lack of a real comparison control group is a major limitation to this study as it was not possible to assess how similar or different our sample is compared to other women in the Scheme, other CAMA members who are not in the Scheme or the DHS sample.

Data collection was done using Personal Digital Assistants (PDAs) that allowed for direct transfer to statistical software. This process eliminated the need for data entry and therefore reduced errors while enhancing security procedures, with no risk of loss of hard copies and elimination of concerns about storage of complete questionnaires. However, the software reduced the scope of supervision strategies during data collection. A number of questions had to be changed because of the limitations of the PDAs such as only one skip was allowed per question and questions involving different skips for different responses had to be split up to multiple questions. Response categories also had to be limited in an attempt to ensure that they stay on the same screen to prevent interviewers from missing them if they need to scroll to the next screen. The data presented overall good quality and issues with inconsistency were discussed and addressed in the data analysis phase.

There are potentials for a number of biases in the study. For the IDIs, there may have been selection bias since the initial criteria were set and it was up to Camfed in-country staff or the local CAMA network to identify women as cases that fit those criteria. This may have limited the cases only to women whose situation was well-known, for example, those with few contact opportunities with CAMA or Camfed may have been missed. Furthermore, in Tanzania, after completing the IDIs, the interviewers felt some cases (four IDIs of the twenty) did not represent the criteria they were initially selected for.

There is the possibility of social desirability bias particularly among survey respondents in Zimbabwe. Women in the study have been exposed to various awareness-raising, leadership activities and trainings during their involvement with Camfed and may respond to questions on gender attitudes or self-efficacy in ways they think interviewers want to hear, particularly as in Zimbabwe, the interviewers are affiliated with Camfed.

Finally, four additional IDIs focusing on those who had relocated to Harare were added on after the completion of field work because it was felt that they would offer a different perspective compared to those who had not migrated. However, it is important to recognise that the IDI topic guide was developed specifically for those still residing in rural areas and no questions were included that explored circumstances leading to the move and how the SMS had impacted on their decision to do so. Furthermore, these additional IDIs were carried out by the interviewers who had not attended the field work training and from the transcriptions, there appeared to be differences in the way in which those final IDIs were carried out.

10.2 Future research

A number of future research opportunities could offer a better understanding of women in Camfed's SMS using this study's data as baseline. These suggestions differ in resource needs and practical feasibility.

A follow-up study could be carried out using a larger sample size and a more defined site selection criteria for comparison. It is also possible to add the quantitative survey in Tanzania to compare in 2 countries using both components.

Another possibility would be to carry out a prospective study in which women in the Scheme are followed for a number of years to compare any changes in areas such as household socio-economic status, gender attitudes, household decision-making, and control over resources.

A study site that Camfed is not currently working in could be used as a comparison site matched to one of Camfed's existing sites in some background variables. Women in these two sites could be compared.

Respondents in this study highlighted the importance of their family whether in their participation in the Scheme, helping to run their business, or in how money is spent within the household. A greater understanding of how the family dynamics impact the outcomes through including husbands, parents or other members of their household in the study could offer considerable insight.

Finally, further enquiry could also be made into measure the opportunity costs and valuation of the benefits of volunteering.

11. Conclusion

The aim of this study was to explore the impact of one of Camfed's programmes: the Seed Money Scheme, in Tanzania and Zimbabwe. The Scheme targets young women living in poor, rural households. The Scheme involves four components: non-repayable start up grant, training, mentorship support and microloans. Most of the young women joining the Scheme have already taken part in some of Camfed's other activities, including possibly benefitted from the education programme. They are then given training not only in business operation, but also in leadership skills, health issues, skills which they can use to diversify their business. The wider CAMA network provides essential mentorship support to help women with their business. Microloans are available for business expansion at a later date.

Overall, women who took part in the SMS expressed positive outcomes at the individual, household and community level. Many women in the study reported being more economically independent, being able to help their household with essential expenses and gaining greater respect from other community members. Previous studies showed that women who succeed in their business do become more empowered either through an increased freedom of movement, increased feelings of self worth and greater involvement in household decision making [2, 9]. The programme also showed the development over time of significant cost-sharing between Camfed and the communities supported, suggesting the potential sustainability of these outcomes.

The data in this study could not be used to assess how similar or different the women in the study are compared to other SMS recipients in the other districts or to other CAMA members who are not in the SMS. It also does not quantify net economic gains or losses. Therefore, results from the study should be interpreted with caution and wider generalisations from the results onto other groups would be discouraged.

It is important to emphasise that Camfed is an organisation focused on the education of girls and poverty alleviation as primary mandates. The SMS is one component of a series of programmes offered by Camfed to achieve those goals. Since most girls joining the Scheme already have higher levels of education attainment than the national average, chances of profitable business outcomes have already increased as education has been highlighted as a key to successful microenterprise [5, 17], although the family and economic background of this study sample do not provide them with the additional benefits that often accompany those with higher education. It has been acknowledged that microfinance programmes are to achieve wider social goals, such as that of women's empowerment, trainings and services beyond financial and business oriented must play a role [7, 24]. In this sense, Camfed's investment in girls' education and post school support such as the SMS model targeting poor, rural girls and young women appears to have the potential to make positive contributions in these areas.

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