

# Women Economic Empowerment: Its Prospects and Limitations: A Case Study of Harare Metropolitan Province

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## Abstract

This study investigated the prospects and limitations of women's economic empowerment in Harare, Zimbabwe, focusing on the experiences within the Harare Metropolitan Province. Employing a case study design, this research utilised qualitative data gathered through semi-structured interviews and questionnaires with women engaged in various economic activities. The study examined the complex interplay of factors influencing women's economic agency, including decision-making authority, access to resources, and sociocultural barriers. The findings revealed that while women in Harare demonstrated significant entrepreneurial drive and resilience, they continued to face challenges such as limited market access, discriminatory practices, and the double burden of work and domestic responsibilities. The study underscored the need for integrated interventions that addressed both economic and socio-cultural constraints to achieve meaningful women's economic empowerment. Recommendations included policy reform, targeted support programmes, and awareness campaigns to challenge gender stereotypes. This research contributed to a deeper understanding of the local dynamics shaping women's economic participation in urban Zimbabwe and highlighted the importance of context-specific approaches to promote gender equality and sustainable development.

**Keywords:** Women economic empowerment, Gender equality, Sustainable development, Prospects, Challenges

## Introduction

In the global discourse on sustainable development and gender equality, women's economic empowerment stands as a cornerstone, promising transformative change (Pathania, 2017). Yet, translating this promise into tangible reality is often obscured by the complex interplay of local dynamics. This research delved into the specific prospects and limitations of women's economic empowerment within the unique context of Harare Metropolitan Province, Zimbabwe. Here, the aspiration for women to make pivotal life decisions, exert control over resources, and elevate their economic standing (Jain, 2021) encountered both enabling factors and persistent challenges. We sought to unpack the intricate determinants that shape women's economic agency in this urban setting: decision-making authority, command over income and time, engagement in community leadership, and financial well-being (Kumari et al., 2020). While the potential for economic empowerment to drive down gender disparities and foster development was well-documented (Duflo, 2012), the lived experiences of women in Harare demanded a closer examination. What are the specific barriers, such as limited market access and low earnings (Kogut & Mejri, 2022), that impede their progress? Conversely, what were the local initiatives, both formal and informal, that are making a tangible difference? By

scrutinising the impact of programmes like the African Union's Agenda 2063 (Ojo, 2020) and the role of women's co-operatives and microfinance initiatives (Denoncourt, 2022) within Harare, this study aimed to provide a nuanced understanding of the local landscape. Ultimately, this research sought to contribute to a deeper understanding of how women's economic empowerment could be effectively fostered in Harare, offering insights for policymakers and practitioners committed to building a more equitable and prosperous future (Tang, 2022). This investigation will not only illuminate the challenges but also highlight the resilience and potential of women in Harare.

Globally, a gender gap in labour force participation has persisted since 1990, with men's participation consistently higher than women's by approximately 30 percent (Food and Agriculture Organisation, 2023). Women in the paid workforce earn on average 20 percent less than men (Hunt and Sammon, 2016). A significant portion of women's employment, nearly 60 percent, is concentrated in the informal economy, particularly in low-income countries where this figure exceeds 90 percent (International Labour Organisation, 2018a). On average worldwide, women dedicate substantially more time to unpaid care and domestic work than men, approximately three times as much (International Labour Organisation, 2018b). Moreover, only 26 percent of countries have implemented comprehensive systems to monitor gender budget allocations (International Labour Organisation, 2019).

The World Bank's Women, Business, and Law report shows that women account for less than 40% of owners or rights-bearers of agricultural land in 32 out of 49 countries in Sub-Saharan Africa, based on data from 2011-2022. Worldwide, 76 out of 190 countries (including 31 Sub-Saharan African countries) limit women's property rights. In 19 countries, women do not have equal ownership rights to immovable property. Additionally, in 43 countries, men and women do not have equal rights to inherit assets as surviving spouses. This limited land ownership is often due to a lack of legal frameworks and limited land rights for women in the region (World Bank, 2023).

According to the United Nations Women's Report (2018), statistics indicate that up to 30% of global agricultural productivity could be saved, and 2.5 to 4% of agricultural output in underdeveloped countries could be eradicated if women had access to productive resources. Furthermore, a decrease of 12–17% in world hunger could be achieved with equal opportunities for women.

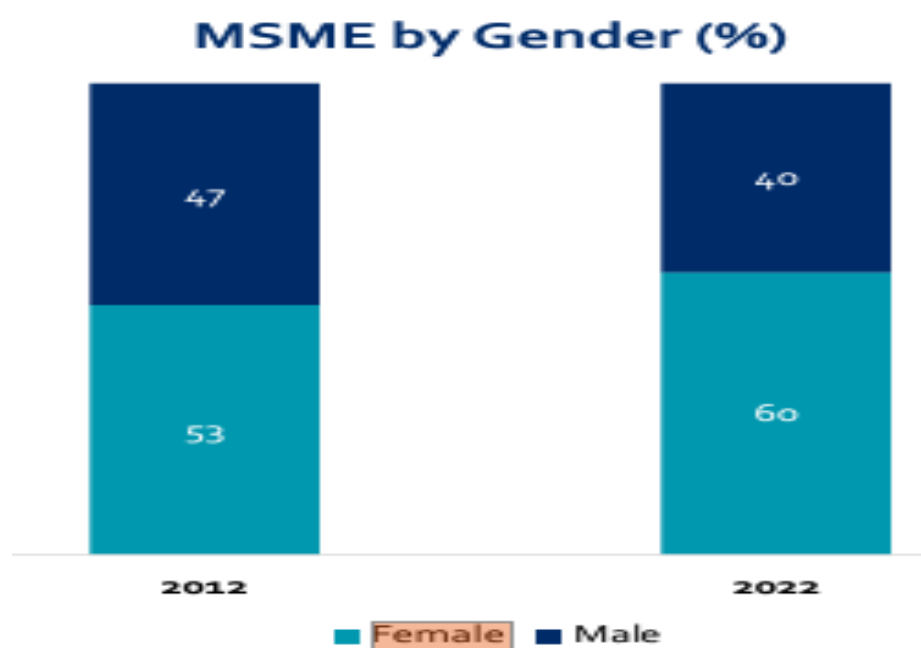
Sub-Saharan Africa has one of the largest gender disparities in mobile internet use worldwide, with over 190 million women (representing a 37% gender gap) lacking access to mobile internet services (World Bank 2023). A 2018 survey by the World Bank across 16 countries in Eastern and Southern Africa revealed that only 48% of women and 50% of men had internet access on their phones. Additionally, in Kenya, only 10% of women used a mobile phone to get information on products and services compared to 22% of men, while in Uganda, the rates were 13% for women and 24% for men.

The World Economic Forum (WEF), in its 2024 Global Gender Gap Report, ranked Zimbabwe at 52 out of 153 countries in terms of gender gap disparities. In 2022, women represented 29.3% of those employed in senior and middle management positions in Zimbabwe (World Bank, 2023). This female representation places Zimbabwe in the second quintile of all economies for which data is available. In 2023, 30.7% of seats in the Zimbabwean national parliament were held by women (World Bank, 2023). The representation of women in Zimbabwe's national parliament in 2023, with 30.7% of seats held by women, is a significant achievement. This

level of representation is crucial for ensuring that women's perspectives and issues are adequately addressed in the legislative process. However, it's important to note that there is still room for improvement to reach gender parity.

According to the ZIMSTAT National Census (2022), women constitute 52% of Zimbabwe's population. Meanwhile, micro, small, and medium enterprises (MSMEs) contribute over 60% to the country's Gross Domestic Product (GDP), as reported by the Reserve Bank of Zimbabwe (2023) respectively. This highlights the importance of ensuring their active participation in all sectors of society including politics, business and community leadership. Despite this majority, achieving gender parity in various domains remains a challenge. The significant contribution of MSMEs to Zimbabwe's GDP accounting for over 60% underscores their vital role in the economy. These enterprises are often driven by innovation and resilience providing employment and fostering economic growth. Supporting MSMEs particularly those led by women, can further enhance economic development and promote gender parity.

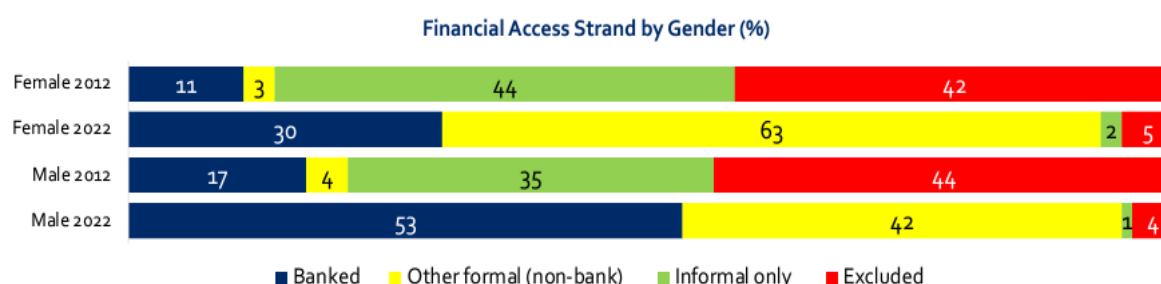
The Finscope Micro, Small, and Medium Enterprises Survey Zimbabwe 2022 reveals a higher prevalence of female business owners in the MSME sector as shown in Figure 1 below. However, despite their numerical advantage, female entrepreneurs generally earn lower profits than their male counterparts. The survey found that female business owners average USD\$3,540 in annual profits, while male business owners average USD\$9,435, more than double the amount.



**Figure 1:** Size and Scope of the MSME by Gender

**Source:** Fin scope, MSME Survey,2022

Women in Zimbabwe face significant barriers to accessing and utilising assets, including land, property, and financial services like savings and credit schemes. The gender gap in bank account ownership is pronounced. The Finscope Micro, Small, and Medium Enterprises Survey Zimbabwe 2022 found that only 30% of women have access to financial services, compared to 53% of men. Figure 2 visually represents this disparity in financial access by gender in Zimbabwe as of 2022:



**Figure 2:** Financial Access Strand by Gender (%)

**Source:** Fin scope Micro, Small and Medium Enterprises Survey Zimbabwe 2022

The rise of digitisation and automation poses a significant threat to jobs across various sectors. Currently, women comprise only 23% of STEM professionals in Zimbabwe, while men make up 39% (ZIMSTATS, 2022). In the specific field of information and communication technology, women's representation is even lower, at 1.6%. These statistics highlight the gender gaps in technology literacy, access, and usage. Women in rural areas face additional challenges in participating in the digital economy due to limited internet access. Table 1 presents the distribution of the female population with tertiary education by fields of study and province:

**Table 1:** Distribution of the Female Population with Tertiary Education by Fields of Study and Province

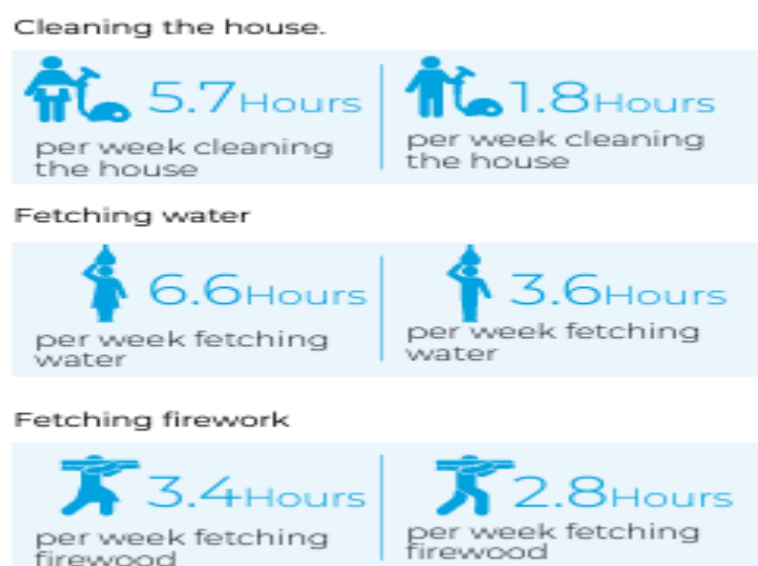
|                     | Field of Study                        |           |                     |  |                                  |  |       |   |   |                    |          | Total   |
|---------------------|---------------------------------------|-----------|---------------------|--|----------------------------------|--|-------|---|---|--------------------|----------|---------|
|                     | Generic programmes and Qualifications | Education | Humanities and Arts | Social sciences journalism and Information | Business, administration and Law | Natural Sciences, mathematics and Statistics | ICTs  | Engineering, manufacturing and Construction | Agriculture, forestry, fisheries and veterinary | Health and Welfare | Services |         |
| Province            | Qualifications                        | Education | Humanities and Arts | Information                                | administration and Law           | and Statistics                               | ICTs  | Construction                                | veterinary                                      | Welfare            | Services |         |
| Bulawayo            | 2,847                                 | 9,327     | 1,230               | 1,904                                      | 8,588                            | 837  | 527   | 2,782                                       | 453   | 3,435              | 2,825    | 34,755  |
| Manicaland          | 3,138                                 | 11,778    | 901                 | 1,226                                      | 4,629                            | 385  | 364   | 2,125                                       | 956   | 2,870              | 1,982    | 30,354  |
| Mashonaland Central | 1,236                                 | 4,451     | 469                 | 662  | 1,982                            | 240  | 159   | 854   | 686   | 1,439              | 685      | 12,863  |
| Mashonaland East    | 2,991                                 | 8,662     | 1,078               | 1,481                                      | 6,225                            | 458  | 483   | 2,128                                       | 1,035   | 3,124              | 1,878    | 29,543  |
| Mashonaland West    | 2,566                                 | 7,351     | 897                 | 1,245                                      | 5,256                            | 467  | 376   | 1,913                                       | 1,032   | 2,547              | 1,905    | 25,555  |
| Matabeleland North  | 661                                   | 2,547     | 217                 | 353  | 1,506                            | 195  | 124   | 648   | 309   | 865                | 820      | 8,245   |
| Matabeleland South  | 844                                   | 3,319     | 270                 | 433  | 1,552                            | 177  | 123   | 556   | 409   | 946                | 522      | 9,151   |
| Midlands            | 3,258                                 | 10,333    | 1,082               | 1,416                                      | 5,950                            | 561  | 458   | 2,628                                       | 1,152   | 2,565              | 2,155    | 31,558  |
| Masvingo            | 2,423                                 | 11,373    | 663                 | 1,023                                      | 3,705                            | 379  | 295   | 1,661                                       | 883   | 2,286              | 1,304    | 25,995  |
| Harare              | 10,754                                | 19,084    | 4,612               | 8,246                                      | 35,808                           | 2,134  | 2,269 | 8,418                                       | 1,614   | 10,620             | 8,653    | 112,212 |
| Total               | 30,718                                | 88,225    | 11,419              | 17,989                                     | 75,201                           | 5,833  | 5,178 | 23,713                                      | 8,529   | 30,697             | 22,729   | 320,231 |

**Source:** ZIMSTATS, 2022

According to the United Nations report titles Women, Gender Equality and Climate Change Report (2009), climate change, biodiversity loss, environmental degradation, and conflict pose significant threats to women's economic empowerment. These factors can disproportionately impact women and girls, as they may lead to increased time spent on caregiving responsibilities.

The Labour Force and Child Labour Survey (LFCLS) of 2019 also notes that women in Zimbabwe shoulder a disproportionate burden of unpaid care work. On average, they spend 25.9 hours per week caring for children under five and ill adults, significantly more than the 16.1 hours spent by men. In addition, women dedicate 12 hours per week to meal preparation, almost double the time spent by men (5.4 hours). Women also spend considerably more time

on other domestic tasks such as fetching water, collecting firewood, and cleaning the house. This disparity limits their economic opportunities, affects their health and reinforces traditional gender roles. Addressing this issue requires policy promoting shared household responsibilities and support for care services.



**Figure 3:** Women's unpaid care work per week In Zimbabwe  
**Source:** Landscape Of Care Work in Zimbabwe, United Nations, 2024

Despite the recognised importance of women's economic empowerment for sustainable development, women in Harare's Central Business District (CBD) face significant challenges in accessing productive resources, finance, education, and training. This results in their disproportionate representation in low-wage, low-skilled, and precarious informal sector jobs, characterised by long hours, unsafe working conditions, and limited social protection (Chant and Pedwell, (2019). Consequently, this study sought to identify the key barriers to economic participation, assess the availability and accessibility of financial, educational, and technological resources, analyse existing employment opportunities and support systems, and evaluate the broader socio-economic impacts of empowering women within the Harare CBD. Ultimately, this research aimed to understand the specific prospects and limitations of women's economic empowerment within this vital urban hub, contributing to evidence-based strategies for fostering inclusive economic growth.

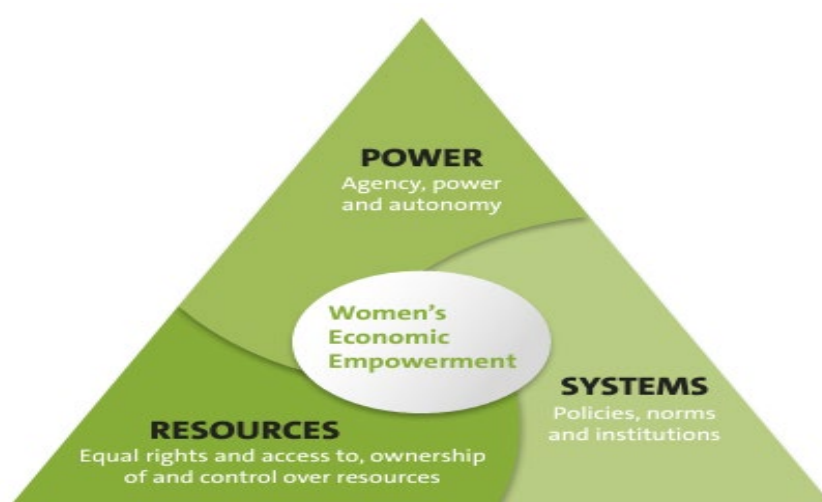
The study sought to critically analyse the prospects and limitations of women's empowerment, focusing on identifying key factors that contributed to or hindered women's advancement across various socio-economic and cultural contexts. Key objectives are to:

1. Examine the social, economic, and institutional barriers that limit women's economic empowerment in Harare Central Business District (CBD).
2. Explore the opportunities to enhance women's economic participation and empowerment in Harare Central Business District (CBD)
3. Analyse the impact of existing policies and programmes on women's economic empowerment in Harare Central Business District (CBD)
4. Develop actionable recommendations to address the identified barriers and leverage opportunities to improve women's economic empowerment.

## Literature Review

The United Nations Women, in 2024, defined women's economic empowerment as a transformative, collective process that fosters just, equitable, and prosperous economic systems. This empowerment entails the enjoyment of economic and social rights, the exercise of agency and power to challenge inequalities, and the attainment of equal rights, access, ownership, and control over resources, assets, income, time, and women's lives.

Women's economic empowerment refers to the ability of women to enjoy their right to control and benefit from their resources, assets, income, and their own time, as well as the ability to manage risk and improve their economic status and well-being. According to the World Bank (2001), societies with significant gender discrimination often exhibit slower economic growth and poverty reduction rates compared to those that promote gender equality. Economic empowerment for women requires equal rights and access, decision-making power, and systemic change, as illustrated in Figure 4.



**Figure 4:** Economic Empowerment Pillars

**Source:** Economic Empowerment Section United Nations Women (2024)

Women's economic empowerment is crucial to achieving gender equality and fostering sustainable development (Kevin Namiiro Kuteesa et al., 2024). In Zimbabwe, efforts to empower women economically have seen significant strides, yet numerous challenges persist. This paper explores the prospects and limitations of women's economic empowerment in Zimbabwe, highlighting key areas of progress and ongoing obstacles.

## Prospects of Women's Economic Empowerment in Zimbabwe

### Access to Education and Training

Zimbabwe has witnessed a notable increase in the number of women accessing education and training programmes in recent years (Zimbabwe National Statistical Agency, 2024). Research by Kuteesa et al. (2024) indicates that gender equality in education is linked to enhanced economic output, better health outcomes, and decreased poverty levels. Moreover, it fosters social harmony, supports democratic principles, and actively works to dismantle discriminatory beliefs and behaviors (Walker et al., 2019; Herz and Sperling, 2004). Studies by the Campaign for Female Education (2023) in Zimbabwe demonstrate that educational programmes and

vocational training empower women with the necessary skills to access and excel in the workforce.

The government of Zimbabwe has implemented initiatives to enhance access and equity in higher education, with a particular focus on increasing the participation of girls and women. However, several challenges persist that impede their progress. These include gender-based discrimination in staff recruitment, training, and promotion; a lack of gender-sensitive curriculum; and a hostile institutional environment that can discourage female students (Shava, Chasokela, and Mangena, 2024). Additionally, many women tend to concentrate in non-STEM fields, limiting their career opportunities

### **Entrepreneurship and Microfinance**

According to (Derera et al., 2020), women in Zimbabwe are increasingly engaging in entrepreneurial activities. This trend is driven by various factors, including a lack of other job opportunities, especially in low-income countries (Langowitz et al., 2005). According to data from the FinScope survey (2022), approximately 60% of micro and small enterprises in Zimbabwe are owned by women, contributing significantly to the informal economy.

Studies by Mashapure et al. (2022) highlight challenges hindering women's entrepreneurship in the Manicaland province. These challenges included inadequate support from government schemes, the patriarchal societal structure of the community, a lack of relevant entrepreneurial knowledge to manage businesses, a lack of collateral security to access funding, a lack of market information, the occurrence of disasters in the localities, and time limitations or role conflicts in balancing family pressures. The study found that women were failing to access adequate finance from microfinance institutions as well as from the government, primarily due to an inadequate financial base.

### **Technological Advancements**

The rise of digital technologies has opened new avenues for women's economic participation (Dy et al., 2017). According to Ongo Nkoa and Song (2023), digital innovation has a direct effect on women's entrepreneurship. It facilitates individuals' access to digital information and digital entrepreneurial culture, thus reducing uncertainty and improving their ability to identify and evaluate profitable entrepreneurial opportunities. On the other hand, studies focusing on women's entrepreneurship in countries where informal business activities represent a large share of the economy find a negative relationship (García and Capitán, 2016). Mobile banking and online marketplaces have made it easier for women to access financial services and market their products. Research findings by Lettiah Gumbo et al. (2021) showed that increasing access to and use of quality financial products and services is essential for inclusive economic growth and poverty reduction.

Kwakwa (2023) suggests that several factors are limiting women's access to and use of digital technologies in Sub-Saharan Africa. The high cost of devices and data plans, combined with women's lower financial capabilities, is a major obstacle. Additionally, low female literacy, identification requirements, the risk of online harassment, and a lack of content and services tailored to women are significant barriers. In Kenya, over half of the women reported that affordability was the primary challenge in acquiring a mobile phone. In Uganda, women were significantly more likely than men to experience online harassment, bullying, or stalking. While data on digital skills is limited, the fact that women make up only 30% of tertiary ICT graduates in the region suggests a potential skills gap.

### **Policy and Legislative Frameworks**

The Zimbabwean government has paid special attention to women's empowerment, and both the National Gender Policy and the National Financial Inclusion Strategy illustrate its commitment to women's empowerment and welfare. The Government of Zimbabwe initiated several schemes and the Ministry of Women Affairs, Community, Small, and Medium Enterprises Development, also initiated so many programmes for the empowerment of women. The major goals of these schemes are to empower, develop, and protect the welfare of women.

### **Limitations of Women's Economic Empowerment in Zimbabwe**

Despite significant government support and contributions from private and non-governmental organisations dedicated to promoting women's economic empowerment, many female-owned businesses still fail. Moreover, some women remain hesitant to venture into entrepreneurship (Simuka, 2021). The following are some of the primary challenges women face in Zimbabwe.

#### **Cultural and Social Barriers**

Deep-rooted cultural norms and gender stereotypes continue to hinder women's economic empowerment (Carmichael & Mazonde, 2016). Traditional roles often limit women's opportunities to engage in economic activities outside the home. In India, Singh and Pattanaik (2020) found that women's engagement in unpaid domestic work is influenced by three factors: constraints (social and religious), choices (failure of the market and state to provide essential provisions), and career (low opportunity cost of unpaid work in the market). Amayah and Haque (2017) also discovered that women leaders in sub-Saharan Africa frequently encounter gender-related challenges in the workplace, including sexism, stereotypes, and male dominance. These challenges can create a hostile environment and limit women's opportunities for advancement.

#### **Limited Access to Resources**

Despite significant advancements in women's rights and gender equality over the past decades, women continue to face substantial barriers to accessing and utilising crucial economic resources, such as land, credit, and information (Wawire & Nafukho, 2010) (Aydullahi & Ademi, 2020). Women entrepreneurs in developing countries often face constraints including gender discrimination, work-family conflict, financial constraints, lack of infrastructure, unstable economic and political environments, lack of training, education, and personality-based constraints (Panda, 2018).

Small and Medium Enterprises (SMEs), including those led by women (WLSMEs), are crucial for economic growth. However, they often struggle to secure public procurement contracts due to administrative, financial, and procedural hurdles. According to the World Bank (2021), only 1% of the \$11 trillion spent annually on public procurement is awarded to women-owned businesses, highlighting the significant challenges they face in accessing these markets.

#### **Economic Instability**

Zimbabwe's economic challenges, including high inflation, unemployment rate, and a lack of social safety nets, disproportionately affect women (Mukoka, 2020). Economic instability hinders women's ability to sustain businesses and secure stable employment. As a result, women comprise approximately 64% of those engaged in the informal sector (Fox & Gaal, 2008). Activities in this sector include street vending, cross-border trading, home-based and street hair salons, street food containers, and nomadic vendors, among others (Zhanda et al., 2022). Women find the informal sector accessible as a survival mechanism due to its low



capital requirements. The sector is characterised by tax evasion and no rental costs, as many informal traders operate freely on the streets (Chirisa, 2009).

Women in the informal economy face a range of challenges, including inadequate infrastructure (workspace, water points, electricity, sanitation), limited access to credit and financing, lack of information on laws and regulations, harassment (sexual, verbal, and physical), bureaucratic hurdles, internal divisions within the sector, crime and theft, and difficulty balancing work with childcare responsibilities (Labour and Economic Development Research Institute of Zimbabwe, 2017). While these challenges vary depending on the specific activity, they collectively hinder women's economic empowerment in the informal sector.

### **Gender-Based Violence**

Gender-based violence remains a critical issue that undermines women's economic empowerment. Some women in Zimbabwe have been in abusive household situations (Lasong et al. 2020) marked with gender disparities signified by gender-based violence. Statistics in Zimbabwe show that women between the ages of 15 and 39 experience gender-based violence that undermines women's opportunities and denies them stability. Violence and harassment in both domestic and workplace settings can severely restrict women's ability to participate fully in economic activities.

### **Research Methodology**

This study adopted a qualitative research paradigm, aligning with the interpretivism philosophy, similar to the methodology employed by Tshuma et al. (2025). Interpretivism posits that reality is constructed and interpreted through individual perceptions, shaped by ideological and cultural positions (Mwanza & Tshuma, 2023). Consequently, this research relied on participants' narratives to explore their lived experiences from their unique perspectives. As Saunders et al. (2016) affirm, qualitative methods are well-suited for gathering non-numeric data, allowing for rich insights into genuine concerns and viewpoints, particularly relevant for analysing Women's Economic Empowerment in Zimbabwe, as highlighted by Chinjova (2019).

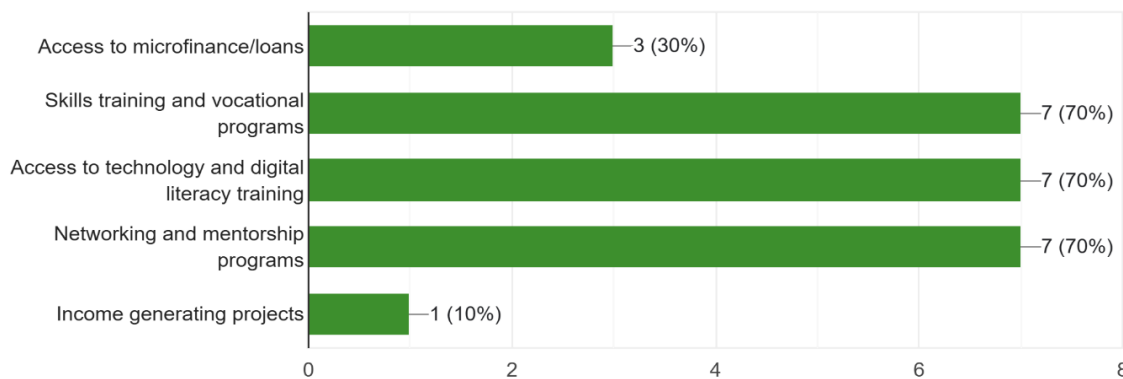
A purposive sampling strategy was employed to capture diverse perspectives, selecting 60 respondents from women in business across all seventy-seven wards of Harare District. This district was chosen due to its comparatively high involvement of women in business groups. The target population encompassed a broad range of participants, including leaders, divorced and married women, men, and children, ensuring insights from various levels of involvement. This diverse sample, reflecting varied roles, experience levels, and demographic backgrounds, facilitated a comprehensive understanding of the research topic. Data collection methods included in-depth interviews and focus group discussions.

This research adhered to rigorous ethical standards. Participants freely chose to contribute, fully understanding their rights to confidentiality, anonymity, and withdrawal without penalty. We prioritised their well-being and autonomy throughout the study. The findings were analysed using a triangulation method, incorporating participant narratives, researcher observations, and relevant scholarly literature.

## Results and discussion

### Opportunities that enhance women's economic empowerment

The results revealed that skills and vocational training, access to technology and digital literacy training, and networking and mentorship programmes were equally significant enablers for women's economic empowerment, each registering at 70% (Figure 5). In contrast, access to microfinance and income-generating projects are identified as a less prominent enabler, with a reported value of 30% and 10%, respectively



**Figure 5:** Opportunities that enhance women's economic empowerment

**Source:** Authors Findings (2025)

This disparity can be attributed to several factors. Persistent societal barriers, including discrimination, bias, and stereotypes, have historically limited women's access to diverse professional fields (Heilman, Caleo, & Manzi, 2024). Consequently, targeted skills and vocational training are crucial tools for bridging these gender gaps. These programmes equip women with practical, in-demand skills, fostering self-sufficiency and empowering them to pursue both employment and entrepreneurial ventures. Furthermore, digital literacy plays a transformative role by enabling women to engage in the global marketplace through e-commerce and online platforms (Akpuokwe, Chikwe, & Eneh, 2024), thereby expanding their economic horizons. Simultaneously, mentorship programmes provide invaluable guidance and support, connecting women with experienced professionals who can help them navigate career challenges and cultivate advancement (Torres, 2022). While microfinance offers access to capital, its primary focus on small loans may not address the multifaceted barriers to women's economic empowerment. Notably, it often overlooks critical needs such as skills development and market access. Moreover, for some women, particularly those lacking adequate support or residing in remote or marginalised areas, microfinance can lead to a burdensome debt cycle (John, n.d.). Therefore, while a component of a larger strategy, microfinance alone is not sufficient to empower women economically.

The qualitative data gathered from participants further supports these findings. Participant 4 stated, *“In my small way, I started a small catering business after getting some vocational training, and it enabled me to support my family. I’ve also been able to make healthier choices for my children, and I feel more confident in helping and encouraging other girls in my community. Education gave me the tools to build a better life, not just for myself, but for those around me.”* This statement aligns with the assertion made by the Campaign for Female Education (2023) in Zimbabwe, demonstrating that educational programmes and vocational training empower women with the necessary skills to access and excel in the workforce.

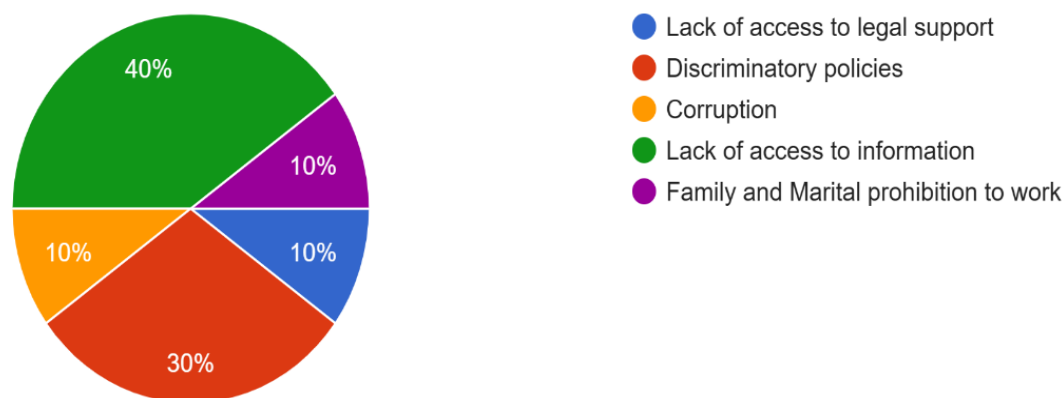
Similarly, Participant 16 stated, *"I also believe that education has helped challenge some of the old ways of thinking. When I was younger, women were expected to stay home and focus on childcare. However, through the Women's University in Zimbabwe and seeing women excel in careers has shown that our potential extends far beyond domestic roles."* These results are consistent with the findings of Walker et al. (2019), who found that women's economic empowerment fosters social harmony, supports democratic principles, and actively works to dismantle discriminatory beliefs and behaviors.

While the study highlights the importance of skills, technology, and mentorship, it is also important to acknowledge the role of microfinance. Derera et al. (2020) state that women in Zimbabwe increasingly engage in entrepreneurial activities. Microfinance institutions have played a crucial role in providing women with the necessary capital to start and expand their businesses. Initiatives like the Women Development Fund, Zimbabwe Women's Microfinance Bank, and the Ministry of Women's Affairs, Community, Small and Medium Enterprises Development have been instrumental in supporting female entrepreneurs.

## Limitation of Women's Economic Empowerment

### Institutional barriers that limit women's economic empowerment

The research revealed that a significant institutional barrier to women's economic empowerment is limited access to information, cited by 40% of respondents (Figure 6). Discriminatory workplace policies were also identified as a substantial impediment, affecting 30% of the sample. Further analysis indicated that a smaller, yet notable, proportion of respondents (10% each) attributed barriers to a lack of access to legal support, corruption, and familial or marital prohibitions on employment.



**Figure 6:** Institutional barriers that limit women's economic empowerment

**Source:** Authors' Findings (2025)

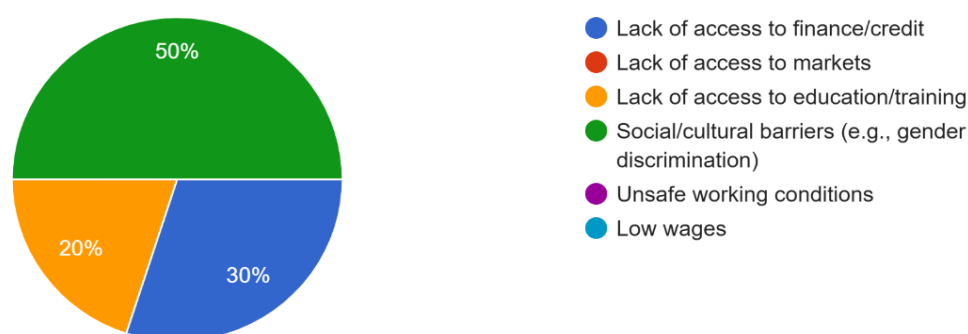
The prominence of information access as a hurdle likely stems from a combination of factors, including inadequate dissemination of resources related to business opportunities, financial literacy programmes, and legal rights. The study is in line with the findings of Avdullahi & Ademi, 2020 who found out that women continue to face substantial barriers to accessing and utilising crucial economic resources, such as land, credit, and information. The implication is that women are unable to fully leverage available economic opportunities due to a knowledge gap, hindering their ability to make informed decisions and navigate complex systems.

Similarly, discriminatory workplace policies, such as unequal pay or limited promotion opportunities, perpetuate gender disparities and restrict women's career advancement (Joshi and Parmar, 2024). While numerous studies corroborate the prevalence of workplace discrimination and legal barriers, the emphasis on information access as a primary constraint aligns with research highlighting the importance of knowledge dissemination in empowering marginalised groups. For example, studies in developing economies have shown that access to financial literacy training and business information significantly increases women's entrepreneurial success (McCall, 2024).

In addition, findings showed that in Zimbabwe, women's economic empowerment is severely constrained by a confluence of systemic barriers: pervasive corruption, entrenched restrictive familial and marital norms, and discriminatory policies. These intersecting forces limit women's access to vital resources, economic opportunities, and decision-making power, ultimately hindering their ability to achieve financial independence, contribute to national economic growth, and break the cycle of gender inequality.

### **Social and Economic barriers that limit women's economic empowerment**

The findings revealed that social and cultural barriers, particularly discrimination, constitute the primary social impediment to women's economic empowerment, as indicated by 50% of respondents. The limited access to finance was also identified as a significant constraint, cited by 30% of participants. Furthermore, 20% of respondents pointed to a lack of access to education and training as a substantial barrier to women's economic advancement.



**Figure 7:** Social and Economic barriers that limit women's economic empowerment

**Source:** Authors' Findings (2025)

These findings underscored the pervasive influence of sociocultural barriers on women's economic empowerment. This result aligned with numerous studies that have documented the detrimental effects of gender-based discrimination in various economic sectors. For example, research by Rodat (2020) found that discriminatory hiring practices and unequal pay significantly hinder women's career advancement.

Similarly, the substantial constraint of limited access to finance emphasises the ongoing challenges women face in securing the necessary capital for entrepreneurial ventures. This observation is consistent with the study by Sango et al. (2023), who demonstrated that access to Microfinance Institution (MFI) services significantly boosts women's earnings. Yet, despite this positive impact, a substantial number of women remain excluded due to a confluence of

economic and sociocultural barriers. Economic instability, characterised by weak currencies and hyperinflation, coupled with exorbitant interest rates, creates a challenging financial landscape. Furthermore, a lack of education and stringent collateral requirements imposed by lenders, particularly the demand for immovable property, exacerbate the problem. This collateral issue disproportionately affects women, as traditional ownership structures often vest such assets in men, effectively barring women from securing the necessary financial backing.

Furthermore, the lack of access to education and training highlights the critical need for targeted interventions that enhance women's skills and knowledge. This reinforces the importance of educational programmes that address gender disparities. While some studies might emphasise economic factors more heavily, such as those that focus primarily on microloan disbursement problems, the findings of this study show that even when those programmes exist, sociocultural barriers remain the largest impediment. Therefore, to truly empower women economically, interventions must adopt a multifaceted approach that addresses both financial and sociocultural constraints.

Participant 6 stated, *"The flip side of women's economic empowerment is that men feel intimidated by successful women. They become violent against women, especially husbands and partners, when they feel challenged and intimidated. They often resort to violence and needless conflicts."*

Participant 1 stated, *"Economic empowerment leads to more work for women, as they still need to do home duties after work, while their male counterparts do nothing."*

These participant testimonies revealed a critical but often overlooked dimension of women's economic empowerment: the potential for backlash and increased domestic burdens. Participant 6's observation that men may feel intimidated by successful women, leading to violence, highlights the persistent challenge of patriarchal norms and the resistance to shifting power dynamics. This aligns with studies on gender-based violence, which demonstrate that economic gains by women can sometimes trigger increased aggression from male partners seeking to maintain control (Hautzinger, 2003). Similarly, Participant 1's comment regarding the double burden of work and domestic duties underscores the enduring issue of unequal distribution of household labour. This finding is consistent with research on the 'second shift,' which shows that even when women enter the workforce, they often retain primary responsibility for childcare and housework (Mussida, and Patimo, 2021). These findings reveal that economic empowerment initiatives must be coupled with interventions that challenge traditional gender roles, promote male engagement in domestic work, and provide support systems to address potential violence. Without these complementary efforts, women's economic advancement risks significant personal cost, undermining the broader goal of gender equality.

Participant 12 stated, *"Well, in Zimbabwe, we've seen a lot of progress in getting girls into education, which is fantastic. But there's a real disconnect when it comes to what they're studying at university. You see, many women end up with degrees that just don't match what the job market needs. Especially for those of us who grew up in rural areas, like me, we simply didn't have the opportunities for science subjects. Our schools lacked labs, electricity, the basics. So, we were often pushed towards commerce or the arts. Now, we have a flood of graduates with those degrees but a severe shortage of STEM professionals. It's a real problem because we're not equipping women with the skills that can truly drive our economy. We've got to find ways to get them access to quality science education and better guidance on career"*

*paths, if we want to see real change.*" The study is in line with the findings of Shava, Chasokela, and Mangena (2024), who found that many women tend to concentrate in non-STEM fields, limiting their career opportunities.

### **Conclusion and recommendations**

This study has highlighted the multifaceted nature of women's economic empowerment in Harare, Zimbabwe. While there have been notable advancements in areas such as education and entrepreneurship, significant barriers persist. Sociocultural norms, limited access to resources, economic instability, and gender-based violence continue to impede women's progress. These findings underscore the necessity for a holistic approach that integrates economic initiatives with interventions aimed at transforming societal attitudes and structures.

The researcher recommended the following to enhance women's economic empowerment

- Policy and Legislative Reforms: Stricter enforcement of existing gender equality laws and the development of new policies to address gaps in areas such as property rights.
- Targeted Support Programmes: Implementation of programmes that provide women with vocational training, digital literacy, and mentorship opportunities, tailored to the demands of the current job market.
- Awareness and Education Campaigns: Initiatives to challenge gender stereotypes and promote male engagement in care work, alongside education on women's rights and the importance of gender equality.

By addressing these challenges and building on existing prospects, Zimbabwe could make significant strides towards achieving genuine gender equality and unlocking the full potential of its women-driven economy.

Further studies were needed to explore the long-term impacts of economic empowerment programmes and to investigate the specific challenges faced by women in different sectors and regions of Zimbabwe.

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