A Proposed Economic Model on the Nexus Between Social Capital and Women Economic Empowerment in Zimbabwe

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Abstract

The study investigated the impact of social factors such as political, cultural, and religious beliefs on women economic empowerment in Zimbabwe (2021-2023). The study was prompted by low levels of women economic empowerment despite several initiatives by the government and non-governmental organisations to promote sustainable women economic empowerment in the country. A quantitative approach guided by the positivism philosophy was adopted for the study. The study drew women participants from six randomly selected provinces of the country, namely Masvingo, Manicaland, Mashonaland East, Matabeleland North, Bulawayo and Harare Metropolitan Provinces. Multi-stage cluster sampling was employed to select the study participants. The study collected data from 728 women respondents across the provinces. Data were collected using an ODK Collect application installed on android mobile devices. The application was configured to administer a structured questionnaire that was designed in Kobo toolbox. Data were analysed using SPSS. The analysis of data included descriptive statistics, independent samples t-tests, ANOVA, Chi Square tests of association, and multiple regression analysis. The study revealed that women in Zimbabwe are moderately empowered with an average empowerment score that is slightly above 50% of the expected thresholds.

Keywords: Economic model, Social capital, Women economic empowerment

Introduction

Economic empowerment of women is a key driver of national economic development, and it plays a central role in facilitating achievement of other women's rights such as participation in leadership positions. Economic empowerment programmes aim to improve women's access to and control over productive resources. This entails, among other things, improving women's access to credit income, ownership of productive assets and attainment of specialised skills.

Despite women making up more than 50% of the world's population, they are still a minority in positions of political and economic leadership. According to Hinchliffe (2023), only 10.4% of the Fortune 500 companies had women CEOs at the beginning of the year 2023. In Zimbabwe, of the 60 companies listed on the Zimbabwe Stock Exchange, only three are headed by women (Hodzi-Sibanda, 2018). Moreover, the board composition of these listed companies is dominated by men. The women leadership void is also made conspicuous by the observation

that only one out of the 19 CEOs of larger banks in Zimbabwe is a woman, and of the 103 state-owned parastatals, only 15 are headed by women.

Economic empowerment levels of women in Zimbabwe remained rather low despite an implementation of several initiatives by government and non-governmental organisations to promote sustainable women economic empowerment. There are various factors that affect the economic empowerment of women. For most women in Zimbabwe, their economic activities are concentrated in the informal sector due to lack of skills and resources to grow their entities (Derera et al., 2020). According to the Overseas Development Institute (ODI) progress report of 2016, factors that affect the economic empowerment of women include gender norms and discriminatory social norms, access to property and financial services, education and skills development, access to decent paid work, and low political representation.

The political environment in Zimbabwe is too polarised such that participation in economic empowerment programmes tend to be influenced by one's political party affiliation among other social factors such as religious and cultural beliefs. Indeed, women in Zimbabwe continue to face a myriad of challenges in achieving economic empowerment. However, there is scarce empirical work on the influence of social capital on women economic empowerment. This study examines the nature and level of women economic empowerment in Zimbabwe. It also focuses on establishing the factors that influence women economic empowerment in Zimbabwe.

Literature Review

Social capital is one of the channels through which empowerment can occur. Citing Putnam (1995), Liu, Cao, Yang, and Anderson (2022) defined social capital as an enabler of collective action: "features of social life---networks, norms, and trust---that enables participants to act together more effectively to pursue shared objectives". Social capital is the value of social networks and mutual benefit (Dekker and Uslaner,2001). Using rich dataset from Kenya, Machio et al. (2022) measured social capital using social participation, social support, and active membership in finance/savings/credit, religious, and women's groups, and generated a social capital index. Women's empowerment was measured using asset ownership, savings, and decision-making on major purchases, earnings, and health. The study controlled for potential endogeneity of social capital and found that different indicators of social capital have differing effects on women's empowerment indicators.

Empowerment is a puzzling development concern, conceptually and in application. The measurement of empowerment poses some challenges. Commonwealth of Learning (2016) recommended that one should have a clear understanding of the concept and be able to clearly align the data they collect on empowerment with their conceptualisation of it. Literature has identified that women's empowerment is multidimensional (Kabeer (1999); Sen (1987); COL (2016); Sharunga, Mudhara, and Bogale (2018)) and that women empowered in one dimension are not necessarily empowered in the other (Sharunga et al., 2018).

Using Kabeer's definition of empowerment, the Commonwealth of Learning (COL) developed a Three-Dimensional Empowerment Framework to measure empowerment and create an empowerment index. The framework can be used in survey development, indexing, data analysis and data interpretation. It is designed to assist in creating attitudinal scale questions, also known as Likert items, which can then be converted into an empowerment index (COL, 2016). The index scores allow for comparison within and between groups so that increases or

differences in levels of empowerment can be assessed. The approach gives practitioners the freedom and flexibility to design survey instruments that are context-appropriate, while ensuring that their questions adequately cover the complex and diverse facets of empowerment (COL, 2016).

Empowerment has been defined in the disciplines of development economics, psychology, political science, and sociology and central to this concept is the recognition of social marginalisation as the context in which empowerment occurs. Empowerment is required by the marginalised individual or group to achieve self-determination. Friere (2000) whose work was heavily influenced by Karl Marx but also borrowing from development economics, posits that the oppressed must first gain critical consciousness of their oppression and the unjustness of it, and then they must guide their own process of empowerment, rather than have it defined by allies or supporters outside of the oppressed group. Moody and White (2003) emphasised the role of social networks and social cohesion to self-determination of the marginalised individual or group.

Kabeer's Social Relations Approach is a method of analysing existing gender inequalities in the distribution of resources, responsibilities, and power, and for designing policies and programmes which enable women to be agents of their own development. The Social Relations Approach (SRA) is underpinned by the relationships between people and their relationship to resources and activities - and how these are re-worked through 'institutions' such as the household, the family, the state, the international community, and the market. It applies the concepts of development (increasing human well-being), and social relations (structural relationships that create and reproduce systemic differences in the positioning of different groups of people) (Kabeer, 1999).

In challenging gender inequality, Kabeer (1999) stresses the notion of empowerment on the part of the disempowered, through which existing power relations can be renegotiated. She explored empowerment through the dimensions of agency (the ability to define goals and work upon them), resources (the means which enhance the ability to exercise choice) and achievements (the outcomes of the exercise of agency) (Kabeer, 1999). The process of transformation and empowerment begins from within and is rooted in how people see themselves (Kabeer, 2005).

Collective action is integral to empowerment (Kabeer, 2005; 2008). Women's allies and grassroots organisations play a crucial role in spurring women's collective action. For example, these groups can help women challenge the way institutions relate to each other, create space for women to politicise their demands, push for policies which redistribute power (rather than simply resources) and exert pressure on public institutions to be more responsive to women's needs. They are likely to be far closer to ground realities than official development agencies, making it easier to tailor tactics to local needs. Kabeer (2008) noted that collective struggles for representation, redistribution and recognition have historically proved more effective in challenging the structures of oppression than individual action.

The current study was conducted in six provinces of Zimbabwe and used Kabeer's theoretical framework, which resonates as constructs of empowerment, as a process and an outcome, for individuals and groups. The Zimbabwean case is relevant because women constitute 52.79 percent of the population and play a significant role in the country's economic development. Women form a significant proportion of workers in agriculture and small and medium

enterprises and work for extended hours in the home. Despite their significant role in the home and paid work, women also suffer from sustained inequality and discrimination.

How do institutions function and interact with each other to reinforce women's empowerment? What is the role of social capital and women's collective capacity towards women's empowerment in Zimbabwe? These are some of the overarching questions that the study investigated. In this study, women's empowerment was measured using asset ownership, savings, and decision-making on major purchases, and earnings. Using data from both rural and urban women in the six provinces, the study measured social capital using social participation, social support, and active membership in savings/credit, religious/political, and women's empowerment and generated a social capital index.

Research Methodology

The study adopted a quantitative approach guided by the positivism philosophy. It drew women participants from six (6) randomly selected provinces of the country namely Masvingo, Manicaland, Mashonaland East, Matabeleland North, Bulawayo and Harare Metropolitan provinces. The study employed multi-stage cluster sampling to select study participants. In each province (except Harare and Bulawayo Metropolitan provinces), one rural district council and one urban council was randomly selected. In Harare and Bulawayo, two urban councils were randomly selected per province. The study collected data from 728 women participants across the provinces.

Data were collected using an ODK Collect application installed on android mobile phones. The application was configured to administer a structured questionnaire that was designed in Kobo toolbox. Participants were asked several questions aimed at examining the nature and extent of women economic empowerment in Zimbabwe. Responses to these questions were analysed in terms of frequencies and percentages. Chi-Square tests of association were conducted to explore whether having a bank account was associated with the employment status of participants and with whether one stays in an urban or rural council.

An economic empowerment index for women in Zimbabwe was constructed by adding respondents' scores on key empowerment variables. The economic empowerment index was measured on a scale from 2 to 44 with higher values indicating higher levels of empowerment. The empowerment index was calculated as an unweighted average of individual empowerment scores.

A two-sample independent t-test was conducted to determine whether the level of economic empowerment of women in rural areas differed significantly from that of their urban counterparts. Further analysis was conducted using One-Way Analysis of Variance (ANOVA) to determine whether the level of women economic empowerment differed for women in different age groups and for women in different provinces of the country.

The study employed binary logistic regression to estimate an economic empowerment model of the form:

$$\hat{Y}_i = \beta_0 + \beta X_{1i} + \beta X_{2i} + \beta X_{3i} + \beta X_{4i}$$

where Y_i is 1 when an individual's economic empowerment index is above average (23.51) and 0 otherwise, X_1 is physical capital (possession of land, machinery and animals or livestock),

X_2 is human capital (number of schooling years), X_3 is social capital, and X_4 is a dummy variable for residential area (urban = 1, otherwise = 0). The social capital is a composite score derived from a participant's social interactions with outsiders.

Results and discussion

Nature and Extent of Women Economic Empowerment in Zimbabwe

Participants were asked several questions aimed at examining the nature and extent of women economic empowerment in Zimbabwe. A summary of the responses is given in Table 1. The responses are discussed in detail in subsequent subsections.

Table 5:Summary of YES/NO responses

Item Description	YES Frequency	YES Percent	NO Frequency	NO Percent
Do you have own source of income?	505	69.4	223	30.6
Do you have a bank/savings account?	226	31.0	502	69.0
Have you ever borrowed money or taken out a loan?	99	13.6	629	86.4
If you have earned some money, do you decide how to spend it on your own?	605	83.1	123	16.9
Have you had any skills training?	307	42.2	420	57.7
Do you own land?	285	39.1	441	60.6
Do you own machinery?	83	11.4	641	88.0
Do you own animals/livestock?	263	36.1	465	63.9
Do you participate in or are you a member of any group/association/organisation?	468	64.3	259	35.6
Have you participated in any economic empowerment programmes run by government e.g., agric. inputs support schemes?	216	29.7	511	70.2
Have you participated in any economic empowerment programmes run by NGOs e.g., income generating projects?	110	15.1	615	84.5

Sources of Income

About 69.4% of the respondents indicated that they had own sources of income while 30.6% had no source of income. The results are shown in Table 1. The majority (46.3%) of those with a source of income indicated that they get income from informal income generating projects. Figure 1 shows distribution of respondents according to source of income. Participating in income generating projects is a sign that the women have been economically empowered to at least engage in business and generate income.
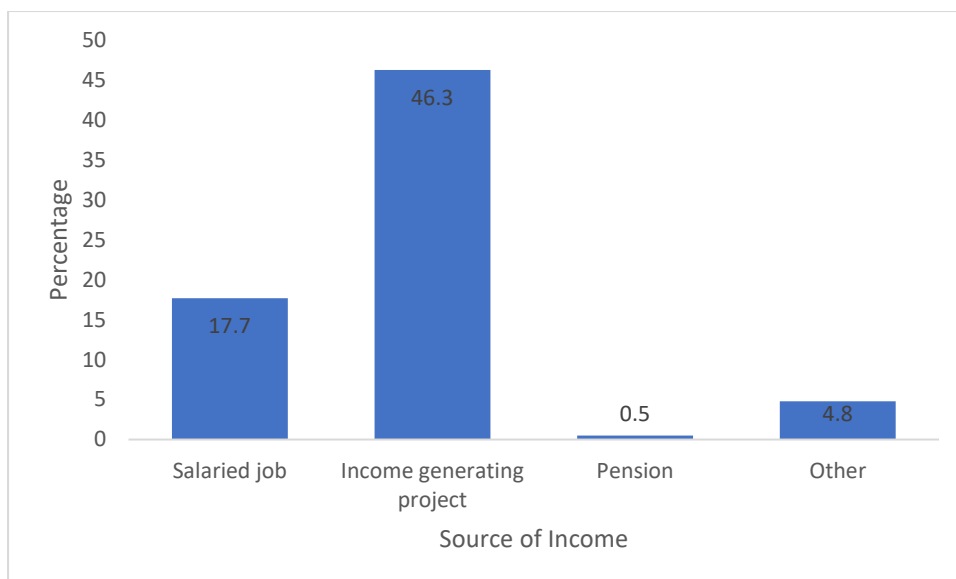
Figure1: Distribution of participants by source of income

Bank/savings account

Only 31% of the participants indicated that they had a bank or saving account with the majority of accounts being individual accounts (29.85% individual, 1.2% joint). Chi-Square tests of association were conducted to explore whether having a bank account was associated with the employment status of participants and with whether one stays in an urban or rural council. The results showed that having a bank account was significantly associated with one's employment status (x^2=72.574, p=0.000) but not with whether one stayed in an urban or rural area (x^2=2.751, p=0.097). The results of Chi-Square tests are presented in Table 2 and Table 3 below.

Table 6: Association between employment status and having a bank/savings account
Employment Status * Do you have a bank/savings account? Cross tabulation

			Do you have a bank/savings account?		
			No	Yes	Total
Employment Status	Formally employed	Count	41	71	112
		% of Total	5.6%	9.8%	15.4%
	Informally employed	Count	249	105	354
		% of Total	34.2%	14.4%	48.6%
	Not employed	Count	212	50	262
		% of Total	29.1%	6.9%	36.0%
Total		Count	502	226	728
		% of Total	69.0%	31.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	72.574[a]	2	.000
Likelihood Ratio	68.935	2	.000
N of Valid Cases	728		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 34.77.

Table 7: Association between living in a rural or urban district and having a bank/savings account

Urban district * Do you have a bank/savings account? Cross tabulation

			Do you have a bank/savings account?		
			No	Yes	Total
Urban district	Rural District	Count	251	98	349
		% of Total	34.5%	13.5%	47.9%
	Urban District	Count	251	128	379
		% of Total	34.5%	17.6%	52.1%
Total		Count	502	226	728
		% of Total	69.0%	31.0%	100.0%

Chi-Square Tests

|	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.751[a]	1	.097		
Continuity Correction[b]	2.491	1	.114		
Likelihood Ratio	2.757	1	.097		
Fisher's Exact Test				.109	.057
Linear-by-Linear Association	2.747	1	.097		
N of Valid Cases	728				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 108.34.
b. Computed only for a 2x2 table

Access to bank loans

The results showed that fewer women in Zimbabwe have access to bank loans. Only 13.6% of the respondents indicated that they had had an opportunity to borrow money from banks or from microfinance institutions. However, it is encouraging to note, as shown in Figure 2, that the majority of loans were not meant for consumption purposes (1.5% Education, 0.4% Emergencies, 7.7% Acquiring land/assets, 3.7% Household use). The most common reasons given for not taking out loans was that participants feared that they would not be able to repay the loan, have no bank accounts, lack of collateral, lack of information about loans and high

interest rates. Kabeer (1999) states that women suffer sustained inequality and discrimination hence may not be able to access bank loans for personal or business use.
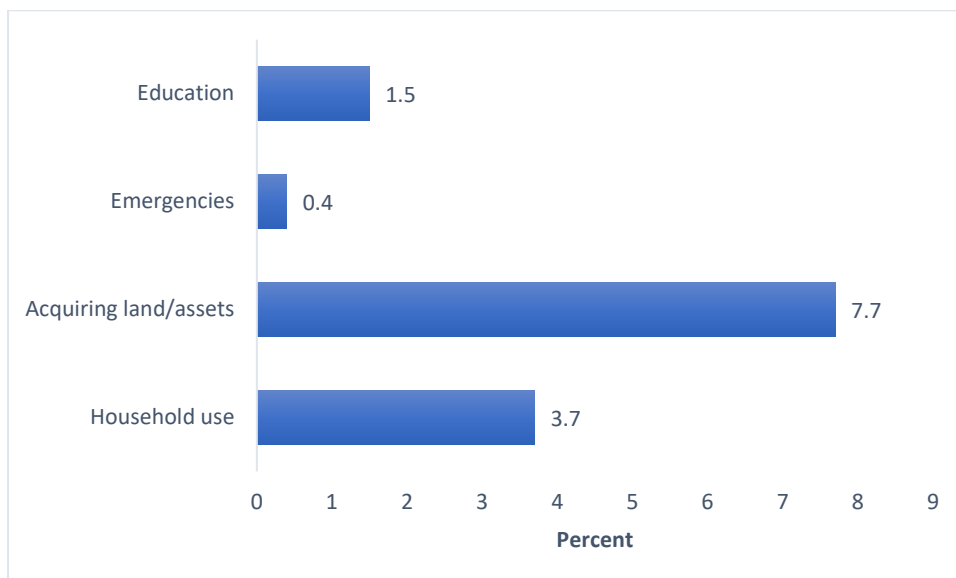
Figure 2: Reasons for taking a loan

Decision on how to spend money

Most women (83.1%) in Zimbabwe are free to make decisions on how to spend money they earned as shown in Figure 3. Even in household settings, the majority (57%) of respondents indicated that it was their responsibility to decide on how to spend money in their households. A significant number of participants (31.7%) indicated that they make joint decisions with their spouses on how to spend money. The results show that women in Zimbabwe are empowered to make decisions on how to spend their earnings contrary to findings by Sharunga et al. (2022) that the patriarchal society of Zimbabwe does not empower women to make decisions on how to spend money.
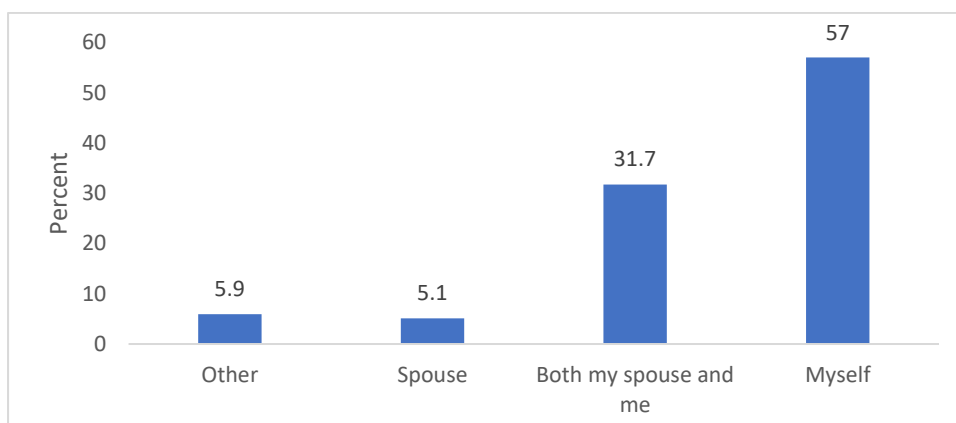
**Figure 3: Responsibility for deciding how to spend money**

Skills training

Despite many women having completed secondary education in Zimbabwe, only a few (42.2%) have had opportunity to undergo skills training. The most common skills received range from baking, catering, dress making, detergents making, farming, hair dressing, nursing, teaching and till operating.

Land ownership

Most women (60.6%) in Zimbabwe do not own land. Figure 4 shows that for those that own land, the land is mainly for residential and agriculture purposes (22% Residential, 7.8% Agriculture, 6.9% Residential & Agriculture). The most common scenario was that a woman stays in the rural areas and owns a home which is used for both residential and agriculture purposes or that a woman stays in the urban areas and owns a stand which is used mainly for residential purposes. The low figures on land ownership by women are a cause for concern. Although the laws of Zimbabwe allow women to own assets which include land, in most traditional settings women can only acquire land through their husbands making it difficult for those women who are not married to own land.
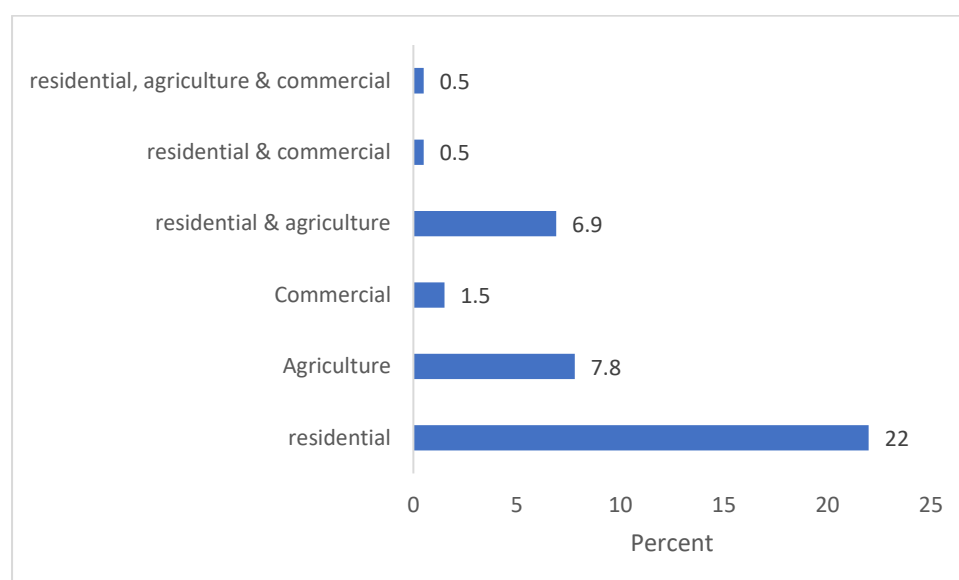

Figure 4: Land use

Ownership of machinery

Machinery are productive assets whose ownership would be expected to enhance women economic empowerment. Only 11.4% of the respondents indicated that they owned some machinery. Some of the machinery that participants said they owned included sewing machines, ploughs, grinding mills, computers, and tractors. Building from the discussion on land ownership, ownership of machinery is equally difficult. In as much as ownership is financially based, sometimes societal norms limit women from any form of meaningful ownership of big assets.

Ownership of animals/livestock

Not many women in Zimbabwe own animals/livestock. Only 36.1% of the respondents indicated that they owned animals/livestock. The most common type of animals that respondents indicated they owned include cattle, goats, donkeys and poultry. In many rural settings cattle and donkeys can be used as drought power and therefore plays an important role in women economic empowerment. The fact that few women own livestock is a clear sign of gender inequality in the distribution of resources, responsibilities, and power in families (Kabeer, 1999).

Participation in social groupings

The majority of respondents (64.3%) indicated that they participated in or were a member of at least one social grouping with most women belonging to either a religious group (32.4%), or business association such as savings club, burial society or a cooperative (14.8%) or both (11.4%). Figure 5 shows that most women (25.7%) were actively involved in decision making in those social groupings that they belong to with 11.7% playing a leading role. Participation in social groupings helps women empowerment and community leadership. Social groups create sense of belonging and women find them soothing as they can exercise authority, ownership and power which is not given in the patriarchal spheres.
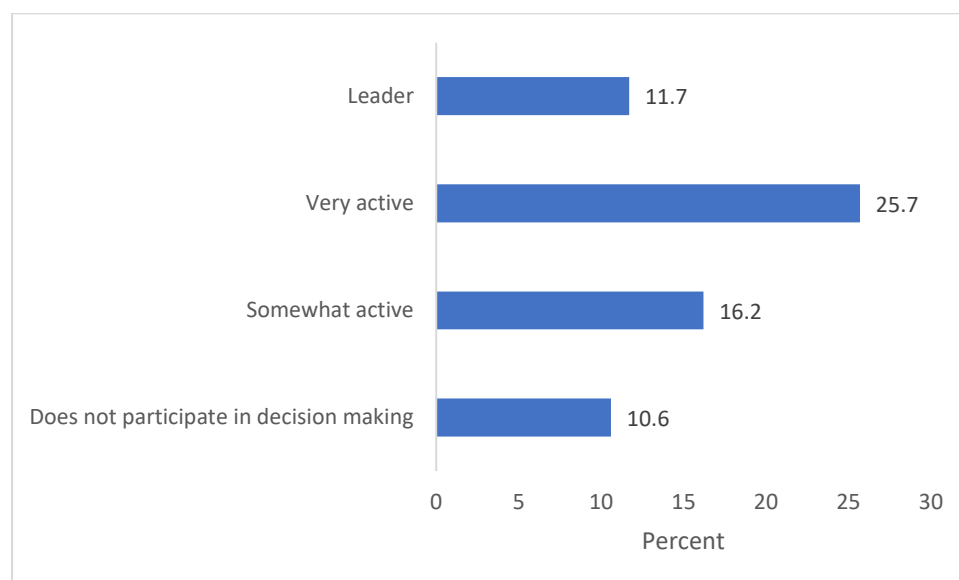
Figure 5: Participation in decision making

Dealing with people outside one's home

Most women participants (79.8%) indicated that they were very comfortable dealing with people outside their homes. Figure 6 shows a small percentage (2.5% cumulatively) of the participants were not comfortable dealing with people outside their homes. Empowerment has been defined as multi-dimensional and ability to interact and socialise with people outside one's home is a source of empowerment which can contribute to economic empowerment (Sharunga et al., 2022).
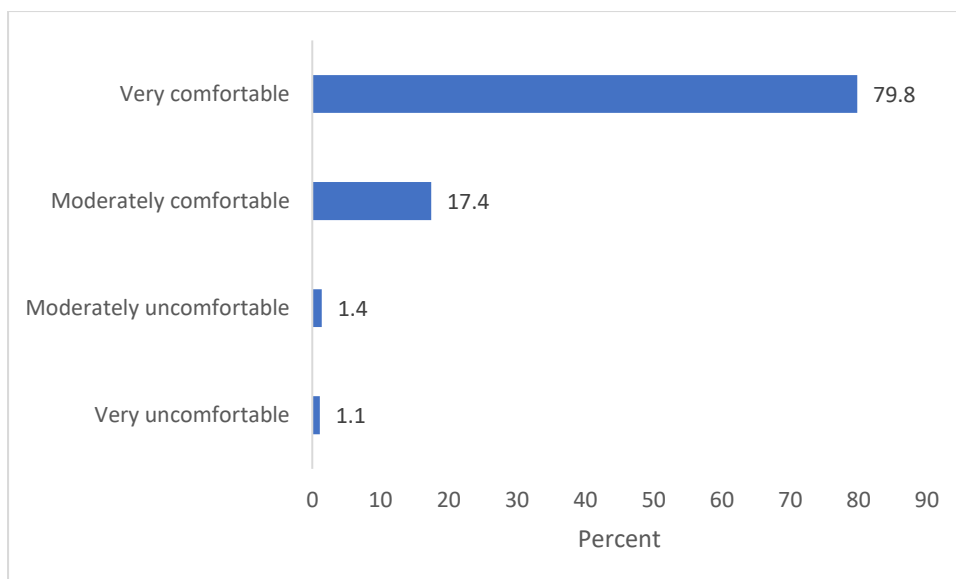
Figure 3: Ease of dealing with outsiders

Economic Empowerment Index

The economic empowerment index was obtained by summing empowerment scores for all women participants on key empowerment variables and dividing by their count. Thus, the empowerment index was calculated as an unweighted average of individual empowerment scores. The maximum possible total empowerment score for an individual was 44 and the minimum was 2. The results are presented in Table 4.

Table 8:Economic empowerment index for women in Zimbabwe
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Index	728	6.00	39.00	23.5137	4.68776
Valid N (list wise)	728				

The results in Table 4 show that the economic empowerment index for women in Zimbabwe for the period 2021-2023 was 23.51 on average (out of 44) with a standard deviation of 4.69. This represents 53.43% of the desired or expected empowerment level. The minimum empowerment score was 6 and the maximum was 39. The results show that the level of women economic empowerment in Zimbabwe is moderate which is quite encouraging.

Comparison of economic empowerment levels of women across provinces

An ANOVA test was conducted to determine whether the level of women economic empowerment differed significantly for women in different provinces. The results of the test are summarised in Table 5.

Table 9:Comparison of economic empowerment across provinces

Province	Sample size	Mean	Std. Deviation	Minimum	Maximum
Harare	83	25.92	5.81	16	39
Mashonaland East	144	22.83	4.17	13	36
Manicaland	73	22.29	4.69	9	34
Masvingo	153	23.00	4.54	14	38
Bulawayo	123	24.50	3.80	14	35
Mat. North	152	23.15	4.75	6	36

ANOVA

Index

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	839.070	5	167.814	8.004	.000
Within Groups	15136.793	722	20.965		
Total	15975.863	727			

Harare and Bulawayo Metropolitan provinces had the highest average economic empowerment scores of 25.92 and 24.50 (on a scale from 2 to 44) respectively while Manicaland province had the least at 22.29. The results of the ANOVA test show that the differences in economic empowerment levels were statistically significant (F = 8.004, p = 0.000 < 0.05). The results show that women economic empowerment levels in Zimbabwe differ significantly across provinces with the metropolitan provinces seemingly recording higher levels. The results confirm fears that some provinces might be marginalised in terms of social and economic infrastructure provision. Harare and Bulawayo province house the first and second largest cities in Zimbabwe. The road network and infrastructure in these provinces make women in those provinces to have a superior economic empowerment than those in other provinces with smaller towns. According to Miles (2016) level of empowerment is dependent on the community. Women in Harare and Bulawayo provinces are from advanced provinces in terms of road networks and industries, and hence have a superior empowerment level.

Comparison of economic empowerment levels of women in rural and urban areas of Zimbabwe

To determine whether the level of economic empowerment of women in rural areas differed significantly from that of their urban counterparts, a two-sample independent t-test was conducted, and the results are presented in Table 6.

Table 10:Comparison of economic empowerment using the urban/rural divide
Group Statistics

District	Sample size	Mean	Std. Deviation
Rural	349	23.1117	4.6432
Urban	379	23.8839	4.7042

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference		Lower	Upper
Index	Equal variances assumed	.001	.975	-2.226	726	.026	-.77216	.34683		-1.45307	-.09124
	Equal variances not assumed			-2.228	722.504	.026	-.77216	.34665		-1.45271	-.09160

Women in urban setups registered a higher average empowerment score (mean = 23.88, std. dev = 4.70) compared to their rural counterparts (mean = 23.11, std. dev = 4.64). The mean difference had a 95% confidence interval of (-1.45; -0.09). The confidence interval does not span zero indicating a significant difference in empowerment levels between women in rural and urban areas. Moreover, the two samples independent t-test yielded a t-statistic of -2.23 which is statistically significant at 5% level of significance (p-value = 0.026) further confirming that women in urban areas were better empowered economically compared to rural women. Sharunga et al (2018) posit that resources can be a serious determinant of empowerment. Women in urban setups are better resourced than those in rural setups in terms of internet access, road networks and employment opportunities. This contributes to the variations in terms of empowerment levels of these two groups.

Impact of Social Capital and other factors on Women Economic Empowerment

The study estimated a binary logistic regression model to establish the impact of social capital and other factors on women economic empowerment in Zimbabwe. The results are presented in Table 7 below.

Table 7: Impact of social capital and other factors on women economic empowerment
Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	343.412[a]	.597	.797

a. Estimation terminated at iteration number 8 because parameter estimates changed by less than .001.

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Urban district	.451	.293	2.363	1	.124	1.570

Human Capital	1.435	.132	118.954	1	.000	4.199
Physical capital	1.169	.172	46.094	1	.000	3.218
Social capital	1.547	.137	127.619	1	.000	4.696
Constant	-24.752	2.073	142.504	1	.000	.000

a. Variable(s) entered on step 1: Urban district, Human Capital, Physical capital, Social capital.

The regression results show an R-square of 0.797, which indicates that the model fits the data very well. The model accounts for 79.7% of total variation in women economic empowerment. Social capital has a significant positive impact on women economic empowerment (β=1.547, p=0.000<0.05). Human capital and physical capital are also positively related to women economic empowerment, although their impact is less than that of social capital. The results also show that leaving in an urban district impacts positively on women economic empowerment although the impact was not statistically significant (β=0.451, p=0.124>0.05). The results show that social capital, physical capital and human capital are important determinants of women economic empowerment in Zimbabwe. This means that if a woman lacks in terms of physical capital, social capital and human capital, she is under-resourced and therefore disempowered (Sharunga et al, 2018).

Conclusion and recommendations

The study investigated the impact of social factors such as political, cultural, and religious beliefs on women economic empowerment in Zimbabwe (2021-2023). The study was motivated by low levels of women economic empowerment despite several initiatives by the government and non-governmental organisations to promote sustainable women economic empowerment. The study adopted a quantitative approach guided by the positivism philosophy. The study drew women participants from six (6) randomly selected provinces of the country namely Masvingo, Manicaland, Mashonaland East, Matabeleland North, Bulawayo and Harare Metropolitan provinces. The study employed multi-stage cluster sampling to select study participants.

The study revealed that women in Zimbabwe are moderately empowered, yielding an average empowerment score that is slightly above 50% of the expected thresholds. While the majority of women own a source of income, are free to make decisions on how to spend money in their homes, participates well in social group gatherings, and are comfortable in interacting with people outside their homes; they generally lack access to and control over productive resources. Most women who do not own land or animals, indicated that they lack access to bank loans, and have limited opportunities for skills training. The researchers concluded that women economic empowerment in Zimbabwe is still limited as most women do not have resources to empower themselves.

The researchers also concluded that there are significant differences in economic empowerment levels between women in urban areas compared to those rural areas. Women in urban setups registered a higher average empowerment score compared to their rural counterparts indicating that women in urban areas were better empowered economically compared to rural women. With respect to provinces, women in metropolitan provinces had significantly higher empowerment scores compared to other provinces. The study also noted that although social capital has the greatest impact on women economic empowerment in Zimbabwe, physical capital and human capital are also important determinants.

The study recommended that women, especially those in rural setups, should be afforded more opportunities for skills development; that women in informal businesses have access to bank loans and business support networks; that efforts should be made to increase women's access to land ownership; and that women be encouraged to participate in gender-awareness and economic empowerment programmes.

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