

# Poverty with a feminine face: Theologising the feminisation of poverty in Mutasa District, Zimbabwe

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The dissection of work based on biological sex orientation amid non-remunerated and remunerated work reduces females frugally and socially to become extra susceptible towards remaining poor and poorer in the society. This division is engineered by family, individual, communal and financial predicaments, especially those emanating from the cultural background, partisan and racial struggle circumstances or disasters like the COVID-19 pandemic. In Africa, particularly in Zimbabwe, women are marginalised and excluded by social discrimination and poverty, hence the call for action by the 1995 Beijing Declaration and Platform for Action. Action is required specifically from the areas, such as education and environment, among others, to empower women to improve their situations or to develop communities and the country as a whole. Actions aimed at reducing impoverishment in society are perilous; hence, the Zimbabwean government decided to give preference to women in economic empowerment strategies and to advance acts that support monetary constitutional rights. While both men and women are susceptible to poverty, gender discrimination makes women to be more vulnerable to poverty and have meagre incomes to survive impoverishment. Women are always the last to feed, they are also usually the last to sleep and the first to wake up, they are the disadvantaged to get healthcare facilities and they are stuck in laborious, voluntary household chores from time to time. Unfortunately, some are left with no option and engage in prostitution as a means to survive. Using purposive sampling and cultural feminist lens, this study problematises the feminisation of poverty in Zimbabwe, using Mutasa community, particularly villages 4 and 30, as a case study to see how women alleviate poverty through *mukando/marounds*. The main argument presented in this study is that poverty must not have a feminine face; hence, the labels that synonymise scarcity with femininity must be eradicated.

**Contribution:** This study contributes to the ongoing academic studies on the feminisation of poverty, using Mutasa district in Zimbabwe as a case study. It concludes by restating that the feminisation of poverty is a product of a flawed cultural system that denies women opportunities for realising their full potential.

**Keywords:** district; feminisation; Manicaland; mukando; Mutasa; poverty; province; Zimbabwe.

## Introduction

Zimbabwe is one of the drought-stricken, impoverished countries in the southern part of the Sahara. Since 1990, the country has been bedevilled by various encounters that have negatively impacted the country not to be the food basket of the region anymore. Among the encounters, there are prevalent food shortages, unemployment, financial challenges, environmental challenges, cyclones and political volatility, as well as the COVID-19 pandemic, which negatively impacted the scarcity of food in the country (WFP 2010:3). The agrarian segment, which is the main source of income for more than half of the populace in Zimbabwe, remained dominated by large profitable farms until the year 2000 when the Fast Track Land Reform became the existing state of affairs. Moyo et al. (2009:14) averred that a bulk of farmers in Zimbabwe are smallholders constituting 90%, and they utilise 73% of the farming land in Zimbabwe. Subsequent to that, Chingarande et al. (2020:41) suggested that small-scale agriculture is branded by little production, inaccessible market places, unaffordability, no help from experts such as extension officers, change of weather patterns and other essentials like inputs.

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One of the badly affected communities in Zimbabwe is Mutasa Rural District, which is in Manicaland Province. As stated in the Zimbabwe National Statistics Agency (2012), Mutasa rural district had a population of around 169 756 people in 2012. This region shares the border with Mozambique to the East. Most of the farmers found in the district are peasant agriculturalists who specialise in different farming activities such as banana production, livestock rearing and weaving for their livelihood. This implies that the livelihood of people in Mutasa Rural District depends much on agriculture as a major source of income. Be that as it may, this wide income base is not enough for the community that has continued to struggle and the majority of the people wallow in abject poverty (ZIMVAC 2019:3). Struggles and strides have driven the residents in the area to take on initiatives to alleviate themselves from poverty through crossing the Mozambique border to buy and sell goods in different cities (Tarugarira 2013:10). Attributable to extreme food shortages, the Mutasa communal area took advantage of the donor funding that helped the community through the Civil Society Organisations (CSOs) and the government to embark on income-generating initiatives around 2000. Because of challenges bedevilling the donor community, monetary assistance declined drastically between 2007 and 2010 owing to the hostile political environment in the country. As a mitigating measure, the Mutasa district people invented survival skills in the form of home-grown solutions through the use of their talents starting from which they have to finance initiated revenue-creating activities.

While both men and women are susceptible to poverty, gender discrimination makes women to be more vulnerable to poverty, and they have fewer resources to cope with poverty. Using a purposive sampling method and a cultural feminist empowerment lens, this study problematises the feminisation of poverty in Zimbabwe, using Mutasa community villages 4 and 30 in Manicaland province as a case study. The main argument presented in this study is that poverty must be examined to see whether it has a feminine face. It further demonstrates that natural talents, when properly identified and utilised, can bring out immense resources that will raise the living standards of the people in society. This study aims to argue that even though development has often been defined in terms of projects and outside funding, another dimension that now became stronger in Mutasa District suggests that people do not start with empty hands and a void history in development. Even before foreign development aid, local people had already been actors of development. Such actions have to be recognised, have to be seen for their dynamic value and have to be continued. The study concludes by restating that the feminisation of poverty is a product of a flawed cultural system, which denies women opportunities for realising their full potential.

## Definition of feminisation of poverty and poverty

Defining terms is always problematic because terms derive their meaning from the way they are used. For Spicker (1999:1), there are clusters of meaning where terms are used

if they are judged to be appropriate. For Pearce (1978:4), feminisation of poverty is the dialogue on the shift in gender roles and scarcity concluding that women are the most affected and they are among the poorest in society because of an unstable economic environment, particularly in Zimbabwe. Womanhood and money-making advancement remain at the hub of the discussion on the feminisation of poverty. Payne (1991:13) suggested that the perception that poverty has been feminised in recent times is not true because conventionally females remained poorer compared to men, and they have gone unnoticed for a long period. Furthermore, women continue to be among the poor because of change of roles because of different circumstances such as becoming single parents, widowhood and breadwinners in the family, but their state of deprivation remains obscured. The discussion on the feminisation of poverty in this study is linked to the already-mentioned idea that in as much as both men and women are vulnerable to poverty, gender inequity makes women to be more exposed to poverty and to have less resources to survive poverty.

Conversely (Tarugarira 2013):

Poverty is a multifaceted trend that besides looking at financial instability it is also mirrored in starvation; sickness; illiteracy; small incomes, poor amenities, no shelter etc. (p. 13)

Additionally, poverty is associated with societal segregation, relegation, susceptibility, helplessness, loneliness and other community vices, be they financial, political and cultural scopes of lack (MPSLSW 2019:1). Spicker (1999:157) defined poverty as encompassing grave scarcity wherever humanity is viewed to be impoverished as soon as their physical possessions are considered to be ethically deplorable. This characterisation indicates an ethical value besides a significant decision that calls for a corrective action to the state of affairs.

Poverty emanates from scarcity or denied access to basic needs of survival and amenities; it is aggravated through humanity's lack of means of production such as land and financial capacity. Tarugarira (2013:13) concurred by saying, because of their reproductive and domestic chores, women always bear the huge burden of fleeting impoverishment. Financial transformations have changed women's assignments through raising women's involvement in official or unofficial marketplaces over and above transferring the problem to them. The situation in Zimbabwe has currently intensified because of the advent of the COVID-19 pandemic. Women frequently take over the duty of 'making ends meet' or putting food on the table for the children, especially when financial sources are lacking. In other words, Tarugarira (2013:13) confirmed that women devised ways and means to survive and provide for their families under difficult conditions as well as harsh economic circumstances to fill the gap of impoverishment. As indicated elsewhere in this study, some women resort to prostitution as a survival strategy where one overstretched the ethical cords of society. Consequently, gender is a critical notion for poverty scrutiny

in addition to the plan and execution of poverty alleviation approaches.

## Methodology

The study employed a mixed model approach. For Creswell (2006:5), the mixed method approach emphasises on gathering, evaluating and fusing together qualitative and quantitative information in one study. It also uses several approaches like questionnaires, interviews, focus group and observation to collect information for use in the study. Moreover, Potter (1996:3) argued that using different or various methods adds value to the research outcomes by scrutinising data and hence providing advantages to offset the weakness on both sides.

A phenomenological approach was used to explore the phenomenon of poverty in village 4 and village 30 in Mutasa community council. This method helped the researcher to obtain essential information of the respondents' personal understandings with regard to the phenomenon of poverty. As Mutasa district covers a wide geographical area, the study purposively focused on village 4 and village 30 because of the following reasons:

1. These two wards share the border with Mozambique, which makes it advantageous for women to engage in cross-border trading with Mozambique.
2. These areas are easily accessible and the activities by women are visible.
3. There are initiatives for survival by women through microfinancing like *mukando/marounds*.

The study purposively selected local leadership including church leaders, political leaders, women who are involved in cross-border trading, household women who are single mothers, widows and those involved in micro-financing initiatives, among others. A sample of 50 participants from each ward was purposively chosen for interviews as well as focus group discussion. One hundred questionnaire forms were dispersed among respondents in the two villages.

In-depth interviews were used to solicit co-researchers' perspectives or views on the impact of poverty and ways of reducing it. This was done to 40 participants from each ward. Key informant interviews were also conducted with people who possess specialised knowledge such as ward councillors, extension officers, pastors and health officers, among others. This was particularly done to assess how they perceive the impact of poverty in the area and from their assessment which group is mostly affected by poverty. During the process of interviewing the communities, the researchers had an opportunity to observe the process of *mukando/marounds* spearheaded by Mandeya 2 development club. This is where issues of alleviating poverty were highlighted and discussed with practical examples of testimonies of individuals who are back on track through the *mukando/marounds* initiatives. Ethical considerations were observed before, during and after the interview process such as seeking permission from co-researchers to conduct

interviews, assuring co-researchers protection of their identity through the use of pseudonyms and telling them that there were no financial benefits.

## Theoretical framework

A number of theories can be used to explore the concept of *mukando/marounds*. Conversely, this study uses two merged theories, that is, cultural feminism and empowerment theories, borrowed from the 1970s feminist user, namely, 'cultural feminist empowerment theory' (Assaad 2001:163).

According to Serva (2017):

Cultural feminism refers to a philosophy that men and women have different approaches to the world around them, and that greater value should be placed on the way women approach the world. In some cases, cultural feminism argues that a woman's way of looking at the world is actually superior to men. This perspective aims to unite all women, regardless of ethnicity, race, class or age. (p. 1)

This definition implies that the fundamental nature of womanhood defines who a woman is and what differentiates her from men. The womanhood is attributed to having been rooted in the ethic of care as alluded by Serva (2017). Furthermore:

Cultural feminists overlapping with radical feminists is concerned about seeking answers to make the female fundamental nature a more valued part of the social order and using women's special gifts to contribute positively to the world. The belief includes the idea that women in leadership positions would be more likely than men to cultivate a more peaceful, less war-torn world. (p. 1)

Additionally, women are widely stimulated by cultural feminism to have an impression that their caregiving tasks contributed hugely and globally. While some feminists advocate for paid work outside the home as a better path for women, cultural feminists make sure to celebrate the value of the unpaid work that women perform in the home. This relates well with the aspect of *mukando/marounds* among women, which is an empowerment strategy to alleviate poverty from the initiatives of rural women themselves.

Empowerment means the development in individuals' capacity to design calculated lifespan options in an environment where this opportunity is not available at all (Kabeer 2001:6). It is assumed that enablement gives the impoverished the ability to design premeditated conclusions that empowers them to alleviate poverty. Through Mutasa women's involvement in *mukando/marounds* using their own local talents and initiatives, the once disempowered, looked down upon and impoverished women have changed their situation to become masters of their own destiny. They are now able to contribute to the fiscus and make positive decisions that have an impact on their own local villages and the district at large (Tarugarira 2013:13). This study becomes critical, especially looking at *mukando/marounds* done by women for self-sustenance, empowerment and poverty alleviation in the villages in Mutasa rural district.

Assaad (2001:163) asserted that the cultural feminist empowerment model was first propagated by feminists around the 1970s looking at empowerment initiatives. Furthermore, Friedmann (1992) argued that:

[P]overty is diverse in meaning; therefore, it should not be regarded in material terms only, but as social, political and psychological incapacitation. He further advances an alternative development that is committed to empower the poor in their own localities, through engagement politically, socially and economically and facilitate participation in their communities such as the *mukando/marounds* engagement done in villages 4 and 30 of Mutasa district. (p. 1)

*Mukando/marounds* as one of the alternative development paths initiated by women advocates for a bottom-up approach contrasting national punitive rules that are from the highest echelons to the bottom. It enables the involvement of the affected in making decisions that affect their lives. It also enhances the tenability of growth in programmes as individuals are enthused to control their progress and be owners of their initiatives. *Mukando/marounds* as a microfinancing activity accomplishes this via the economic emancipation of the impoverished. In village 4 and village 30 of the already mentioned district, through organising themselves into *mukando/marounds* initiatives, and self-controlling them, the women are fully participating in community growth. As a result of *mukando/marounds* initiatives, women in both the church and community at large are active participants in the development of their churches as well as their villages.

## Mutasa women and poverty

Among the villages in Mutasa district, women's place in society is determined largely by an assortment of responsibilities they perform. In most circumstances, women perform the double responsibility of maintaining a household and working (Veeran 2000:11). As observed from this community, nearly every woman spends a larger number of hours on their toes working than men. Be that as it may, Veeran (2000:11) assessed and concluded that women's labour is not valued judging from financial advantage or input to the economic growth of communities. Studies have demonstrated that most women in Zimbabwe are adversely affected by poverty. Kachingwe (1986) demonstrated that:

Women face a lot of economic, legal, cultural and social gender-based discrimination. As a result, this affects their lives negatively, particularly in their engagement in community development initiatives and in making independent decisions. (p. 28)

Researchers like Chant (2003:4), Quisumbing and McClafferty (2006:9) and others have shown that women are not the only majority of the impoverished in the village but they have also exposed those women who use a larger percentage of their proceeds than men to expedite the welfare of the children including the husband. Furthermore, Mayoux and Hartl (2009:1) conjured that those women who source supplementary earnings usually invest these additional

finances in the health, food of the household and children's education, unlike men who at times squander the money in drinking beer. The insinuation is that investing in women has a better positive bearing on family welfare status.

For women in developing countries, particularly in Zimbabwe, numerous voluntary works, such as fetching water, collecting firewood, tilling the garden, cleaning, washing and cooking, are predominant (UNDP 1995:2). Such tendencies are witnessed particularly in rural areas where Mutasa district falls. Economically, women's failure has implications, particularly on their duties in the world. Usually, impoverishment confines women's duties to that of looking after children. Consequently, impoverishment should be viewed from a wider point of view, particularly its repercussions on the upbringing of children (UNICEF 2010). For Tarugarira (2013:12), children who grow up in women-headed families, mainly those from rural areas, are more exposed to the effect of excessive poverty. The male-controlled structure is prevalent in Mutasa community. Countryside women folk remain ensnared in traditional practices that males recognise and value to be their sole obligation to defend. Furthermore, male-dominated structures deny women the right to own land because of traditional constructions of patriarchy. Females in most cases are considered to be secondary subjects who are given trivial status. As a result, women are denied chances to access essential resources for their development because of traditional rural customs. The challenges among families are a reflection of the inequity and non-consideration of women's rights because of patriarchal systems.

Consequently, any community engagement that does not look at the plight of women in its strategies will not be meaningful to the society. This is harmonised in the sustainable development goals (SDGs) that focus on removing life-threatening impoverishment (SDG1) and eradicating starvation (SDG2), in addition to SDG5 targeting the advancement of gender equality and women empowerment (United Nations 2020:4). Klasen (2002:11) similarly backed the idea that priority should be given to gender equity whenever strategising for fiscal growth, thereby empowering females to become active participants and initiators in the growth of the economy in Zimbabwe.

## Mutasa community *Mukando/Marounds* as a way to mitigate poverty

Women in Mutasa district could not sit and watch their situation being ravaged by poverty; instead, they sought ways of mitigation to come out from their situation by forming financial clubs. *Mukando/marounds* has always been popular in developing countries. Consistent with Geertz (2006:8), *mukando/marounds* is a cluster of personalities who come together from time to time with the intention of saving money, which they in turn give to one person among the group for use following guided rules and regulations.

*Mukando/marounds* is an initiative from people themselves using what they have. In other words, they use their talents that they bring together, and it becomes a way of banking for the underprivileged, where money changes hands as quickly as possible to alleviate human needs and challenges in society. Consultations for *mukando/marounds* are scheduled on month ends, especially in Mutasa village 4 and village 30. Individuals are encouraged to contribute towards the *mukando/marounds* an equal amount. If it is an individual's turn to get the money, she will be given the whole amount contributed by members including one's contribution. At the end of the year, depending on the numbers, one will have the chance to receive large sums of money, which are used for various things depending on one's priorities (Mbizi & Gwangwava 2013:4). The *mukando/marounds* becomes a safer way to save money as compared to depositing money into the bank, which deducts a certain percentage as bank charges, and it also requires a lot of travelling to and from the bank. *Mukando/marounds* is not a new phenomenon because it existed a long time in Asia, Latin America, Caribbean and Africa as indicated by Ardener (1964:202) and Ardener and Burman (eds. 1995:1). The appreciation of *mukando/marounds* is made viable depending on the quantity and calibre of the individuals that take part in the schemes.

Research conducted by Chamlee-Wright (2002:979) concluded that 76% of the people in small business trading contribute to *mukando/marounds*, and most of them have opened bank accounts. *Mukando/marounds* is also known by the local languages of the people such as (Mbizi & Gwangwava 2013):

*Hui* in Taiwan, *Tanda* in Mexico, *Polla* in Chile, *tontines* in Cambodia, *wichin gye* in Korea, *arisan* in Indonesia, *likelembas* in the Democratic Republic of the Congo, *xitique* in Mozambique and *djanggis* in Cameroon. (p. 5)

*Mukando/marounds*, as suggested by its name, is meant not only to save money but also to allow its members to purchase or construct something big. In other words, *Mukando/marounds* is an initiative of the people in the village who come together and start a club, where each member is committed to contribute a certain amount of money. In order to bring more clarity to this phenomenon, a working example is ideal. Let us suppose that there is a group of 10 people who come together, each one contributing \$200.00 per month. The group will collect \$2000.00 altogether from the members; this amount of money is then given to one member in the group to use the money according to his or her priorities. The money has to be paid religiously by each member at the end of every month until the cycle is complete (Ambec & Treich 2007:123 see also Mbizi & Gwangwava 2013:5). Only when all members within the group have received their shares, the cycle will be complete. At the end of each cycle, members are free to decide whether to continue or move out of the club. It is decided only at the end of each cycle whether the club can be continued or dismantled. The main advantage of a basic *mukando/*

TABLE 1: Questionnaire respondents table.

Ward	Number of questionnaires	Respondents' percentage
4	50	100
30	50	100
<b>Total</b>	<b>100</b>	<b>100</b>

*marounds* is that members will receive finance in bulk, and they will be able to purchase something big.

## Discussion and findings from the study

A synopsis of some of the questions raised in the questionnaire and also in the interviews is as follows:

1. Are you a member of the *mukando/marounds* group? Yes/No.
2. If yes, state the reason why you joined the *mukando/marounds* group.
3. If no, state the reason why you are not a member of the *mukando/marounds* group.
4. How do you spend the money you get from the *mukando/marounds* group?
5. In your opinion how is *mukando/marounds* beneficial to you and your family?

An analysis of the results from the questionnaires in both wards 4 and 30 shows that almost all respondents are members of the *mukando/marounds* even though these rounds differ in scope and objective. It has been shown through the respondents that 100% of the households in village 4 and village 30 of Mutasa area were involved or making a living using *mukando/marounds*. This proves that *mukando/marounds* acts as a foundational source of income to start a small business. Most of the respondents indicated that they are involved in cross-border activities and some farming as they thrive to augment their sources of finances through *mukando/marounds*.

Findings from the study also show that *mukando/marounds* in Zimbabwe is a simple system that needs no collateral or legal procedures, hence its popularity even in rural areas, like Mutasa rural district as alluded by Co-researcher 1<sup>1</sup> (Co-researcher 1 pers. comm., 17 June 2022). People who are engaged in *mukando* have different aims, for example, raising money for school fees or starting small businesses like cross-border trading activities. According to Co-researcher 6 (Co-researcher 6 pers. comm., 17 June 2022), group members have no written contracts among *mukando/marounds* members, but they have verbal agreements and some manual bookkeeping entries are done by the one elected as the secretary. The records in these entries reflect who is in the group, who has contributed what and who benefited from what?

The grouping of members in the rural areas like Mutasa is solely done among family members who are known to each

1.Co-researchers in this study is used to refer to interviewees who chose to remain anonymous as a way of protecting them and not violating their rights.

other. Members are linked to each other via various connections; some are connected in everyday dealings and have many personal or business relationships, particularly cross-border traders in the case of village 4 and village 30 in the Mutasa district. Co-researcher 5 (Co-researcher 5 pers. comm., 17 June 2022) said that using one form of relationship gives evidence concerning an individual's capability to reimburse. Furthermore, *mukando/marounds* is naturally designed between those people who have known each other for a long time; as a result, more information is available about prospective members. In an interview with Co-researcher 10 (Co-researcher 10 pers. comm., 17 June 2022), she confirmed that:

'We have our own community. We have same social relations. We share sorrows and happiness with each other. We all reside in the small city anyway. You, yourself know that here everyone knows each other and are having acquaintances. Secondly, we are cross borders. We know someone for five years, some for ten and some more than that. We know very well about each other's behavior and attitudes.'

Individual relations help to calculate the dangers associated with engaging in *mukando/marounds* with any member. Within the confines of relationships, one could have some individual financial dealings with each other and possess knowledge in terms of one's attitude towards fulfilling commitments as well as their ability to keep promises. This is authenticated by Handa and Kirton (1999:174) and Biggart (2001:131) when they say, societal and individual fellowship or oneness is a critical aspect of *mukando/marounds*. Biggart and O'Brien (2010:341) averred that the strong bonding and integrity of members is one such important communal element that has to be respected in *mukando/marounds*. Consequently, the reputation of members of *mukando/marounds* is critical besides personal relationships. From the interviews that we carried out, it was deduced that, among the group members of *mukando/marounds*, payment can be done immediately and after some days, but a delay in payment may result in action taken by the leaders. Furthermore, the responsibility to check on member's abilities does not only rest with the leaders but also rest with the members themselves who constantly assess their potential against the perils and profits before being involved in *mukando/marounds*.

Accordingly, the use of *mukando/marounds* remains an exemplary way that uses the concept of individuals within the church and community as primary actors in developing local communities. The lessons drawn from this study indicate life-transforming aspects attributed to God-given talents that when properly identified and utilised can bring out immense resources that will alleviate the living standards of the people as in the case of villages 4 and 30 in Mutasa. One key issue addressed by the mukando group was the identification of areas that the participants felt that they needed help in order to effectively alleviate poverty in their communities through *mukando/marounds* funding strategy. In one of the groups, participants indicated that poverty can only be addressed if they are well informed on

issues pertaining to financial discipline, entrepreneurial training as well as group composition modalities. It was observed that some beneficiaries could end up using the proceeds from the club for non-productive activities because of limited entrepreneurial skills to venture into business activities.

## Conclusion

In conclusion, the study demonstrated that actions beset to reduce women's impoverishment are important; hence, Zimbabwe should be resolute about changing financial policies to afford greater prospects for womankind and to advance laws that defend financial constitutional rights. While men together with women are prone to poverty, gender discrimination makes women to be more susceptible to poverty and to have fewer resources to cope with poverty. Furthermore, the study shows that women in Mutasa are not simply sitting and folding their hands to accept the stereotypes that synonymise poverty with femininity; instead, they have introduced *mukando/marounds* as an empowerment tool to eradicate poverty and reposition the role of women in societies. The main argument presented in this study is that poverty must not have a feminine face. It is against this background that we conclude the discussion by restating that the feminisation of poverty is a product of a flawed cultural system that denies women opportunities for realising their full potential.

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## Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

## Authors' contributions

Both authors contributed equally to this work.

## Ethical considerations

This article followed all ethical standards for carrying out research without direct contact with human or animal subjects.

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## Data availability

Data sharing is not applicable to this article as no new data were created or analysed in this study.

## Disclaimer

The views and opinions expressed in this article are those of the authors and do not necessarily reflect the official policy or position of any affiliated agency of the authors.

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