

Exploring Women's Economic Empowerment Programme and its Sustainability Issues: A Case of Chadiza District, Eastern Province, Zambia.

ABSTRACT

The study explored women's economic empowerment programme and assessed its sustainability in Chadiza District of Eastern Province, Zambia. The objectives were firstly, to find out existing programmes for women's empowerment. Secondly, the study daresto examine how the existing empowerment programmes impacted on the women's lives. Thirdly, to suggest women's economic empowerment sustainability strategies. This was a case study analysis and used qualitative and exploratory research method to provide a profound understanding of a research problem. The study sample consisted of 14 participants: 12 women from Ebenezar cluband 2 officers from SOS Children's Villages. Snowball and purposive sampling were used. Data was collected through questionnaires, interview and observation guide. The results of the study were discussed in reference to thematic areas of the findings and they established that empowerment programmes existed in Chadiza and did very well when the project was in implementation. However, sustainability of empowerment programmes was found to be a serious problem. Several issues affected sustainability of the programmes after the project period. As such, the study came up with some strategies, elements and values that would help women sustain empowerment programmes. Furthermore, the study suggested a model that could be employed to help ensure that women's economic empowerment was properly sustained and bore positive impact. The author anticipated that this study would help politicians, the government, NGOs and even individuals with capacities to allocate and prioritise result oriented, realistic economic empowerment to women and eliminate all negative aspects to guarantee sustainability. The study recommended that the Zambian government should abridge the procedure for accessing CDF, depoliticize and avoid discrimination of **who is**to access women's benefits. Monitoring and trainings were also other aspects suggested for effective empowerment **activities**.

Keywords: Economic; Sustainability; Strategies; women's empowerment

1. INTRODUCTION

In the year 1975, the United Nations (UN) held the first International Women's Year Conference, which helped raise awareness of women's challenges and set the stage for further action. Furthermore, in 1985 the UN passed the Convention on Eliminating Discrimination against Women (CEDAW). This was an international treaty that sought to eliminate discrimination and promote women's rights and empowerment. Both the 1975 conference and the 1985 convention clearly explain unprecedented set of crises the world was experiencing with disproportionate negative impacts on women and girls. Following the conference and convention, there has been many measures that specifically target women and positive results have been achieved. A comprehensive literature review has demonstrated that there has been growing attention to Women's economic empowerment and female entrepreneurship, as well

as the effects on economic growth and development in various countries [18,5, 6]. However, when judging the achievements in a broad perspective, it becomes clear that most of them have remained isolated and development has not been achieved to a desirable degree. Progress has been slow and strenuous, thus stressing the fact that empowerment issues are intimately related to, and even determined by, the formal distribution of power in society. In trying to address the situation, The World Bank proposed a Gender Strategy 2024-2030 that focuses on innovation, financing, and collective action to end gender-based violence, elevate human capital, expand and enable economic opportunities, and engage women as leaders. As such many organisations have embarked on a number of empowerment projects to try and close the disproportionate negative impact on women and girls. It is against this background that this study explored women's economic empowerment programme and assess its sustainability in Chadiza District of Eastern Province, Zambia.

1.1 Statement of the Problem

The poverty levels in rural areas in Zambia are still high approximately around 64 % (National Budget, 2021). As a result, women are particularly vulnerable. Hence, the Government of the Republic of Zambia embarked on Human Capital Development Projects to alleviate and eradicate extreme poverty and create more inclusive societies by ensuring that women are empowered. This is the reason women empowerment has received increased attention in recent years with regards to its growing recognition of positive impact on society. For example, the United Nations (UN) has prioritized women's empowerment through its Sustainable Development Goals (SDGs), with Goal number 5 specifically dedicated to achieving gender equality and empowering all women and girls, [24]. It is for this reason that the author took time to explore sustainability of women's economic empowerment.

1.2 Objectives of the Study

The objectives of the study were to:

1. Find out which projects or programmes existed for women's empowerment.
2. Examine how the existing empowerment projects or programmes impacted on the women's lives.
3. Suggest women's economic empowerment sustainability strategies

2. REVIEW OF RELATED LITERATURE

In 1995, during the fourth World Conference on Women, 189 governments came together in Beijing to sign a commitment for the empowerment of women in all areas of life. The Beijing Platform for Action identified twelve common, critical areas of concern, that included poverty, education, health, violence, armed conflict, environment, power, decision-making, and the situation of female children, [10]. However, no country has yet fully completed the objectives outlined in 1995.

Various views on empowerment were first revealed by Freire (1921-1997), in his view of "Pedagogy of the Oppressed". Since Freire's views, many have attempted to explain what empowerment is and how it would help us understand the concept. Stein (1997) says that empowerment is "Social action process that promotes participation of people, organizations, and communities in gaining control over their lives in their community and larger societies". Janssens, [14] further defined Empowerment as the ability to determine the effectiveness of choices and to interpret a person's choice of

actions and the desired results. In addition, Suharto [23] says that empowerment does not only include strengthening individual members of the community, but also the institutions. Suharto further said that it instils modern cultural values, such as hard work, self-reliance, efficiency, openness and responsible attitude, as the main parts of empowerment.

Adi [1] states that to do empowerment three continuous steps are needed. These are: (i) Siding, which means that women, as empowered parties, must be more favoured than men. (ii) Preparation; meaning that empowerment requires the ability of women to be able to access, participate, control, and benefit. In addition, Alam, [2] says that men also benefit through the process of empowering women. (iii) Protection, meaning providing protection until it can be released.

Many scholars have looked at women's empowerment and the available literature also helps us to understand this concept. Women's empowerment (female empowerment) may be defined in several ways. Alam, [2] says that women's empowerment is women's autonomy, relative access to household resources and control over the power of decision making. Endalcachew [9] adds that it includes accepting women's viewpoints, making effort to seek them and raising their status through education, awareness, literacy and training. It equips and allows women to make life-determining decisions through the different societal problems. Furthermore, women's empowerment refers to women's ability to make strategic life choices that were previously denied, [10]. It also helps women to have the opportunity to redefine gender roles or other such roles, which allow them more freedom to pursue desired goals, [9].

Duflo, [7] suggests that increased women's empowerment can drive investment in public goods and private investment in land quality, improve household efficiency, and reduce unwanted fertility. Duflo, further found that women in developing and underdeveloped countries were legally restricted from owning land on the sole basis of gender. However, she suggested that an empowered woman would be a confident person who would critically analyse her environment and make good decisions that affect her life.

Ambler [3] thought that women empowerment improved the welfare of their families, especially their children. Huis et al. [11] proposes that women's empowerment can occur in three different dimensions: (1) micro level, (2) meso level, and (3) macro level. Meanwhile, [17] discusses four power perspectives that are used to explain the increasing need for women's empowerment today. The four concepts are power, agency, resources, and achievements which are used to explain and describe the problems related to women's empowerment globally.

Siddaraju [21] also indicates some aspects of women empowerment which should be treated with great importance to allow sustainable development. These include full participation of women in democracy (political empowerment); the education of girls (social empowerment); the eradication of gender barriers in employment (economic empowerment); and land rights and legal machinery (legal empowerment).

Ambler et al, [3] says that increasing women's empowerment is a key objective of many developmental programmes, both as a principal goal and as a path to economic

development. The study proposed and tested a novel economic intervention that relied on intra-household transfers of productive assets to increase women's empowerment among sugar farmers in Uganda. The results were that economic intervention significantly impacts on women's access to resources and agency. However, it was again found that while the economic intervention impacted on access to resources and agency, the behaviour change intervention such as self-esteem and life-satisfaction increased empowerment through agency and achievements.

Economic empowerment allows women to control and benefit from resources, assets, and income. It helps boost women's status through literacy, education, training and awareness creation. It enhances the quality and the quantity of human resources to be available for development. It also aids the ability to manage risk and improve women's well-being. Furthermore, it is taken as one of the main procedural concerns when addressing human rights and development. Hence, because of these and other more reasons women's empowerment has become a significant topic of discussion in development and economics [17].

Empowerment ensures achieving gender equality which in turn helps society ensure the sustainable development of a country. Many world leaders and scholars have argued that sustainable development is impossible without gender equality and women's empowerment. In the context of women and development, empowerment must include more choices for women to make on their own. For instance, in India women were granted equal social and political status. Constitutionally, same status meant that every adult female, whatever her social position or accomplishments, had the opportunity to function as a citizen and specific partner in the task of nation-building. Furthermore, the Indian Government prepared a National document which laid down various strategies for women's development and declared the year 2001 as "Year of Women Empowerment", [21]. This means that women and men had equal economic freedom. This may relate to what was said by World Bank earlier that more than half a billion of women have joined the world's labour force over the past 30 years, and women now account for more than 40 percent of workers worldwide. Yet women everywhere tend to earn less than men [26]. However, women empowerment may suffer from some serious drawbacks such as illiteracy, lack of knowledge, non-availability of able women, corrupt leadership and biasness towards elite and middle class, [21].

There is increasing recognition that economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. In the recent past, many organizations have committed themselves to the goal of women's economic empowerment. These organizations realized that economically empowering women does not only benefit women, but also the society more broadly. It promotes women's ability to achieve their rights and well-being while also reducing household poverty, increasing economic growth and productivity, and increasing efficiency [10].

A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To achieve this economic success and advancement, they need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. In order for women to have the power and agency to benefit from economic activities, they

again need to have the ability to make and act on decisions and control resources and profits. Furthermore, economic women empowerment can be addressed at different levels. For example, projects may work at the individual, household or organization level, or at the level of communities or social networks [10]. This means that there is need to provide opportunities for women who have potential both in groups and individuals in order to increase empowerment of women through productive economic efforts. This will open opportunities for women to participate in planning, implementing, monitoring and sustaining productive economic activities.

Saeed, (2019) says that, achieving women's economic empowerment is the key to solve issues like gender inequality and poverty and to foster inclusive economic growth as well. In realising this, the Government of Zambia with support from the World Bank started a project to empower women called 'Girls Education and Women's Empowerment and Livelihood' (GEWEL). The GEWEL project aimed at increasing access to livelihood support for 75,000 extremely poor rural women and access to secondary education for 14,000 disadvantaged adolescent girls in extremely poor households in 51 districts (selected based on the extreme poverty levels) in the Country of which Chadiza is part and parcel. GEWEL provides subsistence to sustainable livelihoods through skills training, grants, savings support, and mentorship to help women turn piecemeal work into viable microenterprises.

Theoretical Framework

This study was motivated by Theory of Change[4]. This is an explicit process of thinking through and documenting how a programme or intervention is supposed to work, why it will work, who it will benefit (and in what way) and the conditions required for success. It explains how a given intervention, or set of interventions, in this case a project by SOS Children's Village in Chadiza, is expected to lead to specific development change, drawing on a causal analysis based on available evidence,[15]. A theory of change helps to identify solutions to effectively address the causes of problems that hinder progress and guide decisions on which approach should be taken, its effectiveness, feasibility and uncertainties that are part of any change process. This is the same as what was said by UNDG() "The theory of change should be explicit in identifying solutions that target the needs of women and girls, and ensure that they are equally benefiting from the envisaged change". The theory helped the author to identify the underlying assumptions and sustainability issues of empowerment that were vital to understand and assess if the project contributed to the desired change. The theory promotes and support the creation of enabling environment for women's entrepreneurship development by ensuring training and support services with a gender perspective are provided to women who wish to start and run their businesses and, thus, contribute to their economic empowerment, [20].

3. METHODOLOGY OF THE STUDY

This study was aimed at getting in-depth insight into women's economic empowerment and identifying sustainability issues that affect female empowerment projects in Chadiza district of Zambia. This was a case study analysis and the author used qualitative and exploratory research method which provided a profound understanding of a research problem [5]. When research questions are formulated as "how" or "why" questions, the case study is explanatory [28]. Just as indicated by Mpolomoka et al, (2023) a case study was used because the data required was in

form of people's views, observed experiences and feelings about economic empowerment and sustainability issues in Chadiza. The author selected participants that were knowledgeable about the project. The target population included all women in Ebenezer Club and SOS Children's Villages officers who were working in Chadiza. The study had a sample of 14 participants (12 women and two officers from SOS Children's Villages). Both desk research and primary data collection were employed. For primary data, the study used snowball sampling to select women participants and purposive for SOS Children's Village Officers. The researcher identified two women who then recommended others who were contacted and requested to participate in the study. The author performed 12 semi-structured in-depth interviews with the women and one structured questionnaire for the two officers. The semi-structured interview questions allowed respondents to express themselves freely. The questionnaires were delivered online on google form and responses were received after 4 days. Visits to 5 women business places for observation were conducted. Data collected included welfare of women, business performance, business demand, types of commodities being traded and an insight about the degree of competition women were facing. The author triangulated data to allow improvement in the construct validity of the study and develop overlapping evidence. The author used thematic data analysis to analyse qualitative data collected from interviews, questionnaire and observation and came up with themes.

4. RESULTS AND DISCUSSION

4.1 Location of the Study

This study was conducted in Chadiza district which is located in the extreme south-east corner of Zambia, bordering Mozambique to its south, Vubwi District to the east, Chipata to the North, and Katete to the west, [6]. Chadiza is largely a rural district with a population of about 111 069 people as shown in table one, (CSO, 2022).

Table 1: 2010 and 2022 Population

S/n	Sex	2010	2022	Percentage
1	Male	31 064	54450	43%
2	Female	31 678	56619	44.1%
3	Total	62 742	111069	43.6%

Source: Research data

The data above showed that in 2010 the population for male was at 31,064 while in 2022 it was 54,450 giving us a population increase of 43%. The female population in 2010 was 31,678 while in 2022 it was 56,619 giving us the population increase of 44.1%. This data agreed with what was reviewed in the literature that there are more women than men. Therefore, empowering women was such an important thing if Chadiza was to quickly reduce poverty.

4.2 Need to Economically Empower Women

As reviewed in the literature, women's economic empowerment, includes access to decent work, control over their own time, lives and bodies; and increase their voices,

agency and meaningful participation in economic decision-making at all levels from the household to international institutions, [16].

As reviewed in the literature, this study also found that even if Women were more trusted and responsible when involved in activities ranging from planning to utilizing programme results, they still had limited economic opportunities in many countries, [13]. In many countries, women lag substantially behind men in their access to market opportunities, choice of occupation, and pay [27]. Nevertheless, most scholars have indicated that women economic empowerment is one of the most important factors if a nation and world at large are to develop. As such this study identified some reasons that underscore its importance and are as follows:

- i. Women's economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights.
- ii. It is a known fact that women make up the majority of the world's poor, hence, meeting poverty-reduction goals requires providing women economic empowerment.
- iii. It prevents national economic loss as women compete equitably and realize their full potential.
- iv. Women's economic empowerment gives them right skills and opportunities, which help farming, businesses and markets grow.
- v. It helps women contribute more to their families, societies and national economies.
- vi. It also assists women to invest extra income in their children, hence providing a route to sustainable development.

4.3 Brief History of SOS Children's Villages

In the post-World War II era when Europe was rebuilding both its physical and social infrastructure, Hermann Gmeiner, Maria Hofer, Josef Jestl, Ludwig Kogel, Herbert Pfanner, and Hedwig Weingartner identified a problem. The problem was that thousands of children had lost their families and the infrastructure of the time presented them with the prospect of an institutional childhood in large-scale orphanages. Therefore, these six individuals decided to make a difference and in 1949, founded the Societas Socialis (SOS) in Innsbruck, Austria. A year later, the name was changed to SOS Children's Villages.

Today, SOS Children's Villages is an independent, non-governmental, non-profit international development organization whose headquarters are in Innsbruck, Austria. The organization provides humanitarian and developmental assistance to families facing difficulties and supports children and young people without parental care or at risk of losing it and protects their interests and rights. It is active in more than 130 countries and territories worldwide where it is advocating to help build a sustainable future for all children and young people. Furthermore, the organisation put children and young people at the centre of its actions to support the Sustainable Development Goals, recognizing that every single child and young person has a right to be included in global efforts to make sustainable development a reality, [24].

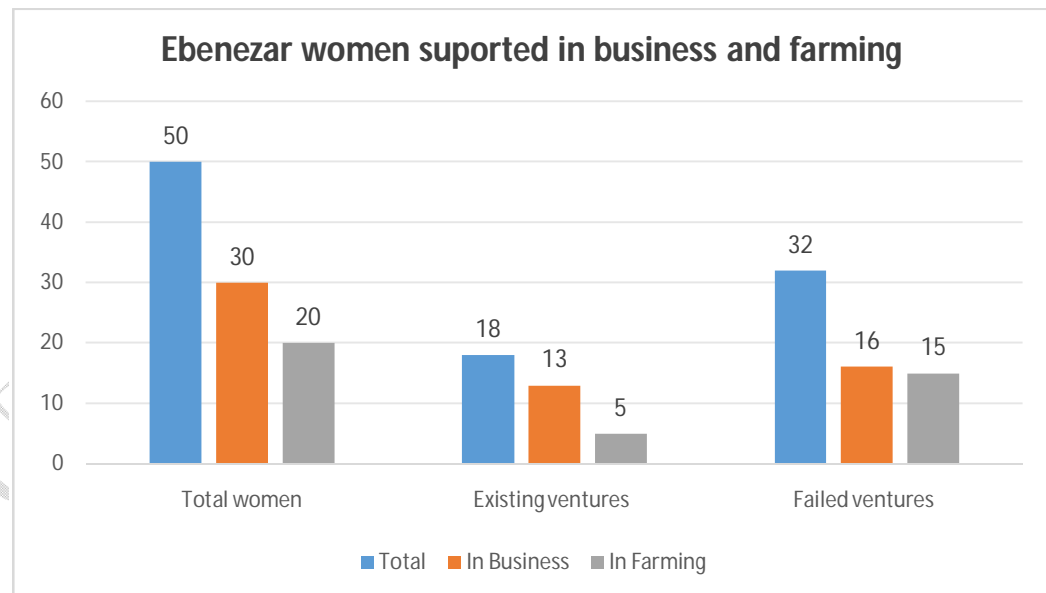
Hence, in the year 2019 SOS Children’s Villages came to Chadiza district and requested the District Commissioner (DC) through the Ministry of Community Development to identify a club which had similar objectives to theirs and had not been sponsored by any other Non-Governmental Organisation. The DC identified Ebenezar club. The club had 10 members whose aim was to help lift the living standards of the club members and their vulnerable families. SOS Children’s Villages requested the 10 members to identify other 40 vulnerable women with their families to be members. This brought the total number of the members to 50.

4.4 Objectives of SOS Children’s Villages

The overall objectives of the SOS Children’s Village revolve around providing loving homes, protecting children’s rights, strengthening families, and empowering communities to create a brighter future for vulnerable children and families worldwide. However, as responded by one officer from SOS Children’s Villages, “*the specific objective of the project done in Chadiza was to empower vulnerable families and communities to be self-reliant,*”(Officer A from SOS Children Villages). The caregivers/parents of vulnerable families had challenges in giving their children the proper care. Hence, SOS Children’s Villages worked with them by providing each family with different support following their needs.

4.5 Support to Ebenezar Club

Figure 1: Support to Ebenezar women



Source: Research data

Golla et al, [10] indicates that projects address economic empowerment through different pathways. This study found this to be true. At the beginning SOS Children’s Villages requested all the women to choose their area of interest which were business or farming. As seen in figure 1 above, 30 chose business and the remaining 20 chose farming. This was inline with what was said by [13] that each individual who

becomes the target group is put in a container of productive business groups based on certain criteria such as the similarity of business fields and geographical similarities. In what may be called first phase, the 30 women who chose business were given start-up capital in form of merchandise.

One woman said, *“Each woman was given one bag by 100kg of Kapenta and 40 litres of cooking oil for sale,”* (WP1).

The idea was for them to grow their business in anyway they wished after selling those merchandise. From the 20 women who were in the farming area, one said, *“We were given two bags of fertiliser by 50kg (one urea and one D-compound) and a 10 kilogram (kg) of maize seed for our fields”* (WP4). In addition to what they received for business and farming, each of the 50 women was given two bags of soya pieces and a bottle of cooking oil for home use.

In the second phase, the 30 women in business were again given one bag by 100kg of Kapenta, 40 litres of cooking oil and two by 25kg of rice to boost their businesses. Meanwhile, each of the 20 who was in farming got four by 50kg of fertiliser (two urea and two D-compound) and two by 10kg of maize seed.

As responded by many women, *“when they came to give us items for the second time our expectation was to receive the same items we were given in the first phase. Much to our surprise, those people gave us more items than before and we were very happy,”* (WP1;WP6; WP10; WP12)

4.6 Capacity Building Workshops

At the beginning of the project, before they were given the items, all the women were given various trainings. The trainings continued throughout the project period according to the need. The trainings included:

- i. **Problem identification and solving:** The women were trained in how to identify problems in their families, in business, in farming and many areas. This also included finding alternative solutions and choosing the best solution for the identified problem.
- ii. **Child involvement:** They were trained in ways of involving children in their family activities such as in decision making or as contributors of different labour according to their abilities.
- iii. **Business management:** They were trained in best ways of identifying business opportunities, how to sustain and make them grow, how to stay in business despite competition and other topics of how to properly manage all their business affairs.
- iv. **Financial management:** The women were trained on how best they were to use all the money found in the family, how to find, multiply and sustain it, set priorities and spend money within their income.

- v. **Saving:**They were trained on how to save, what they could save, when to save, where to save, benefits of saving and how to avoid risks in saving.
- vi. **Climate change:**The women were trained on how the climate is changing, its effects, what they needed to do at individual, family and community level in order to mitigate negative climate change effects in all areas including farming. For instance, choosing the right seeds of crops and methods of farming.
- vii. **Gender awareness:**Child keeping, family planning, health matters and other topics were all offered to the women.

Apart from business and farming inputs given to the women as individual families, SOS Children's Villages also gave the club 600 chicks and poultry feed to start poultry business as a group project. This was true with what was reviewed in the literature that individuals were put together in a container of productive business groups [13]. The idea for SOS Children's Village to give the women a group project was for them, after selling the products, to share the profits among individual members to boost their individual business or farming ventures or just for their home use while some money was to be used to maintain and grow the group project.

The SOS Children's Villages also requested all the 50 members to register all their children found in their families who were of youthful age. A total number of 150 youths were registered with different ability needs, (disabled and none disabled). The children formed a youth group under Ebenezar Club.

Furthermore, SOS Children's Villages provided another empowerment to the women. This time they helped the women by providing different assistance to Ebenezar youths according to their individual needs. For those who were at secondary school, school fees were paid until they reached Grade 12, while those who needed tertiary education were taken to colleges and had their college fees paid. This included those who were already in colleges. Those who were disabled were helped following their needs such as provision of a wheelchair or clutches. Those who were just vulnerable and needed food or clothes were assisted accordingly as well.

Youthful stage is a very delicate stage in a person's life. It is at this stage that the young people make important decisions which can build or destroy their future. Hence, the need for proper guidance by discussing and training them on certain delicate matters. To meet this need, SOS Children's Villages provided several trainings to Ebenezar youths and topics included:

- i. **Physical and emotional changes:** They were educated on the changes and major development that take place during youth stage with regards to physical and emotional changes.
- ii. **Academic expectations:**They were educated on the importance of education, achieving better career through education, working hard in their studies and major examinations which determine their progress to the next level in their academic work.

- iii. **Sex:**The youth were made to understand the dangers of premarital sex and the beauty and honour of remaining virgins till their wedding night as this virtue is becoming eroded in this generation.
- iv. **Personal freedom and responsibility:**They were made to understand that individual youths have opportunity and freedom to explore the world. However, their personal freedom comes with personal responsibility. It is their life after all that will be wrecked if their freedom is misused.
- v. **Friends and peer pressure:**They youths were taught not to succumb to negative pressure and friendships. The choice of friends and peer pressure is a serious matter to the youths as these two elements would determine who they become in the long run.
- vi. **Acceptance and self-esteem:**This guided them in making major decisions in their life such as focusing on school work, choosing friends, choosing a spouse and many more.
- vii. **Drugs and alcohol:**They were educated on the risks, dangers and ways of avoiding drugs or alcohol abuse.

Both women and youths appreciated these trainings because they empowered them with a positive sense of influencing their lives in a positive direction and live a meaningful life.

4.7 Successful Stories of Ebenezar Women

All the members interviewed were extremely happy with the way SOS Children's Villages managed the project. They praised the organisation and its individual workers for the good works, motivation, shared knowledge and transparency they showed. In order to provide meaningful trainings to both the women and youths, SOS Children's Village apart from engaging its staff who had expertise in certain fields, invited other companies, organisations, departments and individuals to facilitate different topics. Some of the organisations and companies that facilitated were mobile money providers, Agriculture department, Zambia National Commercial Bank and Disability Watch.

When I started selling the items we were given at first, whenever I did some sales and had a bit of money, I was ordering some items. I found myself selling many items such as tomatoes, onions, beans and sweet potatoes. This helped me to meet the needs of many people, hence increasing my clientele, (WP4).

SOS Children's Villages physically visited our business stands and maize fields. Even if one's field was far away, they managed to reach and advised us on how best we could go about with certain things to sustain and grow our business and farming, (WP1; WP4; WP8; WP9).

The items we were given by SOS gave us money which we used to order more other items. I started ordering items that seemed to be on demand everyday

such as eggs, tomatoes, vegetables, cooking oil, popcorns and many more depending on season, (WP6).

I really appreciate SOS and pray for them day and night. Those people did great things to us. We are now having better lives and our children have gone to school with their support. My daughter is at college and will be finishing this year. Had it not been for their support, we were not going to manage taking children to college, (WP2).

In the first and second farming season, we did very well. We had enough maize for our consumption. However, during 2023 to 2024 season we were not able to produce enough maize due to drought, (WP14).

Figure 2: Commodities sold by five women who were visited

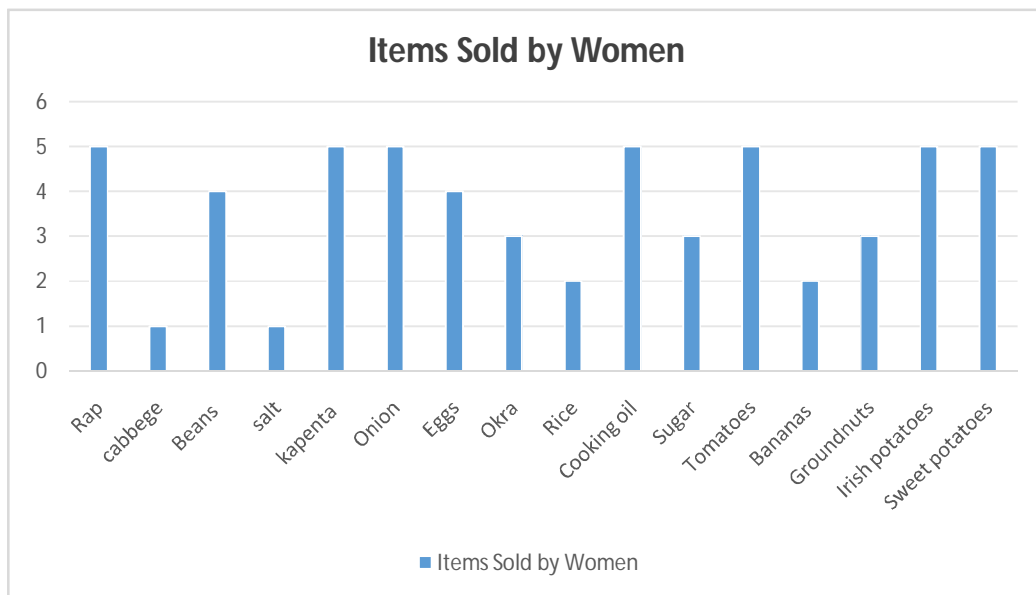


Figure 2 above shows some items which were found being sold by women during observation visit. As indicated in figure 1, only five women out of 30 were visited. The observation results were that women had really expanded their businesses and were selling a variety of items. Seven items were found to be sold by all women as shown in figure 2.

4.8 Impact of Women's Empowerment Project in Chadiza

Economic impacts can be positive or negative. Meanwhile, this study found positive impact which were brought by the project implemented by SOS Children Villages in Chadiza which were both direct and indirect, short-term and long-term. They included:

- i. Increased amount of spending by women.
- ii. Improved income in families.

- iii. Increased farming production and consumption,
- iv. Increased knowledge of children's rights.
- v. Increased control and benefit of resources, assets, and income.
- vi. Boosted status through financial literacy, education, training and awareness creation.
- vii. Increased demonstration of saving and investment.
- viii. Increased knowledge of problem identification and solving.
- ix. Increased knowledge of priority setting and prudent spending.
- x. Enhanced quality of resource **management in** women for development in Chadiza.
- xi. Increased risk management knowledge and improved well-being of their families in Chadiza.

4.9 Elements to Consider When Empowering Women Economically

Recent literature [12, 25] suggests factors promoting women's economic empowerment such as entrepreneur networks, collective action, education, training, and mentoring **programmes**. This study also identified five elements that would help to provide effective women economic empowerment and these are as follows:

- i. **Welfare**, current services or help received by women such as economic participation, education and health achievements.
- ii. **Access**, the ability of women to be able to obtain rights, information, technology, productive resources such as land, credit, training, marketing facilities, labour, and all public services that are equal to women. As reviewed, having a right to their land gives women a sort of bargaining power that they would not normally have; they gain more opportunities for economic independence and formal financial institutions, [7].
- iii. **Concentration**, is an understanding of the differences in gender roles.
- iv. **Participation**, is equality of participation in the process of decision making, policy making, planning, and administration.
- v. **Equality**, the right of women and men to have a similar social position and receive the same treatment.

4.10 Strategies for Women Empowerment

It was reviewed that the strategy for women's empowerment is an effort by both government and non-government [22] to develop active participation and increase initiatives in determining the direction of goals that will be achieved in

institutions jointly formed by women, in order to improve living standards that include various local-level development activities. As a way of providing effective economic women empowerment and provide guarantee for sustainability, this study agreed with Sopandi and further identified some strategies that could be followed;

i. Prioritizing rural women's groups because of their potential that has not been utilized optimally in as far as giving them start-up capital as done by SOS Children's Villages in Chadiza.

ii. Capacity building of rural women through various trainings. Most women in rural areas are illiterate. As such, they require more trainings to help them manage well their economic empowerment programmes such as financial literacy training, smart farming techniques, business management and setting goals.

iii. Circulation of money in all corners of the country (Zambia) in sufficient quantities even in remote areas for easy running of businesses.

iv. Provide sufficient start-up capital for women at multiple level, that is individual, family, group and community.

v. Conduct frequent monitoring of women empowerment activities to provide informed decisions on how approach should be adapted to deliver planned results.

vi. Improving rural communication facilities and infrastructure that support the expansion of access to new information that is more accurate for women of small and medium entrepreneurs.

vii. Optimizing and increasing women in the business and paid wages which would increase women contribution in the family economy, improve household economic resilience, level of community welfare and improve their quality of life.

viii. Reducing the high cost involved in communication technology in rural areas for women to always stay informed and know the new trends.

4.11 Barriers to Women's Economic Empowerment

This study identified some barriers which should be addressed for women to manage their farming and businesses very well, increase family income and also allow sustainability of economic women empowerment. Among them are the problems of quality of human resources, limited capital, norms and institutions, technological capabilities, raw materials, distribution and marketing as well as weaknesses in knowledge and capabilities in business management. This is in line with what was said by [10] that in order to achieve women's economic empowerment, organizations must address the underlying factors that contribute to it and these are individual and community resources, and norms and institutions.

4.12 Indicators of Women Economic Empowerment

This study recognises that indicators suitable for one area or programme may not be relevant elsewhere. No universal set of indicators is appropriate for every project, in

every sector and in every context, [10]. However, this study found some common indicators of women economic empowerment as shown below:

- i. Mobility, the ability of women to move freely or be easily moved.
- ii. Economic security, women access to basic needs, infrastructure, health, education, dwelling, information, and social protection, as well as work-related security.
- iii. Ability to make small or larger purchases. Women have the power to decide and buy what they want.
- iv. Ability of women to be involved in major decisions.
- v. Ability of women to solve any family problem that may require money.
- vi. Having relative freedom from domination by the family.
- vii. The ability of women to have enough money and spend it freely.
- viii. Having political and legal awareness.

4.13 Challenges Faced by EbenezarWomen's Club

As reported by many members of the group, the study found that some members were not ready to do group works for their poultry project. One member said,

Our group is big but whenever we are called for work or just meetings some members do not come. However, when **we started** our project there was a lot of commitment from all members, (WP3).

This shows that the group had difficulties to move the empowerment agenda forward after SOS Children Villages had moved out. A number of factors which were sometimes over looked at the beginning caused this and now it was hard for the women to continue having a common agenda.

Difficulties in finding their own land specifically for the club's activities. This was observed even by this study. The only land which was given to EbenezarWomen's Club by the traditional ruler was repossessed by the Ministry of Forest even after mobilising the materials on site for various constructions. They were told that the land given was part of the gazetted forest and was prohibited from any use, (WP2; WP8).

Chicken feed given by SOS Children's Villages for the group project was not enough hence chickens did not grow well, (WP1).

The study found that women faced stiff competition in market business and poultry, due to so many people who were engaged in the same ventures. Others even had bigger and better businesses and poultry than the women.

None payment by those who got items on credits. Due to competition at that time, cash sales were a problem for the women. Hence, the group decided to sell the chickens on credit. Unfortunately, they were not able to recover the money even after four years. The group had no hope of recovering the money.

Some members did not do well in their individual projects and they lost their capital. As such they stopped being active in the club's activities and the membership had reduced from 50 to 24 only, (WP4).

The study also found the issue of ineffective leadership as a challenge. Some respondents indicated that some individuals in the executive did not provide good leadership. As such, it was difficult to continue working together, (WP3, WP7; WP10). This was in-line with what was said by [21] that women empowerment may suffer from some serious drawbacks such as illiteracy, lack of knowledge, non-availability of able women, corrupt leadership and bias towards elite and middle class.

The study found that lack of accountability and transparency was also a challenge for the group project. For instance, 80% of the people interviewed did not know how much was put in the club's bank account, what was used and the balance. One member said, *'We have a bank account but we do not know what is there,'* (WP8). For effective women economic empowerment, accountability and transparency should be on top of the agenda.

Provision of farming inputs to women who live in township with very little land for farming activities was found to be a challenge. This study found that most of NGO with the agenda of empowering women only concentrated within the township. They do not go into those remote villages where there were so many women who really needed such empowerment programmes, who had enough land and more time to work in farms and were ready and willing to provide their labour on such programmes which would benefit their families. For instance, in Chadiza most women in areas like Msokosela, Kalemba, Mtaya, Ngala, Kampandeni, Mwangazi, Ndapsya, MukumbuziKapirimphika and many more had hardly been engaged in such empowerment programmes.

Figure 3: Suggested Women's Economic Sustainability Model

Tuke's model of sustainable women's economic empowerment



This study came up with this model and the assumption is that if every women's economic empowerment project was to follow these steps from formulation of groups to monitoring, sustainable women's economic empowerment would be achieved and eventually reach to sustainable development.

4.14 Strength and Limitation

The study employed rigorous analytical procedure, with representative samples of 14 participants. Unlike previous studies that focused on general women empowerment elsewhere, this study advances the discourse by investigating women economic empowerment in Chadiza district of Zambia. The limitations of the study include the possibility that some women and SOS Children's Villages officers misreported the type of success of their business or farming activities, success of the project and

challenges faced in order to conform to social expectations. Despite these limitations, the study is a true reflection of women economic empowerment sustainability in Chadiza.

5. CONCLUSION

This study explored women's economic empowerment and revealed a number of issues that needed more consideration if sustainability of various empowerment was to be achieved and have greater positive impact in Chadiza. The study found several issues that affected the continuation of women's economic empowerment programme when the project period ended. Sustaining the programme which could result in sustainable development was a serious challenge. The study suggested elements, strategies and model that could be employed to help ensure that empowerment for women was properly sustained. Many lessons were drawn from SOS Children's Villages implementation strategies for a more robust multilevel input empowerment plan that would yield more economic results. Multilevel empowerment allowed simultaneous support at individual, family, group and community.

6. RECOMMENDATION

1. The government should simplify the procedure for accessing CDF to allow more women benefit.
2. The government should depoliticize and avoid discrimination of who to access CDF.
3. The Ministry of Social Welfare and Community Development should prepare and lead a multi sectoral monitoring team and conduct periodic monitoring of women empowerment programmes in the district.
4. Encourage more NGOs to come to Chadiza to support women economic empowerment activities.

Recommendations for Future Research

1. How does women level of education affect their entrepreneurship?
2. Analyse the intended support by NGOs for women empowerment against the actual support received.

CONSENT AND ETHICAL APPROVAL

Consent was obtained from participants before engaging them. They were again assured that all the data shared would remain confidential and be used solely for this study and that anonymity would be observed.

Disclaimer (Artificial intelligence)

Author hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of manuscripts.

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