

# Gender Budgeting: Prospects and Constraints in the Eyes of the Women Informal Retail Traders in Zimbabwe

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**Abstract:** - This essay is essentially an extract of a wider PhD research study on the informal sector and women empowerment in Zimbabwe. This paper uses a tripartite prism of structure-agency, sustainable livelihoods and feminist empowerment theories to explain, through reflective account, the prospects and constraints for gender budgeting as a tool of women empowerment in Zimbabwe. The broad aim of the study was, therefore, thus to explore potential for and missed opportunities in gender budgeting using the eyes of women informal retail traders. The research approach of this study was threefold in approach. First, it used responses to open-ended questions in the questionnaire used in the main study. The second approach involved use of focus group discussions while the third approach relied on the participation and observation. The main argument of the paper is that study highlights fall into five categories, namely role of state institutions, clarity of frameworks and processes, budget input by women, budget outcomes and monitoring as well as culture. The paper notes the positive initiatives that promote and challenges that hinder gender budgeting in Zimbabwe. The paper contributes to the existing body of knowledge in social sciences by bringing a different perspective of analysis and evidence. It also contributes to this growing body of knowledge by focussing on the narratives of the women informal retail traders, now a dominant market force in Zimbabwe. The paper will be of interest and value to different readers, including social scientists, policy makers and casual readers reading for the sake of reading.

**Key words:-** Gender budgeting, structure agency theory, sustainable livelihoods, feminism poverty theory, flea market, women's bank

## I. INTRODUCTION

This paper utilizes an integrated framework of three social theories, namely structure-agency theory (Giddens, 1984), sustainable livelihoods framework (Department for International Development, 1999) and Feminist theory (Martinez, 2006) to reflect on the prospects and constraints for gender budgeting in Zimbabwe, as a tool for women empowerment. Like many other social phenomena in the social sciences, gender budgeting (Goyal, 2006) and women empowerment (Makombe, 2006) arguments are difficult to generalise. They are region if not country specific. Perhaps a good starting point for an interesting if broad a subject like

this would be to seek to define gender based budgeting and empowerment. There are some instructive definitions from previous studies on these two areas of social science, see by way of example Goyal (2006: 1) on gender budgeting; and Martinez (2006:5) on empowerment. In her theoretical overview, Khupe (2015) attempted to bring together the domains of structure-agency theory, sustainable livelihoods framework, feminist theory and women empowerment. The notion of gender budgeting did not feature explicitly in that study. However, reflecting on the findings and discussions on the socio-economic aspects of that study, this paper thus becomes a case of "could have been there" part of Khupe (2015). There is a litany of theoretical and policy initiatives dating back to the independence of Zimbabwe in 1980 that justify the need for a closer academic scrutiny for the prospects and constraints for gender budgeting in Zimbabwe. It is for that reason that this paper seeks to contribute to the existing body of knowledge in social science by exploring the opportunities, challenges and near misses in the gender budgeting in Zimbabwe.

To meet this aim above, the paper used established scholarship in structure-agency theory, gender budgeting and women empowerment. This paper therefore, uses international scholarship to develop arguments and conclusions supported by evidence from Zimbabwe. The study identified missed opportunities where policy initiatives did not match financial commitment in treasury or other reforms that would have backed the transformative agenda of women empowerment. That trend cuts across the three decades of Zimbabwe independence, including the informal markets era under current study. The study concludes that political will more than anything else would lead to any meaningful progress towards gender budgeting and women empowerment. The framework and public support for women empowerment is beyond debate. On the other hand, gender budgeting is somehow fuzzy and in some cases surrounded by thin socio-cultural veils of fear. Nonetheless it remains, to many women in Zimbabwe, more of a case when and how rather than whether to. Reflecting on these scenarios helps the paper discuss this novel evidence in Zimbabwe within the context of

international scholarship, thereby contributing to the existing body of knowledge in social science.

The rest of the paper is as follows. The next section is a review of the extant literature in this study area. The paper then develops further by explaining a brief methodological pathway that informs this paper. The main findings and discussions then follow. After that, there is a brief conclusion, followed by a list of references used in this paper.

## II. A BRIEF LITERATURE

The decline of the economic productivity in Zimbabwe has a root that goes to the 1980s and peaking in the era of the economic structural adjustment programme (ESAP) of the 1990s. For a historical context on ESAP and informal sector upsurge, see as an example, Mkandawire (1985), Brand et al. (1998), Munhande and Matonhodze (2008) and Khupe (2015). The adverse social essence of ESAP was that it brought unprecedented job losses that saw many people in Zimbabwe hard done for opportunities and strategies to feed their families. Informal economy participation by mainly women became a source of hope for the people who had lost their sources of livelihoods through ESAP. During all that period, the government and other development partners such as the Church and Non Governmental Organizations (NGOs) did not stop to explore and initiate gender based empowerment programmes. Some of the programmes and initiatives that the government initiated that sought to address the historical gender imbalance and women empowerment in Zimbabwe include creation of the Ministry of Women Affairs at independence, Communal Lands Act (1992), National Gender Policy (2004) and the Constitutional Rights (2013). Another development that took place worth mentioning was the declaration by the ruling ZANU (PF) in 2004 that one of the positions in the ruling party's presidium would be reserved for a woman member. That has however, since changed after ten years. The bottom line, though, is the legacy of prospects, challenges and missed opportunities from it as one seeks to understand the intellectual debate of structure-agency, gender budgeting and women empowerment.

Nani (2011) makes a broad literature review on challenges faced by women entrepreneurs in Zimbabwe while Makombe (2006) makes an interesting account of women empowerment in the micro industries in Tanzania. Moving closer to the current study, Brand, Mpedziswa and Gumbo (1998) focus on the ESAP and the informal sector in Zimbabwe. In the current research setting, Khupe (2015), Nyathi and Khupe (2015) interrogate the informal sector and women empowerment in Zimbabwe. Despite the availability of many previous studies on related scholarship, none attempted to follow the research navigational lens that integrate the three variables of structure-agency theory, gender budgeting and women empowerment the way this paper has done. In fact, a closer look into the review of literature would reveal mostly binary combination approach to these variables. That is for example, structure-agency theory and women empowerment Mbilinyi in (Khupe,

2015), women's empowerment and inclusive growth (Kabeer, 2012), microfinance and women's empowerment Sarumathi, and Mohan (2011) and so on. There is thus a need to interrogate and explore through, for example, reflective analysis the available scholarship and new evidence that can help answer the what, whys, when and ifs of the Zimbabwe experience, using women participants in the informal retail in trade in Bulawayo as a case study.

So what exactly are the significances of the three variables that are subject of this paper? Giddens (1984) is the godfather of structure- agency. In the words of Nyathi and Khupe (2015: 64)

“Structure is relevant in explaining the socio-economic context of women informal retail traders in that with structure women inculcation by society limits their choices and chances of engaging and accessing resources and capabilities that would otherwise help empower them socially, economically, politically, and so forth.”

In the context of current inquiry, the major questions are two. First, what limits and opportunities are there to talk about in the integrated framework of analysis used here? Second, what went wrong and could have made a difference to women empowerment in Zimbabwe? Martinez (2006: 5) sums well the dynamics of women empowerment from a feminist standpoint as follows;

“As a process, empowerment is the expansion of women's individual and collective capacities to access, influence, and control resources; to confront and challenge gender norms and structures of power; and to negotiate with, influence, control, and hold accountable the actors and duty bearers that mediate between structural inequities and women. As an outcome, empowerment results in 1) greater access to, influence over, and control of a) economic, b) ideological, c) political, d) social, and e) cultural capital, and 2) enhanced ability to understand and analyze the terms and conditions of gender exclusion and discrimination.”

Perhaps apart from the related questions to the ones asked above, the significance of Martinez's observation is in (1) where one could ask, “So what went wrong with greater access to, influence over, and control of stated variables?” This is in the context of various national initiatives that the State put forward to promote gender equality, equity and women empowerment in Zimbabwe.

The gender budgeting thrust on the other hand focuses on the frameworks that show sensitivity to gender in resource allocation, particularly treasury. In short, this concept is about policy that promotes positive discrimination in favour of women as a tool of empowerment. Goyal (2006) summarizes well most of the theoretical underpins in this framework. Different countries that have attempted to put to use this framework use different definitional approaches and strategies when utilizing this framework. To that extent, this concept

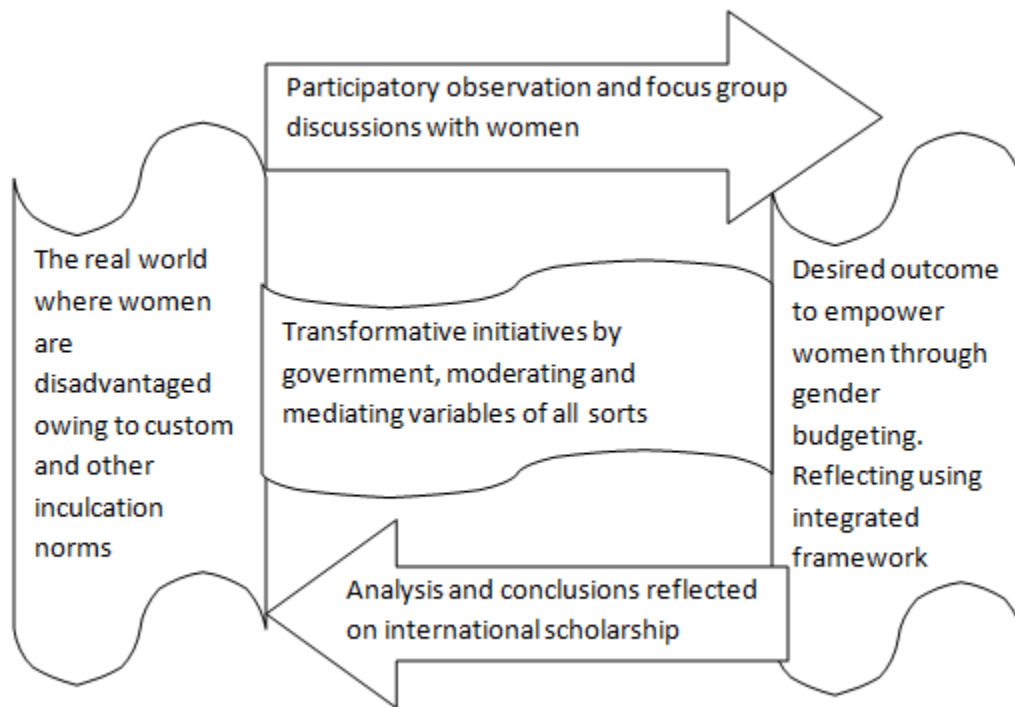
dovetails well with structure-agency theory (Giddens, 1984; Max, 1972) and feminist lens of women empowerment used for example in Martinez (2006).

The sustainable livelihoods framework (DIFID, 1999) is clear and simple to use. Its major assumptions and design relate very closely to the structure agency theory underpins, see by way of example description and application in Nkala (2012) and Khupe (2015). Of particular significance would be the context of poverty, transformation mechanisms in empowerment, barriers thereof and desired outcomes. The salient components of livelihood assets, financial capital in particular, make this framework difficult not to consider in the context of current inquiry. In the same context, livelihood

strategies of the framework would make an interesting comparison to the gender budgeting strategies revealed in the previous studies.

Integrating the three social theories required both practical and theoretical conceptualization of issues and how they related to each other explain for example, context, missed opportunities and positives that could still come from the Zimbabwe situation using the eyes of the women informal retail traders as the key research informants. This analysis required a logical framework to position and map issues of interest. Figure 1 is a theorized vision of the crucial factors and processes germane to this discussion.

Figure 1: Theorized relationship between gender budgeting and women empowerment



Source: Authors

From figure 1, the first block of the flowchart would explain the contextual background of socio-economic challenges that women face owing to patriarchal family setup drawbacks and other social inculcation that disadvantage women in the access, control and utilization of resources. The upper arrow shows the methodical approach used to gain access to women’s views on their situation, including the variable of interest the gender budgeting. The flowchart block on the right represents the desired outcome of gender budgeting. Here, the analytic framework would allow the researcher to pose questions of why, what if, how and when about gender budgeting in Zimbabwe. These set the rest of the discussion of

this analysis. The left facing arrow allows the research to answer these questions in the context of established scholarship. The outcomes of analysis and conclusions feedback to the real world and should influence change in policy, including treasury preferential treatment of women, as gender budgeting would demand. That is also consistent with the aspirations and feminist philosophies on women empowerment.

Some recent scholarship for example Goyal (2006), discuss gender budgeting without mentioning Zimbabwe. Instead, they talk about countries like Australia, India and South

Africa. That should attract criticism for Zimbabwe had created the Ministry of Women Affairs way back before the South African and Australian initiatives. Further, the Communal Lands Act (1992) sought to promote women empowerment on land ownership before the end of minority rule in South Africa. So, what went wrong that Zimbabwe appears to be lagging behind in gender budgeting, yet it was among the first counties in sub Saharan Africa to take first steps in that direction?

### III. METHODOLOGY

The study was threefold in approach. The tripartite lenses that guided this study are qualitative in nature. The first part was focus group based. The second was observation and participation while the third used responses to open-ended questions. Following Strauss (1987) and Cresswell (2007), the research approach used in this study relied also on the expertise knowledge of the researchers to engage research participants, analyze data and make conclusions. Strauss (1987), Denscombe (1998) and Bergold and Thomas (2012) proved useful if instructive in dealing with ethical aspects of the study. The study relied on data collected as part of wider study on informal sector and empowerment of women. To that extent, this study made use of recorded audio and visual material. The study also used participatory and observation techniques as well as the written responses on the open-ended questions of the questionnaires. Bearing in mind the language variations during interviews and observations, the quotations used in this paper are a direct translation by the researchers.

A brief explanation of the research design and data analysis would suffice. The research design for this paper was threefold. The first part involved critical review of literature to position current debate and analysis. The second stage involved raw data perusal, going through the research journal for the main study, reflecting on lived experiences during the participatory and observation stages of the main study, playing the audio CDs, DVDs and reengaging with the statistical difficulties of NVIVO as the study sought to develop and map themes according to questions posed. The last stage involved analysing different data and mapping conclusions/themes to relevant scholarship in the first part of the research design.

In the main study, 541 questionnaires made it to the final analysis stage. In this stage, not all questionnaires were relevant since not all cases mentioned this subject of interest. Only relevant cases went through the NVIVO qualitative data analysis. A similar process of identifying themes and making conclusions in Khupe (2015) applied to this study. To minimize the risk of missing out some of the cases the study played all recorded audio and visual recordings, several times, sieving and analyzing data backwards and forwards.

When reflecting on this methodology it is possible that some of the data skipped through the net. The analysis concentrated on the cases where a word or words associated with the main theme came up or NVIVO picked and found worth of

summary. In addition to that, some of the earlier cases in the study may have gone unnoticed, as the research had no prima facie interest to that phenomenon until it started to recur in responses and empowerment matrices that the women informal retail traders envisaged.

### IV. FINDINGS AND DISCUSSIONS

The findings of the study make a very interesting comparison to some established international scholarship. The findings of this study categorize women informal retail traders' concerns and aspirations for gender budgeting into five. First is the role of State institutions in promoting positive discrimination as a tool of empowering women. Second is the lack of clarity on frameworks and processes. Third is the budget input by women. Fourth is the issue of budget outcomes and monitoring. Last is the cultural dimension.

In the interviews with government ministers and other political actors on women entrepreneurship and empowerment, there was fuzziness on the network and processes that should promote positive discrimination on funding women-only enterprises, particularly micro and informal enterprises in the retail sector. All the government ministers who took part in the interviews seemed to want to hide behind sanctions as a veil for poor progress towards gender budgeting. That was despite the Gender Budget Circular Call (2008) which had support of close to all Members of Parliament and indeed all political actors and human rights activists in the country. The women informal retail traders were also largely unclear about how the government funding networks and processes worked. Many seemed to believe that it would be waste of time and effort to pursue funding of their informal enterprises unless someone had a political connection somewhere in government. One informal trader, a woman, remarked,

“Here in Bulawayo we come to hear about funding opportunities from government when the funding pocket is over. I see no point in going all the way to Harare, only to be told that there is no more money for projects. People with good political connections tend to get wind of funding first. By the time it gets to our ears this side there is usually nothing left. I don't even know where to start from.”

During the participative and observation stage of the research, it is worth noting that the state institutions assigned to promoting small and medium enterprises (SMEs) were not seen in the flea markets. The only state actors, at local level, were the local authority revenue collectors to enforce licensing requirements for the informal retail traders. The poor women informal retail traders paid the same rental and license fees as everyone. It was not means-tested or sensitive to gender. That was despite the local authority's pro poor policy. An opportunity was lost here to help promote women empowerment through positive discrimination or means-testing rental and license fees. Similar missed opportunities were evident in the interview questions pertaining to banking



and other lending facilities that could help meet some of the broad objectives envisaged in gender budgeting. Some of the women felt that the government-owned banks should be used as vehicles to promote government policy on women empowerment. The collateral requirements appeared to weigh unfairly against women. One woman informal retail trader was blunt on her observation that,

“Most of these banks are owned by men. Until the government does something about it, these banks will continue to be of no value to us. Why can't this government create a bank for people like us women in the informal sector? It is all lip service. Why are we not seeing government channelling money through the banks for women empowerment as they do for farmers?”

Lack of budget input by women was mentioned by some of the women as the major drawback towards gender budgeting. Of concern to some of these women was the composition of decision-making bodies dominated by men. In one such a remark, one woman said,

“The government is not committing financial resources to support my informal retail trade business. In any case, how can treasury give us resources when it is all men that make these decisions? We have little voice to it all. In the past, it was better. We had a women ministry. Now it is women, youth and gender development. How does one know how much was supposed to go towards women, youth or gender development? Powerful men in this country still view women in the same category as children. They want to decide on what is good and bad for us.”

In the eyes of some of the women informal retail traders, the poor progress towards gender budgeting was down to male dominion in powerful decision-making that often discussed women economic issues as though they were synonymous with youth and children's issues. Such sentiments reflect in part the traditional patriarchal African society (Makombe, 2006; Khupe, 2015) where in most cases women like children are “heard and not seen” and often use culture as justification for that.

The difficulties associated with specific budget outcomes and monitoring dominated some of the narratives on gender budgeting. Talking to some of the women informal retail traders, the subject of men controlling financial resources and being obscure about treasury commitments came up. While most women would have wanted treasury commitment towards gender budgeting, many of these women also appeared to have little clue about the specific budget outcomes and systems to monitor them. All they seemed about was availability of preferential treatment by the treasury. In one such case, one of the women summed it well in commenting that,

“Women need government treasury to support them. Women are not thieves. They will put the money to good use. No one knows how the different ministries

spend money given to them by treasury except the men that run those ministries. That is my view. Let government give us money and the rest will fall into line on its own.”

Such sentiments show the extent of problems that could come on the way of gender budgeting in Zimbabwe. Should the treasury commit resources when potential beneficiaries are not so well informed about budget outcomes and monitoring? It could perhaps be not so a wise idea. Despite that, the mere willingness and power to succeed brings with it some positive prospect for gender budgeting to materialize once the environment is conducive for such.

The post- independence state institutions in Zimbabwe (Kanyenze et al., 2011) appear to have failed to build a proactive culture of dismantling social bonds that disadvantage women in resource accumulation and control. There were some women informal retail traders who when explaining the context of the limited growth of their businesses, felt that it was all down to long established culture of not committing budgetary resources to women- specific entrepreneurial ventures. One of these women noted that,

“The the overall make up of societal structure in Zimbabwe is against women. Women are second-class. Men control budgets everywhere, from political parties to local authorities and national government. Treasury is all about men. It is a culture that needs breaking up.”

Culture of doing State programmes and policy on women in Zimbabwe supports views in Max (1972) and Goyal (2006). The issue of gender budgeting is not an isolated case. A proactive cultural change that will change the ways state views the need to use gender budgeting as a tool of women empowerment. Other cultural dimensions that women informal retail traders mentioned are a function of the African patriarchal society setup (Mbilinyi in Khupe, 2015) which tends to pay less attention to the needs of the girl child compared to boys. The order of society influences the way people think and relate to one another. Sadly, this order appears to be a cultural barrier towards efforts of gender budgeting. Marx (1972) says,

“The totality of these relations of production constitutes the economic structure of society, the real foundation, on which arises a legal and political superstructure and to which correspond definite forms of social consciousness. The mode of production of material life conditions the general process of social, political and intellectual life. It is not the consciousness of men that determines their existence, but their social existence that determines their consciousness.”

The domination of men in all aspects of socio-political and economic life is not debatable. Some women were happy and very optimistic about the prospects of the consummation of a gender budgeting in Zimbabwe. The Constitutional rights (2013) would appear to be responsible for such positive expectancy. Such women felt the cultural bonds that prevent

women empowerment were breaking and it was, to them, now a question when and how rather than whether to. In one such case a woman remarked,

“With the new Constitution, it is now *omama phezulu, obaba phansi*. The zebra requirement of the constitution means that treasury should consider the plight of women before everyone else.”

Loosely translated, the above quotation means women now come first before men. The first refusal option on all opportunities goes to women, according to the 2013 new constitution of the country. It is like a zebra line system. Reflecting on these sentiments, it dovetails with many of the observations in the informal sector in Bulawayo. Many people, in particular women, appear to have had big hopes about gender equity and empowerment of women. The main challenges that came up in the conversations were the men-dominated national and local governments to turn word and policy into treasury commitment and enforceability in the long term. That was so in the background of observation that national budgets did not always translate to full consummation owing to liquidity crunch prevailing at the time in Zimbabwe.

#### V. CONCLUSION

This paper has used an integrated framework comprising structure-agency theory, sustainable development framework and feminist theory to analyze the prospects and constraints towards gender budgeting. Evidence and analysis highlighted five key categories of factors that define this paper. These were role of state institutions, clarity on framework and processes, budget input by women, budget outcomes and monitoring as well culture. This paper will contribute to the body of knowledge in social sciences, like a part of a jigsaw puzzle, by providing and answering some context specific questions on prospects and challenges towards a gender budgeting in Zimbabwe. The paper will also be of interest to other social scientists who want to develop comparability studies on gender budgeting as a tool for women empowerment. Furthermore, it would be of interest to casual readers who read social science literature for its sake. Last, it will make a good referral point for policy-makers and women pressure groups seeking to improve policy and implementation strategies on gender budgeting.

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