

## POULTRY VALUE CHAIN FINANCING AS A DRIVER OF WOMEN'S EMPOWERMENT IN ZIMBABWE: A QUALITATIVE INQUIRY

Pilot Ngwenya<sup>1\*</sup>

<sup>1</sup>Department of Public Management and Economics, Faculty of Management Sciences, Durban University of Technology, South Africa.

Email: [ngwenyapilot@gmail.com/22384306@dut4life.ac.za](mailto:ngwenyapilot@gmail.com/22384306@dut4life.ac.za), Orcid: <https://orcid.org/0009-0009-9390-014X>

Gift. Mugano<sup>2</sup>

<sup>2</sup>Department of Public Management and Economics, Faculty of Management Sciences, Durban University of Technology, South Africa.

Email: [gmugano@gmail.com](mailto:gmugano@gmail.com), Orcid: <https://orcid.org/0000-0002-9392-6173>

### Abstract

Women contribute over 70% of Zimbabwe's agricultural production, yet their participation in rural development remains constrained by limited access to resources, markets, land, and finance. This study examines how poultry value chain financing (VCF) influences women's empowerment in Zimbabwe's poultry sector. A qualitative research design was employed, involving nine purposively selected participants, including government officials, representatives of farmers' unions and poultry associations, and both broiler and layer poultry farmers. Data were collected through semi-structured interviews and analysed thematically using Braun and Clarke's six-step framework, supported by NVivo 14 software. Findings indicate that VCF enhances women's engagement in poultry farming by providing targeted financial support aligned with the sector's low-capital and home-based characteristics. However, entrenched socio-cultural norms and women's limited control over financial resources continue to restrict their decision-making autonomy and managerial influence. The study highlights that while poultry value chain financing facilitates economic inclusion, achieving genuine empowerment requires broader structural and cultural transformation. These insights have important implications for gender-responsive financial policies and inclusive agricultural development in Zimbabwe.

**Keywords:** Women's empowerment, Value chain financing, Qualitative inquiry, Zimbabwe, Agricultural finance, food security

### Introduction

Agriculture remains a cornerstone of most African economies, contributing substantially to employment, food security, and national income (1). Despite their central role in agricultural production, women are frequently excluded from financial systems and institutional mechanisms that promote economic growth (2). Across sub-Saharan Africa, women display high levels of labour force participation, with the region recording the world's highest rate of female engagement in agricultural labour (3). Women constitute approximately 60% of the agricultural workforce (4), yet they continue to face systemic barriers such as limited access to credit, land ownership, productive assets, and agricultural education (5). Overcoming these barriers is essential for advancing gender equality, promoting sustainable agricultural practices, and ensuring inclusive rural development (6).

In Zimbabwe, women contribute more than 70% of total food production, particularly through livestock and crop farming, but they remain underrepresented in access to finance, land rights, and leadership positions within the agricultural sector (7). The poultry industry, in particular, provides an important opportunity for women's empowerment due to its relatively low capital requirements and high potential for household income generation. Policymakers have recognised poultry farming as a key driver of rural development and women's inclusion in line with the United Nations Sustainable Development Goals (SDGs), notably SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth) (8). Empowering women through agriculture not only promotes equity but also enhances food security and community resilience (9). Poultry production, in particular, supports women's empowerment by increasing economic independence, enhancing decision-making capacity, and improving social recognition within households and communities (10).

As agricultural systems evolve, financial mechanisms have increasingly shifted from traditional banking to value chain-oriented models that strengthen linkages among actors. Agricultural Value Chain Financing (AVCF) has emerged as a strategy to enhance productivity and inclusion by providing tailored financial products that meet the unique needs of specific value chains (11). Poultry Value Chain Financing (VCF) represents one such approach, facilitating access to credit, input financing, and support services for producers, processors, and suppliers. By integrating financial solutions within value chain relationships, VCF can address long-standing gender disparities by granting women more structured access to resources, technology, and markets (12).

Nevertheless, despite the theoretical potential of VCF to foster women's empowerment, empirical evidence from Zimbabwe remains scarce. Women continue to encounter institutional and cultural barriers such as lack of collateral, restrictive gender norms, and exclusion from financial decision-making that hinder their ability to benefit fully from such mechanisms (13). Without deliberate gender-responsive design, value chain financing risks perpetuating existing inequalities rather than reducing them (14). Thus, a critical question arises: to what extent does poultry value chain financing contribute to or constrain women's empowerment in Zimbabwe?

This study addresses this question by examining the lived experiences and institutional perspectives of key stakeholders, including poultry farmers, government officials, union representatives, and input suppliers. Using a qualitative approach, it seeks to generate an in-depth understanding of how poultry value chain financing influences women's participation, agency, and access to economic opportunities. The findings contribute to ongoing efforts to design equitable and sustainable agricultural financing systems that advance gender equality and rural development in Zimbabwe and across sub-Saharan Africa.

### **Materials and Methods**

This section outlines the research design, study area, participant selection, data collection, analytical procedures, and ethical considerations followed in this study.

#### **Research Design**

A phenomenological qualitative research design was employed to explore how poultry value chain financing (PVCF) influences women's empowerment in Zimbabwe. Phenomenology focuses on understanding individuals' lived experiences and the meanings they ascribe to specific phenomena. This approach was selected because it allows an in-depth examination of gendered experiences and social realities related to financial inclusion in agriculture.

Semi-structured interviews were used to collect data, enabling participants to freely express their perspectives while allowing the researcher to probe emerging issues. This flexibility ensured rich, descriptive insights into the interactions between financing systems and women's empowerment. The phenomenological method prioritizes depth over breadth, emphasizing the essence of shared experiences rather than statistical generalization.

#### **Study area and Sampling**

The study was conducted in selected poultry-producing regions of Zimbabwe, including Mashonaland West province, where small- to medium-scale poultry enterprises are common and play a key role in rural livelihoods.

A purposive sampling technique was used to recruit participants with direct involvement in or knowledge of PVCF. A total of nine participants were selected to ensure diversity of perspectives. The sample included government officials from the Ministry of Agriculture and the Ministry of Industry and Commerce, representatives from farmer unions and poultry associations, and individual women poultry farmers.

Participants were contacted through professional referrals and institutional networks. Inclusion criteria required participants to have at least two years of experience in poultry production or financing activities and familiarity with gender-related aspects of agricultural finance. Sampling continued until data saturation was achieved, meaning no new themes emerged from additional interviews.

#### **Data Collection**

Data were collected between June and September 2024 through semi-structured interviews guided by themes identified from prior studies on gender and agricultural finance. Each interview lasted approximately 30–45 minutes and was conducted either face-to-face or virtually via Google Meet or Microsoft Teams, depending on participant preference and location.

Interviews were conducted in English, audio-recorded with prior consent, and transcribed verbatim. Detailed field notes were taken during and after interviews to capture contextual observations and nonverbal cues. Participants were encouraged to share their personal experiences with PVCF, including perceived benefits, challenges, and implications for empowerment. To ensure data quality and credibility, the researcher engaged in member checking summarizing key points during interviews for participant confirmation and reflective memoing to document analytical insights.

#### **Data Analysis**

Data were analyzed thematically using six-phase framework: familiarization with the data, generation of initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report. NVivo 14 software facilitated systematic organization, coding, and retrieval of relevant text segments (15).

An iterative process combining inductive and deductive reasoning was used to identify patterns and interpret meanings emerging from the data. Coding consistency and reliability were maintained through peer debriefing and cross-checking of coded data. Final themes were validated by revisiting transcripts and ensuring alignment with participants' narratives, enhancing the study's trustworthiness.

### Ethical Considerations

Ethical approval was obtained from the Durban University of Technology Institutional Research Ethics Committee (IREC 249/24) prior to data collection. All participants received an information sheet detailing the study's purpose, procedures, risks, benefits, and confidentiality measures. Written and verbal informed consent was obtained from each participant before the interviews.

Participation was voluntary, and participants were informed of their right to withdraw at any time without consequence. Each participant was assigned a numerical code (e.g., Participant 1, Participant 2) to ensure anonymity. Data were securely stored in password-protected devices and locked cabinets accessible only to the researcher. No financial incentives were provided. The study adhered to the principles of the Declaration of Helsinki (World Medical Association, 2013), ensuring respect for human dignity, autonomy, and privacy throughout the research process.

### Results

The thematic analysis revealed four major themes explaining how poultry value chain financing (PVCF) shapes women's empowerment in Zimbabwe: access to finance and credit; institutional and socio-cultural barriers; socio-economic benefits of participation; and empowerment outcomes and agency.

Themes were generated through iterative coding using NVivo 14, following six-step framework. Codes and themes were cross-checked for consistency and credibility through peer debriefing and member validation. A concise summary of the themes and their descriptive insights is presented in Table 1.

**Table 1. Summary of Emergent Themes and Descriptive Insights**

| Theme  | Key Insights from Participant Narratives  |
|--|---|
| 1. Access to Finance and Credit              | Women gained broader access to small loans and input credit through cooperatives and supplier-linked value-chain programs. These schemes bypassed collateral barriers, allowing access to feed, chicks, and vaccines on credit. |
| 2. Institutional and Socio-Cultural Barriers | Persistent inequalities such as male-dominated land ownership, limited collateral, and gender norms restricted women's control over finances and decision-making authority.   |
| 3. Socio-Economic Benefits                   | Engagement in PVCF improved household income, food security, and livelihood diversification while enhancing women's social capital through cooperative membership.  |
| 4. Empowerment Outcomes and Agency           | Participation in PVCF increased women's confidence, leadership, and decision-making roles; however, empowerment remained partial due to entrenched gender hierarchies.  |

#### Theme 1: Access to Finance and Credit

Most participants reported that PVCF opened alternative avenues for women to obtain working capital outside formal banking systems. Producer groups and associations partnered with feed suppliers and processors to offer input credit schemes, which enabled women to purchase day-old chicks, feed, and vaccines on deferred payment terms. These arrangements reduced women's dependence on traditional collateral-based loans, aligning with recent findings on gender-responsive financing in African agriculture.

One cooperative leader noted that *"the value-chain loan allowed me to start production without going to the bank."* Similarly, ministry officials highlighted that donor-assisted revolving funds strengthened financial inclusion by targeting women-led enterprises. However, access remained uneven. Women outside organized groups or living in remote areas often lacked information and failed to meet program requirements. As a farmer from Manicaland explained, *"those not in associations struggle to qualify."* These findings confirm earlier evidence that while value-chain finance enhances inclusion, it can reproduce inequalities when institutional gatekeeping persists.

#### Theme 2: Institutional and Socio-Cultural Barriers

Despite improved access to credit, institutional and cultural factors continued to limit women's autonomy. Participants emphasized that property and land ownership remain predominantly male-controlled, constraining women's ability to offer collateral for larger loans. A respondent from the Ministry of Agriculture stated that *"banks still ask for the husband's signature even if the wife runs the poultry project."*

Cultural expectations about gender roles also influenced women's financial behaviour. Many participants indicated that even when women earned income from poultry production, household norms required them to surrender earnings to male relatives, reducing independent decision-making power. These findings echo prior studies on patriarchal constraints in sub-Saharan agrarian systems.

Limited financial literacy further hindered empowerment. Some women lacked training in record-keeping and repayment planning, leading to missed deadlines or underutilization of available credit facilities. A cooperative chairperson observed that *“some women default because they don’t understand repayment cycles, not because they’re unwilling.”* Information asymmetry, digital illiteracy, and lack of advisory support reinforced these inequalities. As previous research indicates, sustainable empowerment through financial inclusion requires accompanying capacity-building interventions.

### **Theme 3: Socio-Economic Benefits**

All respondents acknowledged that PVCF participation generated significant socio-economic gains. Poultry production was described as an accessible enterprise with short investment cycles and reliable returns. Participants emphasized that PVCF helped stabilize household income, improve nutrition, and enable reinvestment into other livelihood activities. Similar observations have been reported in gender-inclusive agricultural programs across Africa.

Women described how poultry income financed school fees, medical expenses, and home improvements. One farmer explained, *“I paid for my children’s education through chicken sales; I no longer depend on my husband’s salary.”* This economic independence often translated into greater household respect and social recognition.

PVCF also strengthened social capital. Membership in cooperatives provided networking opportunities, peer learning, and collective bargaining power. Participants noted that women who once operated individually now collaborated in group procurement and marketing. A union official commented that *“women’s groups are now mentoring others and negotiating better prices.”*

However, some respondents expressed concerns over program sustainability. Dependence on donor funding or external partners risked discontinuity once projects ended, echoing previous cautionary studies on development-finance interventions. Nevertheless, participants agreed that value-chain-linked financing created a foundation for improved livelihoods and resilience among rural women.

### **Theme 4: Empowerment Outcomes and Agency**

The final theme illustrates that empowerment derived from PVCF extended beyond financial access to encompass psychological, social, and leadership dimensions. Participants described feeling more confident in negotiating with suppliers, managing farm budgets, and engaging with community institutions. A woman from Bulawayo remarked, *“I no longer wait for my husband’s approval; I decide how to reinvest profits.”*

Through participation in poultry cooperatives, many women assumed leadership roles, facilitating training and credit management. This aligns with empowerment frameworks emphasizing decision-making power and collective agency as core components of gender.

Nonetheless, empowerment remained partial. Participants acknowledged that while women controlled day-to-day operations, men continued to dominate larger-scale negotiations and ownership of high-value assets. An input supplier noted that *“contracts for bulk feed purchases still require male signatures.”* Furthermore, women’s domestic responsibilities remained unchanged, limiting the time available for business expansion or leadership engagement and reinforcing existing gender imbalances.

Overall, the evidence suggests that while PVCF enhances women’s economic inclusion and self-confidence, entrenched gender hierarchies constrain full empowerment. Without complementary policy interventions such as land-tenure reform, gender-responsive training, and institutional accountability financial inclusion alone cannot achieve transformative change.

### **Integrative Interpretation**

Across the four themes, the findings reveal a complex interplay between financial access, social structures, and empowerment. PVCF functions as both an *enabler* and a *limiter*: it provides entry points into markets and financial systems but operates within existing socio-economic hierarchies that continue to marginalize women.

The testimonies indicate that the benefits of PVCF improved credit access, income stability, and self-efficacy are substantial yet unevenly distributed. Women affiliated with cooperatives or possessing stronger social networks experience greater empowerment, while isolated or unregistered producers remain disadvantaged. These patterns align with intersectional analyses of agricultural finance, which emphasize how class, location, and institutional affiliation shape empowerment outcomes.

Moreover, empowerment manifests incrementally: first through economic gains, followed by social recognition and partial decision-making authority. However, transformation in gender relations requires addressing structural constraints beyond financial inclusion. Persistent patriarchal practices, unequal resource ownership, and limited institutional accountability hinder sustainable empowerment.



In summary, the results demonstrate that PVCF enhances women's participation in Zimbabwe's poultry sector but does not yet deliver full gender equity. Its success depends on embedding financial schemes within broader reforms promoting gender-sensitive policy design, equitable asset ownership, and ongoing financial literacy support.

### **Discussion**

The findings from this study, organized around four themes—access to finance, institutional and socio-cultural barriers, socio-economic benefits, and empowerment outcomes—provide a nuanced understanding of how poultry value chain financing (PVCF) influences women's empowerment in Zimbabwe. This section interprets these findings in relation to existing scholarship and policy frameworks, demonstrating that while PVCF enhances inclusion and entrepreneurship, its transformative capacity is limited by persistent structural and cultural inequities.

### **Economic Empowerment through Value Chain Financing**

The results show that PVCF improves women's access to financial resources, inputs, and markets by embedding credit within production and marketing networks. This approach reflects inclusive finance strategies that integrate credit into value-chain relationships to minimize collateral requirements and transaction costs (16). Women participants reported that such mechanisms enabled them to expand poultry operations, stabilize cash flow, and reinvest earnings, findings consistent with (17) and the Food and Agriculture Organization (2025), which emphasize value-chain finance as a tool for reducing gender-based credit exclusion.

However, benefits were uneven. Women linked to cooperatives or producer associations accessed financing more readily than those in isolated rural areas, confirming earlier research that social capital mediates access to financial systems. Thus, PVCF promotes inclusion for organized women while inadvertently excluding informal producers. Addressing this disparity requires financing frameworks that recognize diverse entry points, particularly for smallholders without institutional affiliation.

### **Social Empowerment and Collective Agency**

Participation in PVCF programs strengthened women's social capital and collective agency. Cooperative membership enabled resource pooling, knowledge sharing, and collective bargaining, consistent with, who highlight the role of collective organization in advancing empowerment. Participants' involvement in women-led associations created new avenues for leadership and decision-making, echoing, who found that cooperative structures improve women's social visibility and negotiation power in local markets (18).

These outcomes support conceptualization of empowerment as the expansion of agency and voice. Women's networks fostered mentorship, training, and solidarity, contributing to a gradual transformation of community perceptions of women's roles. Yet this empowerment was uneven across contexts. Rural participants, limited by infrastructure and digital access, faced greater challenges maintaining cooperative engagement, a pattern noted by (19). Strengthening rural infrastructure and digital inclusion is therefore critical to extending the benefits of collective empowerment beyond urban centers.

### **Psychological Empowerment and Self-Efficacy**

The study also highlights improvements in psychological empowerment manifested as confidence, autonomy, and self-efficacy. Women described increased assurance in managing finances, negotiating with suppliers, and making household decisions. Such outcomes align with self-efficacy theory and parallel findings from 1 and 9, who documented similar shifts in agricultural microfinance programs across Africa (20).

Importantly, enhanced confidence often translated into collective participation: women who developed self-trust became more active in group leadership, bridging individual and social empowerment (21). However, domestic expectations and caregiving responsibilities continued to restrict women's time for enterprise management, limiting sustained empowerment. It observes, empowerment remains context-specific and contingent on broader gender relations; financial independence alone cannot dismantle entrenched divisions of labor.

### **Persistent Barriers and Gender Constraints**

Although PVCF improves resource access, structural and socio-cultural barriers persist. Limited land ownership prevents women from offering collateral or scaling up operations, a problem widespread across African agrarian economies (22). Institutional bias within financial institutions further reinforces inequality: credit officers often prefer male guarantors, and policy commitments to gender mainstreaming are weakly enforced.

Financial literacy gaps also constrain empowerment. Many women lack training in bookkeeping, budgeting, or contract interpretation, echoing (23), who emphasize that inclusive finance requires continuous capacity development. Cultural norms compound these barriers women's earnings frequently remain under male control, and societal expectations prioritize domestic duties over entrepreneurship. These constraints reveal that PVCF alone

cannot transform gender hierarchies without complementary institutional and socio-cultural reform.

### **Policy Implications for Gender-Inclusive Financial Programs**

The findings suggest several policy and practical implications for fostering inclusive agricultural financing.

First, governments should embed PVCF within integrated frameworks linking credit access to education, property rights, and social protection. Empowerment is multidimensional and requires synchronized interventions across these domains.

Second, capacity-building initiatives are essential. Financial literacy and entrepreneurship training should accompany credit schemes to strengthen repayment discipline and business planning (24). Peer-to-peer mentoring models where experienced women train others can multiply skills transfer and enhance collective resilience.

Third, institutional reforms must enforce gender accountability. Financial agencies should adopt gender-sensitive indicators and transparent reporting systems in line with the African Development Gender Equality and Women's Empowerment Strategy. Such reforms would reduce administrative bias and ensure equitable participation in lending decisions.

Fourth, digital inclusion policies are critical. Expanding rural connectivity and digital literacy will allow women to access e-finance platforms, market information, and mobile payments. As (25) note, digital access amplifies agency by connecting women directly to value-chain actors and reducing reliance on intermediaries.

Finally, behavioral-change initiatives must accompany financial interventions. Community sensitization campaigns, male engagement programs, and inclusive leadership training can challenge patriarchal attitudes that constrain women's autonomy. By aligning economic programs with social transformation efforts, policymakers can ensure that PVCF promotes substantive, rather than symbolic, gender equality.

### **Theoretical and Developmental Implications**

The results reaffirm empowerment as a multidimensional construct encompassing access to resources, agency, and achievements. PVCF primarily strengthens the resources dimension by improving access to financial capital and markets, while partially enhancing agency through increased decision-making power. The achievement dimension sustained control over assets and leadership positions remains underdeveloped.

An intersectional perspective further clarifies these outcomes: women's experiences of empowerment vary by education level, geography, and socio-economic status. Urban and better-educated participants benefited more from PVCF than rural or less-educated counterparts, underscoring systemic inequalities within financial ecosystems.

This study contributes to feminist development theory by demonstrating that financial inclusion, though necessary, is insufficient for transformative empowerment. Structural transformation requires altering institutional practices and redistributing power within households and markets. Moreover, existing empowerment frameworks often underemphasize technological and institutional dimensions of modern finance; future research should integrate digital inclusion and governance accountability into empowerment theory.

### **Synthesis**

Overall, poultry value chain financing serves as an important entry point for advancing women's economic, social, and psychological empowerment in Zimbabwe. It fosters entrepreneurship, enhances self-confidence, and promotes collective organization. Yet empowerment remains partial, constrained by land tenure inequities, institutional bias, and persistent cultural expectations. Achieving genuine transformation requires embedding PVCF within broader gender-responsive reforms combining access to finance with legal, educational, and social interventions that address the root causes of inequality.

### **Conclusion**

Building on the preceding discussion, this section synthesizes the study's findings and highlights their implications for women's empowerment and rural development in Zimbabwe. The research examined how poultry value chain financing (PVCF) influences women's economic participation, decision-making power, and social inclusion. The results reveal that while PVCF improves women's access to financial resources and enhances entrepreneurial capacity, its transformative impact is constrained by structural, institutional, and socio-cultural inequalities that continue to shape gender relations in agriculture.

The analysis identified four interlinked domains through which PVCF contributes to empowerment: economic access, institutional structures, social participation, and psychological agency. Economically, PVCF enabled women to obtain production inputs, expand businesses, and stabilize income without relying on traditional collateral-based loans. These outcomes align with the inclusive finance literature emphasizing that integrating credit into value-chain transactions reduces barriers for marginalized producers. The economic gains generated by poultry enterprises also fostered community development through job creation, improved food security, and household welfare. However, women outside formal cooperatives or networks were less likely to benefit, reinforcing prior findings that

institutional connectivity is critical for equitable access to rural finance.

Institutional and socio-cultural barriers remained a significant limitation. Women continued to face gendered land ownership patterns, limited asset control, and discriminatory lending practices. Policy commitments to gender equality often fail in implementation due to entrenched administrative biases. Similarly, low financial literacy and restricted access to information further constrained women's ability to engage effectively with financial institutions. Cultural expectations that prioritize men's authority in financial decisions also limited women's control over income and enterprise management. These systemic inequities demonstrate that financial inclusion through PVCF cannot, by itself, achieve full empowerment without parallel efforts in governance reform, education, and gender sensitization.

At the social level, participation in PVCF fostered collaboration and solidarity among women through cooperative structures. Women's groups became vehicles for mutual support, capacity building, and collective negotiation processes that enhanced social capital and visibility. Such cooperative engagement demonstrates that empowerment is not solely individual but also relational, achieved through shared experiences and peer learning. Nevertheless, disparities between urban and rural participants persist, particularly regarding infrastructure, digital access, and training opportunities. Expanding digital literacy and market access for rural women remains essential to achieving inclusive growth.

Psychologically, the study found that PVCF participation improved women's self-efficacy, confidence, and sense of autonomy. These psychological outcomes align with Bandura theory of self-efficacy and support evidence from, who report similar gains among women participating in agricultural microfinance initiatives. Through these processes, women not only improved their financial independence but also began influencing community decision-making spaces. However, empowerment was not absolute; many women still carried disproportionate domestic responsibilities and relied on male approval for strategic business or household decisions. This underscores argument that empowerment is context-dependent and shaped by the intersection of economic and social structures.

Collectively, these findings position PVCF as a catalyst for women's participation in rural economies but not yet as a vehicle for transformative equality. It functions as both an enabler by expanding access and agency and a limiter by operating within existing patriarchal systems. Therefore, empowerment through PVCF must be viewed as a dynamic process requiring both economic and structural transformation.

A key limitation of this study is its small, qualitative sample, which, while providing rich insight, restricts generalizability. Future research employing mixed or longitudinal methods could strengthen understanding of how PVCF impacts empowerment trajectories over time. Comparative studies across different agricultural value chains would also reveal whether similar empowerment patterns exist beyond poultry.

### **Policy and Practice Recommendations**

To achieve more inclusive and sustainable empowerment, multi-level interventions are essential.

#### *Institutional Strengthening and Capacity Building*

PVCF should be embedded within broader gender-responsive frameworks that integrate financial access with land reform, education, and social protection policies. Governments and financial institutions should institutionalize regular training in bookkeeping, business planning, and loan management to build women's financial literacy and creditworthiness. Peer mentorship programs where experienced women farmers train others can foster skill transfer and strengthen collective resilience.

#### *Gender-Responsive Policy and Governance Reform*

Institutional accountability is crucial for equitable outcomes. Financial institutions should adopt gender-sensitive indicators and transparent reporting mechanisms, ensuring women's representation in decision-making bodies. Enforcement of anti-discrimination policies in lending and project implementation can reduce systemic bias and promote fair access to resources.

#### *Digital and Market Inclusion*

Investing in rural connectivity and digital finance platforms can integrate marginalized women into national and regional value chains. Digital literacy initiatives would improve market access, streamline transactions, and enhance transparency in financing arrangements.

#### *Cultural and Behavioral Transformation*

Empowerment must extend beyond economic access to address social norms that limit autonomy. Community-based gender-sensitization programs, male-engagement initiatives, and leadership training for women can promote equitable decision-making within households and cooperatives.

### **Directions for Future Research**

Further investigation should explore the long-term impact of PVCF on gender relations and community development. Mixed-method approaches combining quantitative impact assessment with qualitative insights could reveal how empowerment evolves over time. Research on digital financial inclusion and intersectionality—examining how education, class, and geography interact with gender would deepen understanding of women’s diverse experiences in agricultural value chains.

In summary, poultry value chain financing contributes substantially to women’s economic, social, and psychological empowerment in Zimbabwe but remains constrained by entrenched institutional and cultural structures. Real empowerment will require integrating financial innovation with structural reform, capacity building, and social transformation. When combined with gender-responsive governance and inclusive community engagement, PVCF can serve as a cornerstone for equitable rural development and sustainable economic growth.

### **Acknowledgement**

The authors gratefully acknowledge the participants who shared their experiences and insights, which made this study possible. Appreciation is also extended to the Durban University of Technology for providing institutional support for this research.

### **Funding**

This research received no external funding.

### **Conflict of Interest**

The authors declare that there are no conflicts of interest regarding the publication of this manuscript.

### **Declaration of Generative AI and AI-Assisted Technologies in the Writing Process**

The authors declare that no generative artificial intelligence (AI) or AI-assisted technologies were used in the writing, analysis, or interpretation of data in this manuscript. The manuscript was prepared entirely by the authors.

### **Author Contributions**

Pilot Ngwenya conceptualized the study, designed the methodology, conducted data collection and analysis, and drafted the manuscript, as well as contributing to the theoretical framing, policy and legal analysis, and critical revision of the manuscript. Gift Mugano contributed to the economic analysis, interpretation of findings, and manuscript review. All authors read and approved the final manuscript.

### **Ethics Approval**

Ethical approval for this study was obtained from the Durban University of Technology Institutional Research Ethics Committee (IREC 249/24). Informed consent was obtained from all participants prior to data collection, and ethical standards for research involving human participants were strictly observed.

### **Data Availability**

The data supporting the findings of this study are not publicly available due to ethical and confidentiality considerations but are available from the corresponding author upon reasonable request.

### **Abbreviations**

- **DUT** – Durban University of Technology
- **PVCF** – Poultry Value Chain Financing
- **VCF** – Value Chain Financing
- **AVCF** – Agricultural Value Chain Financing
- **SDGs** – Sustainable Development Goals





## References

- (1) Adamu MY. Challenges and barriers faced by women in agriculture. In: *Advances in environmental engineering and green technologies book series*. 2024. p. 212–7. <http://doi.org/10.4018/979-8-3693-3037-1.ch011>
- (2) Ajeigbe HA, Goodrich CG, Ntare BR, Weltzien E, Ndjunga J. Involving women in research for economic growth through agricultural technologies and practices: ICRISAT's initiatives in sub-Saharan Africa. *Sécheresse*. 2013;24(4):359–66. <https://doi.org/10.1684/sec.2013.0405>
- (3) Akpa AF, Amegnaglo CJ, Chabossou AF. Women's engagement in agriculture and income inequality in sub-Saharan Africa. *Social Sciences & Humanities Open*. 2024;9:100888. <https://doi.org/10.1016/j.ssaho.2024.100888>
- (4) Gaut BN, Lopes D. *The Routledge companion to aesthetics*. 2013. <https://doi.org/10.4324/9780203813034>
- (5) Chiweshe MK, Bhatasara S. Women in Agriculture in Contemporary Africa. In: *The Palgrave Handbook of African Women's Studies*. 2021. p. 1601–18. [https://doi.org/10.1007/978-3-030-28099-4\\_109](https://doi.org/10.1007/978-3-030-28099-4_109)
- (6) Coles C, Mitchell J. Gender and agricultural value chains: a review of current knowledge and practice and their policy implications. *ESA Working Paper*. Rome: Food and Agriculture Organization of the United Nations; 2011. No. 11-05.
- (7) Food and Agriculture Organization of the United Nations. *Agricultural value chain finance innovations and lessons: case studies in Africa*. Rome: FAO; 2025.
- (8) Gupta MD, Mondal SK, Basu D, Pan S, Mitra K. Empowering rural women through backyard poultry farming: Adoption of Haringhata Black in tribal district of West Bengal. *The Indian Journal of Animal Sciences*. 2022;91(12). <https://doi.org/10.56093/ijans.v91i12.119842>
- (9) Jaka H, Shava E. Resilient rural women's livelihoods for poverty alleviation and economic empowerment in semi-arid regions of Zimbabwe. *Jambá Journal of Disaster Risk Studies*. 2018;10(1):524. <https://doi.org/10.4102/jamba.v10i1.524>
- (10) Manyungwa CL, Hara MM, Chimatiro SK. Women's engagement in and outcomes from small-scale fisheries value chains in Malawi: effects of social relations. *MAST Maritime Studies/Maritime Studies*. 2019;18(3):275–85. <https://doi.org/10.1007/s40152-019-00156-z>
- (11) Mashapure R, Nyagadza B, Chikazhe L, Msipa N, Ngorora GKP, Gwiza A. Challenges hindering women entrepreneurship sustainability in rural livelihoods: Case of Manicaland province. *Cogent Social Sciences*. 2022;8(1). <https://doi.org/10.1080/23311886.2022.2132675>
- (12) Mathialagan P. Women Empowerment through Participation in Backyard Poultry Rearing: A Case Study from Namakkal District, Tamil Nadu. *Indian Veterinary Journal*. 2015;98 (2): 9-11 <https://krishikosh.egranth.ac.in/handle/1/5810045301>
- (13) Matz R. Phenomenology. In: *Edward Elgar Publishing eBooks*. 2024. p. 722–3. <https://doi.org/10.4337/9781035317189.ch420>
- (14) Reed K. Phenomenology. In: *In Qualitative Research Methodologies for Occupational Science and Occupational Therapy: Second Edition*. 2023. p. 88–104. <https://doi.org/10.4324/9781003456216-6>
- (15) Braun V, Clarke V. Using thematic analysis in psychology. *Qualitative Research in Psychology*. 2006;3(2):77–101. <https://doi.org/10.1191/1478088706qp063oa>
- (16) Ringson J. Women's participation in agriculture and sustainable food Security in Zimbabwe: Prospects and challenges. *African Journal of Gender Society and Development (Formerly Journal of Gender Information and Development in Africa)*. 2025;14(2):77–101. <https://doi.org/10.31920/2634-3622/2025/v14n2a4>
- (17) Sah U, Joshi K, Dubey SK. Gender Issues in Farming: Challenging Socially Embedded Positions in Agrarian Context. In: *African Journal of Gender Society and Development (formerly Journal of Gender Information and Development in Africa)*. 2022; 14(2): 77–98. [https://doi.org/10.1007/978-3-030-93258-9\\_5](https://doi.org/10.1007/978-3-030-93258-9_5)
- (18) Santpoort R, Steel G, Mkandawire A, Ntauazi C, Faye EH, Githuku F. The Land Is Ours: Bottom-Up strategies to secure rural women's access, control and rights to land in Kenya, Mozambique, Senegal and Malawi. *Frontiers in Sustainable Food Systems*. 2021;5. <https://doi.org/10.3389/fsufs.2021.697314>
- (19) Tammam D. Approche phénoménologique de la douleur. Partie 2 : la temporalité du douloureux chronique. *Douleurs Évaluation - Diagnostic - Traitement*. 2007;8(6):351–7. [https://doi.org/10.1016/s1624-5687\(07\)78287-2](https://doi.org/10.1016/s1624-5687(07)78287-2)
- (20) Tavakol M, Sandars J. Twelve tips for using phenomenology as a qualitative research approach in health professions education. *Medical Teacher*. 2025;47(9):1441–6. <https://doi.org/10.1080/0142159x.2025.2478871>
- (21) Tirivangasi H, Dzvimbo M, Chitongo L, Mawonde A. Walking where men walk: gendered politics of smallholder agriculture in Zimbabwe. *Present Environment and Sustainable Development*. 2023;(1):33–50. <https://doi.org/10.47743/pesd2023171003>
- (22) Villalba R, Venus TE, Sauer J. The ecosystem approach to agricultural value chain finance: A framework for rural credit. *World Development*. 2023;164:106177. <https://doi.org/10.1016/j.worlddev.2022.106177>
- (23) Wong JT, De Bruyn J, Bagnol B, Grieve H, Li M, Pym R, et al. Small-scale poultry and food security in resource-poor settings: A review. *Global Food Security*. 2017;15:43–52. <https://doi.org/10.1016/j.gfs.2017.04.003>



- 
- (24) Yu Z, Osabohien R. Investigating the impact of education and women in agriculture on human capital outcomes in Africa: an interaction analysis. *Problemy Ekorozwoju*. 2023;18(2):242–8. <https://doi.org/10.35784/preko.4037>
- (25) Zidouemba PR, Kinda RS, Nikiema PR. Impacts of agricultural capital subsidies for women in Burkina Faso: Lessons from a Computable General Equilibrium model. *Journal of International Development*. 2023;36(1):205–30. <https://doi.org/10.1002/jid.3816>