

**THE CHALLENGES FACED BY WOMEN WITH VISUAL
IMPAIRMENTS IN LIVING A SUSTAINABLE LIVELIHOOD: A
CASE OF LUSAKA DISTRICT, ZAMBIA**

BY

HILDAH KACHAKA

THESIS
112
GEM
KACHAKA
2011

**A dissertation Submitted to the University of Zambia in Partial
Fulfilment of the Requirements for the award of the Degree of
Master of Arts in Gender Studies**



**THE UNIVERSITY OF ZAMBIA
LUSAKA**

2011

**THE CHALLENGES FACED BY WOMEN WITH VISUAL
IMPAIRMENTS IN LIVING A SUSTAINABLE LIVELIHOOD: A
CASE OF LUSAKA DISTRICT, ZAMBIA**

BY

HILDAH KACHAKA

THESIS
11/11
GEB
KACHAKA
2011

**A dissertation Submitted to the University of Zambia in Partial
Fulfilment of the Requirements for the award of the Degree of
Master of Arts in Gender Studies**



**THE UNIVERSITY OF ZAMBIA
LUSAKA**

2011

DECLARATION

I, **Hildah Kachaka**, do declare that this dissertation is my own work and that it has never been submitted by anyone at this institution or at any another university.

Signature: Hildah Kachaka.....

Date: 28 July 2011.....

COPYRIGHT

All rights reserved. No part of this dissertation may be reproduced or stored in any form or by any means without prior permission in writing from the author or the University of Zambia.

0281508

CERTIFICATE OF APPROVAL

This dissertation by **Hildah Kachaka** is approved as a partial fulfillment of the requirements for the award of the degree of Master of Education in Sociology of Education of the University of Zambia.

Signed:
Signed:
Signed:

Date: 28.07.2011
Date: 29.07.2011
Date: 29.07.2011

ABSTRACT

The nature of the challenges faced by women with visual impairments remains uncertain. However, studies have been done on women with disabilities in general but none has focused on women with visual impairments. A descriptive survey design study approach was used in order to obtain a true and comprehensive picture of individuality. Primary data was collected through interview schedules and questionnaires to a sample of people selected to accurately represent the population under study in Lusaka urban.

Data was collected from women with visual impairments in different government line ministries from those working. For those not in employment data was collected from the central business town centre where they positioned themselves strategically to ask for alms from well wishers and passers-by. The target population was all women with visual impairments registered with the federation for the blind and based in Lusaka urban.

From the findings it has been noted that women with visual impairments have a lot of challenges on sustainable livelihood. Sixty six percent (66%) of the women stated that they were not able to live a sustainable livelihood, as most of them depended on begging for their livelihood. The money they realized from begging could not meet all their basic needs. From the findings it has also been noted that the women with visual impairment despite their level of education, they could not be offered any other job apart from being telephone operators. From the 16 (50%) of women with visual impairment who are in formal employment, 11(69%) had attained grade nine while 5(31%) were grade twelve school leaver sand yet were doing the same job. The grade twelve school leavers felt unfairly treated because sight had disadvantaged them in the area of wanting to do other professions of their dreams. Further more, research has revealed that there some cultural factors that contribute to the challenges women with visual impairments face. The findings show that 20(63%) of all the participants indicated that they were discriminated, segregated and abused by the sighted in different ways. Eleven (35%) of the women with visual impairment stated that as they were growing up, they were overprotected and over looked and this has contributed to their poverty situation today.

Results of the study indicate that there is a strong relationship between being visually impaired and sustainable livelihood among women despite their education levels. The study has also revealed that although there is so much awareness on disability issues women with visual impairments are still discriminated and excluded from the mainstream activities. Therefore stakeholders in disability issues should address the plight of these women.

DEDICATION

I dedicate this piece of work to my dear beloved children Luka and Harry Lumano whose love and attention I denied during the course of my study. My nephew Thokozani Phiri and other family members, especially my one and only brother Mcdavies and my dear sister Jean for their invaluable encouragement, moral and financial support. My beloved mother and father may your souls rest in peace.

DEDICATION

I dedicate this piece of work to my dear beloved children Luka and Harry Lumano whose love and attention I denied during the course of my study. My nephew Thokozani Phiri and other family members, especially my one and only brother Mcdavies and my dear sister Jean for their invaluable encouragement, moral and financial support. My beloved mother and father may your souls rest in peace.

ACKNOWLEDGEMENTS

This dissertation is a result of the help and cooperation of many people to whom I owe my gratitude. I would like to express my sincere gratitude to the following people who made my work easier. Dr L.M. Imasiku , my supervisor, for his tireless academic guidance during the course of writing this dissertation. The president for the federation for the blind, Mr Kesha Chisambi for availing me with the register for the visually impaired women and for giving me directions on how I should trace them. My sister, Jean and my brother Mcdavies for their invaluable support and encouragement which spurred me on to continue with my work. My friend and colleague Chisanga Mukuka, thank you for your encouraging spirit, what would I have done without you.

There are many other people who were deeply involved in this work but whose names have not been mentioned. May I simply thank all of them and wish them God's blessings in their endeavors. Above all, I owe it to the almighty God who upholds me everyday of my life.

TABLE OF CONTENTS

	Pages
ABSTRACT.....	iv
DEDICATIONS.....	v
ACKNOWLEDGEMENTS.....	vi
ACRONYMS.....	vii
CHAPTER ONE: INTRODUCTION.....	1
1.1 Introduction.....	1
1.2 Background.....	1
1.3 Statement of the problem.....	3
1.4 Purpose of the study.....	3
1.5 Objectives of the study.....	4
1.6 Research questions.....	4
1.7 Significance of the study.....	4
1.8 Limitations of the study.....	5
1.9 Delimitation of the study.....	5
1.10 Operational definitions.....	6
CHAPTER TWO: LITERATURE REVIEW.....	7
2.1 Introduction.....	7
2.2 Global perspective.....	7
2.3 Regional perspective.....	8
2.4 Local perspective.....	9
2.5 Sustainable livelihood.....	10
2.6 Citizen economic empowerment fund.....	12
2.7 Cultural factors affecting women with visual impairments.....	13
2.8 Conclusion of Literature review.....	14

CHAPTER THREE: METHODOLOGY OF THE STUDY.....	15
3.1 Introduction.....	15
3.2 Research design.....	15
3.3 Study setting.....	15
3.4 Study population.....	16
3.5 Sample size.....	16
3.6 Sampling procedure.....	16
3.7 Pre-test of research Instrument.....	17
3.8 Data collection Instruments.....	17
3.9 Data collection procedure.....	17
3.10 Problems Encountered.....	18
3.11 Data analysis.....	18
3.12 Ethical considerations.....	19
CHAPTER FOUR: PRESENTATION OF FINDINGS.....	20
4.1 Introduction.....	20
4.2 Background characteristics of the respondents.....	20
4.3 Findings from women with visual impairments.....	24
4.3.1 Definition of sustainable livelihood.....	24
4.3.2 Whether respondent is able to live a sustainable livelihood.....	26
4.3.3 How respondent managed to live a sustainable livelihood.....	27
4.3.4 Challenges faced in trying to live a sustainable livelihood.....	27
4.3.5 Suggested ways of addressing challenges faced by respondents.....	31
4.3.6 Institutions helping the visually impaired.....	32
4.3.7 Whether education level of respondent has affected respondents' livelihood.....	32
4.3.8 Effects of education on the respondents.....	32
4.3.9 Suggested ways to improve the education levels of women/girls with visual Impairment.....	33
4.3.10 Respondents' feelings about their education levels.....	35
4.3.11 Knowledge of the citizen economic empowerment fund.....	36
4.3.12 Whether respondent attempted to access the funds.....	36
4.3.13 Problems faced in accessing the citizen economic empowerment funds.....	37

4.3.14	Suggested measures to be taken to ease the process of accessing the citizen economic empowerment funds.....	39
4.3.15	Mobility problems faced by the visually impaired women/girls.....	41
4.3.16	Respondents' reactions to mobility problems.....	42
4.3.17	Respondents' feelings on how to address mobility problems.....	43
4.3.18	Some cultural factors contributing to the challenges faced by women with visual impairments.....	44
4.3.19	Whether the cultural factors were unfair on the respondent.....	45
4.3.20	Whether the respondent has been affected by the culture of marriage.....	46
4.3.21	Respondents' views on the culture of marriage.....	47
4.3.22	General comments on sustainable livelihood.....	48
4.4	Findings from the stakeholders.....	49
4.4.1	Definition of sustainable livelihood.....	49
4.4.2	Challenges faced by women with visual impairment in living a sustainable livelihood.....	49
4.4.3	Responsibilities of institutions towards women with visual disabilities.....	50
4.4.4	Whether services rendered were beneficial to women with Visual impairments.....	50
4.4.5	The impact of education on women with visual impairments.....	50
4.4.6	Programmes put in place to improve the education level of women with visual impairments.....	51
4.4.7	Measures put in place to help women with visual impairments.....	52
4.4.8	Availability of brochures and other documents on citizen economic empowerment to women with visual impairments.....	52
4.4.9	Some mobility problems faced by the women with visual impairments.....	53
4.4.10	Ways organizations/institutions intends to address the problems of mobility among the visually impaired women.....	54
4.4.11	Cultural factors contributing to some of the challenges faced by women with visual impairments.....	54
4.4.12	Programs needed for the visually impaired women to achieve a sustainable livelihood.....	55
4.4.13	Comments on how to improve the welfare of women with visual impairments.....	56

CHAPTER FIVE: DISCUSSION OF FINDINGS.....	57
5.1 Introduction.....	57
5.2 Views of women with visual impairments as regards living a sustainable livelihood.....	57
5.3 Impact of the Citizen Economic Empowerment Fund.....	61
5.4 Factors contributing to the challenges faced by women with visual impairments in living a sustainable livelihood.....	64
5.5 Cultural factors contributing to challenges	68
CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS.....	73
6.1 Introduction.....	73
6.2 Conclusion.....	73
6.3 Recommendations.....	74
REFERENCES.....	75
APPENDICES.....	77
Appendix 1.....	79
Appendix 2.....	80
Appendix 3.....	84

LIST OF TABLES

Table 1: Age of respondents.....	20
Table 2: Marital status of the respondents.....	21
Table 3: Number of children and dependants of respondents.....	21
Table 4: Respondent’s religious denomination.....	22
Table 5: Respondent’s educational level.....	22
Table 6: Definition of sustainable livelihood and age of respondent.....	25
Table 7: Whether respondent is able to live a sustainable livelihood by marital status.....	26
Table 8: Challenges faced by women with visual impairment and age.....	28
Table 9: Challenges faced by women with visual impairment and marital status.....	29
Table 10: Challenges faced by women with visual impairment and education level.....	30
Table 11: Challenges faced by women with visual impairment and occupation.....	30
Table 12: Suggested ways of addressing the challenges faced and age of respondent.....	31
Table 13: Suggested ways of improving girls/women education for the visually Impaired.....	34
Table 14: Feelings of respondents about their education level.....	35
Table 15: Measures needed to ease access to citizen economic empowerment funds.....	40
Table 16: Reactions of the visually impaired girls/women to mobility problems.....	42
Table 17: Suggested ways of addressing mobility problems among the visually Impaired girls/women.....	43
Table 18: Reactions of respondents to the culture of marriage.....	47
Table 19: Respondents’ general comments on how their welfare on sustainable Livelihood should be handled.....	48

LIST OF FIGURES

Figure 1: Respondents' occupations.....	23
Figure 2: Monthly income of the respondents.....	24
Figure 3: Reasons for failing to live a sustainable livelihood.....	26
Figure 4: How respondent managed to live a sustainable livelihood.....	27
Figure 5: Whether education levels have affected respondents' life.....	32
Figure 6: Effects of education level on respondents.....	33
Figure 7: Knowledge of the citizen economic empowerment fund.....	36
Figure 8: Whether respondents had attempted to access the funds.....	37
Figure 9: Problems in accessing the citizen economic empowerment funds.....	38
Figure 10: How respondent felt for failing to access the funds.....	39
Figure 11: Mobility problems faced by the visually impaired.....	41
Figure 12: Some cultural factors contributing to the challenges faced by the visually Impaired girls/women.....	44
Figure 13: Whether the cultural factors were unfair on the respondent.....	45
Figure 14: Whether the culture of marriage had any effect on respondent.....	46

ACRONYMS

ILO	International Labour Organization
MCDSS	Ministry of Community Development and Social Services
MSTVT	Ministry of Science Technology and Vocational Training.
SPSS	Statistical Package for Social Sciences
ZANFOB	Zambia National Federation for the Blind
ZNADOW	Zambia National Association for Disabled Women.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The study aimed at investigating challenges faced by women with visual impairments in living a sustainable livelihood in Lusaka urban. The focus will be on women with visual impairments. This chapter dwells on background information regarding challenges faced by women with visual impairments, statement of the problem and the rationale for the study. The chapter also presents the aim of the study and objectives of the study including the research questions to be tested. In this paper, the term visual impairment refers to, having difficulties with sight in one or both eyes or not seeing at all (Heward & Orlansky, 1988).

1.2 Background

Disability is any restriction or lack of ability to perform any activity in the manner within the range considered normal for human beings (ILO, 2006). Visual impairment is a disability which refers to having difficulties with sight in one or both eyes or not seeing at all (Heward and Orlansky, 1988). According to the statistics kept by federation for the blind, it is estimated that there are over 100 000 thousand people with visual impairment in Zambia, of which 40 percent are women. Women with visual impairments have double vulnerability in the sense that firstly, they are women, a group among the disadvantaged; and secondly, they have a disability which is a challenge and a hindrance and places them in a disadvantaged position (Nkombo & Mwape, 2003). Visual impairments is a gender issue. This is so because it affects more of the women than their male counterparts in living a sustainable livelihood. Sustainable livelihood, here means having the ability to continue in the future in terms of securing access to basic services and activities pursued by an individual or household to increase levels of wealth, flow of food, cash and other resources to provide for sustainable security against impoverishment (Carney, 1998). Women everywhere, disabled or not, need a fair chance to earn their own livelihood as men (Llagan, 2002). Furthermore, Llagan (2002) states that women and children are more likely to be abused and suffer violence when disabled. Disabled women live below

the poverty line and in most deplorable conditions; they are isolated and excluded from their communities by barriers of policy, environment and attitude. Persons with disability remain the single largest and most disadvantaged group. Widespread poverty, excessive inequality and flagrant abuse of their human rights are the major stumbling blocks to their development as equal citizens of their countries. Women and girls with disabilities are the most excluded from society and from mainstream gender equality programs. These exclusions and unequal treatment result in worsening their living conditions. While issues of the able bodied majority have received considerable improved treatment and more attention from most governments, the issues of disabled people have often ended up to be the least recognized and generally unacknowledged and in some cases even deliberately ignored by authorities. In most developing countries, persons with disabilities are multiple handicapped by social, cultural and physical conditions. These conditions constitute barriers to their freedom of movement and access to full participation in society. The barrier also include the stigma of disability, poor understanding of the abilities and aspirations of disabled persons, lack of rehabilitation and support services and a negation of the rights of the disabled.

Despite increasing awareness on disability, disabled people continue to face daily violations of their human rights- including the right to descent livelihood which is the first step towards self reliance and independence. Disabilities have social as well as health implication. There is an urgent need to understand and fully recognize that disability has human rights dimensions and is associated with social exclusion, increased exposure and vulnerability to property. Disabled persons have not been specifically targeted by mainstream poverty alleviation programs in many developing countries. However, significance of disability should be assessed as a key to development issue, and its relation to poverty, human rights and the achievement of internationally agreed development targets. It is imperative that development cooperation should incorporate the rights and needs of people with disabilities into the mainstream of poverty reduction work and the achievement of human rights. Elementary poverty is unlikely to be achieved unless the rights and needs of people with disabilities are taken into account (Llagan, 2002).

Concern about challenges faced by women with visual impairments came about after seeing many of them on the streets begging and being aided by young ones who are supposed to be in school. The observation made by the researcher were based on the researcher's town of residence and the scenario touched the researcher very much and prompted her to want to know more about their life style and how they survive.

1.3 Statement of the problem

In Zambia studies have been done on women with disabilities in general but none has focused on women with visual impairments in particular (ILO, 2006). The status of women with visual impairments reflects their position as an oppressed group in terms of educational opportunities, rehabilitation, vocation training program access, occupation attainment economic status and social outlets (Kalabula, et al, 2006). Furthermore, Ndazi (1999) in Nkombo & Mwape (2003), state that women with disabilities experience more discrimination than other women because of being unable to live up to the demanding ideals of womanhood imposed by society. The Researcher's observation on the status of women with visual impairments reflected their position as an oppressed group in terms of living a sustainable livelihood. It is against this background that a study was conducted to identify the challenges faced by women with visual impairments in living a sustainable livelihood in Lusaka.

1.4 Purpose of the study

The purpose of the study was aimed at finding out the challenges faced by women with visual impairments in Lusaka District and their coping strategies. .

1.5 Objectives of the study

1. To establish the views of women with visual impairments on sustainable livelihood.
2. To assess how citizen economic empowerment fund has impacted on women with visual impairments in an attempt to live a sustainable livelihood
3. To determine factors that could be contributing to the challenges faced by women with visual impairments in living a sustainable livelihood.
4. To establish how cultural factors contribute to the challenges faced by women with visual impairments in living a sustainable livelihood.

1.6 Research questions

1. What views do women with visual impairments have about sustainable livelihood?
2. How has the citizen economic empowerment fund impacted on women with visual impairments in an attempt to live a sustainable livelihood?
3. What could be the factors contributing to the challenges faced by women with visual impairment in living a sustainable livelihood?
4. How have cultural factors contributed to the challenges faced by women with visual impairment in living a sustainable livelihood?

1.7 Significance of the study

This study was one of its kinds in that apart from the fact that there have been quite a substantial number of studies done in Zambia on women with disabilities in general none has focused on women with visual impairments in particular. It is hoped that the findings of this study will help policy makers and major stakeholders in disability issues in mapping out strategies to mitigate the challenges faced by women with visual impairments in living a sustainable livelihood.

1.8 Limitations of the study

One of the major limitations of this study was that it was very difficult to locate and trace women with visual impairment in their strategic positions where they ask for alms especially those who were not in employment. On the other hand even locating those working in Government line Ministries and Departments proved to be difficult because these Ministries are quite far apart and this required a lot of walking thus limiting the researcher's time. Financial constraint was yet another limitation as the researcher was self sponsored thereby limiting her financial resources to the extent that the researcher was even unable to help the women with visual impairments who asked for some money after taking their time in interviewing them, especially those on the streets, as a way of assisting them.

1.9 Delimitation of the study

The study was delimited to only women with visual impairments registered with the Zambia Federation for the Blind and based in Lusaka urban. It only focused on women in government line ministries in Lusaka urban for those in employment and central business town for those on the streets. Most of the respondents on the streets were coming from Msisi compound due to its proximity to the town.

1.10 Operational definitions

<i>Visual impairment</i>	Having difficulty with sight in one or both eyes or may not see at all
<i>Disability</i>	Any restriction or lack of ability to perform any activity in the manner considered normal for human beings.
<i>Sustainable</i>	Ability to continue or maintain in the future.
<i>Livelihood</i>	People's capacity to generate and maintain their means of living, enhance their well being and that of their future generation.
<i>Challenge</i>	Make demands on/ stimulate
<i>Discrimination</i>	To single out a particular person or group for special favor or disfavor, unfair treatment of a person because of racial or being minority.
<i>Disadvantaged</i>	Socially or economically deprived
<i>Case study</i>	A detailed account of the development of a person or group of people or a situation over a period of time.
<i>Empowerment</i>	To give power or make able.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This preceding chapter discusses literature on the challenges faced by women with visual impairment and highlights the position of disabled women in general and how society perceives them globally, regionally and locally. It discusses sustainable livelihood in relation to women with visual impairments. It further discusses citizen economic empowerment fund and how it affects women with visual impairments including cultural factors that affect women with visual impairment in living a sustainable livelihood.

2.2 Global perspective

The myth that a disabled person is useless in society has a rich and diverse history. Anderson (1968) observed that people with disabilities are either rejected or even destroyed for being indifferent or less protected or accepted or less provided with any social services compared to the non disabled persons in society. People with disability are still an eye sore in society and the solution advocated for them has always been giving them alms and excluding them from participating in any form of planning for national development. However, the consequence has been translated into extreme poverty among groups of disabled people especially women and exclusion from the mainstream society. Auret et al. (1980-90) describe the situation of excluding people with disabilities as a developmental issue because it dehumanizes them into objects of poverty. In the same vein, Llagan (2002), states that, women everywhere, disabled or not need as fair a chance to earn their own livelihood as men. He further states that women and children are more likely to be abused and suffer violence when disabled. He further states that approximately 70-80 percent of the regions disabled people live below poverty line and in most deplorable conditions, isolated and excluded from their communities by barriers of policy, environment and attitude. Persons with disability remain the single largest most disadvantaged group among the so called vulnerable groups in the world. Widespread poverty, excessive inequality and flagrant abuse of their human rights are the major

stumbling blocks to their development as equal citizens of their countries. According to him women and girls are the most excluded from society and also mainstream gender equality programs. These exclusions and unequal treatment, results in worsening their living conditions. While issues and needs of others have received considerable improved treatment and more attention from most governments, the issues and needs of disabled people have often ended up least recognized and generally unacknowledged and in some cases even deliberately ignored by authorities. Despite increasing awareness on disability, disabled people continue to face daily violations of their human rights including the right to decent livelihood which is the first step towards self reliance and independence. However, the provision of equal access to build environments is integral to the fulfillment of global commitments to equalizing opportunities for disabled people.

2.3 Regional perspective

In Africa from a very early age, people with disabilities experienced discrimination and stigma. Mc Gregory (1967) and Haworth and Joynt (1971), concludes that from written evidence that Zambia like any other developing country, people with disabilities at all levels of society receive ignorance and prejudice when it comes to be included in national development planning.

However, fundamental to any study of people with disabilities and their welfare, is the recognition that a person is a person first and foremost, and secondly has a disability which affects some, but rarely affects all aspects of his or her life. ILO (2006), states that Zambia's National Policy on Disability of 2002 aims at integrating people with disabilities into the mainstream society. Government is ultimately responsible to ensure that special needs of people with disabilities are taken into account in society to fight against marginalization at all levels. However, we still see people with disabilities on streets asking for alms, a strategy that proved unsustainable (Dickens, 1980). Further Hegarty (1998) observed that people with disabilities are more often than not excluded from the mainstream society and denied equal access to education, employment, family life and leisure activities. They are among the poorest and most discriminated against

members, of society. This does not leave out women with visual impairments in particular. They are equally denied access to various opportunities due to their handicapping condition. Kasonde-Ng'andu Morberg (2001) alludes to the fact that this all negative attitude stem from misinformation and cultural beliefs. They emphasized that there is need to change attitudes towards people with disabilities. In the same vein, Matheson (2003) states that, to be a disabled woman is to be, in the eyes of many somehow less woman. People do not need to know anything about you; the knowledge that there is something wrong with you is evident enough.

Discrimination suffered by the disabled women such as deprivation of education, vocational and skills coupled with overprotection erode their self confidence resulting in being taken for granted. This attitude, indiscriminately deprives them of the income they need as badly as anyone else (Momm,1992).Those people with disabilities are discriminated against, Kirk and Gallagher (1989), states that it is acknowledged worldwide that disability of any form cannot hinder a person from realizing his or her potential if conducive environment and necessary resources are adequately made available although Kirk and Gallagher (ibid) argues that no disability can hinder anyone from realizing their potential, it is not the case for Zambia.

2.4 Local perspective

In Zambia, women with disabilities have less access to educational system because of their handicapping condition than their non-disabled counterparts. However, when education is made available, it perpetuates a traditional narrow role of women. It is further hindered by attitudes of parental overprotection and traditional role perceptions. There has existed time in memorial misconceptions about employing disabled women. Irrationally people think that disabled women do not need to work and their financial security will be provided by their families and their role will be at home because their capacity to do much is limited (Nkombo and Mwape,2003).

2.5 Sustainable livelihood

In discussing sustainable livelihood it is suffice to understand what the terminology entails. Teti and Singh (1998) defined livelihood as people's capacity to generate and maintain their means of living to enhance their well being and that of their future generation. Carney (1998) also states that livelihood consists of capabilities, assets both material and social resources and activities that are required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets and provide both now and in the future while not undermining the natural resource base. Musanja (2007) also stipulates that a livelihood is a means of living and capabilities, assets and activities required for it. He further states that livelihood encompasses income, as well as social institutions, gender relations, and poverty rights required to support and sustain a certain standard of living. It includes access to and benefits derived from social and public services provided by the state, such as education, health services and other infrastructure. Sustainable livelihood programs seek to create long lasting solutions to poverty by empowering their target population and addressing their overall well being.

A livelihood should have the ability to enable people to cope with short term or long term change. Livelihoods are not jobs, although a job may be an important component of a livelihood in many cases (Lawrence, 1997), but coping strategies usually have no job related aspects even where a stress is a result of a job loss. Sustainable livelihood is a goal and is grounded in real lives. When you ask people what sustainable livelihood is, you would get such answer as "good life, meaningful work, meeting basic needs, health security and living within an equitable and just society". However, sustainable livelihood is not creating employment but it is creating new ways of living that enable people to meet their varied and interwoven needs without compromising the ecosystem that support them and their community. The concept of sustainable livelihood does not just apply to the poor or rural areas. Sustainable livelihood goals and approaches are just as valid in urban areas where the predominant livelihood contributor is formal employment, or where livelihoods rely on the informal economy. Sustainable livelihood enables women

to better articulate their needs and to improve household food security (Africa.oneworld.net/development/poverty-and-livelihood-1)

A livelihood is sustainable when it allows people to make a living without foreclosing on option for others to make a living today or in the future (Singh and Lawrence, 1996). Sustainable livelihood is the ability of a livelihood to enable people to cope with short term change. Sustainable livelihood as a goal is grounded in real lives and very simply, it is the answer one gets when you ask people what good life is, to them. The answers would be meaningful work which is meeting all basic needs, health security and living within an equitable and just society. Sustainable livelihood is creating new ways of living that enable people to meet varied and interwoven needs without compromising ecosystem that support them and their community. Sustainable livelihood will enable women to better articulate their needs to improve households food security.

Though women with visual impairments are discriminated against and excluded from the mainstream society and developmental projects, their activities can form part of the economy of the country. Though the economic input may be very little to the nation's economy it can be significant. Indeed to a number of citizens. Glooba-Muteba (2004), states that regardless of their social, cultural and educational background, women with visual impairments do not desire to be passive beneficiaries of the economic development but want to actively participate in bringing around change in the household economy. Women claim an ever more significant place in contributing to their families earnings. The fact that women with visual impairments are viewed as not being capable of engaging in economically beneficial activities exposes them to economic hardships because women's livelihood strategies are more susceptible to change especially when women are heading their household.

2.6 Citizen economic empowerment fund

Economic empowerment is about enhancing an individual or group's capacity to make choices and transform those choices into desired actions and outcomes (World Bank, 2004). The Citizen's Economic Empowerment Act no. 9 of 2006 defines citizen's economic empowerment as "An integrated broad based and multifaceted strategy aimed at substantially increasing the meaningful participation of targeted citizens and companies in the economy in order to decrease income inequalities." Broad based economic empowerment means economic empowerment of targeted citizens, citizens empowered companies, citizens influenced companies and citizens owned companies.

According to the Citizen Economic Empowerment Commission targeted citizens are those that have been historically marginalized and whose access to economic resources and developmental capacity has been constrained due to various factors including, race, sex, educational background, status and disability (CEEC, 2005). These include youth, women, disabled and people living with HIV/AIDS. The preceding portion of literature again confirms that women with visual impairment have double vulnerability in the sense that they are affected by marginalization twice, firstly as women and secondly as disabled. However, despite being in the targeted citizen category of people who are suppose to benefit from the economic empowerment fund women with visual impairments have not benefited and are not benefiting due to the procedures and process put in place to access the fund to empower them. In the procedure for accessing the citizen empowerment funds leaves much to be desired by a visually impaired woman who is already in a disadvantaged position. To make matters worse the brochures with information are all in print and not Braille to enable those who read to read on their own. Information to these people comes as second hand information and sometimes with distortion because they depend on someone to read and interpret for them.

2.7 Cultural factors affecting women with visual impairments

Women with visual impairment reflect their position as an oppressed group in terms of educational opportunities, rehabilitation, vocation training program access, occupation attainment, economic status and social outlets (Kalabula et al, 2006). Ndazi (1999) in Nkombo & Mwape (2003), state that women with disabilities experience more discrimination than other women because of being unable to live up to the demanding ideals of womanhood imposed by society. A myth that a disabled person is useless in society has a rich and diverse history. Anderson (1968) observed that people with disabilities are either rejected or destroyed for being indifferent and are less protected or accepted or provided with any social service compared to the non disabled persons in society. Culturally, people with disabilities are an eye sore in society and the solution advocated for them has always been giving them alms and excluding them from participating in any form of planning for national development. This has translated into extreme poverty among groups of disabled people especially women and exclusion from the mainstream society. In the same line, Auret, et al (1980-90) describes the situation of excluding people with disabilities as a developmental issue because it dehumanizes them into objects of poverty,

In Africa from a very early age, people with disabilities experienced discrimination and stigma. Mc Gregory (1967) and Haworth and Joynt (1971) stipulate that from written evidence Zambia like any other developing country, people with disabilities at all levels of society receive ignorance and prejudice. Hegarty (1998) observed that people with disabilities are more often than not excluded from the mainstream society and denied access to education, employment; family life and leisure activities. They are denied access to various opportunities due to their handicapping conditions. Kasonde-Ngandu & Moberg (2001), alludes to the fact that all these negative attitudes stem from misinformation and cultural beliefs. Discrimination suffered by disabled women such as deprivation of education, vocational and skills coupled with overprotection erodes their self confidence resulting in being taken for granted. This attitude indiscriminately deprives women of the income they need as badly as anyone else (Momm, 1992).

In Zambia, women with disabilities have less access to educational system because of their handicapping conditions compared to their non disabled counterparts. The education provided to them perpetuates a narrow role of women. It is further hindered by attitudes of parental overprotection and traditional role perceptions. There has also existed from time in memorial misconceptions about employing disabled women. Irrationally, people think that disabled women do not need to work and that their financial security will be provided by their families and their role will just be at home because their capacity to do much is limited (Nkombo & Mwape, 2003).

Conclusion of Literature Review

From the findings of various literature reviews, it is evident that people with disabilities face a lot of challenges and this does not leave out the women with visual impairments. Although there is so much awareness on disability issues, women with visual impairment are still discriminated and excluded from the mainstream activities as this is shown from the current study.

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1 Introduction

This chapter presents the methodology which was used in this study. It constitutes the following: research design, study setting, study population, sample size, sampling procedure, pre-test of research instruments and data collection instruments. It proceeds to discuss the data collection procedure, problems encountered during data collection, data analysis and ethical considerations in order to answer the research questions.

3.2 Research design

A descriptive survey design was used in conducting this research. Orodho in Kombo & Tromp (2006) defines the descriptive survey design as a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. Since the researcher sought to collect information about the respondent's opinions on the topic the descriptive research design was ideal. The intended use of this design was in conformity with what Sidhu (2006) states about a descriptive survey, that a survey usually involves collecting data by interviewing a sample of people selected to accurately represent the population under study. Survey questions concern people's behavior, their attitudes, how and where they live, and information about their backgrounds. The study opted to use this method taking into account the nature of the research at hand. This study used mainly qualitative methods of data collection. However, quantitative methods of data collection were also employed to yield pragmatic data to complement the qualitative data.

3.3 Study Setting

Data was collected from women with visual impairments in different government line ministries for those working. For those not in employments, data was collected from central business town centre where they position themselves strategically to ask for alms from passers-by and well wishers.

3.4 Study population

The target population was all women with visual impairments registered with the federation for the blind and based in Lusaka.

3.5 Sample size

The sample size for the study was 37 respondents. Thirty two (32) women with visual impairments were drawn from the register given by the Zambia federation for the blind and were categorized in the following manner: Sixteen (16) women were in formal employment and then the other sixteen (16) women were not working at all but depended on begging for their livelihood. Five (5) respondents were key informants drawn from government institutions and non-governmental organizations. These were as follows; 1 officer from community development and social welfare services (MCDSS), 1 officer from ministry of science Technology and vocation training (MSTVT), 1 officer from ministry of education (MOE), 1 officer from Zambia Association for Disabled Women (ZANADW) and another officer from Zambia Federation for the blind (ZFB).

3.6 Sampling procedure

The study used purposive sampling procedures due to the nature of the group and the topic under study. Purposive sampling is a technique in which the researcher selected the sample upon personal judgment in order to enable the researcher to answer questions and meet the stated objectives. In addition, purposive sampling was beneficial to the researcher because the respondents had special knowledge and perceptions about the subject under study that added value and richness to the research. Stratified sampling was also used to classify visually impaired women into their economic or working status such as those in formal employments and those not working at all. Then a simple random sampling was done to pick on those who participated in the study. To pick on the key informants, a convenience sampling was done. It is therefore, hoped that the sampling procedures used will produce valuable results to improve on the sustainable livelihood of women with visual impairments.

3.7 Pre-test of research Instruments

Before carrying out the actual research, the researcher carried out a pretest of the research instruments. The exercise was done in August 2009, on three categories of respondents. An interview schedule was tested on women with visual impairments both working and not working at all. A questionnaire was tested on one key informant. The purpose of pre-testing the research instruments was to check clarity, strength and weakness of the items in the questionnaire and the interview schedule as well as to test whether the instruments would get intended responses from respondents.

3.8 Data collection Instruments

Data was collected from respondents by using the following instruments: interview schedules, structured questionnaires, and documentary analysis. The interview schedule technique was used to allow women with visual impairments to express themselves freely. This technique was seen to be appropriate as the respondents being dealt with had visual impairment and could not read in print if they were literate. The interview schedules comprised both open and closed ended questions. Open ended questions were used in order to generate the respondent's experiences refer to (appendix ii). Structured questionnaires, on the other hand, were used on key informants refer to (appendix iii). Secondary data was also collected from library materials such as text books, reports, journals and many other related literatures on women, women with disabilities in general.

3.9 Data collection Procedure

Data collection was done from 2nd October, 2009 to 30th October, 2009. A letter of introduction to the president of the federation for the blind was obtained from the Head of Department Gender studies, School of Humanities and Social Sciences before going out into the field. The researcher sought permission from the president for the federation for the blind to carry out a research on women with visual impairments. The president for the federation for the blind availed the researcher with the list of names of those in employment and the departments they worked for as well as those on the streets. The respondents were told how they were picked and the purpose of the study was also

explained. The instructions were read to them and were told that their participation was solely voluntary and they were no direct benefits involved at the end of the interview.

When they were agreeable, an interview was conducted using an interview schedule. Questionnaires were distributed to stakeholders to be completed. The respondents were told to read the instructions that accompanied the questionnaire, (refer to appendix I) before completing them. The respondents were also cautioned not to write their names or identities on the questionnaires in order to ensure anonymity and confidentiality.

3.10 Problems Encountered During Data Collection

The researcher faced so many challenges in trying to collect data from women with visual impairments. For those in employment, the government ministries were far apart and so it meant a lot of walking for the researcher. Sometimes it was difficult to get hold of the women in early working hours as their movements were dependent on a guide. In such instances fresh appointments were made and this proved very expensive in terms of transport costs as the researcher visited one ministry twice or in some extreme cases three times. For those on the streets it was difficult to trace them as they sometimes changed their strategic position depending on the time of the day. Two of the key informants who were given the questionnaire were never found in their office at the time of collection. This reduced the number of respondents who participated in the study.

3. 11 Data analysis

The process by which data has been processed and converted into meaningful statements is referred to as data analysis and interpretation (Sarantos, 1995). In regard to this study, both qualitative and quantitative method of data analysis was employed. Qualitative data was analyzed by grouping and coding the emerging themes while quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS). Computer generated tables of frequencies and percentages were used in describing distributions of the variables which were presented in the form of tables or pie charts and figures.

3.12 Ethical considerations

The study involved people with disabilities as human subjects. For this reason the researcher recognized the fact that disability issues were sensitive and associated with stigma, exclusion and discrimination as such ethics of research in line with the principle of informed consent was observed. Prior to engaging the respondents in the exercise, they were informed about the purpose of the study and consent to participate was sought from them. The respondents were provided with the information on how they were selected among the rest. The researcher took time to explain to the respondents that nothing would be done to harm them or injure their rights. Respondents were availed with clear information regarding direct and indirect benefits from the study both for themselves as individuals, their organization to which they belong and government at national level. In addition, care was taken to avoid psychological and emotional harm to the respondents in the process of data collection by asking questions which were not judgmental.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.1 Introduction

This chapter presents the findings of the study aimed at investigating the challenges faced by women with visual impairments in living a sustainable livelihood in Lusaka urban in Lusaka Province. The findings are presented according to the emerging issues from the field.

4.2. Background characteristics of the respondents

Age of respondents

(Table 1): Age of respondents

Age of respondent (in years)	Frequency	Percentage
26 – 35 years	4	12.5
36 – 45	12	37.5
46 – 55	12	37.5
Above 55	4	12.5
Total	32	100.0

Table 1 above, shows the ages of the respondents in the study. As can be seen from the table the majority, of the respondents were aged between 36 and 55 years old while 4 (12.5%) were aged between 26-35years and 4 (12.5%) were aged above 55 years.

Marital status of the respondents

(Table 2): Marital status of the respondents

Marital status	Frequency	Percentage
Married	11	34.4
Widowed	9	28.1
Divorced	9	28.1
Single	3	9.4
Total	32	100.0

Table 2 shows that most of the respondents 11 (34.4%) were married followed by 9 (28.1%) who indicated that they were widowed and 9 (28.1%) who said that they were divorced while 3 (9.4%) stated that they were single.

Respondent's number of children and dependants

(Table 3): Number of children and dependants of respondent

Number of children	Frequency	Percentage
1 – 3	6	18.8%
4 -6	8	25.0
7 – 9	9	28.1
More than 10	9	28.1
Total	32	100.0

Table 3 above, shows their responses. The table shows that 9(28.1%) of respondents had more than 10 children/siblings, and the other 9(28.1%) said they had 7-9 children/siblings, 8(25.0%) had 4-6 children/siblings while 6(18.8%) stated that they had 1-3 children/siblings.

Religious denomination of respondent

(Table 4): Respondent's religious denomination

Denomination	Frequency	Percentage
Catholic	10	31.3
Protestant	1	3.1
SDA	9	28.1
Other	12	37.5
Total	32	100.0

Table 4, shows the denomination of the respondents in the study. As can be seen from the table, most of the respondents, 12 (37.5%) belonged to "other" religious denominations followed by those who indicated that they belonged to the catholic and Seventh Day Adventist, representing 10 (31.3%) and 9 (28.1%) respectively.

Educational level of respondent

(Table 5): Respondent's educational level

Education level	Frequency	Percentage
Non-formal	1	3.1
Primary	11	34.4
Grade 8 – 9	15	46.9
Grade 10 – 12	5	15.6
Total	32	100.0

Table 5 above shows their responses. The table shows that most of them, 15 (46.9%) indicated that they had attained grade 8 to 9 level of education followed by 11 (34.4%) who said they had primary education while 5 (15.6%) said they had attained grades 10-12 and 1 (3.1%) had never been in formal education.

Occupation of respondent

Figure 1: Respondents' occupations

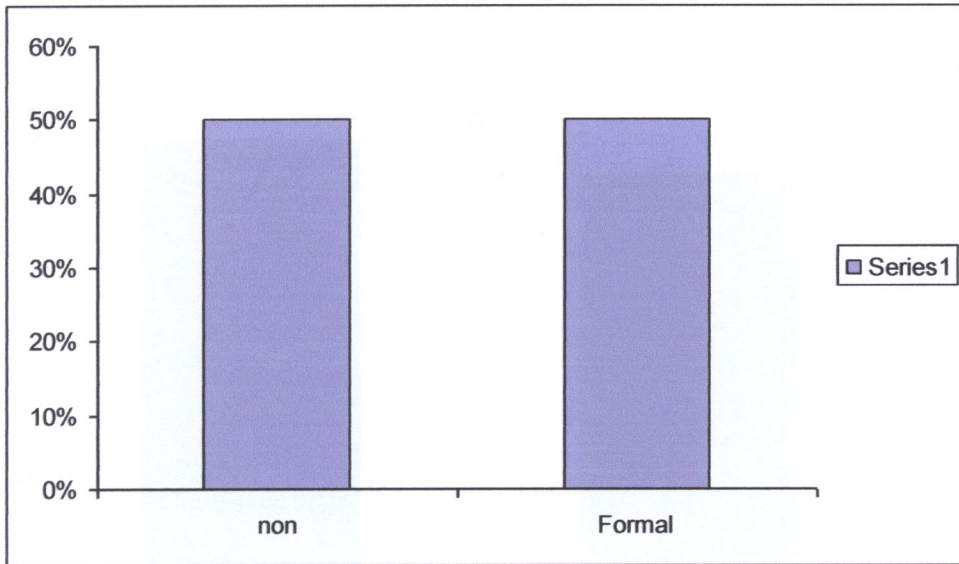


Figure 1 shows that most of them, 16 (50.0%) said they were in formal employment and 16 (50.0%) of them said they were unemployed.

Monthly income of the respondents

(Figure 2): Monthly income of the respondents

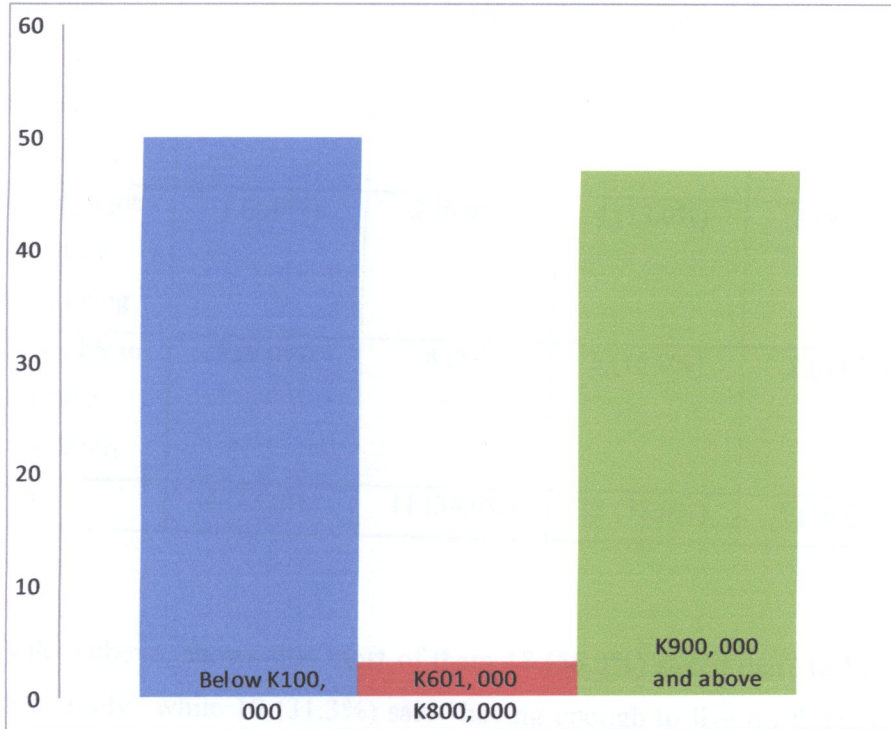


Figure 2 shows their incomes. The figure shows that 15 (47%) said their income was above K900, 000 while 1 (3 %) of them said it was between K601, 000 and K800, 000 and the rest said it was below K100, 000

4.3 Findings from women with visual impairments

4.3.1 Definition of sustainable livelihood

Respondents were asked to say what they understood by the term sustainable livelihood. Table 6 below shows the responses of the respondents as regards the definition of sustainable livelihood.

Table 6: Definition of sustainable livelihood and age of respondent

Definition	Age of respondent				Total
	26 – 35	36 – 45	46 – 55	Above 55	
Not sure	-	1 (3.0%)	1 (3.0%)	-	2 (6.0%)
How one manages their way of life	-	-	2 (6.0%)	-	2 (6.0%)
Having a job to sustain one's living	1 (3.0%)	2 (6.0%)	4 (13.0%)	3 (9.0%)	10 (31.0%)
To be able to look after your family	3 (9.0%)	8 (%)	5 (16.0%)	2 (6.0%)	18 (56.0%)
Total	4 (13.0%)	11 (34.0%)	12 (38.0%)	5 (16.0%)	32 (100.0%)

Table 6 above, shows that most of them 18 (56.3%) stated that "to be able to look after your family" while 10 (31.3%) said "having enough to live on followed by 2 (6.3%) of them who said "how one manages their way of life.

(Table 7): Whether respondent is able to live a sustainable livelihood by marital Status

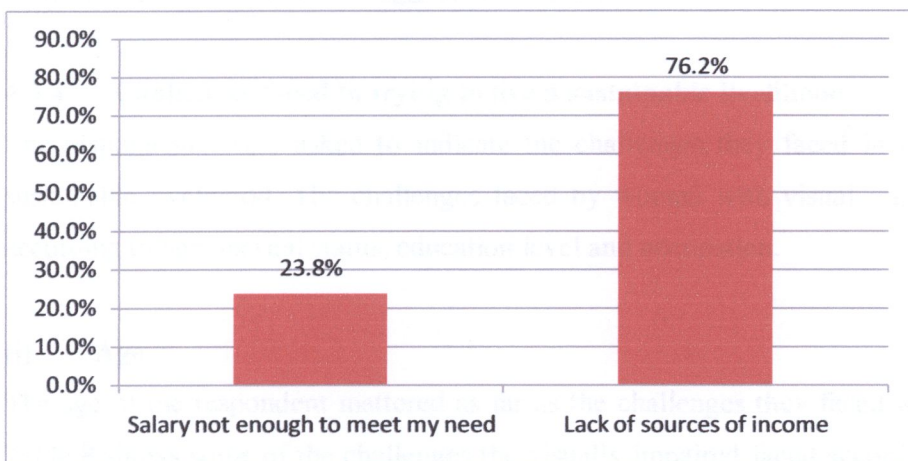
Marital status	Response		Total
	Yes	No	
Married	4 (12.5%)	7 (21.9%)	11 (34.4%)
Single	3 (9.4%)	-	3 (9.4%)
Divorced	3 (9.4%)	6 (18.8%)	9 (28.1%)
Widowed	1 (3.1%)	8 (25.0%)	9 (28.1%)
Total	11 (34.4%)	21 (65.6%)	32 (100.0%)

The table shows that majority of them 21 (65.6%) said “no” while 11 (34.4%) said “yes”. For the respondents who said they were unable to live a sustainable livelihood, a further question was asked to them to give reasons as to why they failed to live a sustainable livelihood. Figure 3 below shows their responses

4.3.2 Whether respondent is able to live a sustainable livelihood

Respondents were asked to indicate whether they were able to live a sustainable livelihood. Figure 3 below shows their responses.

(Figure 3): Reasons for failing to live a sustainable livelihood

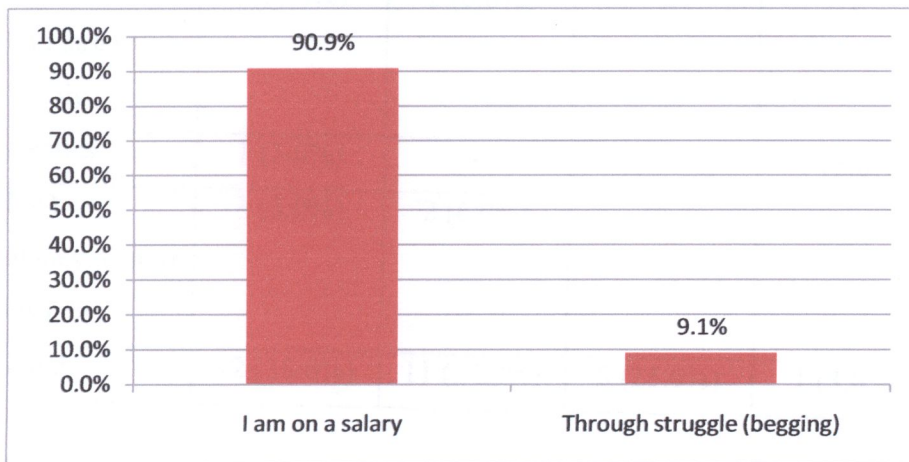


The figure shows that the majority, 16 (76.2%) of the respondents said they lacked sources of income whereas 5 (23.8%) indicated that their salary was not adequate enough to meet all their daily needs.

4.3.3 How respondent managed to live a sustainable livelihood

Respondents were asked to indicate how they managed to live a sustainable livelihood. Figure 4 below shows their responses.

(Figure 4): How respondent managed to live a sustainable livelihood



The figure shows that the majority of them, 10 (90.9%) said they had a salary to live on while 1 respondent said she struggled her way out.

4.3.4 Challenges faced in trying to live a sustainable livelihood

The respondents were asked to indicate the challenges they faced in trying to live a sustainable livelihood. The challenges faced by women with visual impairment varied according to age, marital status, education level and occupation.

(i) Age

The age of the respondent mattered as far as the challenges they faced were concerned. Table 8 shows some of the challenges the visually impaired faced according to their age group

Table 8: Challenges faced by women with visual impairment and age

Challenges faced	Age of respondent				Total
	26 – 35	36 – 45	46 – 55	55+	
Lack of privacy and mobility	5 (16.0%)	4 (13.0%)	7 (22.0%)	-	16 (50.0%)
Marriage and discrimination	2 (6.0%)	3 (9.0%)	-	-	5 (16.0%)
Low salaries and large family	3 (9.0%)	2 (6.0%)	-	-	5 (16.0%)
Rentals	1 (3.0%)	-	1 (3.0%)	1 (3.0%)	3 (9.0%)
Lack of money to start business	1 (3.0%)	2 (6.0%)	-	-	3 (9.0%)
Total	12 (38.0%)	11 (34.0%)	8 (25.0%)	1 (3.0%)	32 (100.0%)

As can be seen from Table 8 above, most of the respondents, 16 (50.0%) indicated lack of privacy followed by those who said ‘marriage and discrimination’ and low salaries and large families’ representing 5 (16.0%) each respectively.

When age is looked at as a single variable, the study showed that most of the respondents who said they lacked privacy and mobility were aged between 46 and 55 years old followed by those who were between 26 and 35 years old. For those who said “low salaries and large family”, 3 (9.0%) of them were aged between 26 and 35 years old whereas 2 (6.0%) were aged between 36 and 45 years old.

(ii) Marital status

Table 9 below shows the marital status of the respondents and the challenges they faced.

Table 9: Challenges faced by women with visual impairment and marital status

Challenges faced	Marital status				Total
	Single	Married	Divorced	Widowed	
Lack of privacy and mobility	-	5 (16.0%)	1 (3.0%)	4 (13.0%)	10 (31.0%)
Marriage and discrimination	-	-	3 (9.0%)	2 (6.0%)	5 (16.0%)
Low salaries and large family	-	2 (6.0%)	-	-	2 (6.0%)
Rentals	2 (6.0%)	1 (3.0%)	2 (6.0%)	1 (3.0%)	6 (19.0%)
Lack of money to start business	1 (3.0%)	3 (9.0%)	3 (9.0%)	2 (6.0%)	9 (28.0%)
Total	3 (9.0%)	11 (34.0%)	9 (28.0%)	9 (28.0%)	32 (100.0%)

The table above shows that most of the visually impaired women, 10 (31.0%) indicated that they faced privacy as one of the challenges followed by 9 (28.0%) who said that they lacked money to start businesses, then 6 (19.0%) who said that they faced rental problems.

Taking into account the marital status as a single variable, most of the respondents, 5 (16.0%) indicated that they lacked privacy were married followed by 4 (13.0%) who were widowed. As for those who said they lacked money to start businesses, 3 (9.0%) were married while 3 (9.0%) were divorced.

(iii) Education

The education levels of the women were also reported as a major challenge. Table 10 below show the challenges the visually impaired women faced in relation to their education level.

(Table 10): Challenges faced by women with visual impairment and education level

Challenges faced	Education level				Total
	Non-formal	Primary	Grade 8 – 9	Grade 10 - 12	
Low salaries and large family	-	2 (6.0%)	-	-	2 (6.0%)
Rentals	2 (6.0%)	1 (3.0%)	2 (6.0%)	1 (3.0%)	6 (19.0%)
Lack of money to start business	1 (3.0%)	3 (9.0%)	3 (9.0%)	2 (6.0%)	9 (28.0%)
Total	3 (9.0%)	11 (34.0%)	9 (28.0%)	9 (28.0%)	32 (100.0%)

(iv) Occupation

Respondents were asked to indicate the challenges faced in trying to live a sustainable livelihood as a result of lack of occupation. Table 11 below shows their responses.

(Table 11): Challenges faced by women with visual impairment and occupation

Challenges faced	Type of employment		Total
	Formal	None	
Marriage and discrimination	8 (25.0%)	2 (6.0%)	10 (31.0%)
Rentals	5 (16.0%)	4 (13.0%)	9 (28.0%)
Lack of money to start business	3 (9.0%)	10 (31.0%)	13 (41.0%)
Total	16 (50.0%)	16 (50.0%)	32 (100.0%)

As can be seen from Table 6, most of the respondents, 13 (41.0%) said they lacked money to start a business while 10 (31.0%) indicated that they were discriminated, and 9 (28.0%) said they failed to pay rentals

4.3.5 Suggested ways of addressing challenges faced by respondents

Respondents were asked to indicate ways they felt would help address the challenges they faced in living a sustainable livelihood. Table 12 below shows their responses.

(Table 12): Suggested ways of addressing the challenges faced and age of respondents

Suggested ways	Age of respondent				Total
	26 – 35	36 – 45	46 – 55	55+	
Government should help us start businesses	1 (3.0%)	3 (9.0%)	5 (16.0%)	--	9 (28.0%)
Government should put a deliberate policy to Give accommodation to the visually impaired	2 (6.0%)	3 (9.0%)	3 (9.0%)	2 (6.0%)	10 (31.0%)
Government should give us disability allowance	1 (3.0%)	3 (9.0%)	4 (13.0%)	2 (6.0%)	10 (31.0%)
Government should help in the education of our children	-	1 (3.0%)	-	-	3 (9.0%)
Total	5 (16.0%)	10 (31.0%)	12 (37.5%)	4 (13.0%)	32 (100.0%)

Table 12 shows that 10 (31.2%) of respondents stated that government should put a deliberate policy to give accommodation to the visually impaired, 9(28.3%) said they help to start a business while 10 (31.2%) demanded for disability allowance and 3 (9.3%) said they needed help in educating their children.

Considering the age group of the respondents, 5 (16.0%) of the respondents aged between 46 and 55 years old said “government should help the women with visual impairments in starting businesses 4(13.0%) respondents in the same age group indicated that government should give disability allowance to the visually impaired women.

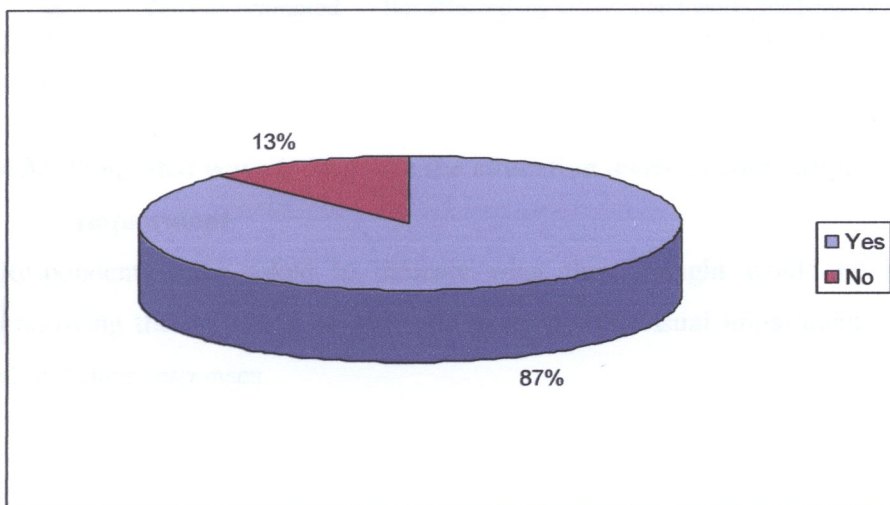
4.3.6 Institutions helping the visually impaired

As regards receiving help from the government institutions and other organizations, all the 32 (100.0%) of the respondents indicated that they did not receive any help from government institutions or other organizations.

4.3.7 Whether education level of respondent has affected respondents' livelihood

Respondents were asked to indicate whether their education levels had any impact on their livelihood. Figure 6 below shows their responses

(Figure 5): Whether education levels has affected respondents' life

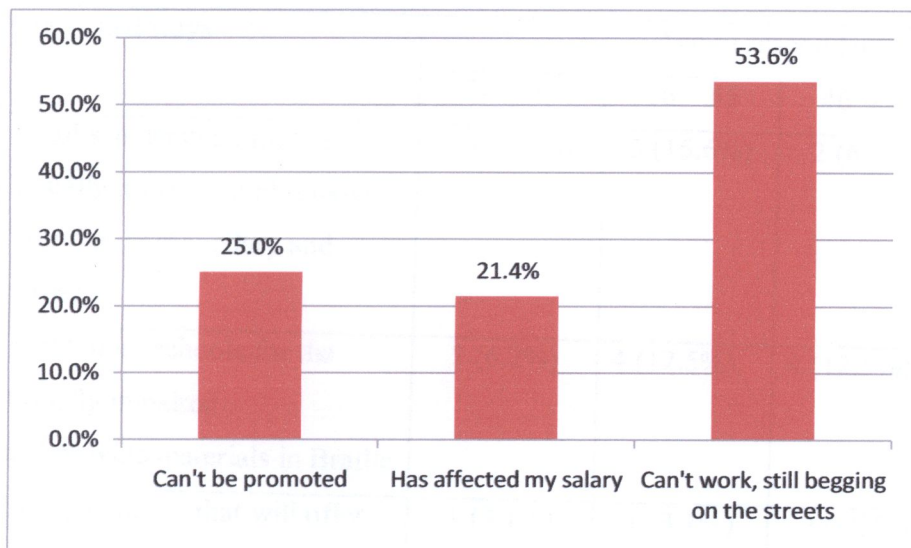


From figure 5, it can be seen that the majority of them, 28 (87%) said “yes” while 4 (13%) said “no”.

4.3.8 Effects of education on the respondents

For the respondents who said that their education level had an effect on their livelihood, majority of them, 15 (53.6%) indicated that they cannot be employed and are still begging on the streets while 7 (25.0%) said they could not be promoted. The rest 6 (21.4%) said their education level had affected their salary negatively. Figure 7 below shows their responses.

(Figure 6): Effects of education level on respondents



4.3.9 Suggested ways to improve the education levels of women/girls with visual Impairment

Respondents were asked to indicate what they thought would be ideal as regards improving the education of girls and women with visual impairments. Table 13 below shows their responses.

Table 13: Suggested ways of improving girls/women education for the visually Impaired

Suggested ways	Age of respondent				Total
	26 – 35	36 – 45	46 – 55	55+	
Avail scholarships for the visually impaired and remove user fees at secondary and tertiary	7 (21.9%)	5 (15.6%)	2 (6.2%)	-	14 (43.8%)
Build more schools for the visually impaired and provide materials in Braille	2 (6.2%)	4 (12.5%)	4 (12.5%)	1 (3.1%)	11 (34.4%)
Set up colleges that will offer different courses for the visually impaired	1 (3.1%)	1 (3.1%)	2 (6.2%)	-	4 (12.5%)
Train more specialist teachers to teach the visually impaired	-	1 (3.1%)	2 (6.2%)	-	3 (9.3%)
Total	4 (12.5%)4	6 (18.7%)	10 (31.2%)	3 (9.3%)3	32 (100.0%)

The table shows that 14 (43.8%) of the respondents said, government should avail scholarship for the visually impaired and remove the user fees at secondary and tertiary levels of education while 11 (34.4%) of the respondents indicated that government should build more schools to cater for the visually impaired and provide materials in Braille while and 4 (12.5%) of the respondents said that, the government should set up colleges that would offer different courses for the visually impaired.

As can be seen from the table for the respondents who said the government should avail scholarships to the girls and women, most of them were aged between 26 and 35 years old while 5 (15.6%) were aged between 36 and 45 years old. As for those who said “build more schools for the visually impaired, most of them were aged between 36 - 45 years old and 46 – 55 years, representing 4 (12.5%) respectively.

4.3.10 Respondents' feelings about their education levels

Respondents were asked to say how they felt about the levels of education they had attained. Table 14 below shows their responses.

Table 14: Feelings of respondents about their education level

Feelings	Age of respondent				Total
	26 – 35	36 – 45	46 – 55	55+	
Wished to have gone further	11 (34.4%)	2 (6.2%)	1 (3.1%)	-	14 (43.8%)
Extremely bad because I could have been 'someone' in life	6 (18.7%)	3 (9.3%)	2 (6.2%)	-	11 (34.4%)
Better because I am working as telephone operator	4 (12.5%)	-	-	-	4 (12.5%)
Nothing at all	-	1 (3.1%)	2 (6.2%)	-	3 (9.3%)
Total	21 (65.6%)	6 (18.7%)	5 (15.6%)	-	32 (100.0%)

Table 14 above shows that the majority of them, 14 (43.8%) said they wished to had gone further while 11 (34.4%) said they felt bad because they wanted be "somebody" too and 4 (12.5%) of them said they felt better because they were working as telephone operators.

Furthermore, from the table, it can also be seen that most of the respondents who said they wished to have gone further, 11 (34.4%) were aged between 26 – 35 years old followed by 2 (6.2%) of them who were aged between 36 – 45 years old. For those who said they felt extremely bad, 6 (18.7%) were aged between 26 – 35 years old while 3 (9.3%) were aged between 36 – 45 years old.

4.2.11 Knowledge of the citizen economic empowerment fund

Respondents were asked to indicate whether they have ever heard of the citizen economic empowerment funds. Their responses are shown in Figure 7 below.

(Figure 7): Knowledge of the citizen economic empowerment fund

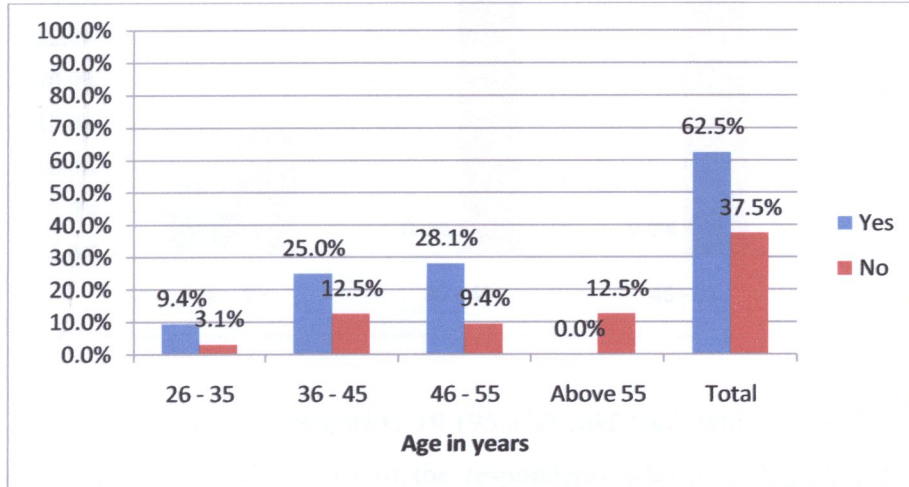


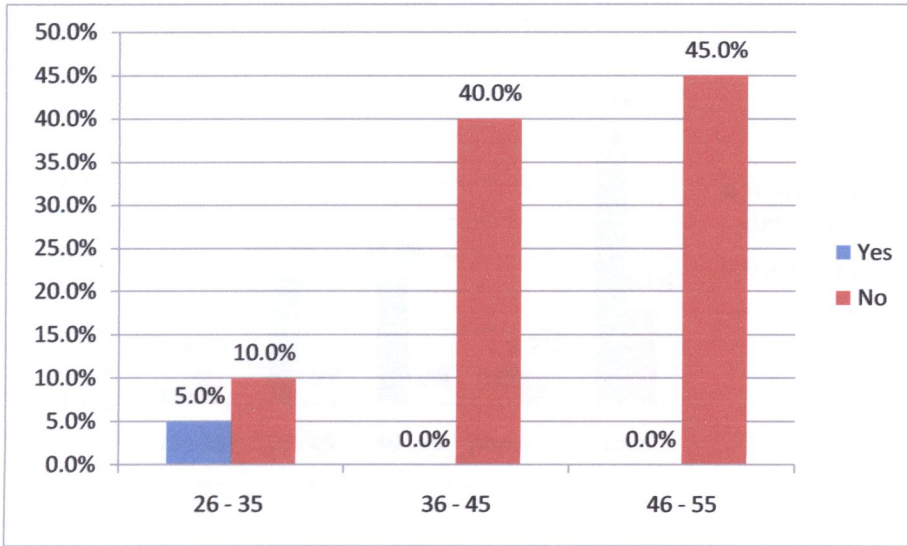
Figure 7 above shows that the majority of the respondents 20 (62.5%) said “yes” while 12 (37.5%) said “no”.

The figure also shows that the most of them, 9 (28.1%) and 8 (25.0%) said “yes” and were aged between 46 -55 and 36 – 45 years of age while 3 (9.4%) of them were aged between 26 – 35 years old. For the respondents who said “no”, 4 (12.5%) were aged between 36 – 45 years old and another 4 (12.5%) were in the age range of above 55 years old. The rest, 3 (9.4%) and 1 (3.1%) were aged between 46 – 55 and 26 – 35 years old respectively.

4.3.12 whether respondent attempted to access the funds

For the respondents who said they have heard of the citizen economic empowerment fund, a further question was asked to them to indicate whether they have made an attempt to access these funds. Their responses are shown in Figure 9 below.

(Figure 8): Whether respondents had attempted to access the funds

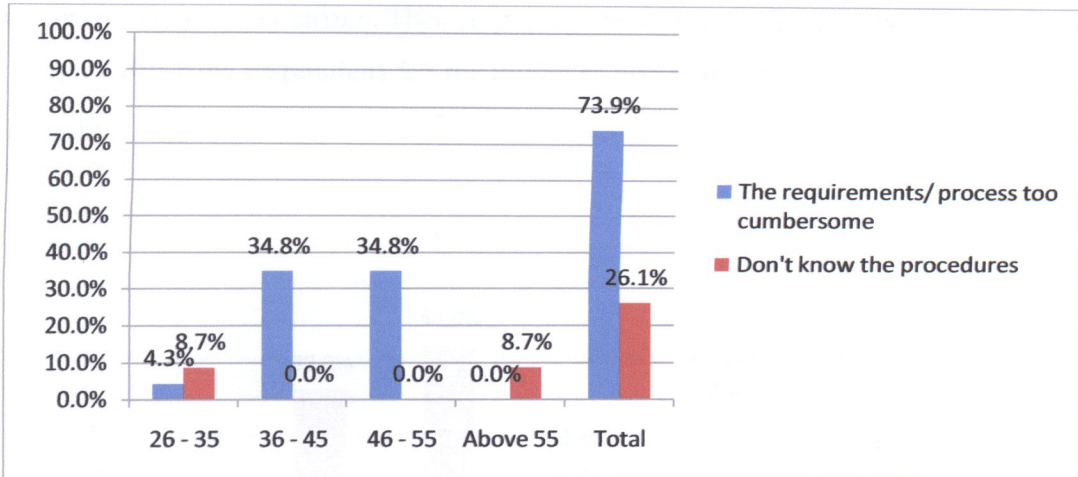


The figure shows that majority, 19 (95.0%) said “no” while 1 (5.0%) said “yes”. The figure also shows that most of the respondents who said “no” 9 (45.0%) were aged between 46 - 55 years old and 8 (40.0%) were aged between 36 – 45 years old while 2 (10.0%) were aged between 26 – 35 years old. The only respondent who said “yes” was aged between 26 – 35 years old.

4.3.13 Problems faced in accessing the citizen economic empowerment funds

For the respondents who said “no” a further question was asked to them to indicate why they did not access the funds. Figure 10 below shows their responses

(Figure 9): Problems in accessing the citizen economic empowerment funds

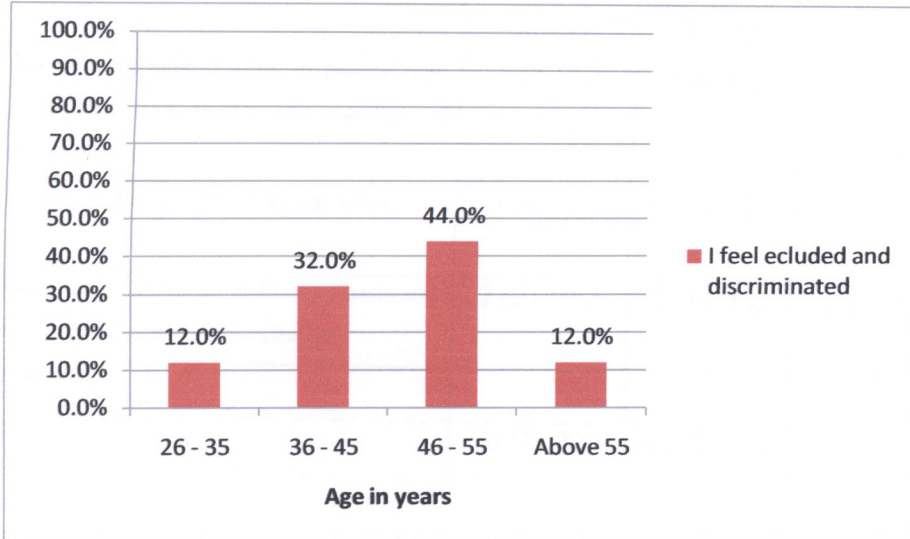


The figure above shows that the majority of the respondents, 17 (73.9%) indicated that the requirements/procedure were too cumbersome, while 6 (26.1%) of them said they did not know the procedures for acquiring the funds. The figure also shows that among the respondents who said “the requirements/procedure were too cumbersome”, most of them were aged between 36 – 45 and 46 – 55 years old representing 8 (34.8%) respectively while 1 (4.3%) of the respondents was aged between 26 – 35 years old.

As for the respondents who said “they did not know the procedures to follow”, 2 (8.7%) of them were aged between 26 – 35 and above 55 years old, representing 2 (8.7%) respectively.

Respondents were further asked how they felt for failing to access the funds which were an entitlement to every citizen. Their responses are shown in Figure 10 below

(Figure 10): How respondent felt for failing to access the funds



The figure shows that all the respondents felt that they were excluded and discriminated. The figure also shows that the majority of them, 11 (44.0%) were aged between 46 – 55 years old followed by 8 (32.0%) who were aged between 36 – 45 years old. The rest, 3 (12.0%) and another 3 (12.0%) were aged between 26 – 35 and above 55 years old respectively.

4.3.14 Suggested measures to be taken to ease the process of accessing the citizen

Economic empowerment funds

Respondents were asked to indicate what they felt should be done to ease the processing of accessing the citizen economic empowerment funds. Table 15 below shows their responses.

Table 15: Measures needed to ease access to the citizen economic empowerment funds

Measures	Age of respondent				Total
	26 – 35	36 – 45	46 – 55	55+	
Government should think of people with disabilities and reduce the number of requirements	1 (3.1%)	2 (6.2%)	8 (25.0%)	1 (3.1%)	12 (37.5%)
Increase sensitization on the program	2 (6.2%)	1 (3.1%)	1 (3.1%)	2 (6.2%)	6 (18.8%)
Let loans be given on individual basis and transcribe brochures into Braille	7 (21.9%)	2 (6.2%)	1 (3.1%)	2 (6.2%)	12 (37.5%)
Don't know	-	-	-	2 (6.2%)	2 (6.3%)
Total	10 (31.0%)	5 (15.6%)	10 (31.0%)	7 (21.9%)	32 (100.0%)

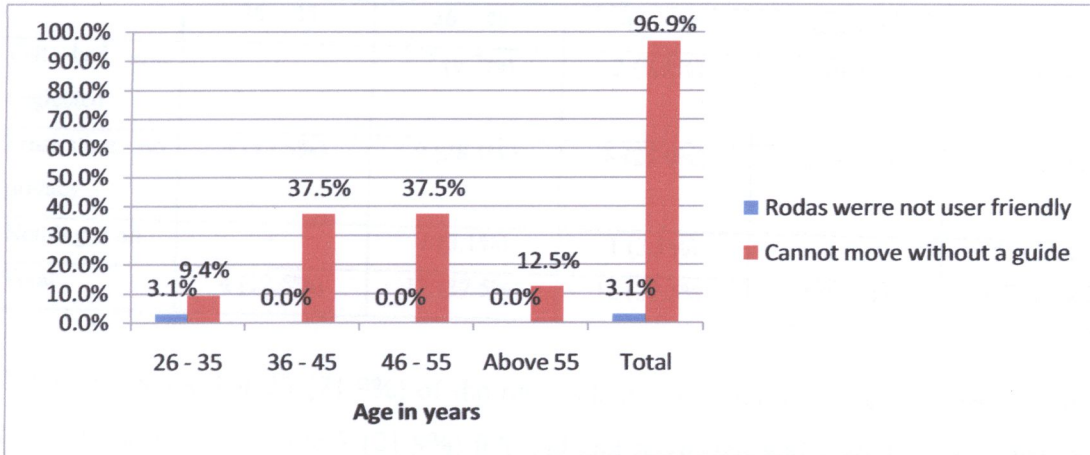
The majority of them, 12 (37.5%) said “government should think of people with disabilities reduce the number of requirements needed”, 12 (37.5%) of the respondents said “let loans be given on individual basis and transcribe brochures into Braille”, while 6 (18.8%) said “increase sensitization on the program”.

From the table it can also be seen that for the respondents who said “government should think of people with disabilities and reduce the number of requirements”, majority of them, 8 (25.0%) were aged between 46 – 55 years old while for the respondents who said “let loans be given on individual basis and transcribe brochures into Braille” the majority of them, 7 (21.9%) were aged between 26 – 35 years old.

4.3.15 Mobility problems faced by the visually impaired women/girls

As regards mobility problems, Figure 11 below shows their responses.

(Figure 11): Mobility problems faced by the visually impaired



The figure shows that the majority of the respondents, 31 (96.9%) said they cannot move without a guide while 1 (3.1%) of the respondents said “roads were not user friendly”.

The table also shows that for the respondents who said they cannot move without a guide, 12 (37.5%) were aged between 36 – 45 years old and 12 (37.5%) were aged between 46 – 55 years old while 4 (12.5%) were aged above 55 years old. The only respondent who said that “roads were not user friendly” was aged between 26 – 35 years old.

4.3.16 Respondents' reactions to mobility problems

Table 16 below shows the respondents' reaction to mobility problems.

Table 16: Reactions of the visually impaired girls/women to mobility problems

Reactions	Age of respondent				Total
	26 – 35	36 – 45	46 – 55	Above 55	
Felt bad and neglected	-	2 (6.2%)	3 (9.3%)	2 (6.2%)	7 (21.9%)
Frustrating; no privacy	4 (12.5%)	9 (28.1%)	8 (25.0%)	2 (6.2%)	23 (71.9%)
Nothing at all	-	1 (3.1%)	1 (3.1%)	-	2 (6.2%)
Total	4 (12.5%)	12 (37.5%)	12 (37.5%)	3 (9.3%)	32 (100.0%)

Table 16 shows that 23 (71.9%) of the respondents indicated that they felt frustrated as they had no privacy while 7 (21.9%) felt bad and neglected and 2 (6.3%) said that they felt nothing at all.

Further the Table shows that among the respondents who said they felt 'frustrated as they had no privacy', most of them were aged between 36 and 45 years old followed by those aged between 46 and 55 years old. The respondents who said they "felt bad and neglected", 3 (9.3%) of them were aged between 46 and 55 years old.

4.3.17 Respondents' feelings on how to address mobility problems

Respondents were asked to indicate what they wished should be done in order to address the mobility problems faced by the visually impaired girls and women. Table 17 below shows their responses.

Table 17: Suggested ways of addressing mobility problems among the visually impaired girls/women

Wishes	Age of respondent				Total
	26 – 35	36 – 45	46 – 55	Above 55	
Government to provide us with transport and be allowed to pay half fare on all public transport	1 (3.1%)	6 (18.8%)	4 (12.5%)	3 (9.3%)	14 (43.8%)
Pavements should be built and we should be given white canes to ease our movement	2 (6.2%)	5 (15.6%)	5 (15.6%)	1 (3.1%)	13 (40.6%)
Make public transport free for the visually impaired	2 (6.2%)	3 (9.3%)	-	-	5 (15.6%)
Total	5 (15.6%)	14 (43.8%)	9 (28.1%)	4 (12.5%)	32 (100.0%)

Table 17 above, shows that 14 (43.8%) of the respondents said that “government to provide them with transport and be allowed to pay half fare on all public transport” while 13 (40.6%) stated that” pavements be built and they should be given white canes for easier movements “and 5 (15.6%) of them said “public transport should be made free for the visually impaired”.

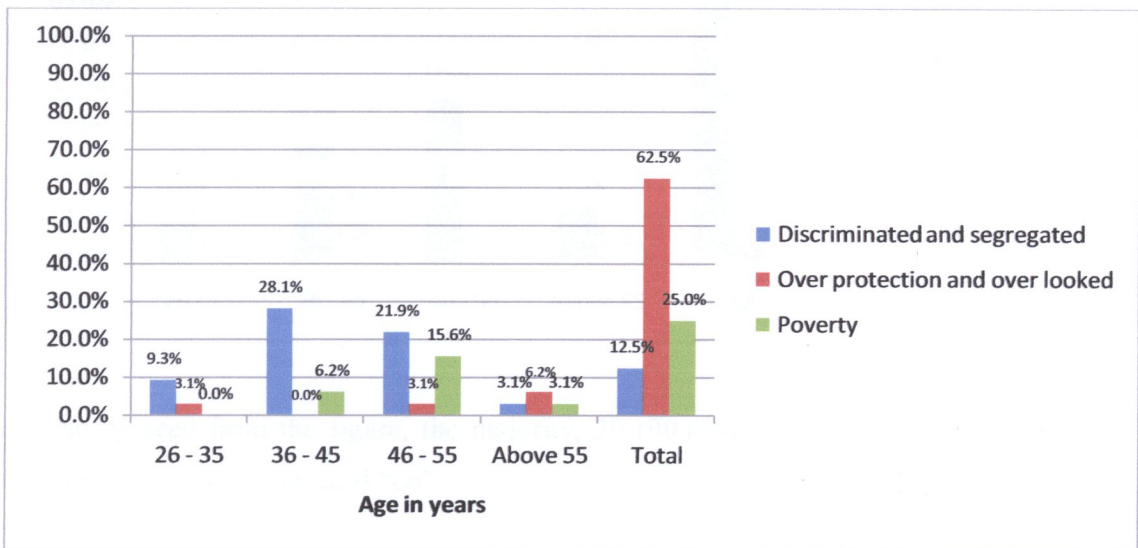
Furthermore, from Table 17 it can be seen that for the respondents who said “government should provide transport and be allowed to pay half fare on public transport”, most of them were aged between 36 - 45 years old followed by 4 (12.5%) whose ages were between 46 - 55 years old. For the respondents who said “pavements

should be built and be given white canes”, most of them were aged between 36 - 45 and 46 – 55 years old representing 5 (15.6%) respectively.

4.3.18 Some cultural factors contributing to the challenges faced by women with Visual impairments

Respondents were asked to indicate some of the cultural factors which they thought contributed to the challenges they faced. Figure 12 below shows their responses.

(Figure 12): Some cultural factors contributing to the challenges faced by the visually impaired girls/women



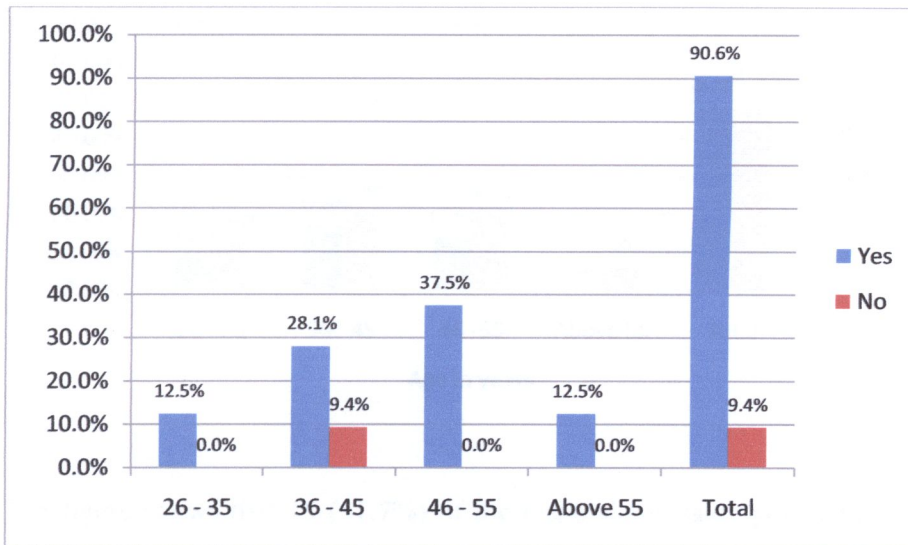
The figure shows that the majority, 20 (62.5%) of the respondents said “discrimination and segregation” while 4 (12.5%) said “over protection and overlooked” 8 (25.0%).

From the figure, it can also be seen that for the respondents who said they were discriminated and segregated, most of them were aged between 36 – 45 and 46 – 55 years old representing 9 (28.1%) and 7 (21.9%). As for those who said they were over protected and overlooked, most of them were aged between 55 years and above while those who said “poverty” most of them were aged between 46 - 55 and 36 - 45 years old representing 5 (15.6%) and 2 (6.2%) respectively.

4.3.19 Whether the cultural factors were unfair on the respondent

Respondents were asked to say whether the cultural factors were unfair to them. Their responses are shown in Figure 14 below.

(Figure 13): Whether the cultural factors were unfair on the respondent



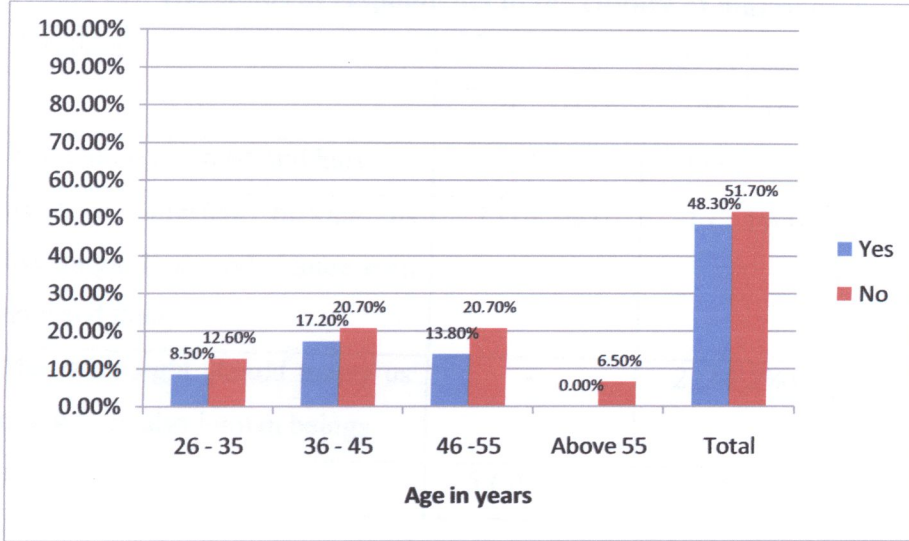
As can be seen from the figure, the majority, 29 (90.6%) of them said “yes” while 3 (9.4%) of the respondents said “no”.

Furthermore, the figure shows that the respondents who said “yes” the majority of them, 12 (37.5%) were aged between 46 – 55 years old followed by 9 (28.1%) who were aged between 36 – 45 years old. For the three respondents who said “no”, they were all aged between 36 and 45 years old.

4.3.20 Whether the respondent has been affected by the culture of marriage

Respondents were asked to indicate whether they have been affected by the culture of marriage. Figure 14 below shows their responses.

(Figure 14): Whether the culture of marriage had any effect on respondent



The figure shows that 15 (51.7%) of the respondents said “yes” while 14 (48.3%) said “no”.

The figure also shows that among the respondents who said “no”, most of them were aged between 36 – 45 and 46 – 55 years old representing 6 (20.7%) respectively. The respondents who said “yes”, 5 (17.2%) were aged between 36 – 45 years old and 4 (13.8%) were aged between 46 – 55 years old.

4.3.21 Respondents' views on the culture of marriage

For the respondents who said that they were affected by the culture of marriage, a further question was asked to them to say how it affected them. Table 18 below shows their responses

(Table 18): Reactions of respondents to the culture of marriage

Reactions	Age in years			Total
	26 – 35	36 – 45	46 – 55	
Feel unfairly treated and hurt	3 (21.4%)	2 (14.2%)	1 (7.1%)	6 (42.9%)
Relatives interfere making us live single lives and change men now and then	2 (14.2%)	1 (7.1%)	-	3 (21.4%)
Men with sight should marry us too; we are also human beings	-	2 (14.2%)	3 (21.4%)	5 (35.7%)
Total	5 (35.7%)	5 (35.7%)	4 (28.6%)	14 (100.0%)

Of the 14 respondents who reacted to this issue, 6 (42.9%) felt they were unfairly treated and hurt while 5 (35.7%) said they were also human beings and men with sight should marry them just as they marry those with sight and the other 3 (21.4%) were of the view that the culture of marriage left them live single lives as relatives interfered in their affairs and as a result they end up changing men now and then thereby risking their lives.

The table also shows that among those who said that they felt unfairly treated and hurt, 3 (21.4%) were aged between 26 – 35 years old while 2 (14.2%) were aged between 36 – 45 years old. As for those who said that they had interference from their relatives, making them live single lives and change men now and then, 2 (14.2%) were aged between 26 – 35 years old whereas 1 (7.1%) of them was aged between 36 – 45 years old. The rest of the responses are shown in the table above.

4.3.22 General comments on sustainable livelihood

Respondents were asked to indicate general comments on how they would want their welfare be handled in respect to sustainable livelihood. Table 19 below shows their views.

Table 19: Respondents' general comments on how their welfare on sustainable livelihood should be handled

Views	Age in years				Total
	26 – 35	36 – 45	46 – 55	Above 55	
Loans should be given on individual basis and not as a group	2 (6.3%)	4 (12.5%)	2 (6.3%)	-	8 (25.0%)
Government should build more school to cater for the visually impaired girls/women	3 (9.4%)	3 (9.4%)	3 (9.4%)	-	9 (28.1%)
Government should put a deliberate policy aimed at training the visually impaired girls/women in entrepreneurship skills	2 (6.3%)	1 (3.1%)	1 (3.1%)	2 (6.3%)	6 (18.8%)
There should be no discrimination in the disbursement of loans or public funds	3 (9.4%)	1(3.1%)	-	1(3.1%)	5 (18.6%)
Government should introduce disability allowance and allow the visually impaired to pay half fare on all public transport	-	1(3.1%)	2 (6.3%)	1(3.1%)	4 (12.5%)
Total	10 (31.3%)	10 (31.3%)	8 (25.0%)	4 (12.5%)	32 (100.0%)

The table above shows that, 8 (25.0%) of the respondents said they wanted loans to be given individually and not as a group, while 9 (28. %) stated that government should build more schools for the visually impaired and 6 (18.8%) demanded that a deliberate policy to train visually impaired women/girls in entrepreneurship skills be put in place. Five (16. %) of the respondents said that there should be no discrimination in the disbursement of loans or public funds while 4 (12 %) said that they should be given disability allowance or pay half fare on all public transport.

The table also shows that for the respondents who said “loans should be given on individual basis and not as a group”, 4 (12.5%) were aged between 36 – 45 years old. For the respondents who said there should be no discrimination in disbursement of funds, 3 (9.4%) were aged between 26 – 35 years old while those who said that government should build more schools to cater for the visually impaired girls/women, their ages ranged between 26 – 35, 36 – 45, and 46 – 55 years old representing 3 (9.4%) respectively. The rest of the responses are shown in the table above.

4.4 Findings from the stakeholders

4.4.1 Definition of sustainable livelihood

As regards the definition of sustainable livelihood, the three respondents had the following to say: A respondent from the NGO said “somebody to have skills of maintaining livelihood must have something to keep them going” while two respondents one from the Social Welfare and the other from the Ministry of Science, Technology and Vocational training defined sustainable livelihood as “a kind of life where everyday activities that sustain life do not compromise the future needs” and “being able to maintain a good livelihood”, respectively.

4.4.2 Challenges faced by women with visual impairment in living a sustainable livelihood

As regards some of the challenges faced by the visually impaired women, a respondent from the NGO said;

“These people lack employment, education facilities, socialization and proper accommodation. These are basic needs which a person should not be denied”

A respondent from the Ministry of Science, Technology and Vocational Training said:

“It is difficult for some of them to get a better and well paid job.”

The third respondent from the Department of Social Welfare said:

“They lack basic support such as entrepreneurship that is skills that can help them sustain themselves”.

4.4.3 Responsibilities of institutions towards women with visual disabilities

As regards what as an institution they were doing to help these women, a respondent from the NGOs said they sensitize the community to accept the blind as part of the society while a respondent from the Ministry of Science, Technology and Vocational training said they offer sponsorship to those that apply to study in institutions that are under the Ministry as long as they meet the entry requirements. The respondent from the Department of Welfare referred such cases to the National Trust Fund for the Disabled for further funding.

4.4.4 Whether services rendered were beneficial to women with visual impairments

Respondents were further asked to indicate whether what they were doing was beneficial to the visually impaired women. All the three respondents indicated that the services they were rendering to these women were beneficial to the women.

4.4.5 The impact of education on women with visual impairments

Respondents were asked to say whether education levels have contributed to challenges faced by women with visual impairments. All the respondents in the study agreed that education had some bearing on the challenges being faced by the visually impaired women. A further question was asked to the respondents to indicate how the levels of education have contributed to the challenges faced by women with visual impairments. A respondent from the NGO said:

“Do not have the necessary material needed for blind people such as Braille papers and have not advanced”.

A respondent from the Ministry of Science, Technology and Vocational Training had this to say:

“It is difficult for them to get better employment and end up being married to men that abuse them. Their judgment for issues is also affected due to low education levels”.

On the other hand a respondent from the Department of Social Welfare said:

“Most of the clients are not educated and hence asking for help and finding people to fund their projects is usually problematic since most of their programs seem unsustainable due to education levels”.

4.4.6 Programs put in place to improve the education level of women with visual impairments

As regards programs put in place to help these women, a respondent from the NGOs said they have put in place a library and give financial support to those who would want to go to school while the respondent from the Department of Social Welfare was however quick to say that their department does not have any educational institutions but pays for any vulnerable visual impaired women/girls enrolled in government education institutions. The respondent from the Ministry of Science, Technology and Vocational Training did not respond to this question.

Institutional interpretation of citizen economic empowerment fund: Respondents were asked to indicate how their respective organizations/institutions have interpreted the citizen economic empowerment fund. The respondent from the NGO said this policy has discriminatory conditions while a respondent from the Department of Social Welfare said:

“The citizen economic empowerment fund is simply not available since the emphasis is usually that it is not a grant and hence can’t be accessed by the visually impaired women”.

4.4.7 Measures put in place to help women with visual impairments

As regards measures put in place to help the visually impaired women access these funds, a respondent from the NGOs said:

“We have been speaking to organizations to improve conditions, that is, asking them to make them flexible.

A respondent from the Department of Welfare had this to say:

“The Zambia Agency for Persons with Disabilities help those clients interested by guiding them on how to write business proposals”.

4.4.8 Availability of brochures and other documents on citizen economic empowerment to women with visual impairments

Respondents were asked to say whether brochures and other documents related to the citizen economic empowerment funds were easily accessible to women/girls with visual impairments. The respondents, one from the NGOs and the other from the Department of Social Welfare said “no”, while the respondent from the Ministry of Science, Technology and Vocational Training did not respond to this question.

For the respondents who said “no” a further question was asked to them to indicate what they were doing as institutions/organizations in helping the women/girls to have access to such information. The respondent from the NGOs said:

“We are asking the organization to transcribe these documents into Braille so that the visually impaired women/girls could read the conditions on their own”.

The respondent from the Department of Social Welfare had this to say:

“Zambia Agency for Persons with Disabilities translates and explains everything to the clients. The agency is simply available for anything within their means”.

4.4.9 Some mobility problems faced by the women with visual impairments

Respondents were asked to indicate some of the mobility problems faced by women with visual impairments. The respondent from the NGOs cited the following:

They need white canes. Using public transport they need a guide and pay double payment. Setting of our infrastructure is complicated and sounds at markets and stations are irritating to the visually impaired women”.

The respondent from the Department of Social Welfare however said they have not received any complaints from the clients in terms of their mobility. On the other hand the respondent from the Ministry of Science, Technology and Vocational Training did not respond to this issue.

4.4.10 Ways organizations/institutions intends to address the problems of mobility among the visually impaired women

Regarding how the organizations/institutions intend to address these problems, the respondent from the NGOs said was of the view that provision of white canes and building of pavements for the visually impaired by the Local Government would reduce mobility problems for the blind. The other two respondents, one from the Ministry of Science, Technology and Vocational Training and the Department of Social Welfare did not respond to this question.

4.4.11 Cultural factors contributing to some of the challenges faced by women with visual impairments

The respondent from the NGOs, said overprotection, lack of planning and non-involvement in policy making were some of the cultural factors contributing to the challenges faced by women with visual impairments. The respondent from the Department of Social Welfare was of the view that the attitude that the blind people cannot do anything except for handicrafts was one of the factors contributing to the challenges that the women with visual impairments were facing. The respondent from the Ministry of Science, Technology and Vocational Training said the following:

“Some challenges faced by visually impaired people are caused due to lack of policies that would make families with such people to take them to school, coming up with a lot of material including books which could be used by these people”.

Respondents were asked to indicate the advise they would give on some of the cultural actors. The respondent from the NGOs said:

I feel that modification of some of the cultures which are discriminatory would suffice”.

A respondent from the Ministry of Science, Technology and Vocational training had this to say on the issue:

“Make all reading material in Braille so as to accommodate the visually impaired. Sponsor such people in schools up to tertiary levels”.

From the Department of Social Welfare, the respondent said:

“All those involved to support women/girls with such challenges should ensure they consider skills training and financial empowerment since this is more sustainable than handouts”.

4.4.12 Programs needed for the visually impaired women to achieve a sustainable livelihood

Regarding the programs that should be put in the NGOs was of the view that it should be of domestic nature and participatory. The respondent from the Ministry of Science, Technology and Vocational Training, however, felt that the visually impaired women/girls should be sponsored from primary to tertiary levels of education and that they should be provided with employment. The respondent from the Department of Social Welfare felt that the program should involve skills training in basketry and other related activities. They should also be provided with loans and to find markets for their products.

4.4.13 Comments on how to improve the welfare of women with visual impairments

Finally respondents were asked to indicate how the welfare of women with visual impairments would be improved. The respondent from the NGOs said it would be nice to engage them in poultry rearing and knitting while the respondent from the Department of Social Welfare felt that families should be supportive to these people and discourage begging on the streets. The respondent from the Ministry of Science, Technology and Vocational Training said this:

“Those that are born with this problem ought to be taken to school until they acquire a profession. For those that develop this problem when they are already grown up, there is need to support them until they can be able to stand on their own.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 Introduction

This chapter discusses the findings of the study aimed at investigating the challenges faced by women and girls with visual impairments in living a sustainable livelihood. The study was conducted in Lusaka District of Lusaka Province. The discussion is arranged according to the objectives of the study. The objectives of the study were to: establish the views of women with visual impairments on sustainable livelihood; assess how the citizen economic empowerment fund has impacted on women with visual impairments in an attempt to live a sustainable livelihood; determine factors that could be contributing to the challenges faced by women with visual impairments in living a sustainable livelihood; and establish how cultural factors contribute to the challenges faced by women with visual impairments in living a sustainable livelihood.

5.2 Views of women with visual impairments on sustainable livelihood

As regards respondents understanding of what sustainable livelihood is, the study showed that their responses varied considerably with the majority of them (88.0%) saying that it meant "having enough to live on" and "having a job to sustain one's living". This is not a gloomy picture, although most of them did not live a sustainable livelihood.

This scenario suggests that most of the women with visual impairments despite knowing what sustainable livelihood is are not able to live up to it and are facing hardships in order to make ends meet in their life.

The stakeholders (NGOs) on the other hand defined livelihood as "somebody to have skills of maintaining a livelihood and must have something to keep them going" this conforms with what (Hoon e tal 1997 & Singh & Lawrence,1997) state of a livelihood. They state that a livelihood, is sustainable when it allows people to make a living without foreclosing on options for others to make a living today and in the future. In the same

line, the two respondents from government institution stated that sustainable livelihood as “a kind of life where everyday activities that sustain life do not compromise the future needs” and “being able to maintain a good livelihood”. The findings to this question indicated that, the stakeholders know what sustainable livelihood is, however, despite their knowledge on sustainable livelihood, the situation of women with visual impairment leaves much to be desired.

Furthermore, livelihood is defined as a means of living and the capabilities, assets and activities required for it. However, a livelihood encompasses income, as well as social institutions, gender relations and poverty rights required to support and sustain a certain standard of living. It includes access and benefits derived from social and public services provided by the state, such as education, health service and other infrastructure (Musanjala, 2007). Sustainable livelihood programs seek to create long lasting solutions to poverty by empowering their target population and addressing their overall well being. It is therefore, incumbent upon government and other interested stakeholders to look into the plight of this disadvantaged group of women. Government and stakeholders should revisit their programs and policies if this target group is to benefit from what it terms as sustainable livelihood and achieve the 2015 millennium development goal number one of poverty eradication.

Looking at salaries of those in formal employment, it does not warrant them to live a sustainable livelihood worse still with those not working who depend on begging. One of the strategies used by people with disabilities, the women with visual impairments inclusive is to strategically position themselves in a sympathetic manner by major roadsides, asking for alms from pass-by public through songs and lamentation. However, this strategy has proved to be unsustainable. It always attracts distasteful reactions from the public (Dirkens, 1980). The findings of the study has shown that women with visual impairments understand what a sustainable livelihood is all about considering the fact that most of them (88.0%) did respond to this question “as having a job to sustain one’s life and being able to look after your family”. According to Titi & Singh (1994), in their article” tracing livelihood diversification in Uganda’s changing economy defined

livelihood as “people’s capacity to generate and maintain their means of living, enhance their well being and that of their future generations. However, this is not the case with women with visual impairments as their situation is different; they are not able to live a sustainable livelihood despite 50% of them having a job. This can be concurred by what Lawrence,(1997) stated in defining what livelihood was. He stated that, livelihood was the ability to enable people to cope with short term stress and long term change and that livelihood are not jobs although a job may be an important component of a livelihood. A livelihood is sustainable when it allows people to make a living without foreclosing on options for others to make a living today and in the future (Hoon et al., 1997).

As can be seen from the research results, 65.6% of the women stated that they were not able to live a sustainable livelihood due to various reasons. Some of the reasons advanced by those who said were not able to live a sustainable livelihood was that their salary were not enough to meet all their basic needs, they were not empowered with business skills and they said because they were not being given disability allowance. On the other hand, those who said they were able to live a sustainable livelihood also gave their reasons and one of which was that they managed because they were on a salary which kept them going and these were 90.9% while 9.1% said it was a struggle. Although these responses were not fully articulated, they seem to conform to Carney (1998) who also states that livelihood consists of capabilities, assets both material and social resources and activities that are required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets and provide both now and in the future while not undermining the natural resource base.

As regards how the visually impaired women would want their welfare on sustainable livelihood should be handled, the study revealed that most of them were of the idea that the government through the relevant authorities should embark on providing them with loans, especially not as a group but individually for easy accountability. It was also recorded that in the provision of these loans, there should be no discrimination between the sighted and the visually impaired. Of equal importance, there was an outcry for the

government to put a deliberate policy to train the visually impaired girls and women in entrepreneurship skills. This finding is supported by Anderson (1968) who observed that people with disabilities are either rejected or even destroyed for being indifferent or less protected or accepted or less provided with any social services compared to the non disabled persons in society. Glooba-Muteba (2004) also argues that regardless of their social, cultural and educational background, women with visual impairments do not desire to be passive beneficiaries of the economic development but want to actively participate in bringing around change in the household economy. Women claim an ever more significant place in contributing to their families earnings. Indeed, in many households around the country it is usually the women folk who are seen trekking around looking for something to feed their families. In this respect, once women are empowered, they would improve their livelihood and that of the family as a whole too.

Furthermore, the respondent from the NGO said it would be nice to engage the visually impaired women in poultry rearing and knitting while the respondent from department of social welfare felt that families should be supportive to these people and discourage begging on the streets. The respondents from the Ministry of Science Technology and Vocational training also said: those born or acquired this condition must be taken to school until they attain a profession and are independent

As regards programs put in place to help these women, a respondent from the NGO said that, "they have put up a library and give financial support to those who would want to go to school. This library is situated in Chilenje Township "and most of those women talked to said they do not make use of it because they stay far and mobility was a problem. The idea of a library was a good thing and according to the researcher's observation those who managed to come to the library were taught Braille and other things especially those who fell blind while they were old. This finding is in line with what Freire (1970) observed about the disabled people being key spokespersons of their own needs and aspirations. While a respondent from the department of social welfare was however quick to say that their department does not have educational institutions but pays for any vulnerable visual impaired women/girls enrolled in government education institutions.

However, the situation on the ground is different because when the women were asked if they received any form of help from institutions/organizations, they all refuted and said that since the political change to multi-party in 1991, the attitude of decision makers towards development had shifted away from alms giving towards empowerment of persons with disability which is not achievable.

Regarding the programs that should be put in place in order for the visually impaired women to achieve a sustainable livelihood, the respondent from NGO was of the view that the programs should be of domestic nature and participatory while the respondent from department of social welfare felt that the programs should involve skills training in basketry and other related activities and that they should also be provided with loans and find markets for their products.

Respondents were further asked on the challenges they faced in trying to live a sustainable livelihood, half the number of respondents (50.0%) stated that, they had no privacy as they moved with a guide all the time. They also said begging was another challenge they faced. In as much as they would not want to beg they had no choice for them to survive but to go begging on the streets. They said that begging helped them to pay their rentals and buy food for the large families they were keeping. Mobility was also cited as a challenge as it was costly on their part because for any move they wanted to make they needed a guide hence posing a great challenge to the already financially vulnerable person. Those in employment stated that their salaries are not enough to sustain them with their big families, pay rentals and allow them to do a business.

5.3 Impact of the Citizen Economic Empowerment Fund

As regards knowledge of the existence of the Citizen Economic Empowerment Fund, the study showed that (62%) of the respondents had knowledge of its existence while only (38%) of them were unaware of the existence of the citizen economic empowerment fund. From the respondents who stated that they were aware of the Citizen Economic Empowerment Fund, (100%) of the respondents however reported that they were unable to access these funds due to various reasons. Among the most prominent reason cited was

that the requirements or the process to access the Citizen's Economic Empowerment Funds was too cumbersome. ILO (2005), in a report on Latvian women, stated that it was impossible for women to realize their dreams without government support and believed that such support from government was inevitable. ILO (2007), further states that Zambia's national policy on disability of 2002 aims at integrating people with disabilities into the mainstream of society. Now if (100%) of women with visual impairments who are aware of these funds are unable to access them, how are they going to be empowered? For the respondents who said they had ever attempted to access the citizen economic empowerment fund, a further question was asked to them to indicate why they did not attempt. Seventy three percent (73%) of the respondents stated that the requirements and the process were too cumbersome while (26%) said they did not know the procedure. Respondents were again asked on what should be done to easy the process of accessing the citizen economic empowerment fund, (37%) stated that government should think of people with disabilities and reduce on the number of requirements needed to access funds.

Respondents further said that the loans should be given on individual basis and transcribe brochures and other relevant documents into Braille. The study also revealed that there was need to increase sensitization on the programme. Of equal importance, especially to the women with visual impairments, was the need to transcribe the brochures and other relevant materials into Braille if the visually impaired were to gain full information on the citizen's economic empowerment funds and conditions attached to these funds. ILO (2005), states that it would be impossible for women to realize their dreams without government support. Therefore, the government should come in and assist in the accessing of these funds as we cannot also overlook what ILO (2007), stated about the accessing of credit. It states that lack of credit to start a business was an important barrier which women faced in seeking to earn a living.

In relation to institutions/organizational interpretation of the Citizen Economic Empowerment Fund, a respondent from the NGO said, the policy was discriminatory and had discriminatory conditions. In the same line a respondent from social welfare said the funds were not practically accessible to the visually impaired due to certain conditions put in place. The above finding is sad and contrary to what is stated in the final draft of the constitution of Zambia (2010) about the rights of persons with disability. Ncc (2010) states that persons with disabilities are entitled to enjoy all the rights and freedoms set out in the bill of rights on an equal basis with others. Any law, custom or tradition that undermines the dignity welfare interest or status of persons with disability is prohibited.

Findings of the study have shown that the citizen economic empowerment funds had not changed the livelihood of women with visual impairments. This is evident from the fact that when respondents were asked to indicate whether they received any help from the government institutions and organizations, there was an overwhelming response that these organizations do not help these women in any way. This finding conforms with Ndazi (1999) in Nkombo & Mwape (2003) who state that women with disabilities experience more discrimination than other women because of being unable to live up to the demanding ideals of womanhood imposed by society. At the facet, it appears that this scheme is in most cases in favor of the sighted. What should be borne in mind is that the essential needs of a human being are almost the same although at differing levels. It is therefore imperative that the government through its appropriate organs looked into this matter seriously if there is going to be any meaning attached to the scheme.

In relation to measures put in place to help the visually impaired women to access the citizen economic fund, a respondent from the NGO said "they have been speaking to the organization to improve conditions by making them flexible", While a respondent from social welfare had this to say, they referred all matters to the Zambia Agency for Persons with Disability which was formed through the act of parliament in 1966 as the primary government intervention channel towards helping persons with disabilities. It was charged with the function to empower people with disabilities through ensuring that they have access to serviced land, household security and income from agriculture, provision

of supportive devices, skills training community sensitization on disability issues and inclusion in the national budget.

5.4 Factors contributing to the challenges faced by women with visual impairments in living a sustainable livelihood

Findings of the study revealed that 100% of the respondents stated that mobility was their major hindrance in trying to live a sustainable livelihood. They also stated that they had no privacy because they have to move with a guide all the time and many times they are cheated. Those in employment stated that their salaries were not enough to meet all their needs as they keep very large families. While those on the streets said their greatest challenge was begging because they equally don't like the idea as well but they have no choice because they have to eat and pay rentals.

Respondents were further asked how they wished their mobility problem would be addressed, from the 100% who stated that mobility was their major problem, 43% said that government should provide them with transport and be allowed to pay half fare on all public transport while 40% stated that the road constructors should build pavements and government to supply them with white canes as they are expensive. Fifteen percent said that public transport be made free for all visually impaired or disabled persons, as it was at independence in 1964 when government introduced subsidiary measures to try and accommodate the needs and aspirations of the people with disabilities.

Such measures put in place would give subsidized services to individuals and people with disabilities at various levels of society. It is therefore government's responsibility to ensure that special needs of people with disabilities are taken into consideration in society to fight against marginalization at all levels (Freire, 1970). Most of the respondents in the study felt that as far as their mobility was concerned, they felt neglected. In view of this, most of the respondents were looking forward to a day when government will provide pavements and white canes for them to move freely.

As regards some mobility problems faced by women with visual impairments, a respondent from the NGO cited the following “ women with visual impairments have no white canes, when using public transport they pay double fare as they move with a guide and also infrastructure of buildings and roads are not user friendly. This finding is contrary to what NCC (2010) stipulates. It states that persons with disability are suppose to have effective access to the physical environment, facilities and services open or provided to the public. Also a clause which states that they should have the access to assistive devices and technologies support services and facilities to enable persons with disability live independently and participate fully in all aspects of life. However, this is not the situation on the ground. None of the women the researcher interviewed had a white cane because they claimed that it was very expensive to acquire one. Furthermore the respondent from department of social welfare said that they had not received any complaint and had assumed it to be normal while a respondent from science technology and vocational training did not respond to this question.

Regarding how the organizations/institution intends to address these problems, the respondent from the NGO was of a view that provision of white canes and building of pavements for the visually impaired by the local government would reduce mobility problems for the blind. This finding conforms to what Freire P (1970) observed that persons with disabilities should be involved in every program as end beneficiaries as they are key spokespersons of their needs and aspirations. While the other two respondents never responded to this question as they were not affected.

Lack of financial assistance by government to the women with visual impairments coupled with lack of business skills was another challenge that the study revealed. The majority of the respondents in the study indicated that their salaries could not meet their daily needs and that they needed government supplement through loans. Sadly enough, all the respondents in the study revealed that they did not receive any help from government institutions and organizations which are charged with looking at the welfare of the visually impaired, especially the women. Kalabula et al (2006), also argues that the status of women with visual impairments reflects their position as an oppressed group in

terms of educational opportunities, rehabilitation, vocation training program access, occupation attainment, economic status and social outlets.

The study also showed that education was another factor contributing to the challenges facing women with visual impairments. The study showed that out of the 32 respondents, only 5 (15%) had attained grade 10 to 12 level of education. The majority has neither primary nor grade 8 to 9 level of education. This finding conforms to what Baylan (1991) stated on the position of women. He stated that the position of disabled women in education and employment is worse than their non disabled counterparts. He further said that amazingly most of the rehabilitation services were male oriented and that education is an uphill struggle for disabled women and society seems to take it for granted that disabled women must remain dependent throughout their lives. As already alluded to, disabled women have less access to educational system than their non disabled counterparts and when education is made available it perpetuates a traditionally narrow role of a woman. It is further hindered by attitudes of parental overprotection and traditional role perceptions (Mwape & Nkombo 2003). However this is contrary to what Ministry of Education (1996) stipulates about people with disabilities. It stipulates that the Ministry of Education upholds the principle that every individual has an equal right to educational opportunity. It further states that, every individual, regardless of personal circumstance or capacity has a right to access to and participate in the education system, ensuring full equality of access, participation and benefit for all pupils. It necessitates intervention at all levels of support for children at risk. Discrimination suffered by the disabled women such as deprivation of education, vocational skills coupled with overprotection erodes their self-confidence. This finding is in line with Momm (1992) who found that this attitude indiscriminately deprives women of the much income needed badly for their survival.

Although the study revealed that 50% of the respondents in the study were in formal employment their monthly incomes was not adequate enough for them to live a sustainable life taking into account the current economic malice the country is undergoing. In addition the findings of the study showed that these women had large

families to look after. Education level was also reported to have a negative impact on their livelihood. The above finding can conform to what Mwape & Nkombo (2003) stated by saying that there has existed time in memorial misconceptions about employing disabled women. Irrationally people think disabled women do not need to work and that their financial security will be provided by their families and that their main role will be at home because their capacity to do much is limited. In the same line, (www.drc-gb.org) documents that, persons with disabilities have lower employment rates than the rest of the population, no matter what their qualification level is. At every level of qualification, persons with disability are up to 3 times more likely than others to be without a job yet wishing to work. It further states that, persons with disability are frequently not considered potential members of the workforce. Perceptions, fear, myth and prejudice continue to limit understanding and acceptance of disability in workplace everywhere. Myths abound, including that persons with disabilities are unable to work and accommodating a person with disability in a work place is expensive. Nonetheless, Kirk & Gallgher (1989) states that it is so unfortunate for women because disability of any form cannot hinder a person from realizing their potential if conducive environment and necessary resources are adequately made available.

As regard challenges faced by women with visual impairments, a respondent from NGO said; “these people lack employment, education facilities socialization denial. These are basic needs a person should not be denied”. This finding conforms to what Baylan (1991) stated as the position of women. He stated that the position of disabled women in education and employment is worse than their non disabled counterparts. He further states that, amazingly, most rehabilitation services are male oriented and that education for disabled women is an uphill struggles society seems to take it for granted that disabled women must remain dependent throughout their lives.

A respondent from the Ministry of Science, Technology and Vocation Training said: “it was difficult for these people to get a better and well paying job”. This conforms to the findings as 100 percent of those in employment were all telephone operators and it is in line with what is documented in (www.drc-gb.org) that persons with disability are

frequently not considered as potential members of the workforce. Another respondent from the department of social welfare had this to say: “women with visual impairment lacked basic support such as entrepreneurship skills that can help them sustain themselves”. This finding conforms to what the women themselves confessed and is in line with what ILO (2005) stated about the Latvian women. It stated that it would be impossible for women to realize their dreams without government support and this government support is giving women entrepreneurship skills.

However, discussions with the stakeholders revealed that they sensitize the communities to accept the blind as part of the society while a respondent from the Ministry of Science Technology and Vocational training said they offer sponsorship to those who apply to study in their institutions that are under their ministry as long as they meet the entry requirements. However, looking at the findings of the educational level of the visually impaired, very few attain grade twelve and they are not aware of this sponsorship while the rest do not meet the entry requirements as such they do not get the sponsorship.

As regards to whether their services (NGOs) were beneficial to the visually impaired women, they stated that the services they were rendering were beneficial though the findings revealed that women with visual impairments did not receive any assistance from any institution/organization.

5.5 Cultural factors contributing to challenges

As regards cultural factors contributing to the challenges faced by women with visual impairments, the findings of the study revealed that discrimination and segregation were the most prominent factors that contributed to the challenges faced by women with visual impairments. This finding is in conformity with Mc Gregory (1967) and Haworth and Joynt (1971) who concludes that from written evidence Zambia like any other developing country, people with disabilities at all levels of society receive prejudice and ignorance when it comes to be included in national development planning. The above scenario leaves much to be desired. Furthermore, respondents from the NGOs indicated that overprotection, lack of planning and none involvement in policy making were some of

the cultural factors contributing to the challenges faced by women with visual impairments. While the respondent from department of social welfare was of the view that the attitude that blind persons cannot do anything except for hand outs was one of the contributing to the challenges that women with visual impairments are facing. Furthermore, the respondent from ministry of science technology and vocational training said lack of policies to compel families with such people to take them to school and provide enough materials in Braille to be used by the visually impaired women/girls. In the same line, respondents were asked to indicate the advise they would give on the cultural factors and the respondent from the NGO said: He stated that there should be modification of some of the cultures which are discriminatory while the respondent from ministry of science technology ad vocational training had this to say: All those involved in making reading material should make them in Braille as well to accommodate the visually impaired and sponsor them in schools up to tertiary level. While the respondent from department of social welfare had this to say, all those involved in supporting women/girls with such challenges should ensure they consider skills training and financial empowerment since this is more sustainable.

Another factor revealed by the study is that of over protection and overlooked. Respondents under study felt that they were not free to do what a sighted person can do due to their disability and also felt that these cultural practices, where everyone expected to have empathy for the blind did not help them to gain self confidence and to live independently. This finding is in line with Anderson (1968) who observed that people with disabilities are either rejected or even destroyed for being indifferent or less protected or less provided with any social services compared to the non disabled persons in society. They are perceived to be an eye sore to society and are always excluded from participating in any form of planning for national development. This exclusion has however resulted in such people not contributing positively to national development despite having better input than the able bodied in many developmental programs.

Findings of the study also showed that the visually impaired women were affected by the marriage culture. They felt that they were unfairly treated and hurt to realize that men

with sight opted to marry their sighted counterparts. In most instances, it was revealed that their relatives interfered with their marital aspirations. This according to the revelation of the findings of the study left them with no choice but to “change” men now and then as they could, in most cases, not find a permanent man who is willing to marry them thereby increasing their risk of contracting diseases like HIV and AIDS thereby risking their lives.

Kasonde-Ng'andu & Moberg (2001) agrees that the negative attitude that people have towards the women with visual impairments stems from misinformation and cultural beliefs. Hegarty (1998) also observed that people with disabilities are more often excluded from the mainstream society and denied equal access to education, employment and family life and leisure activities. In Zambia, despite the government putting in place a policy on disability in 2002, we still see people with disabilities on streets asking for alms at all levels. This scourge should come to an end through government. Culture has tendency of discrimination and segregation. In view of the above, here is the crying out of one of the disabled women for their rights as human beings,

“As I fight my rights, I have to fight a double war for I am a woman with disabilities...you denied me initiation into womanhood as I was growing up. You denied me my duties of doing house chores, cultivating and collecting Fire wood....as every woman is fighting for her right too, I stand to fight. Allow me to be independent and earn my own daily bread.”

Women are still typically viewed as second class citizens, subservient to men and in need of protection (Ndazi, 1999). He further stated that women with disabilities experience more discrimination than other women because of being unable to live up to the demanding ideals of womanhood imposed on them by society. The study also revealed that poverty was another contributing factor. Llagan (2002) conforms to the finding as he states that approximately 70-80 percent of the regions, disabled people live below the poverty line and in most deplorable conditions, isolated and excluded from communities by barriers of policy environment and attitude. This situation is indeed true with what the

researcher found on the ground. The shelters rented by these women leaves much to be desired. They are filthy and infested with bedbugs the conditions are really pathetic except for one without sight would accept to live there. Poverty could be seen just from the surrounding and the environment in which they lived.

Persons with disability remain the single largest most disadvantaged group among the so called vulnerable groups in the world. They experience widespread poverty; excessive inequality and fragrant abuse of their human rights are the major stumbling blocks to their development as equal citizens of their country. These exclusions and unequal treatment results in worsening the women's living conditions, degrading and inhuman treatment, lack of adequate housing health care education and employment. while issues and needs of others have received considerable treatment and more attention from most governments, the issues and needs of disabled persons have often ended up least recognized or generally unacknowledged and in some cases even deliberately ignored by authorities.

Another factor revealed by this study as regards contributing factors to the challenges women with visual impairments face was their education levels. All the three NGO respondents in the study agreed that education has some bearing on the challenges being faced by the visually impaired women. This finding conforms to what Mwape & Nkombo (2003) stipulates by saying that when education is made available to the disabled women it perpetuates a traditionally narrow role of women. Furthermore a respondent from NGO said; as an organization and a country, we do not have enough facilities needed for the visually impaired and as such they have not advanced. A respondent from the ministry of science, technology and vocational training had this to say; "it was difficult for women to get employment but end up being married to men that abuse them. Their judgment for issues is also affected due to low education".

While on the other hand a respondent from the department of social welfare said; "most of the clients were not educated and hence asking for help and finding people to fund

their projects is usually problematic since most of their programs seem unsustainable due to low education levels. This finding can conform to what Anderson (1968), observed. He observed that, some of the people with disabilities in most countries are either rejected or even destroyed for being indifferent or less protected or accepted or less provided with any social services compared to non-disabled persons in the same community.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter concludes the study and also makes some recommendations based on the findings of the study.

6.2 Conclusion

The results of the study indicate that there is a strong relationship between being visually impaired and sustainable livelihood among women with impairment despite their level of education. The study has revealed that although there is so much awareness on disability issues, women with visual impairments are not only discriminated upon, but are excluded from mainstream activities.

This study has demonstrated that most of the visually impaired women, despite knowing the existence of the Citizen's Economic Empowerment Funds, they are unable to access these funds due to the bureaucracy involved. They complained that the processes to access these funds were too cumbersome.

Access to the citizen's economic empowerment funds seem to favor the sighted because the information provided on how to access these funds has not been transcribed into Braille as such the visually impaired do not have adequate information on the procedures for accessing these funds.

Women with visual impairments understands what sustainable livelihood is but are not able to live up to it due to low income and the large families which these women keep coupled with low education levels hindered them from living a sustainable livelihood.

The study has also shown that most of the visually impaired women lack white canes making it very difficult for them to move around. Apart from the white canes, roads also are not user friendly to the women with visual impairments.

The study also brought out the aspect of the fact that there is always interference by relatives of the visually impaired women in as far as marriages are concerned. Most of their relatives deem it culturally not right for these women to get married. Therefore stakeholders in disability issues should address the plight of these women

6.3 Recommendations

Based on the findings and the above conclusion, the study ends up with a number of recommendations.

- Government through the local government should ensure pavements are constructed along side the roads for use by the visually impaired.
- Government and stakeholders in the welfare of women with visual impairments should ensure that information on citizen's economic empowerment is transcribed into Braille if the visually impaired are to benefit from the scheme.
- Government through appropriate authorities should reduce the number of procedures for accessing these funds because as of now it is too cumbersome.
- In the interest of the visually impaired women, government should provide white canes to these women for easy mobility and cut on transport costs.
- Since education is a factor in improving the livelihood of an individual, government through the relevant ministries should build more schools and provide bursaries and or scholarships to the visually impaired to attain vocational training.

REFERENCES

Baile, C.A (1996) **A guide to field Research**, Thousand Oaks, CApine forge

Carney D,ed (1998) **Sustainable Rural Livelihood,what contributions can make**.DFID London.

Cohen L e tal (2000) **Research Methods in Education**; London Routeledge.

Hegarty S (1998) **Educating children and young people with disabilities; Principle and review of practice**. UNESCO, Paris

Heward and Orlansky (1978) **The Exception Student**. Merril, London

Holloway,L (1997) **Basic Concepts of qualitative Research**; Oxford, Blackwell science

ILO (2006) **People with disabilities pathways to descent work, Report of a Tripartite workshop**. Lusaka

Kalabula D M (2000), **Inclusive Education in Africa. A myth or reality. A Zambian case study on including the excluded**.

Kasonde N and Moberg S (2001) **Moving towards inclusive Education. A baseline study on special Educational needs in North western provinces of Zambia**, MOE Lusaka

Kombo,D K and Tromp,D L (2006) **Proposal and Thesis Writing. An Introduction**. Pauline, Nairobi

- Lagan VM (2002) **The Asian and Pacific Decade of Disabled persons; An NGO Perspective.**
- Metheson L (2003) **Defined by disability; Special features of women and disability Part II**
- Mwape N & Nkombo N (2003) **Vocational needs for women with Disabilities. A case of Lusaka and Southern provinces. ZAMSIF, Lusaka.**
- MOE (1996) **Educating our future policy document on education**
- NCC (2010) **Final draft constitution of the constitution of Zambia**
- Sauders M,(2003) **Research Methods for Business Studies**, hall London
- Sidhu KS (2000) **Methodology of Research Education**, Sterling, New Delhi
- Titi & Singh (1994) **Training livelihood Diversification; Uganda**
- White, C J (2005) **Research: A practical Guide** .Ithuthuko investments,Pretoria

(APPENDIX I)

INFORMED CONSENT FORM

TITLE OF THE STUDY: Challenges faced by women with visual impairments in living a sustainable livelihood. A case of Lusaka Urban.

INTRODUCTION

My name is **Hildah Kachaka**, a student of the University of Zambia, pursuing a master's programme in Gender studies. My research is to assess the challenges faced by women with visual impairments in living a sustainable livelihood. The study therefore is purely for academic purposes and the information you will give will be treated with strictest confidence.

POSSIBLE RISKS O BENEFITS

This research will be significant for policy makers and implementers so as to find lasting solutions to your problems. You are free to choose to participate in this study. You are also allowed to withdraw from the interview should you feel uncomfortable about your participation. The study requires you to answer some personal and general questions about yourself, which are meant to help you understand your strengths and weakness.

CONFIDENTIALITY AND ANONYMITY

The information you will provide will remain confidential as it will be accessed only by my supervisor and other faculty members of the gender department of the University of Zambia and the examiners. For more information or clarification, you may contact my supervisor Dr L M Imasiku, Head of department, Psychology or Dr Kusanthan Head of department Gender studies on telephone number 0977797473.

AUTHORIZATION

I hereby declare that I have fully understood the purpose of the study and signing this form for the sole purpose of participating in the research and that my participation is wholly voluntary. I have read and understood the consent form fully. I freely volunteer to participate in this study.

I hereby give my consent to take part in this research on “challenges faced by women with visual impairments in living a sustainable livelihood.” A case of Lusaka Urban.

Participant’s Name.....

Participant’s Signature..... Date.....

Witness’s Signature..... Name.....

Name & Signature of Interviewer..... Date.....

APPENDIX II

QUESTIONNAIRE FOR STAKEHOLDERS

INSTRUCTIONS: Fill in the blank spaces with the correct answer or **tick** the appropriate option.

QUESTIONS:

1. Name the organization you belong to.....
.....
2. Indicate sector by which your institution belongs by ticking on the following:
 - a .Private
 - b. Informal sector
 - c .NGO
 - d. UN Agency
 - e. Government
3. In which category of employment are you serving the institution?
 - a. Top management
 - b. Mid management
 - c. Lower Management
 - d .General
- 4 .How would you describe women with visual impairments?
 - a. Very demanding
 - b .Demanding
 - c .Less demanding
- 5 .In your view how would you define sustainable livelihood?
.....
.....
.....

6. In your own view, what are some of the challenges women with visual impairment face in living a sustainable livelihood?

.....
.....
.....

7. As an institution what are you doing to address these challenges?

.....

8. Is what you doing beneficial to the women with visual impairments?

YES ()

NO ()

9. If your answer is NO, how else do you intend to help these women?

.....
.....
.....

10. Has education levels contributed to the challenges faced by women?

YES ()

NO ()

11. If your answer is YES, how have the education levels contributed?

.....
.....
.....

12. As an institution/organization, what programs do you have for women, to improve their educational levels?

.....
.....
.....

13. How has your organization interpreted the citizen economic empowerment fund in view of helping women with visual impairments?

.....
.....
.....

14. As an organization, what measures have you put in place to help women access these funds?

.....
.....
.....

15. Are brochures and any other information relating to ceef easily accessible by women with visual impairment?

YES ()

NO ()

16. If your answer is YES, is this information in Braille?

YES ()

NO ()

17. If you answer is NO what are you doing to help women access this information?

.....
.....
.....

18. What are some of the mobility problems advanced to your office ?

.....
.....
.....

19. How does your organization intend to address these problems?

.....
.....
.....

20. What are some of the cultural factors contributing to the challenges?

.....
.....
.....

21. As an institution what is your advice on these cultural factors?

.....
.....
.....

22. In your view, what program should be put in place to achieve sustainable livelihood?

.....
.....
.....

23. Anything of benefit to the women with visual impairments which we have not discussed?

YES ()

NO ()

24. If your answer is YES, share it.

.....
.....
.....

25. Comment on how to improve the welfare of women with visual impairments in living a sustainable livelihood.

.....
.....
.....
.....

END OF QUESTIONNAIRE! THANK YOU FOR YOUR VALUABLE TIME,

APPENDIX III

INTERVIEW SCHEDULE FOR WOMEN WITH VISUAL IMPAIRMENTS

INSTRUCTIONS: Fill in the blank spaces provided with correct answers or **tick** the appropriate option.

PERSONAL INFORMATION

QUESTIONS:

1. What is your age?

- a. 15-25
- b. 26-35
- c. 36-45
- d. 46-55
- e. 56 and above

2. What is your marital status?

- a. Married
- b. Widowed
- c. Single
- d. Divorced

3. How many children/dependant do you keep?

- a. none
- b. 1-3
- c. 4-6
- d. 7-9
- e. more than 10

4. What religious denomination do belong to?

- a. catholic
- b. protestant
- c. watchtower
- d. muslim
- e. other

5. What is your level of education?

- a. non formal
- b. primary
- c. grade8-9
- d. grade10-12
- e. tertiary education

6. Are you in employment?

- a. formal employment
- b. informal employment
- c. none
- d. other

12. What are the challenges faced in trying to live a sustainable livelihood?

.....
.....
.....

13. How do you wish these challenges could be addressed?

.....
.....
.....

14. Do you receive any assistance from any government institution or NGO?

YES () NO ()

INFORMATION ON EDUCATION RELATED CHALLENGES

15. Has the education levels affected the way you live?

YES () NO ()

16. If your answer is YES, how has it affected you?

.....
.....
.....

17. What things should be done to improve on the delivery of education?

.....
.....
.....

18. How do you feel about your level of education?

.....
.....
.....

INFORMATION ON CITIZEN ECONOMIC EMPOWERMENT FUND

19. Have you ever heard of the citizen economic empowerment fund?

YES () NO ()

20. If your answer is YES, have you made an attempt to access these funds?

YES () NO ()

21. If your answer is NO, what is the problem?

.....
.....
.....

22. How do you feel not to access funds which are an entitlement to every Zambian who wishes to be empowered?

.....
.....
.....

23. What do think should be done to easy the process of accessing these funds?

.....
.....
.....

INFORMATION ABOUT MOBILITY

24. State some of the mobility problems you encounter?

.....
.....
.....

25. How do you react to such problems?

.....
.....
.....

26. What do you think should be done to address these problems?

.....
.....
.....

INFORMATION ON CULTURAL FACTORS

27. What are some of the cultural factors which you think contribute to the challenges you face?

.....
.....
.....

28. Do you feel these cultural factors are unfair?

YES () NO ()

29. If your answer is YES, explain why you feel so.

30. Have you been affected by the culture of marriage?

YES () NO ()

31. If your answer is YES, what is your comment and how would you want to be treated?

.....
.....
.....

32. Any comment on how you would want your welfare on sustainable livelihood to be handled.

.....
.....
.....
.....
.....

END OF INTERVIEW! THANK YOU VERY MUCH FOR YOU VALUABLE TIME!