

**THE IMPACT OF NON-FORMAL TRAINING ON INCOME GENERATION
AND ITS GENDER IMPLICATIONS: A CASE STUDY OF SEVEN
INSTITUTIONS IN LUSAKA DISTRICT, 1996-2003**

By

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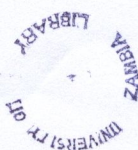
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Declaration

I, Margaret M. Mbae hereby declare that this dissertation represents my own work. The sources of all materials have specifically been acknowledged and the dissertation has not previously been submitted for a degree at this or any other university.

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Dedication

In loving memory of my beloved father ***Muruja Kaburia***.
Dad, I am what I am because of your hard work as a businessman.
May Your Soul Rest in Eternal Peace

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Acronyms

ACORD	Agency for Cooperation and Research in Development
ADRA	Adventist Relief Agency
CCIC	Canadian Council for International Cooperation
CLARION	Centre for Law and Research International
CUSA	Credit Union Savings Association
CYC	Chelston Youth Centre
CYP	Chawama Youth Project Skills Training Centre
ECA	Economic Commission for Africa
EFZTC	Evangelical Fellowship of Zambia Training Centre
GAD	Gender and Development
ILO	International Labour Office/Organisation
JVDAI	Jule Development Associates International
K-REP	Kenya Rural Enterprise Programme
KYTEC	Kenya Youth Training and Employment Creation
MEC	Makeni Ecumenical Centre
MSE	Micro and Small Enterprises
MYP	Mandevu Youth Project
NGO	Non-Governmental Organisation
ODA	Overseas Development Administration
PAM	Programme Against Malnutrition
SAP	Structural Adjustment Programme
SARDC	Southern African Research and Documentation Centre
SCF	Save the Children Fund
SEWA	Self Employed Women's Association
SHEMP	Small Holders' Enterprises Market Programme
SIDA	Swedish International Development Authority
SKVIS	Sundarban Khadi Village Industrial Society
TEVET	Technical Education Vocational and Entrepreneurship Training
TEVETA	Technical Education Vocational and Entrepreneurship Training Authority

TICO	Tokoshima International Cooperation
TNJACW	Tamil Nadu Joint Action Council for Women
TVT	Technical and Vocational Training
TV	Television
TVET	Technical and Vocational Education and Training
UNDP	United Nations Development Programme
UNICEF	United Nations Children’s Fund
WFCZ	Women Finance Cooperative Zambia
WID	Women in Development
YMCA	Young Men Christian Association
ZARD	Zambia Association for Research and Development
ZCTEVT	Zambia Commission for Technical Education, and Vocational Training
ZECAB	Zambia Education Capacity Building Programme

Abstract

This study investigates the impact of non-formal training on income generation and its gender implication. Since the late 1970s technical education and vocational training in Zambia was intended to prepare trainees for the formal sector. However, the decline of the formal sector increased employment in the informal sector. Consequently, to ensure the quality of training, which suits the demands of the economy, the government formulated a new policy called the Technical Education Vocational and Entrepreneurship Training (TEVET). This led to the establishment of the Technical Education Vocational and Entrepreneurship Training Authority (TEVETA), whose responsibility is to interpret and implement the policy. The policy focuses on the provision of equal training opportunity to all the people of Zambia, irrespective of race, tribe, gender, location or financial circumstances.

The aim of this study is to examine trainees' enrollment, skills acquisition, certification and employment opportunities for both men and women in non-formal training institutions. The study was undertaken between September and November 2004, in seven non-formal training institutions within Lusaka District. The data were collected using both quantitative and qualitative methods from primary and secondary sources. Primary data was collected using questionnaires and interviews; while secondary data was collected by reviewing records from the training institutions. The samples were drawn using simple random sampling for questionnaire one; purposeful and snowballing for questionnaire two. Data from the questionnaires was analyzed using the Social Science Statistical Package (SPSS), version 10.0. Microsoft Excel was used to draw tables that helped to present and summarize data.

The findings of the study indicate that more women than men were trained during the period of study (1996-2003). Majority of these females enrolled for traditionally women's subjects; while majority of males enrolled for traditionally men's subjects. However, there has been a positive change starting from year 2000, when women were found to have enrolled in "men's courses". The medium of instruction was English and

local language. Trainees wrote examinations prepared by the Examinations Council of Zambia and they received formal certification. The completion rate in courses for both men and women were generally high.

The findings of the study further reveal that colleges did not have programmes to assess the skill needs of the communities they were serving. They also did not evaluate their current programmes to assess their suitability. There were no formal programmes to help graduates find employment after completing training. However, in spite of all these deficiencies, respondents indicated that the courses they undertook were very useful as they improved their standards of living. Majority of married women who were surveyed indicated that the training had made them become financially independent. Furthermore, the training had made them more self-confident and they were now receiving more respect from their husbands.

This study calls for a comprehensive assessment of the non-formal training curricula's relevance to national development.

Chapter One: Introduction

1.0 Background to Vocational Training in Zambia

According to the Commission for Technical Education and Vocational Training (1969), as quoted by Kelly (1999), vocational training is not new in Zambia. The missionaries pioneered it since they needed hands to build their churches, stations and schools. They established practical training schools for carpenters and bricklayers in the early 1920s at Kawimbi and later on at Mbereshi and Sefula.

By the 1940s most mission schools had carpenters' and builders' workshops attached to them. In the early 1950s, government schools, especially along the line of rail, following the missionary example had attached to them small carpentry and brickwork shops.

However, in most cases they provided only an introductory course to crafts as part of the training for primary school leavers. All along the standards attained were quite elementary and not geared to industrial practice. In the early missionary schools the entrants had spent barely four years in a primary school, and at Munali Training Centre, started in 1935, the entrance qualification remained for a long time at eight years of primary school.

When in the early 1950s, carpentry and bricklaying instructors began to graduate from Munali, the government accepted limited responsibility for vocational training and provided some grants to missionary trade schools, and formally established its own trade schools along the line of rail, such as Mwekera, Luanshya, Mufulira and Kitwe.

Unfortunately, it would appear that the policy was to dampen the desire for practical work and to encourage every African going to school to look at clerical work and teaching as the ultimate desire of every educated African. Thus was born that anathema of the present day, the desire of every literate Zambian to become a white-collar worker. The official view was illustrated by the fact that only about the dullest students were considered suitable to enter trade schools, and the buildings at the institutions in which

they trained were sub-standard to requirements and inferior even to the primary schools from which the trainees had come. Although courses were as long as three years, the trainees were introduced only to the very basics of the trades and those who have eventually turned out to be good tradesmen have done so largely through later experience and contact with industry.

As for the females' position, a report by Snelson (1970) reveals how parents remained generally unconvinced of the value or relevance of education for their daughters. The girls themselves often saw little point in going to school. They preferred to stay at home helping their mothers and preparing themselves for marriage.

These attitudes were reflected in the enrolment returns of the aided schools. Girls made up 5350 of the 16700 pupils in these schools in 1931. At the end of the decade, the number of girls in school had increased to nearly 11000, but this was out of a total enrolment of over 42000. The number of boys had risen by 20000 while the girls had increased by less than 6000. Nevertheless, this could be counted as progress.

Snelson further argues that the drop out rate for girls was rapid in most schools. A few female helpers taught the girls elementally needlework, housewifery, cookery and mother craft. Support from these women gave the girls encouragement to remain longer in school and acquire something of value. Thereafter a new generation of girls was produced. They were alert, intelligent, skilled in domestic crafts, and their potential developed.

Hoppers (1985) reports that there was inability of trade schools to meet the needs of the industry due to the limited output in the early years-numbering barely 650 between 1947 and 1955. Hoppers further argues that the quality of the trade school graduates was below the standard of the workmen who had developed their skills under supervision on the construction site. By 1950s the graduates became increasingly unsuitable to qualify for the types of semi-skilled jobs that were being created. Within this period the construction industry dived into a slump period and graduates had difficulty in finding jobs. The first trade school was closed in 1959 and, due to lack of demand as well as lack

of interest among school leavers, more followed to close in the early 1960s, until in 1963 only 13 were left. Many of the schools, which were closed later, turned into primary schools. Others were left abandoned.

At the time of independence, in 1964, Technical and Vocational Training (TVT) was the most undervalued and with university, the most underdeveloped education area. Among other challenges, there was very low proportion of women taking technical courses.

The Commission for Technical Education and Vocational Training (1969) further reports that between 1961 and 1962 a few Zambians had managed to get themselves indentured through government departments. This number increased very gradually, so that by 1969 only 68 Zambians had passed through their apprenticeship schemes and received trade qualifications, and those were mainly in rather unimportant fields. With such sub-standard training, unrelated to the real needs of industry, few Zambians wished to enter any vocation apart from clerical and teaching posts.

In late 1967, the Government of the Republic of Zambia noted this deficiency and established the Commission for Technical Education and Vocational Training to revamp and formally establish technical education to satisfy existing requirements of industry and commerce; to ensure steady output for the future; and to ensure that henceforth Zambia would be technically oriented and that the youth of the country would be trained in initiative, creativity and productive hard work (Commission for Technical Education and Vocational Training, 1969).

TEVETA (2002) reports that twenty years ago, technical education and vocational training was intended to prepare trainees for the formal sector, which comprised mainly mining, manufacturing services and the government (public sector). The pattern of the labour market has changed drastically following the decline in the formal sector. Due to these changes, today the market is characterized by increased employment in the informal sector. TEVETA (2002) reports that “over seventy percent of the active labour force is

engaged in informal sector activities while the growth in the development of the formal sector employment has declined and may continue to decline over the next few years”.

The Government of the Republic of Zambia has in the recent past embarked on major reforms to review the technical education and vocational training in order to make it more responsive to the current training demands in the economy (TEVETA 2002). In August 1994 a Task Force was appointed to review government policy and recommend changes that would be necessary in the national economy and society in general. Records show that until then, no serious attempt had been made to undertake such an exercise since the existing policies were formulated in 1968.

The Task Force submitted its recommendations in January 1995 and soon after the Government issued a new policy on technical education and vocational training by enacting a law, the Technical Education, Vocational and Entrepreneurship Training (TEVET) Act No. 13 of 1998 which led to the establishment of the Technical Education, Vocational and Entrepreneurship Training Authority (TEVETA) whose responsibility is to interpret and implement the TEVET policy. The new policy has a broader emphasis than the previous one, which almost exclusively catered for the needs of the formal sector employment. The policy declares in general terms Government’s intention to develop a system of technical education, vocational and entrepreneurship training that will satisfy the real demands and requirements of the labour market and social-economic conditions. Among other respects, the policy focuses on the concept of equity on the provision of equal opportunity to all the people of Zambia irrespective of race, tribe, gender, location or financial circumstances.

The functions of TEVETA are to regulate, monitor, and coordinate technical education, vocational and entrepreneurship training in consultation with industry, employers, workers and other stakeholders. The reforms of TEVET system in Zambia have placed significant emphasis on entrepreneurship development as an integral part of the training delivery system. One of the training delivery systems is the informal sector training,

which has many forms of training. Among these are traditional apprenticeships and “non-formal training establishments”.

Female participation in the informal sector has grown considerably over the years, partly because of the growing incidence of female-headed households, but also in response to increasing pressures placed on the family by economic recession and structural adjustment programmes. This is particularly true where the male members of the household are also employed in the informal sector. Increasingly, women and children are obliged to contribute to meeting the subsistence needs of the family (Goodale, 1989).

The informal sector in Zambia is divided into agricultural and non-agricultural. The informal agricultural sector consists of small-scale farmers in rural households, engaged in food production and rearing livestock mainly for subsistence and occasionally producing a little surplus for sale. Jobs for Africa (2000) reports that though both men and women are engaged in the informal agricultural sector, women predominate being 52.9%.

The informal non-agricultural sector is usually associated with urban areas and consists of trading, manufacturing and the provision of services. The majority of non-agricultural informal sector workers in the urban areas are mainly again women (52.9%) (Jobs for Africa, 2000). This means that women in both rural and urban areas dominate the informal sector in Zambia.

Studies of women’s entrepreneurship in Zambia conducted in the early 1970s indicate that trading was the chief business in which women were engaged, and show that women have been in this business since independence or earlier (Hansen, 1989; Schuster, 1982). These early women entrepreneurs found themselves in trade as a result of rapid social change immediately after Zambia’s independence, manifested in the mass rural to urban migration of people. Some women migrants found they had to support themselves in order to survive in the city and used trade as a strategy for survival.

Zambia Association for Research and Development (ZARD) (1998) reports that as a result of declining formal sector employment opportunities, Zambia has been experiencing unprecedented growth in the informal sector characterized by small-scale enterprises utilizing labour-intensive and adaptive technology. They further argue that women in the informal sector tend to be concentrated in food, textile, beer and street vending activities, which require small capital and yield low income.

According to the National Gender Policy (2000), the government of Zambia has recognized the need for equal and full participation of women and men at all levels of national development. Therefore the Government is committed to facilitating the process of removing gender imbalances. Hence the situation analysis of National Gender Policy on education and training states: "It is accepted that knowledge, skills and technology are central in shaping organization and productivity of the economy. It is also true that people are the most critical factor in the development process. Since knowledge, skills and technology change so quickly, individuals must be ready to continuously learn and acquire new skills and technologies throughout their lives". When implementing the policy, the Government promised it will among other things, place priority on promoting equality, equity, efficiency, partnership, pluralism, transparency and accountability; promote equality of access at all levels to both formal and non-formal education and training; harness the types of knowledge, skills, values and competencies that are necessary for economic development and increase enrollments for young women in youth skills training offered by youth skills resource centres.

The 88th Session of the International Labour Conference of June 2000 adopted several conclusions on human resources development. It underscored two points relevant for the informal economy; that education and training are major instruments to improve social-economic conditions and prevent social exclusion; and that training in the informal sector should aim at improving not only enterprise performance but also workers' employability and transform survival activities into decent work.

This study therefore intends to assess the impact of non-formal training on employment and its gender implications in Lusaka District.

1.1 Statement of the Problem

The policy on technical education, vocational and entrepreneurship training, among other things, focuses on the concept of equity in the provision of equal opportunity to all the people of Zambia irrespective of race, tribe, gender, location and financial circumstances. This gives both males and females an equal opportunity to enrol in the available training institutions in order to acquire skills for employment. This may be in form of wage employment or self-employment.

This is in line with the National Gender Policy (2000) which among other things states that in order to redress the gender imbalance and inadequacies in the provision of education, the government will promote equality of access at all levels to both formal and non-formal education and training; and harness the types of knowledge, skills values and competencies that are necessary for economic development.

This study aims at examining non-formal training in institutions recognized by TEVETA, which implements government policy, and addresses the question whether women have equal access to training and subsequent employment as men. The study will be conducted in Lusaka District.

1.2 Objectives of the Study

The overall objective of the study is to examine the impact of non-formal training on income generation and its gender implications.

The specific objectives are:

- i. To examine the gender balance in trainees' applications and admissions into courses;
- ii. To assess the levels of course completion and the gender balance; and

- iii. To examine the pattern of securing paid employment or self-employment for both male and female graduates.

1.3 Research Questions

The research questions for the study are:

1. What is the gender distribution among the various courses offered and what factors determine the choices on courses?
2. What are the success rates and the factors determining them in the courses provided?
3. What proportion of trainees completing their courses are able to secure paid employment or engage in self-employment within a period of one year and what is the gender distribution

1.4 Significance of the Study

The study is worth taking for the following reasons: there is not much information in this field, especially in Zambia; therefore the study will contribute to the available body of knowledge. It is hoped that the findings of the study will assist policy makers, the Government and TEVETA to understand the situation in the non-formal training programmes and their contribution to economic self-sufficiency of women. Furthermore, it is hoped that the study will provide ideas that will facilitate and enhance the growth of self-employment and the continuous upgrading of skills and entrepreneurship, taking into account gender equity. The study will provide gender-disaggregated data on the trainees' enrolment and their subsequent employment.

1.5 Scope of the Study

The study was set within Lusaka District at four church and three community non-formal training institutions, which had been established for many years. The target population consisted of graduates and dropouts who had finished their training in the years 1996 and 2003. It was hoped that these would be easy to trace and furthermore it was assumed that they had had sufficient time to establish themselves.

1.6 Theoretical Framework

This section presents a brief discussion of the major development theories and practice that are relevant in this study. These theories are the Gender and Development and the Human Resource Development Approach.

1.6.1 The Gender and Development Approach

According to Center for Law and Research International (CLARION, 2001) the Women in Development (WID) approach was adopted in 1970 with the aim of improving women's access to technology, credit and extension services and thereby positively influencing the development process. However, WID approach failed to name the key problem, which was women's subordination and to identify the key constraints for women. This failure made a new approach called Gender and Development (GAD) to emerge in the 1980s. GAD approach was adopted because it links relations of production to those of reproduction, thus taking into account all spheres of male and female gender. CLARION further states "unlike the WID approach, the GAD approach is not preoccupied with women per se, but with social realities that shape views on sex and assign specific roles, responsibilities and expectations to both men and women. It focuses on the differences and constraints under which men and women work using those insights to tailor policies and programs that will improve overall productivity."

Canadian Council for International Cooperation (CCIC)(1991) reinforced the popularity of GAD approach by stating "around the world activists and academics alike are shifting from a framework labeled "women in development" (WID) to gender in development (GAD). The new language reflects a change in focus from women and their exclusion from development initiatives (women's lack of training, women's lack of income....); to the relations of inequality between women and men."

1.6.2 The Human Resource Development Approach

According to Snyder (1995), concepts relating to women and development originated within the independence movements of the 1950s and 1960s. Human Resource Development Approach describes the Economic Commission for Africa's (ECA) early activities on behalf of women. The approach recognizes both reproductive and productive roles of women.

Using a contextual framework, Snyder argues "women's needs are intricately bound up with the priority needs and aspirations of the nation, and must necessarily be viewed as features of overall national development and the advancement of the total society." The ECA pioneered this approach as early as 1971, by identifying women as economic producers and community managers. This approach made access to productive resources a development issue, bringing with it self-reliance and a voice in setting priorities. Relying on the fact that women comprise more than half of the productive human resource of a country, the approach sets conditions for their full participation in development. These include ways to lessen women's burdens and to increase their productivity by providing access to resources such as education, technology and income.

This study will apply the above two theories, namely Gender and Development (GAD) and the Human Resource Development Approach. GAD approach realizes that men and women have different social experiences and both can work together to achieve gender equity; while the Human Resource Development Approach recognizes women as a productive human resource that should be empowered to participate fully in development.

The Human Resource Development Approach will therefore, test whether the women in this study are being empowered to participate fully in national development.

1.7 Definition of Terms

Empowerment –Empowerment is the process of developing one's capacities with a view to participating actively in shaping one's own life and that of one's community in economic, social and political terms.

Gender balance- Gender balance is the participation of an equal number of women and men within an activity or organization.

Gender disaggregating data- the collection of data on men and women separately to enable comparative analysis.

Gender equity–recognizing different needs and interests of men and women and distributing resources fairly.

Gender needs- gender needs are shared and prioritised needs identified by women that arise from their common experiences as a gender.

Gender- the state of being masculine or feminine. It also refers to the socially determined ideas and practices of what it is to be male or female.

Informal Sector- is interpreted as individuals or groups of people engaged in enterprises that are neither licensed nor taxed. They operate outside the legal regulations of the state.

Non-formal training –this refers to organized systematic activities designed to provide skills and knowledge for employment. It is carried out in institutions.

Productive roles – These are responsibilities that produce goods and services for exchange in the market place for income.

Reproductive roles-these are responsibilities that involve all tasks associated with supporting and servicing the current and future workforce. It includes child –bearing and nurture, food preparation and care for sick.

1.8 Structure of the Dissertation

The dissertation is divided into five chapters. Chapter one presents the background of vocational training in Zambia. The following chapter discusses the literature available on non-formal training and income generation with emphasis on gender attitudes in both variables. Chapter three presents the research methodology used for the study. Chapter four is the analysis and discussion of findings of the study. The last chapter presents the conclusion and recommendations.

Chapter Two: Literature Review

2.0 Introduction

This section presents related literature reviewed for this report. In general this chapter is based on literature of studies conducted in various countries including Zambia. The literature review discusses vocational training and the labour market, with special emphasis on women's training needs, employment opportunities, characteristics of women in the informal sector and factors affecting the performance of women. There is however limited literature on gender disaggregated data.

2.1 Formal and Non-formal Education and Training

King and Hill (1993) observe that the choice of subjects that are offered to girls (or which they are encouraged to make) in vocational and technical courses reinforce their own perceptions of what are considered 'suitable' jobs for women. They further state that where vocational options are available girls are usually channelled into traditional 'feminine' subjects such as home economics, secretarial studies, tailoring, hairdressing and beauty care and the less prestigious crafts such as weaving and embroidery. These are skill areas where jobs may not necessarily be available, and if available, will be poorly remunerated. Mbilinyi and Mbughuni (1991) have shown that in Tanzania despite impressive increases and a quota system, in 1989 girls still only constituted 20.7% of trainees on the National Vocational Training Programme, and those were to be found overwhelmingly in the traditional 'feminine' skill areas.

King and Hill (1993) and Goodale (1990) argue that lack of trained female teachers in vocational subjects who can act as role models for girls is also an impediment to the taking up of non-traditional subjects by girls. Furthermore they argue that teachers tend to discourage girls (consciously or unconsciously) from taking subjects in non-traditional areas. These observations were tested in this study.

Coombe (1988) argues that though most governments insist that they do not have discriminatory policies regarding girls' enrolment on vocational programmes, in practice

social and cultural conventions deter girls from registering. To counteract this, Coombe (1988) and Iyer (1991) report that some countries are engaged in positive discrimination to encourage girls to enrol on technical training programmes, for example through quota schemes and through the establishment of all female training institutions, which have had some success in increasing the number of women in skill acquisition.

McGrath and King (1995) argue that there are some constraints facing governmental and non-governmental agencies trying to improve training opportunities for adult women outside the formal education sector. Among them are low levels of literacy and numeracy among adult women; social constraints on adult women (male members of their family may not allow them to leave the home to take up employment or to attend training courses); lack of time, energy and mobility for women already overburdened by domestic duties to attend training programmes; lack of children facilities both in training and employment locations; lack of part-time and flexible working hours; job-sharing opportunities and transport for those with childcare responsibilities; lack of appropriateness of the training offered (especially when courses are designed by men); lack of credit made available to women (by banks etc); lack of collateral when requesting loans, labour laws on women working in certain fields (e.g. mining and certain types of factory work) and at certain hours (e.g. night work, shift work), which, although intended to protect women, may restrict their employment opportunities; and the spread of technology, which has sometimes encroached upon women's traditional areas and made competition with machine-made products impossible.

Bennett (1993) and Howarth (1992) observe that the pattern of training offered must take into account women's practical needs. This usually requires that training should be short and recurrent for most women have little time and are not used to sitting in a classroom. Timing should also be flexible to fit in with women's domestic and childcare duties. This theory was tested in this study. Kibare (1993) reports that Kenya Youth training and employment Creation (KYTEC)'s experience is that training should not exceed three months; their training programmes in skills upgrading, business management and gender issues were conducted in 4-5 hour sessions, three times a week, and this was judged

appropriate for women. However, in other circumstances this would be too great a load for women with heavy domestic and subsistence duties. These observations are all based on assumptions about domestic division of labour.

According to Goodale (1989) assessment of training and employment needs for the formal and informal sector by governments have all too often had a male bias. Because women are seen as marginal or as invisible in the employment market, their training needs have tended to be ignored. Women's skill training has not traditionally been associated with employment of market opportunities (production) but instead with the profession of housewife and mother (reproduction). He further argues that many vocational training programmes have focused on the traditional apprenticeship trades, which usually recruit male trainees, for example carpentry, metalwork, masonry, motor mechanics and such. Where government and non-governmental organizations (NGOs) have sought to directly address the training needs of women (largely through non-formal education), they have tended to focus on female productive activities as income generation and as supplementary to men's income rather than as wage or self-employment as a legitimate occupation for women. Mosse (1993) also observes that NGOs have also been guilty of perpetuating this narrow view of women's skills training.

Concerning technical skills acquisition, Goodale (1989) argues that one - off training programmes are insufficient. They need to be backed up by retraining and upgrading provision and continuing access to vocational and/or career guidance. Women need to build up an awareness of the necessity to upgrade their skills on a continuous basis so as to enhance their employability. Bennett (1993) notes that training needs should be communicated at a level relating to participants existing understanding and in an appropriate language. It should be locally based with childcare and transport provided where necessary. Women teachers are necessary or desirable, especially as they can act as role model for participants.

Goodale (1989) notes that the media can be used effectively to target illiterate women. Extension agents and mobile trainers who are frequently used in health and agriculture can also be used in small-enterprise development.

Christian Aid (undated) report that some of the most successful small-scale training programmes have been ones where women have started income generating activities and then have trained others in the same skills. For example, on the Sundarban Khadi Village Industrial Society (SKVIS) project in India a group of women who set up an income generating project received requests from others to train them in making saris, crafts, scarves and bedspreads; Siti Hajar (Tailor Made) in Malaysia has taught others entrepreneurial skills; and on the Lonsangano project in Zambia members of the original group, with the help of a UNDP volunteer, trained other women in skills and techniques of tie and dye; In addition these women offer powerful role models of successful entrepreneurs (Commonwealth Secretarial leaflets, 1991-2)

2.2 Business Know-how

McGrath and King (1995) argue that women need to be assisted into employment. The type of support services which might be offered alongside training are: women's banking or credit facilities, a social security scheme, legal advice, business advice, housing and childcare facility, employment opportunities through production and marketing cooperatives, and trade union organizations to press for higher incomes and better working conditions.

Oxfam (1992) reports that in some cases, training may not be as important as access to credit, whether in form of credit provided by the sponsoring organizations or loans obtained through regular banking system. Women participating in an Oxfam workshop in Uganda on income generating projects identified funds, resources, markets and credit as their most severe problems. Banks need to be persuaded, for example through awareness campaign or government incentives, to lend women funds to set up business. In practice women experience greater difficulties than men in securing bank loans and often have to obtain guarantees from their husbands before their requests are considered. This makes

them easy prey to unscrupulous moneylenders. Kibare (1993) however, notes that there is evidence that women are proving to be more reliable at repaying loans than men. For example, citing Oketch (1993) on the Kenyan 'Chikila' scheme run by K-REP, the repayment rate of loans from the rotating fund to women's groups over the previous two years had been 100% and the scheme was to be expanded, as it had been so successful. In Zambia, a study carried out by Mwinga (2005) shows that the women who took loans from Women Finance Cooperative Zambia (WFCZ) were all able to repay back promptly within one year. Ninety-five per cent of these women indicated that the loans had helped them improve and expand their businesses. They were able to realize more profit hence cope with more orders than before they took the loans.

Goodale (1989) strongly argues that training in technical and vocational skills alone is insufficient. It must be combined with basic business, marketing and entrepreneurship skills. This is crucial for women who are looking for self-employment and those situated at the lower (subsistence) end of the self-employment scale, where it can help them expand their economic base and make it more profitable. Even for those running their enterprises such training can be highly beneficial. Oketch (1993) also made this point. He reported that when the UNDP-funded Jua Kali Project in Kenya offered short term training programmes to women small business entrepreneurs in the textile industry, it was found that they lacked management skills. It therefore started offering training in business management, accounts and bookkeeping, and taught them how to make good business plans so that they could more easily obtain bank loans. Walsh et al (1991) report of another NGO in Kenya that aimed to teach women to view their economic activities as profit-generating businesses and to make decisions according to business principles rather than on the basis of household or kinship considerations. While some British agencies still offer only basic skills training in handicrafts, increasingly it is being combined with business skills development e.g. ACORD, Christian Aid, Oxfam, and Save the Children Fund (SCF).

Goodale (1998) argues that training women in traditional 'female' skills such as tailoring, embroidery, knitting and food production may offer little opportunity for raising income

levels or for future development, for markets are often saturated or non-existent, raw materials may not be available and capital investment may be inadequate. Too many projects start from a desire to build on traditional skills without assessing the market. The experience of the Youth Polytechnics in Kenya has been that a much larger percentage of female leavers have been unable to generate income from their training compared to males. One reason for this appears to be that female trainees have been limited to tailoring, dressmaking and business education, which either need a large start up capital, or are not in high demand in rural areas. Oketch (1993) reports that many are now being encouraged to venture into the male-dominated trades. In the long term, only skill training, which goes beyond existing traditional activities or build upon them at higher technological levels, can help women move into genuine entrepreneurship.

It has been argued by McGrath and King (1995) that women need help in breaking into new areas of economic activities for they are likely to face hostility and resentment from men who see their livelihood threatened. In addition, they face social disapproval for, as already mentioned, there are strongly entrenched social and cultural norms regarding women's involvement in the labour market. However, there have been some successes. For example, D'Souza and Thomas (1993) report that Self Employed Women's Association (SEWA) has enabled women to break into what have been in the Indian context the traditional male activities of dairying, weaving and pottery, often in the face of strong male disapproval. Iyer (1991) gives another example also from India. He reports that Tamil Nadu Joint Action Council for Women (TNJACW), persuaded constructors in the construction industry to employ women masons. Women usually were employed only on a temporary and casual daily basis as unskilled workers (lifting earth loads, cutting soil, mixing cement etc). Although there was considerable hostility from the contractors and male workers to women masons, financial incentives persuaded a number of contractors to take on a group of women who had been trained by TNJACW and some of the prejudices against women in these jobs were broken down (although the women masons still earned significantly less than the men for the same work).

McGrath and King (1995) argue that while many of the problems relating to female employment may also apply to men, although to a lesser degree, improving women's employment opportunities in the informal sector has to take account of the fact that they are situated at the bottom end of the labour market and that there are social, cultural and economic factors which inhibit them from benefiting from training and employment opportunities on an equal basis with men. Goodale (1989) further argues that to counter discrimination and hostility when women attempt to enter non-traditional employment areas, they will need additional training in personal development (training in leadership, assertiveness, the management of stress and discrimination and self-confidence building). ILO (2003) reports that in Zambia, females are socialized to acquire characteristics that promote their dependence on and subordination to men, while males are socialized to acquire characteristics of leadership and decision making which enhance their participation in the competitive sphere of life e.g. in business enterprise.

In order to achieve gender equity in employment, McGrath and King (1995) argue that governments need to embark on media campaigns to change the attitude of men towards women working in non-traditional areas. These should address teachers, male members of the family, career advisers, employers, and planners, directors of educational institutions and women themselves. Van Dam (1992) reports that in Nicaragua, the National Technological Institute (NATECI) has included a gender awareness component in its training programmes for men. In Zambia, the government has adopted and is implementing the National Gender Policy, which aims at removing gender imbalances at all levels of national development.

Karim (2001) conducted a case study based on consultations held with female entrepreneurs in Bangladesh. Female entrepreneurs were found to generally face problems in marketing their products. This is due to their inadequate knowledge of marketing; non-availability of marketing information; inability to estimate demand for products and services; the charging of lower prices as a market entry strategy; lack of storage facilities; inability to hold stocks of the product due to a poor financial base;

unfavourable payment procedures on the part of intermediaries; competition from imported goods; inferior quality products; and inadequate support services.

2.3 Education, Training and Employment in Zambia

Luchembe (1994) traces the origin of skills training in Zambia to traditional societies, which emphasized the acquisition of practical skills, such skills as hunting, making traps, baskets and houses. It was the adults that imparted the skills to the young until the latter were ready to fend for themselves. These skills were so important that anybody without any or complete mastery of them was not respected by the society in which he lived. To them, such a person was a total failure as he lacked education for life.

Zambia Commission for Technical Education and Vocational Training (ZCTEVT) (1969) reports that with the coming of missionaries to the then Northern Rhodesia, such skills became formalized as they pioneered vocational training schools for carpenters and bricklayers at Kawimbe and later at Mbereshi in the early 1920s.

Snelson (1970) argues that in the 1930s the general notion had strongly been implanted that education was the main vehicle of access to the colonial wage economy. For this reason, higher levels of education were pre-conditioned for entering the few more rewarding positions that were available. In spite of this notion, practical education was part of the school curriculum and had been strengthened upon the recommendations of the Phelps Stokes Commission, which visited Northern Rhodesia in the early 1920s. The aim of practical education, as Snelson points out, was more often to contribute towards character training, helping to instil accuracy, neatness, general handiness, and above all, a respect for manual work. Hoppers (1985) states that by 1940, most mission schools had attached to them carpenters and builders workshops, a new move which was emulated by the government in their schools in the early 1950s.

Carmody (2004) argues that after independence, opportunities exceeded the supply of trained people. By 1980, the situation had however changed and school leavers had to face the challenge of finding employment. To resolve this, the government in the 1970s

tried to upgrade technical and vocational education. The Zambia National Service and the Rural Reconstruction Centres were set up in 1970s and aimed to prepare un-employed youths for self-employment. The policy statement on technical and vocational training was revised and the emphasis was placed on the need to link training with requirements of the employment sector. The setting up of the Commission for Technical Educational and Vocational Training in 1967 changed the labour market drastically. TEVET (1996) as quoted by Carmody (2004) states that in 1995, 70% of the labour force was estimated to be employed in the informal sector. Emphasis was laid on entrepreneurship development that encompasses all technical and vocational training, and at all levels in both the formal and informal sector.

Kelly (1994) states that the available educational statistics indicate that after over two decades of growth the gross primary school enrolments began to decline in 1985 falling from 96% to 77% in 1992 for the 7-13 year olds. Munachonga (1995) adds that female enrolment has continued to be below 50% at both primary and secondary levels. She further argues that gender disparities persist and are worse at higher levels of education. Kelly gives the major barriers to girl education to include early marriages, pregnancies, negative attitude towards girls education, long distances that expose girls to sexual abuse and poverty.

SARDC (Southern African Research and Documentation Center)(1998) in their study on women in Zambia argue that science and technology are a critical factor in sustainable national development. Unfortunately, women have lagged behind which has limited their role and level of participation. The enrolment in science and technological subjects continued to disproportionately favour boys. For example in 1994 only 23% of students who enrolled in science and technology were female. The limited number of female teachers in science and technology perpetuates gender imbalance in this critical field as the girls lack role models.

2.4 Zambian Women Entrepreneurs

ZARD (1999) in their study of women in the informal business sector argue that the increased poverty situation, coupled with the impact of Structural Adjustment Programme (SAP) particularly in urban areas in Zambia, has forced a rapid increase in informal business activities or people trying to create their own employment and earn a living. In particular, women are usually found outside the mainstream economy. They engage in businesses such as selling perishable foodstuff along the streets, tailoring, running grocery shops, selling second hand clothes and even engaging in prostitution. Petty trading is the predominant occupation of the informal, urban sector. Women are in the majority and children have tended to be kept out of school to assist complement family income.

ZARD further reports that in these business activities women face various constraints that are different from men. These include lack of capital, high level of illiteracy, inadequate time and capital, lack of self confidence, economic dependence on other people and their traditional roles of mother, wives or carers of the sick family members. In addition, Yamanyanga (1995) indicates that since the relevant authorities have not provided adequate institutions from where people can conduct these businesses, most of such business are regarded illegal by the state. These problems make it difficult for women to among other things, seek loans from lending institutions or to simply expand their businesses.

In her study to determine whether Women Finance Cooperative Zambia (WFCZ) has helped to empower women, Mwinga (2005) reports that most respondents could only get loans in groups because if one defaults the partners would pay. The WFCZ operates in such a way that it grants loans to groups first and if they prove reliable in making their payments, they can get as individuals. Of the total respondents who were interviewed in Lusaka district, 92% indicated that they got loans in groups while 8% got the loans as individuals. Majority of women were able to improve and expand their businesses with these loans.

JUDAI (2002) in their study on women entrepreneurs, report that majority of women in enterprise are mature people with additional financial responsibilities for family maintenance. The majority of women in Micro and Small Enterprises (MSE) and informal economy enterprises have low levels of education. This low level of education also has the effect of limiting the choice of the type of the enterprise they can engage in, and limits their access to relevant information skills and technology. The lack of education may also contribute to low self-esteem and low levels of self-confidence, and hence the inability to break out of the poverty cycle.

However, ILO (2003) had contradicting results from the previous studies. They conducted a study on 120 women entrepreneurs of Lusaka and Kitwe. Although these women entrepreneurs were a heterogeneous group they showed a number of similarities in various aspects including age and educational levels. The majority of those who took part in the survey have high levels of education, with 'O' levels through to university qualification (77%). In terms of business background, most of the entrepreneurs had acquired relevant business knowledge skills through either previous employment or training (53%) or employment in the MSE sector (35%). The majority of the women entrepreneurs (77%) are sole owners of the enterprises and 88 (75%) run and/or manage their enterprises.

As for the support, only 35 (29.7%) of the women had received business support through formal services. A large number (56%) said they received support and encouragement from their spouses in different forms e.g. financial or business ideas identification. The support of their husband is viewed as critical.

The majority of the women (81%) have business bank accounts, suggesting differences in levels of business development and performance. The main sources of start-up capital utilized were retirement or retrenchment benefits and own savings. In addition family relatives, friends were also a significant source of start-up capital.

ILO further reports that the women raised a range of problems and difficulties through the survey. This includes lack of access to start-up capital, lack of business registration systems and negative attitudes by society towards women in business. The survey shows that the women have created employment with 81% of the women entrepreneurs employing workers. The majority (61%) employed between 1-5 workers, four of the women employed over 30 workers. Overall the women's businesses employment 1,013 people with 973 of these being in regular paid jobs.

2.5 Conclusion

The studies above have documented on women's training, their constraints and needs. Due to social cultural practices, females are inclined to women's traditional subjects. Women encounter different problems in their employment, which are different from those encountered by men. As such women need to be assisted in venturing into male dominated subjects and in establishing themselves in their own enterprises. There is hardly any information on gender comparative analysis. This calls for this study to help fill in the gap. The study investigates the impact of non-formal training on income generation and its gender implications.

Chapter Three: Research Methodology

3.0 Introduction

This chapter presents the research design of the study. It discusses the sources of data, the instruments used for data collection, data analysis package and the problems encountered during fieldwork.

3.1 Study Design

The study focused on men and women who were trained in non-formal training institutions between 1996 and 2003. The data was collected using qualitative and quantitative research methods. The study was undertaken between September and November 2004. The research was conducted in various parts of Lusaka District on seven institutions that are recognized by the Technical, Vocational and Entrepreneurship Training Authority (TEVETA).

3.2 Data Collection

The data for the study was collected using both primary and secondary sources. Primary data was collected through structured and unstructured survey questionnaires and interviews. Two questionnaires were designed to collect data from both the training institutions and graduates of these institutions. These sought to obtain qualitative and quantitative information on aspects such as how the training institutions handled their trainees and how their graduates viewed and used the acquired skills. Secondary data was collected through review of records from the training institutions. Official statistics in terms of records on courses offered, enrolment figures and completion rates of trainees, were obtained from the training institutions and were examined. The questionnaires were pre-tested on two instructors and four graduates of two non-formal training institutions (Chilenje Trades training School and Kalingalinga Youth Resource Center) to determine their suitability. This pre-testing resulted into rephrasing the questions that were ambiguous.

3.3 Sampling and Sample Size

The total sample of the study consisted of ninety-one people. Twenty-one of these were instructors/administrators of the seven surveyed training institutions, and seventy men and women who had undergone training in these institutions. The seven colleges (4 church and 3 community) were chosen from the TEVETA records of the colleges that were registered by 2004 in Lusaka District. The registered community based colleges by then were ten and the church based were seven. The seven colleges that were surveyed were those whose graduates could be traced within reach.

Questionnaire one (Appendix one) was distributed to a total of 21 instructors/administrators of the colleges surveyed as follows: Young Men Christian Association (2), Chelstone Youth Center (3), Evangelical Fellowship of Zambia Training Center (2), Makeni Ecumenical Center (5), Mandevu Youth Project (3), Tokoshima International Cooperation (2) and Chawama Youth Project skills Training Center (4). The sample was drawn by simple random sampling. This questionnaire (appendix one) was used to find out information on how these institutions were financed, the courses they offered, enrolment and completion rate by gender of trainees, and to what extent they prepared both men and women for self and paid employment.

Questionnaire two (appendix two) was conducted to a sample of seventy people. All these seventy people had undergone training in one of the seven-surveyed non-formal training institutions between 1996 to 2003. They were either in paid or in self-employment. The sample was drawn using both purposeful and snowballing sampling methods. Purposeful sampling was used to ensure that the whole sample of respondents had undergone training in any of the seven surveyed training institutions. The aim of using snowballing approach was to ask the graduates in the field to identify other colleagues in employment like them.

Questionnaire two had both open and closed ended questions and was self administered to sixty-six graduates (22 males and 44 females). For those graduates who could not read or write in English, a research assistant interpreted to them in vernacular. Mwembeshi

village, which is situated about forty kilometres out of Lusaka along the Lusaka Mumbwa Road, was visited. Here, four members of the village committee who were available were interviewed collectively with the same questionnaire. The purpose for this interview was to supplement information derived from the five graduates of the same village. All these were resettled at the village after training at Makeni Ecumenical Center.

Considering the total enrolled population in these seven colleges within the period of study, which was 2233 trainees, the sample may appear to be small but the researcher could not go beyond this sample size due to limited time and inadequate resources. Nevertheless, adequate information was collected with this sample as to what courses the graduates undertook and to what extent they were using their skills in the field.

3.4 Data Analysis

Data from the questionnaires was analysed using the Social Science Statistical Package (SPSS), version 10.0. Microsoft excel was used to draw tables that helped to present and summarize data for easy analysis. This information is presented in chapter four.

3.5 Problems Encountered During Fieldwork.

The initial target population of the study was 100 people (50 men and 50 women). However, only 66 questionnaires were filled in (22 men and 44 women). It was difficult to trace more graduates due to time factor. Since most of the questionnaires were self-administered, some questions were not answered. As for those who could not read and write in English, they had to be assisted by a translator. In spite of these few problems, the researcher was able to collect enough data to meet the objectives of the study.

Chapter Four: Findings and Discussions

4.0 Introduction

The aim of this study was to examine trainees' enrolment, skills acquisition, certification and employment opportunities for both males and females in non-formal training institutions. It also aims at evaluating employment opportunities for both women and men in Lusaka District. This chapter presents the findings and discussions of the study. The chapter is divided into six sections, namely: 4.1 Colleges surveyed, their courses and gender of the instructors; 4.2 Enrolment by gender in courses; 4.3 Rate of completion in courses; 4.4 Relevance of non-formal training courses to the availability of jobs in the formal and informal sectors; 4.5 Post-training experiences; and 4.6 Utilization of the skills for earning an income.

4.1 Colleges Surveyed, Their Courses and Gender of the Instructors

This section presents the colleges surveyed, the courses offered and the distribution of instructors by gender. This includes information on their teaching subjects.

4.1.1 Colleges Surveyed

Seven institutions were surveyed, namely: Young Men Christian Association (YMCA)-Lusaka, Chelston Youth Centre (CYC), Evangelical Fellowship of Zambia Training Centre (EFZTC), Makeni Ecumenical Centre (MEC), Mandevu Youth Project (MYP), Tokoshima International Cooperation (TICO), and Chawama Youth Project Skills Training Centre (CYP). The first four are church based colleges, while the last three are community-based colleges.

All the seven colleges received some kind of funding mainly in form of tuition fees. This funding came from overseas donors, self-reliance initiatives, church organizations, local communities, and the government. The government funding came mainly through various programmes such as the Zambia Education Capacity Building Programme (ZECAB).

trainers how to make both men's and women's clothes, including children's clothes in

All the instructors interviewed indicated that the colleges were monitored and assessed mainly by the Technical Education, Vocational and Entrepreneurship Training Authority (TEVETA) and in a few cases by the Examinations Council of Zambia, some overseas donors, and the Sustainable Community Development Programme Officers. This was done once or twice in a year.

4.1.2 Courses Offered in the Colleges

Table 1 below shows the courses offered in the colleges (indicated by a tick ✓). Makeni Ecumenical Centre was the only college offering Agriculture Science and Agriculture and Settlement, Electronics, Radio and TV repair and Home Economics. All colleges except MEC and YMCA offered tailoring. Chawama Youth Project is the only college offering Welding and Auto mechanics. Carpentry was offered at MEC, MYC and EFZTC. Information technology was offered at CYC and CYP. Pre-school teaching was offered only at YMCA-Lusaka. Nutrition was offered only at TICO.

Table 1: Courses offered in the colleges

Institution	Agric. &		Catering	Electronics	Home econ.	Inform tech	Mechanics	Nutrition	Pre-sch Teac	Radio & TV	Tailoring	Welding
	Agric set.	Carpentry										
CYP						✓	✓				✓	✓
CYC			✓			✓					✓	
EFZTC		✓									✓	
MEC	✓	✓	✓	✓	✓					✓		
MYP		✓									✓	
TICO								✓			✓	
YMCA									✓			
Total	1	1	3	1	1	2	1	1	1	1	5	1

instructors were lacking in the "women's subjects" and consequently could not act as role models for men to take up "women's subjects"

4.1.3 Distribution of Instructors and Their Teaching Subjects

There were a total of 33 instructors in the surveyed colleges. As shown in Table 2 below 19 of them were male and 14 were female. Eighteen of the male instructors were teaching traditionally male dominated trades like carpentry, mechanics, radio and television repair, electronics, and welding. Only one male instructor, at Mandevu Youth Project Centre, was involved in teaching tailoring, a traditional women's subject. He was teaching the

trainees how to make both men’s and women’s clothes, including children’s clothes at elementary level. All the 14 female instructors surveyed were involved in teaching traditional women’s courses like tailoring, nutrition, catering, home economics, and pre-school teaching.

Table 2: Distribution of instructors by gender

Course	Instructors		
	Male	Female	Total
Agriculture	3	0	3
Agriculture & settlement	2	0	2
Carpentry	3	0	3
Catering	0	3	3
Electronics	1	0	1
Home economics	0	4	4
Information technology	2	0	2
Mechanics	3	0	3
Nutrition	0	2	2
Pre-School teaching	0	1	1
Radio & TV repair	2	0	2
Tailoring	1	4	5
Welding	2	0	2
Total	19	14	33

These findings suggest that either there is a lack of trained female instructors in science and technical subjects or the colleges are not appointing them in science and technical related subjects. King and Hill (1993) and Goodale (1990) noted that lack of trained female teachers in science and technical related subjects could act as an impediment for women to take up non-traditional subjects. According to this study, there is a lack of female instructors who can act as role models for women in Zambia. Similarly, male instructors were lacking in the “women’s subjects” and consequently could not act as role models for men to take up “women’s subjects”.

4.2 Enrolment by Gender and Courses

The components of this section are annual enrolment capacity of colleges, annual enrolment and gender distribution of trainees in colleges, annual enrolment by gender and courses, attitude of graduates to the training, instructors’ gender attitude towards skills training, and gender enrolment policy in colleges.

4.2.1 Annual Enrolment Capacity of Colleges

Table 3 below shows the annual enrolment capacity of the seven colleges from 1996 to 2003. Due to poor record keeping most colleges could not supply details of enrolment. In the year 2003 where details were available in all the seven colleges, an enrolment of 451 trainees was recorded.

Table 3: Annual enrolment capacity of colleges

Year	CYP	CYC	EFZTC	MEC	MYP	TICO	YMCA-LU	Total
1996	na	na	56	93	na	na	na	149
1997	na	na	29	60	na	na	na	89
1998	na	na	38	112	na	na	na	150
1999	na	na	45	82	na	160	na	287
2000	na	15	51	106	26	130	na	328
2001	49	62	58	89	44	130	na	432
2002	34	71	68	115	34	66	na	388
2003	48	61	81	87	42	92	40	451
Total	131	209	426	744	146	578	40	

NB: na means data not available

4.2.2 Annual Enrolment and Gender Distribution of Trainees in Colleges

Tables 4-8 below show the annual enrolment and gender distribution of trainees in the colleges surveyed from 1996 to 2003. Table 4 shows that Chawama College enrolled more females (90) in tailoring as compared to 7 males, in welding had 22 males and no women, in Mechanics there was only 1female and 8 males, and in Information Technology there was 1 female and 2 males.

Table 4: Chawama Youth Project Training Centre enrolment figure

Year	Welding		Tailoring		Mechanics		Information Technology	
	Male	Female	Male	Female	Male	Female	Male	Female
1996	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-
2001	8	-	1	40	-	-	-	-
2002	10	-	4	20	-	-	-	-
2003	4	-	2	30	8	1	2	1
Total	22	-	7	90	8	1	2	1

Table 5 below shows that Evangelical College enrolled 284 females against 14 males in tailoring while carpentry had 127 males and only one female.

Table 5: Evangelical Fellowship of Zambia Training Centre enrolment figure

Year	Tailoring		Carpentry	
	Male	Female	Male	Female
1996	2	54	-	-
1997	1	28	-	-
1998	2	27	9	-
1999	2	28	15	-
2000	2	29	20	-
2001	-	40	18	-
2002	2	40	26	-
2003	3	38	39	1
Total	14	284	127	1

Makeni offered six different subjects as shown below in Table 6. The majority of women were enrolled in Home Economics (162 against 5 men). However, a few women were enrolled in traditional male courses. For example, Radio and TV Repair had 159 males and only 9 females; carpentry had 2 females and 70 males; electronics had 2 females and 34 males.

Table 6: Makeni Ecumenical Centre (MEC) enrolment figure

Year	Electronics		Agriculture		Agric set.		Carpentry		Home econ		Radio	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1996	-	-	10	-	17	7	-	-	-	29	28	2
1997	-	-	8	2	10	4	-	-	1	17	17	1
1998	-	-	19	-	29	13	8	-	-	13	30	-
1999	-	-	16	2	16	6	8	-	2	12	17	3
2000	-	-	14	3	12	14	15	1	2	26	19	-
2001	-	-	18	1	6	14	11	-	-	25	13	1
2002	17	1	15	-	7	14	20	-	-	26	14	1
2003	17	1	10	-	11	3	8	1	-	14	21	1
Total	34	2	110	8	108	75	70	2	5	162	159	9

At Mandevu no male was enrolled in tailoring and no female was enrolled in carpentry (see Table 7 below).

Table 7: Mandevu Youth Project (MYP) enrolment figure

Year	Tailoring		Carpentry	
	Male	Female	Male	Female
1996	-	-	-	-
1997	-	-	-	-
1998	-	-	-	-
1999	-	-	-	-
2000	-	26	-	-
2001	-	32	12	-
2002	-	24	10	-
2003	-	30	12	-
Total	-	112	34	-

TICO had an overwhelming enrolment of females in nutrition of 477 and only one male. Tailoring had 99 females and one male. Therefore, by practice this was a female’s college.

Table 8: Tokoshima International Cooperation (TICO) enrolment figure

Year	Nutrition		Tailoring	
	Male	Female	Male	Female
1996	-	-	-	-
1997	-	-	-	-
1998	-	-	-	-
1999	0	160	-	-
2000	1	129	-	-
2001	0	90	0	40
2002	0	38	1	27
2003	0	60	0	32
Total	1	477	1	99

Generally, the above colleges’ enrolment figures reveal that the majority of females enrolled for women’s courses, for example nutrition, tailoring and home economics. Majority of males too enrolled in men’s subjects like carpentry, electronics, radio and television repair, and agriculture. However, there was some variation at Makeni Ecumenical Centre where there were 75 females in agriculture and settlement, 9 in radio and television repair, 8 in agriculture, 2 in electronics, and 2 in carpentry. On the other hand, there were 5 males in home economics.

4.2.3 Annual Enrolment by Gender and Courses

When asked whether there were men who took courses designed for women, 90% of the instructors surveyed indicated that men took courses designed for women while 10% indicated that men did not take courses designed for women. On the other hand, 95% of the instructors indicated that women took courses designed for men while 5% indicated that women did not take courses designed for men. However, Table 9 shows that courses like carpentry, welding, mechanics, information technology, electronics, and general agriculture are predominantly male courses while courses like tailoring and design, nutrition, catering, and home economics are predominantly female courses.

Furthermore, Table 9 shows the number of women who took courses which are predominantly male courses from 1996 to 2003 are as follows: in Agriculture Science 8 were females as compared to 110 males; in Agriculture and Settlement 75 were females

as compared to 108 males; in Carpentry 3 were females as compared to 230 males; in Information technology 1 was female as compared 9 males; in Mechanics 1 was female as compared to 8 males; in Radio and TV repair 9 were females as compared to 159 males; and in Welding no woman was trained as compared to 22 males. On the other hand, 22 men as compared to 120 women trained in Catering; in Home Economics 5 men as compared to 162 women were trained; and in Nutrition 1 man as compared to 477 women was trained. The grand total of trainees was 2233 (736 males and 1497 females), thus making women's percentage to be 67%. Therefore there were more females than males enrolled during this period of study in the seven colleges.

The instructors' responses as to whether men took courses designed for women and vice versa, reveal some discrepancy between their perception and reality. The possible reasons to this could be both professional and social factors. As teachers, they are aware of the non-discriminatory policies set by the government regarding women's enrolment on vocational programmes; but in practice, social and cultural conventions deter women from registering in the males' courses and vice versa.

Table 9: Annual enrolment by gender and course

Course	1996		1997		1998		1999		2000		2001		2002		2003		Total	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Agriculture	10	0	8	2	19	0	16	2	14	3	18	1	15	0	10	0	110	08
Agriculture & settlement	17	7	10	4	29	13	16	6	12	14	6	14	7	14	11	3	108	75
Carpentry	na	na	na	na	17	0	23	0	35	1	41	0	56	0	58	2	230	03
Catering	na	na	na	na	na	na	na	na	0	15	12	30	6	45	4	30	22	120
Electronics	na	na	na	na	na	na	na	na	na	na	na	na	17	1	17	1	34	02
Home economics	0	29	1	17	0	13	2	12	2	26	0	25	0	26	0	14	05	162
Information technology	na	na	na	na	na	na	na	na	na	na	na	na	Na	na	9	1	09	01
Mechanics	na	na	na	na	na	na	na	na	na	na	na	na	Na	na	8	1	08	01
Nutrition	na	na	na	na	na	na	0	160	1	129	0	90	0	38	0	60	01	477
Radio & TV repair	28	2	17	1	30	0	17	3	19	0	13	1	14	1	21	1	159	09
Tailoring	2	54	1	28	2	27	2	28	2	55	6	167	7	131	6	149	28	639
Welding	na	na	na	na	na	na	na	na	na	na	8	0	10	0	4	0	22	00
Total	57	92	37	52	97	53	76	211	100	228	104	328	132	256	147	263	736	1497

NB: na means data not available

Although there were more women trained than men, these findings suggest that women are still training in courses that are traditional women's course while the opposite is also true for men. These findings correspond with the findings of Mbilinyi and Mbughuni (1991) who reported that in Tanzania despite impressive increase and a quota system, in 1989 girls were still to be found overwhelmingly in the traditional feminine skill areas. Nevertheless, Table 9 above indicates that starting from 2000 there were a few women who enrolled in male courses like welding, mechanics, information technology, electronics, and carpentry.

There were more women trained in Agriculture and Settlement because Makeni Ecumenical Centre had a deliberate policy to encourage men who took this course to enrol their wives in the course, particularly in the practicals. Southern African Research and Documentation Centre (SARDC) (1998) observes that although women constitute 51% of Zambia's population, they have not benefited from the development process in comparison with men due to the gender imbalances in the social, economic and political spheres. SARDC further reveals that women are the main producers, providers and traditional managers of food production at family and national levels. However, the evidence in this study indicates that fewer women than men are trained in the Agriculture Sciences.

4.2.4 The Attitude of the Graduates to the Training

Graduates were asked whether they had been provided with a list of courses available in the institution at the time of enrolment. Eighty-two percent indicated that they had been provided with a list of courses offered while 17% indicated that they had not. One respondent did not answer this question.

Graduates were requested to indicate why they had chosen to go to college for training (respondents were asked to tick as many options as applicable). Table 10 below shows the responses of the graduates by gender. Twenty-nine (66%) females, as compared to 21 (95.5%) males, went to college because they wanted to be self-employed; 21 (48%)

females, as compared to 9 (41%), indicated that they thought training would help them secure financial assistance to start a business; 7 (16%) females, as compared to 6 (27%) males, hoped training would help them join a family business; 23 (52%) females, as compared to 11 (50%) males, hoped that training would help them find paid employment in a company. Only 2 (one female and one female) indicated that they had no idea why they chose to go to college.

Table 10: Reasons why graduates chose to go for training

N=66 Male=22 Female=44		Wanted to be self-employed	Secure financial assistance	Join family business	Find paid employment	No idea
Gender	Male	21 (95.5 %)	9 (41%)	6 (27.3%)	11 (50%)	1 (4.5%)
	Female	29 (66%)	21 (48%)	7 (16%)	23 (52%)	1 (2.3%)
Total		50 (75.8%)	30 (45.5%)	13 (19.7%)	34 (51.5%)	2 (3%)

N.B: the percentages are within each gender category.

The study indicates that the majority of the males went for training because they wanted to be self-employed with a few hoping to find paid employment, secure financial assistance, or join a family business. Similarly, the majority of the females went to college because they hoped to be self-employed with others hoping to find paid employment, secure financial assistance, or join a family business.

Some of the other reasons indicated for going to college included the hope that training would enable them to look after their families, or enable them assist vulnerable children (orphans) in their extended families. Others were attracted by the assistance offered to the graduates by the colleges after completing the training, for example all graduates of Makeni Ecumenical in the Agriculture and Settlement Course indicated that they were attracted by the offer of land for settlement after training.

Some respondents indicated that they were influenced by their relatives and friends to undertake the training.

Respondent graduates were asked whether they had been encouraged or discouraged to take up courses at the colleges. Sixty-three (22 males and 41 females) respondents answered this question. Table 11 below shows that 85.4% of the female graduates as compared to 100% males indicated that they had been encouraged to take up courses at the college, while 2.4% of females indicated that they had been discouraged.

Table 11: Encouraged or discouraged

		Encouraged	Discouraged	Not applicable	Total
Sex of respondent	Male	22 (100%)	0	0	22 (100%)
	Female	35 (85.4%)	1 (2.4%)	5 (12.2)	41 (100%)
Total		57 (90.5%)	2 (3.2%)	5 (8%)	63 (100%)

Only one female respondent indicated that she was discouraged. When asked to state the reasons why she was discouraged, some of the reasons given included: being told that carpentry was not suitable for women as it involved hard labour, and some people thought she would not manage to complete the course.

4.2.5 Instructors’ Gender Attitude Towards Skills Training

Instructors were asked to indicate whether they had ever discouraged a woman/man from taking a course they considered inappropriate for them as a woman/man. All the twenty-one instructors interviewed in the seven colleges, except one from Makeni, indicated that they had never discouraged anybody. Furthermore, instructors were asked to indicate whether they had encouraged women to take courses traditionally regarded as male professions, for example mechanics. All the instructors except one from YMCA and two from Mandevu indicated that they had encouraged women to take courses that are traditionally regarded as male professions. On the other hand, all the instructors in the colleges except one in Mandevu encouraged men to take courses traditionally regarded as female professions, for example nutrition.

However, this encouragement seems not to have been effective. The evidence in this study shows that most women chose the women’s courses and vice versa.

Instructors were asked to indicate the courses they had encouraged women to take and give reasons. One female instructor felt that home economics and nutrition courses were suited for females because they would make them better mothers; they are the best persons to control malnutrition and improve their families' health. She also felt that doing home economics would enable women to become self-reliant. Another female instructor felt that women were better suited for nutrition courses *"probably because the care of the child is done by the mother in most cases. It is the mother that carries the child for nine months before birth"*.

A male instructor felt that women were suited for the catering course because *"women were kings in cookery"*. Two male instructors and one female instructor felt that courses like tailoring, knitting, and hair plaiting were suitable to women because they were *"easy and very relaxing"*.

Instructors were asked to indicate the courses they had encouraged men to take and give reasons. One male instructor indicated that men were encouraged to take carpentry because it was a source of employment, and it would help them run their own businesses. Another male instructor reported that he encouraged men to take courses like electrical, carpentry, mechanics, and welding because these courses *"need men who are strong for everyday handling of machines. Lessons involve a lot of science and require much reading in order to pass and have certificates."* All these reasons provided by the instructors contradict what they said about encouraging trainees to do non-traditional courses.

These views agree with the findings of the Centre for Law and Research International (CLARION) (2001). They state that the vocational training of women has largely been concentrated in fields related to their perceived household responsibilities. They are trained in catering and related courses rather than technical or scientific courses. The latter training promises income-generating activities associated with products and services with significantly greater added value, and consequently higher incomes. This guarantees the man's esteemed position as a breadwinner in the family. However,

education and training should equally prepare both men and women for participating in the economy of the household.

Graduate respondents were asked whether they thought that there were some courses that only women or men could do. Thirty-one percent felt that there were courses that only men or women could do, while 69% did not think so.

Despite this overwhelming support for equal enrolment, it is evident in this study that this is not practiced by the graduates perhaps due to social-cultural factors. These findings tend to support JUDAI (2002) who reports that most gender-based biases and imbalances can be traced to socialization arising from different expectations about the roles of women and men in society. They further state that for any society, there are activities and forms of behaviour that are deemed as appropriate for women and for men.

4.2.6 Gender Enrolment Policy in Colleges

All the colleges surveyed had an enrolment policy except Chelston and YMCA. Those which had policies implemented them in various ways, which were either direct or indirect. For instance the EFZTC increased the enrolment percentage to advantage the women and the first ten women who would register for the carpentry course would be given 10% reduction on the fees for the first term. However, in spite of all that incentive only one female had registered in carpentry by 2003. At Makeni men registering in the Agriculture and Settlement course were persuaded to encourage their wives to participate in the training, particularly in the practicals. At the TICO all the courses are designed in such a way that both men and women were encouraged to take part. Their policy did not discriminate against men or women. Women who attended courses at the centre were enrolled at “under five clinics”. These were women with underweight children for three consecutive months who were likely to have malnutrition. However, since men rarely take children to clinics they were automatically excluded. Chawama and Mandevu indicated that they had a policy not to discriminate against anybody, however they did not indicate how they implement their policies.

4.3 Rate of Completion in Courses

This section covers the following topics: completion rate by gender in institutions, rate of completion in the courses by gender, and reasons why trainees did not complete their programmes.

4.3.1 Completion Rate by Gender in Institutions

Tables 12-16 show the completion rates of the colleges by course and gender. Table 12 shows 100% completion rate in all the subjects at Chawama for both males and females.

Table 12: Chawama Youth Project Skills Training Centre (CYP) completion rate

	Welding		Tailoring		Mechanics		Information Technology	
	Male	Female	Male	Female	Male	Female	Male	Female
1996	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-
2001	100	-	100	100	-	-	-	-
2002	100	-	100	100	-	-	-	-
2003	100	-	100	100	100	100	100	100

Table 13 shows that Evangelical recorded 100% completion rate for females in both tailoring and carpentry. Completion rates for males ranged from 75% to 100 in tailoring and 80% to 100% in carpentry.

Table 13: Evangelical Fellowship of Zambia Training Centre (EFZTC) completion rate

Year	Tailoring		Carpentry	
	Male	Female	Male	Female
1996	100	100	-	-
1997	100	100	-	-
1998	90	100	100	100
1999	-	-	90	100
2000	-	-	92	100
2001	80	-	100	100
2002	80	-	85	100
2003	75	-	80	100

Table 14 shows that at Makeni females completion rate ranged from 50% in Home Economics to a 100% in Electronics while male completion rate ranged from 66% in Agriculture and Settlement and 100% in Home Economics. This implies that the women who took male subjects were able to complete and vice versa.

Table 14: Makeni Ecumenical Centre (MEC) completion rate

Year	Electronics		Agriculture		Agric set.		Carpentry		Home econ		Radio	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1996	-	-	90	-	100	100	-	-	-	90	100	100
1997	-	-	100	100	100	100	-	-	100	100	90	100
1998	-	-	89	-	75	90	66	-	-	90	60	-
1999	-	-	88	100	100	100	66	-	100	80	88	86
2000	-	-	100	90	90	70	75	100	100	50	78	-
2001	-	-	87	100	100	100	78	-	-	80	76	100
2002	100	100	75	-	100	100	100	-	-	50	85	100
2003	100	100	83	-	100	90	100	100	-	50	71	100

Table 15 shows that at Mandevu only females took tailoring and their completion rates ranged between 46 and 100%. Similarly, only males took carpentry and their rates was between 60 and 83%.

Table 15: Mandevu Youth Project (MYP) completion rate

Year	Tailoring		Carpentry	
	Male	Female	Male	Female
1996	-	-	-	-
1997	-	-	-	-
1998	-	-	-	-
1999	-	-	-	-
2000	-	46	83	-
2001	-	78	80	-
2002	-	83	66	-
2003	-	100	60	-

Table 16 shows the completion rates of trainees at TICO. There was only one male who took nutrition and only one male took tailoring. Both males completed their courses. The completion rates for females in nutrition ranged from 79% to 89% while in tailoring it ranged from 84 to 93%.

Table 16: Tokoshima International Cooperation (TICO) completion rate

Year	Nutrition		Tailoring	
	Male	Female	Male	Female
1996	-	-	-	-
1997	-	-	-	-
1998	-	-	-	-
1999	-	88	-	-
2000	100	92	-	-
2001	-	89	-	93
2002	-	79	-	84
2003	-	83	100	90

4.3.2 Rate of Completion in the Courses by Gender

The completion rate of courses was generally very high as indicated in Table 17 below. During the period of study the rate of completion for males ranged from 60% in Radio and TV Repair to 100% in many subjects such as Agriculture, Electronics and Welding. The female completion rate ranged from 50% in Home Economics to 100% in the other subjects.

Table 17: Rate of completion in the courses by gender (in percentages)

Course	1996		1997		1998		1999		2000		2001		2002		2003	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Agriculture	90	-	100	100	89	-	88	100	100	90	87	100	75	-	83	-
Agriculture & settlement	100	100	100	100	75	90	100	100	90	70	100	100	100	100	100	90
Carpentry	na	na	na	na	83	100	78	100	71	100	86	-	84	-	80	100
Catering	na	na	na	na	na	na	na	na	na	100	75	100	83	100	100	100
Electronics	na	na	na	na	na	na	na	na	na	na	na	na	100	100	100	100
Home economics	-	90	100	100	-	90	100	80	100	50	-	80	-	50	-	50
Information technology	na	na	na	na	na	na	na	na	na	na	na	na	na	na	100	100
Mechanics	na	na	na	na	na	na	na	na	na	na	na	na	na	na	100	100
Nutrition	na	na	na	na	na	na	na	88	100	92	-	89	-	79	-	83
Radio & TV repair	100	100	90	100	60	-	88	86	78	-	76	100	85	100	71	100
Tailoring	100	100	100	100	90	100	100	100	100	84	93	93	80	89	77.5	97.5
Welding	na	na	na	na	na	na	na	na	na	na	100	-	100	-	100	-

NB: na means data not available

4.3.3 Reasons Why Trainees did not Complete Their Programmes

Reasons as to why trainees did not complete their courses were recorded under four themes namely: lack of fees, marital status, lack of interest/illness and too feminine/masculine (see Table 18 below). All the colleges except Chawama and Chelston reported financial problems for females while all colleges except TICO and EFZTC reported financial problems for males. Marital problems were reported to be affecting the females in all the colleges while this was not a problem for the males in any college. Chawama and Makeni reported females were affected by poor health and laziness. As for the males, all colleges except TICO and EFZTC reported that they were victims of relocation outside town, lack and change of interest, rushing for early business and poor health. Chawama and Makeni reported that females were too feminine for some courses while TICO and Chelston reported that very few men had interest in the courses that they thought were for women.

However, the few females who registered in electronics and carpentry and the few males who registered in nutrition and home economics had 100% completion rate. Therefore the interviewed instructors who indicated that women were too feminine for men's

courses were basing answers on prejudice rather than what actually happened in the colleges.

These results show that lack of fees affects both males and females equally. Marital status affects only females while men were victims of relocation, lack and change of interest, and rushing for early businesses. In spite of the reasons given by Chawama as to why females drop out of the courses, all those women who took the men's courses completed.

Table 18: Reasons why some trainees dropout of the courses

Reasons why some trainees dropout							
Lack of fees		Marital status		Lack of interest/illness		Feminine/masculine	
Female	Male	Female	Male	Female	Male	Female	Male
Lack of fees, Lack of sponsorship	Ran out of tuition fees	Married outside town, pregnancy	-	-	Relocation to another town	-	-
Failure to pay exam fees	Lack of sponsorship, failure to pay exam fees	Early marriages	-	-	Lack of interest, rush for early business	-	-
-	Lack sponsorship	Early marriages, forced marriages	-	Laziness	Laziness	Electrical is hard science, needs a lot of reading; practicals are difficult; carpentry needs a lot of effort and strength; bricklaying very hard job always in open sunlight	-
Unable to pay tuition fees	-	Husband's refusal, pregnancy	-	-	-	-	Shun nutrition and feel that it is for women
Unable to pay tuition fees	-	House chores	-	-	-	-	-
-	-	-	-	-	Lack of interest, lack of commitment	-	Few men like sewing, men are not free with the course
Sponsor stopped to pay fees, sponsor died, financial problems	ran out of tuition fees, financial problems, lack of financial support	Pregnancy	-	Poor health, change of interest	Poor health, change of interest	Too smart for the course (agriculture)	-

Table 19 below shows the dropout rate of the courses where both men and women registered. The total male mean dropout rate within the period of study was 10.1% while that for females was 4.1%. This indicates that more men dropped out than women in various courses during the period of study and this confirms the findings in Table 18 which mention reasons like rushing for early businesses before mastering the skills, lack of interest and commitment.

Table 19: Dropout Rate in the courses by gender (in percentages)

Course	1996		1997		1998		1999		2000		2001		2002		2003	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Agriculture	10	-	0	0	11	-	12	0	0	10	13	0	25	-	17	-
Agriculture & Settlement	0	0	0	0	25	10	0	0	10	30	0	0	0	0	0	10
Carpentry					17	0	22	0	29	0	14	-	16	-	20	0
Catering									0	25	0	17	0	0	0	0
Electronics												0	0	0	0	0
Home economics	-	10	0	0	-	10	0	20	0	50	-	20	-	0	-	50
Information Tech															0	0
Mechanics															0	0
Nutrition							12	0	8	-	11	-	21	-	17	
Radio & TV repair	0	0	10	0	40		12	14	22		30	0	15	0	29	0
Tailoring	0	0	0	0	10	0	0	0	0	16	7	7	20	11	22.5	2.5
Welding											0	-	0	-	0	-
Cumulative	0	0	10	0	92	20	46	46	39	115	75	18	51	11	71.5	13.5
No of Courses	3	3	5	5	3	3	6	6	6	6	5	5	5	5	8	8
Mean Dropout Rate	0	0	2	0	30.6	7.0	7.7	7.7	6.5	10.9	15	3.6	10.2	2.2	9.0	1.7

4.4 Profile of the Graduates

This section covers the age, marital status, and literacy levels of graduate respondents.

4.4.1 Age Distribution of Graduate Respondents

Collected information shows that 6.6 percent of the graduates surveyed were aged between 18 and 20 years, 63.4 percent were aged between 21 and 30 years, while 30 percent were aged between 31 and 60 years. Graduates in employment (self and paid) concentrated in the ages between 21 and 30 years for both males and females.

4.4.2 Marital Status of the Graduate Respondents

Table 20 below shows that the graduate respondents consisted of single, married and divorced females and single and married males. 70.5 % of females and 63.6% of males had children while 30.8% of the total respondents had no children.

Table 20: Sex of graduate respondent, marital status and number of children

Do you have children?			Marital status			Total
			Single	Married	Divorced	
Yes	Sex of respondent	Male	1	13	0	14 (63.6%)
		Female	7	22	2	31 (70.5%)
	Total		8	35	2	45 (69.2%)
No	Sex of respondent	Male	9	0	0	9 (36.4%)
		Female	9	2	0	11 (29.5%)
	Total		18	2	0	20 (30.8)

These findings suggest that the majority of the graduates were married or had children.

Table 21 below indicates that 25 (39%) of the graduates surveyed were heads of households while 38 (61%) were not. Eleven (17%) of these heads of households were women of whom four were single, five were married (living with husband), and two were divorced.

Table 21: Distribution of respondents by marital status, gender and headship of household

Are you head of house?			Sex of respondent		
			Male	Female	Total
Yes	Marital status	Single	3	4	7
		Married	11	5	16
		Divorced	0	2	2
	Total		14	11	25
No	Marital status	Single	7	11	18
		Married	1	19	20
	Total		8	30	38
Missing	Marital status			1	1
	Total			1	1

NB: two respondents did not indicate if they headed their households or not while one respondent did not indicate her marital status

4.4.3 Literacy Levels of the Graduate Respondents

Respondents were asked to indicate the highest level of education they had completed. Sixty (22 males and 38 females) answered this question (see Table 22 below). Six female respondents did not answer this question. Fourteen (39.5%) females as compared to 8 (36.4%) males indicated that they had attained Grade 7 and below. Three of the 14 women indicated that they had only gone up to Grade 4. Fifteen (39.5%) females as compared to 6 (27.3%) males indicated that they had attained Grade 9. Nine (23.7%) females as compared to 6 (27.3%) males indicated that they had attained Grade 12. No females had attained any tertiary education as compared to two (9%) males. The two men who had attained tertiary education were both at Mwembeshi Village. Therefore, 71% of the graduates had not gone beyond Grade 9 education and would not qualify for enrolment in formal training such as teaching, nursing, and university. This leaves them with the only option of joining non-formal training institutions.

Table 22: Education level attained

		Grade 7 and below	Grade 9	Grade 12	Tertiary education	Total
Sex of respondent	Male	8 (36.4%)	6 (27.3%)	6 (27.3%)	2 (9%)	22 (100%)
	Female	14 (39.5%)	15 (39.5%)	9 (23.7%)	0	38 (100%)
Total		22 (37.9%)	21 (35%)	15 (25%)	2 (3%)	60 (100%)

Respondents were asked to indicate whether they were able to read and write. All men answered this question while one female did not. Forty (93%) females indicated that they were able to read while 3 (7%) females were not able to read. Forty (93%) females indicated that they were able to write while 3 (3%) indicated they were not. On the other hand, 21 (95%) men indicated that they were able to read while one (5%) was not. Twenty (91%) men indicated that they were able to write while two (9%) were not. These findings suggest that there is no significant difference between men and women graduates in literacy levels.

4.5 Non- formal Training for Employment in the Formal and Informal Sectors

This section covers the following topics: Skills acquired by graduate respondents; How far courses offered were based on needs assessment; What courses had been dropped and what new alternatives had been introduced; and trainees mastery of production skills.

4.5.1 Skills Acquired by Graduate Respondents

The main trade skills acquired by graduates surveyed, as shown in Table 23 below, are tailoring and designing, carpentry and joinery, cookery and sanitation, and nutrition. Electronics, fabric printing, and cookery had the least response rate. Two male respondents did not indicate their trade. Generally, the survey reinforced the issue of female enrolment to women’s subjects and vice versa. Women had skills in catering, cookery and sanitation, nutrition, nutrition and sanitation, and fabric printing. No man enrolled in these subjects. On the other hand, men had skills in carpentry, carpentry and joinery, and electronics. No woman had enrolled in these subjects. However, there was gender balance in trade skills such as pre-school education, agriculture and settlement while there was a preponderance of females in tailoring and designing.

Table 23: Distribution of trade skills acquired by graduates surveyed

Trade/skill	Frequency		Percent
	Male	Female	
Agriculture and settlement	3	2	8
Carpentry	2	0	3
Carpentry and joinery	9	0	21
Catering	0	2	5
Cookery	0	4	2
Cookery and sanitation	0	3	11
Electronics	1	0	1
Nutrition	0	6	11
Nutrition and sanitation	0	7	6
Pre-school education	2	2	6
Tailoring and designing	3	17	27
Fabric printing	0	1	1
Total	20	44	100
Missing	2		

NB: cookery, cookery and sanitation falls under nutrition. Fabric printing falls under tailoring.

Table 24 below shows colleges where the respondents surveyed were trained. Most female responses came from TICO-14 (32.5%) and most male responses came from MYP and MEC with 6 (26.1%) respondents each.

Table 24: Distribution of graduate respondents by gender according to colleges

Sex of respondent	Where did you train?							Total
	CYP	CYC	EFZTC	MEC	MYP	TICO	YMCA Lusaka	
Male	4 (17.4%)	1 (4.3%)	3 (13%)	6 (26.1)	6 (26.1%)	0	3 (13%)	23 (100%)
Female	6 (13.9%)	5 (11.6%)	4 (9.3%)	4 (9.3%)	5 (11.6%)	14 (32.5%)	5 (11.6%)	43 (100%)
Total	10 (15.2%)	6 (9.1%)	7 (10.6%)	10 (15.2%)	11 (16.6%)	14 (21.2%)	8 (12.1%)	66 (100%)

Table 25 below shows the distribution of graduates by year of completion. Sixty-five percent of the male respondents completed their training in the years between 1984 and 2002, while sixty percent of the female respondents completed their training in the years between 1989 and 2002. It is assumed that these respondents had ample time to establish themselves in either paid or self-employment.

Table 25: Year when graduate respondents completed their training

Year	Sex of respondent		Total
	Male	Female	
1984	1 (4.3%)	-	1 (1.5%)
1985	1 (4.3%)	-	1 (1.5%)
1987	1 (4.3%)	-	1 (1.5%)
1989		1 (2.3%)	1 (1.5%)
1992	1 (4.3%)	-	1 (1.5%)
1993	2 (8.6%)	-	2 (3.0%)
1994	-	1 (2.3%)	1 (1.5%)
1995	-	2 (4.6%)	2 (3.0%)
1996	1 (4.3%)	2 (4.6%)	3 (4.5%)
1998	2 (8.6%)	1 (2.3%)	3 (4.5%)
1999	1 (8.6%)	6 (13.9%)	8 (12.1%)
2000	1 (4.3%)	6 (13.9%)	7 (10.6%)
2001	2 (8.6%)	4 (9.3%)	6 (9.09%)
2002	2 (8.6%)	3 (6.9%)	5 (7.5%)
2003	3 (13.0%)	7 (16.2%)	10 (15.1%)
2004	4 (17.3%)	10 (23.2%)	14 (21.2%)
	23 (100%)	43 (100%)	66 (100%)

The duration the graduates spent in their training ranged from less than 6 months to more than 24 month as shown in Table 26 below. Seventy-seven percent of the women did courses that take 12 months and below to complete while eighty-two percent of the males did courses that take 6-24 months to complete. The findings in this study indicate that women tend to take courses with a shorter duration. No male took courses of duration below six months.

Table 26: Duration of training

Sex	Below 6 months	6-12 months	13-24 months	More 24 months	Total
Male	0	11 (50%)	7 (32%)	4 (18%)	22 (100%)
Female	15 (34%)	19 (43%)	7 (16%)	3 (7%)	44 (100%)

Lessons in most colleges were conducted either in the morning from 09.00 hrs to 12.00hrs or in the afternoon from 14:00hrs to 17:00hrs. In courses where there were large enrolments, two sessions were conducted, one in the morning and the other in the afternoon, especially in the tailoring, nutrition, and carpentry courses. This was done to

allow all the trainees to have access to the equipment and enable women to attend to their households and children. TICO provided baby care facilities for their female trainees. There was a nursery/play unit, which operated both in the morning and in the afternoon. Mothers enrolled either in the morning or afternoon session for only two hours. Mothers with small babies were allowed to attend lessons with their babies.

Tico enrolled the majority of females and produced most female graduates in the survey. These findings correspond with Bennett (1993) and Howarth (1992) who observe that the pattern of training offered must take into account women's practical needs.

4.5.2 How Far Courses Offered Were Based on any Assessment of Skill Needs of the Communities in Which the Colleges Were Built

Instructors were asked whether their colleges were conducting surveys to determine the skill needs of the communities they were serving. Only one college, Evangelical Fellowship of Zambia Training Centre, indicated that it did conduct random surveys of the community it was serving to determine skill needs. Therefore, colleges did not have programs to assess the skill needs of the communities they were serving. They also did not evaluate their current programmes to assess their suitability. However, in spite of failure by colleges to conduct community skills needs assessment, most graduates surveyed indicated that they had found the skills they had acquired very useful (see Section 4.5.5).

4.5.3 What Courses Had Been Dropped and What Alternative Courses Had Been Introduced

All the seven colleges surveyed indicated that they had not dropped any of the courses they were offering. However, six of the colleges indicated that they had added new courses to their programmes in the last five years. These were catering, electronics, information technology, and welding. Makeni Ecumenical Centre indicated that they had a program to establish units in catering and metal fabrication, which students had shown much desire for. The additional courses taught besides those providing for technical skills include: How to Start a Business, Business Management, Self-confidence Building,



Management of Stress and Discrimination, Banking/Book Keeping, Tie and Dye, Entrepreneurship, Budgeting, Computer lessons, HIV/AIDS Counselling, Simple maths, Communication skills, and Health Care. These were short courses offered in form of workshops and seminars to supplement regular courses. They were taught to all the students in the colleges where they were provided. Those in the field could also be invited when these courses were being taught. Five of the seven colleges (except TICO and Mandevu) taught How to Start a Business and Business Management. Self-Confidence Building and Bookkeeping were being taught in five colleges except at Chelston and YMCA. Management of Stress and Discrimination was taught only at EFZTC, Mandevu and Chawama. EFZTC and TICO offered short courses in tie and dye and entrepreneurship.

The inclusion of these courses, which are not typical technical and vocational courses, suggests that these colleges have realized that training in technical and vocational skills alone is insufficient. It must be combined with basic business, marketing and entrepreneurship skills. This is crucial for women who are looking for self-employment and those situated at the lower (subsistence) end of the self-employment scale, where it can help them expand their economic base and make it more profitable. Even for those already running their own enterprises such training can be highly beneficial. Oketch (1993) reports that the UNDP-funded Jua Kali Project in Kenya found that the women entrepreneurs in the textile industry lacked management skills. Consequently, they offered short courses in business management, accounts and bookkeeping.

From the researcher's point of view the graduates had benefited from these courses. The evidence to this is in Table 31, which shows that 77.5% females and 77.3% males indicated that the training was very useful. This is further supported by Table 34, which shows that 55% females and 65% males had an income of K201 000 to over K250 000 per month.

When asked whether students requested for courses they did not offer, all the colleges indicated that they did receive requests for courses that they did not offer and in most

cases they referred the applicants to institutions that offered such courses. Makeni Ecumenical Centre designs short courses, where possible, to meet the requests of some students. Mandevu Youth Centre indicated that it referred applicants who sought courses that they did not offer to other training providers.

4.5.4 Trainees Mastery of Production Skills

All colleges indicated that they used both English and vernacular (mainly Cibemba and Cinyanja) as the medium of instruction. The main methods of instruction used are: lectures, practicals, workshops and industrial attachment. The other methods of instruction mentioned included study tours, home visits, demonstrations, video shows, and group discussions.

The major ways in which skills and competencies were examined were through writing examinations e.g. prepared by the Examinations Council of Zambia (all colleges); through continuous assessment (Makeni Ecumenical Centre); through conducting local oral examinations for students taking Agriculture and Settlement that are taught in vernacular (Cinyanja or Cibemba) (Makeni Ecumenical Centre); through reports from industrial attachment (Mandevu Youth Centre, Chawama Youth Centre, Chelston Youth Centre); through homework (TICO). Other means used to examine skills and competencies included monthly progress tests, and practicals.

Instructors indicated that trainees received formal certification upon successful completion of their training. Instructors felt that certificates were very useful in terms of finding employment because many employers requested for certificates as proof that the applicant was qualified for a particular job. They therefore felt that being in possession of a certificate offered graduates better chances of getting employed. Some instructors from TICO, Chelston and Makeni indicated that a good number of their former trainees had been employed in various industries such as guesthouses, and health centres. For agriculture students, they easily found jobs within few weeks after graduation in smallholder farms in Makeni and elsewhere.

Realizing the importance of certification Technical Education and Vocational Entrepreneurship Training Authority (TEVETA) has recently embarked on training tertiary invigilators to conduct and safeguard examinations from malpractice in order to enhance human resource quality (Sunday Times of Zambia, 21 November 2004).

4.6 Post-training Experiences of the Trainees

Here the important questions centred on the following: assistance provided by the colleges on seeking paid employment; assistance provided by the colleges on self-employment; the period graduates took to start earning a living; and how useful graduates found their training.

4.6.1 Assistance Provided by the Colleges on Seeking Paid Employment

Colleges were asked what methods were in place to assist successful trainees to gain paid employment. The main methods indicated included attachment to different organizations, providing letters of recommendations to take to potential employers, inviting potential employers to visit the colleges to check the programmes run by the centres and recommending some students for recruitment to them, and referring graduates to possible employers. However, some colleges indicated that there was no formal programme to help graduates find paid employment after completing the training. Six of the colleges indicated that they contact potential employers for their students.

Respondents were further requested to indicate what help they had sought and received when searching for a job. Only 22.7% (6 men and 9 women) of the graduates answered this question. Six men and six women indicated that they had sought assistance while three women indicated that they did not ask for any help. Thirteen women and four men indicated that they received assistance in various forms, though they did not ask for it. Some got assistance from individual instructors in form of recommendation for employment. Some graduates were assisted by individual lecturers to find formal employment. Others were given letters of recommendation for employment by course coordinators or college principals.

Makeni Ecumenical, Evangelical Fellowship of Zambia Training Centre, Chawama Youth Centre and TICO have employed some of their former trainees in their production units (see Table 34). One female graduate was offered a job in the institution immediately upon completion and was elevated to the position of nutrition demonstrator at TICO. Two male graduates from Evangelical Fellowship of Zambia Training Centre were called from time to time to do some piecework in the college’s carpentry production unit. Two male graduates at Mandevu Youth Centre indicated that they were allowed by the college to use its carpentry tools and carpentry workshop whenever they had work to do.

Graduates were asked whether they had faced any discrimination in getting help because of their sex. Table 27 shows that 23% of the men surveyed indicated that they had faced discrimination while 77% did not; 14% of the women surveyed indicated they had faced discrimination while 87% did not. However, male respondents who indicated that they had experienced discrimination did not elaborate the kind of discrimination they had faced. One female respondent felt that many people think that women are weak and need more help than men while another female respondent felt that many companies were headed by male managers who discriminated against women with regard to employment opportunities.

Table 27: Face any discrimination

Face any discrimination	Sex of respondent		Total
	Male	Female	
Yes	5 (22.7%)	5 (13.5%)	10 (16.9%)
No	17 (77.3%)	32 (86.5%)	49 (83.1%)
Total	22 (100.0%)	37 (100.0%)	59 (100.0%)

4.6.2 Assistance Given to Graduates on Self-employment

Colleges were asked what methods were in place to assist successful trainees to gain self-employment. Varying responses were received depending on the college where the respondents were trained.

Makeni Ecumenical Centre provided land for settlement to trainees who undertook the Agriculture and Settlement course in villages thereby giving them self-employment. It also provided them with soft loans to help them build houses. Women were equally

allocated land as long as they were enlisted. Women were protected through such conditions as a man divorcing his wife could lose his land.

Mwembeshi Settlement Village was established in 1990 to resettle the unemployed, aged, and underprivileged. Some of the local people staying in the villages near the Settlement Scheme also went for training at MEC and were also resettled. The village has a Village Committee comprising 10 members (chairperson, 2 vice chairpersons, secretary, vice secretary, treasurer, and four committee members). There were four women on the committee. Two of the women occupied the positions of treasurer and vice-secretary whilst the other two women were committee members. The functions of the Village Committee were mainly to resolve disputes among settlers, to see to it that settlers were engaged in farming and practice the skills they acquired during training, and to mobilise the settlers for communal work. The settlers had various trade skills including agriculture and settlement-farm management, crops, horticulture, and animal husbandry, among others. The allocation of plots was done by MEC and each family was allocated 10 acres of land. The settlers complained that the plots were not sufficient because as families grew each plot was further subdivided. There was no other land set aside for further expansion. There is a communal land set aside for communal projects like clinics, churches, schools, etc. The village has a school, clinic, police post, and a football ground. All these were established with the help of MEC.

The members of the Village Committee felt that the training they had received at Makeni Ecumenical Centre was very useful as it had enabled them earn a living, educate their children, provide medical care to their families, buy clothes, and have enough food. They also said that they were able to have enough money to plough back in their agricultural activities.

Each family cultivated two acres on an average, which yielded about a ton of maize. Half of it is sold and the family consumes the remainder. To supplement their incomes, farmers on land that has no boreholes buy tomatoes from the other farmers and resell it in town. There is also a market for their produce and people come from Lusaka to buy the

items. Customers for some crops like rape, tomatoes and okra are readily available while customers for crops like onions are not easy to find.

Graduates were asked what assistance (loan/credit, equipment, business premises) they received from the government, non-governmental organizations, churches and other sources. The assistance received varied.

At Mwembeshi Village Settlement Scheme the government provided assistance in form of fertilizer and seed subsidy. They also receive assistance from Children Christian Fund. The project provides assistance in form of improved water supply and sanitation. Vulnerable children are identified and assisted. The village also has neighbourhood health committees. Various non-governmental organizations (NGOs) such as the Programme Against Malnutrition (PAM) and Small Holders' Enterprise Market Programme (SHEMP) provided training such as in seed production; organization like Adventist Relief Agency (ADRA) and CUSA Zambia have provided credit facilities in form of seed and fertiliser subsidies. Those who could not get loans from the Government were able to obtain loans through these cooperatives. Local cooperative societies also provided loans in form of fertilizers and seed. Some respondents also indicated that they got assistance in form of business premises, tools and initial capital from relatives, spouses, and parents.

. In the colleges where carpentry was offered, namely Mandevu Youth Project, Chawama Youth Project, and at Evangelical Fellowship of Zambia, graduates were allowed to use tools and premises of the colleges to make their products. Some respondents also indicated that they received assistance in form of initial capital from relatives, spouses and parents.

Graduates were asked to explain whether they had faced any special problems to secure credit/loan. Twenty-eight respondents answered this question as shown in Table 29. Sixty-four percent of the female respondents reported that they had faced problems to secure loans for the following reasons: high interest rates; and lack of knowledge on how

to secure loans. Thirty-five percent of the men who answered this question said that they had faced problems when they attempted to secure credit facilities, citing such problems like fear of losing assets in case of failure to repay the loan, and lack of knowledge on how to secure loans.

Table 28: Graduate respondents who faced problems to secure credit

Did you face problems to secure credit?	Sex of respondent		Total
	Male	Female	
Yes	5 (35.7%)	9 (64.3%)	14 (50%)
No	9 (64.3%)	5 (35.7%)	14 (50%)
Total	14 (100%)	14 (100%)	28 (100%)

Graduates were asked to indicate their sources of start-up capital. Twenty-five graduate respondents answered this question as shown in Table 29 below. Male respondents indicated their major sources of start-up capital as colleges (50%), relatives (25%), and own savings (25%). Female respondents indicated their major sources as colleges (53%) and lecturers (18%). Female respondents also indicated other sources such as relatives (11.8%), own savings (11.8%), and spouse (5.9%).

Colleges, relatives and own savings were the most critical form of support. This could be due to lack of support from financial institutions. These findings suggest that in most cases the businesses were under-capitalised from the start, which has negative implications for their future growth and development, as well as for their sustainability.

Table 29: Source of start-up capital

Source	Male	Female	Total
College	4 (50%)	9 (52.9%)	13 (52%)
Spouse	0 (0%)	1 (5.9%)	1 (4%)
Lecturer	0 (0%)	3 (17.6)	3 (12%)
Own savings	2 (25%)	2 (11.8%)	4 (16%)
Relative	2 (25%)	2 (11.8%)	4 (16%)
Total	8 (100%)	17 (100%)	25 (100%)

4.6.3 The Period Graduates Took to Start Earning a Living

Table 30 shows that 67 percent of the females started earning a living immediately as compared to 75% males; 8% females compared 15% males took 6 months to find employment; 11% females took one year and more to start earning a living as compared to 5% males. Generally, these findings indicate that women are taking longer to start earning a living as compared to men.

Table 30: Time it took to start earning a living

Time it took to start earning a living	Sex of respondent		Total
	Male	Female	
Immediately after training	15 (75.0%)	23 (67.6%)	38 (70.4%)
6 months after training	3 (15.0%)	3 (8.8%)	6 (11.1%)
One year after training	1(5.0%)	4 (11.8%)	5 (9.3%)
More one year after training	1(5.0%)	4 (11.8%)	5 (9.3%)
Total	20 (100%)	34 (100%)	54 (100%)

NB: Two males and ten females did not answer this question.

Though it does not come out clearly in this study why women are taking long to earn a living after they complete their training, the possible reasons could be both financial and social status. To start a business in the courses women have trained, for example tailoring and cookery, one needs equipment and business premises, which are not easy to acquire. Hence, they opt to look for employment from those who are already established, though this might take time to find. Furthermore, running a business requires one to be present most of the time for it to succeed. However, most women might not be available for this due to their household chores.

4.6.4 How Useful Graduates Found Their Training

Graduate respondents were asked to indicate how useful they had found the training. Table 31below shows that all the male respondents answered this question while 4 female respondents did not. Seventy-seven percent males found the training very useful as compared to 77.5% females; 18% males indicated that the training was useful as compared to 22.5% females; 4.5% males indicated that the training was not useful while there was no female who found the training not useful. Those who had found their

training useful were asked to explain how they had found their training useful. The female respondents replies were summarised as follows: the training had enabled them to be self-employed or get paid employment; enabled them to improve the nutrition status of their families; enabled them to prevent diseases in their families; enabled them improve their standards of living for example they could make clothes for their children, for themselves and for sale. The men’s responses were almost similar to women’s responses. They indicated that the training had enabled them to be self-employed or be employed; it had given job security in that if they lost their paid job they could still sustain themselves through self-employment; the training had enabled them to buy their tools and start small businesses to supplement their salaries.

Table 31: Usefulness of the training

Usefulness of the training	Sex of respondent		Total
	Male	Female	
Very useful	17 (77.3%)	31 (77.5%)	48 (77.4%)
Useful	4 (18.2%)	9 (22.5%)	13 (21.0%)
Not useful	1 (4.5%)	0 (0%)	1 (1.6%)
Total	22 (100.0%)	40 (100.0%)	62 (100.0%)

One male respondent explained that he did not find the training useful because he was not earning enough money to enable him support his family. Though no female respondent indicated that the training was not useful, one self-employed female respondent stated *“my husband finds it very useful but I don’t. It would be better to work in a paid employment and earn a salary”*.

4.7 Utilization of Skills for Earning an Income

Issues raised here included the following: income generating activities of the graduates by gender; how far graduates were able to earn a living from their employment: how far graduates viewed their skills as leading to life long careers, and how far married graduate women viewed their skills as leading to life long careers.

4.7.1 Income Generating Activities of the Graduates by Gender

Table 32 shows that 32.3% of the females surveyed were in self-employment as compared to 52.3% of the males; 64.7% of the females were in paid employment as compared to 19% of the males; and 2.9% of the females were employed in the college production units as compared to 28.5% of the males. This means that the majority of the women were in paid employment while the majority of the men were in self-employment.

Graduates who were in self-employment were asked to explain how they determined what products or services they offered. All the 21 respondents mentioned demand for the product or service from clients as the main factor that determined what services or products to offer or to produce. Other factors mentioned were availability of seed, credit facilities and markets.

Table 32: Employment status of graduate respondents by gender

Respondent's employment status	Sex of respondent		Total
	Male	Female	
In self-employment	11 (52.3%)	11(32.3%)	22(40%)
In paid-employment	4 (19.0%)	22(64.7%)	26(47.2%)
Production unit of the training centre (employment)	6 (28.5%)	1(2.9%)	7(12.7%)
Total	21 (100%)	34 (100%)	55(100%)

Graduates who were in business were asked to indicate the number of employees or assistants they had hired. Twenty-two (11 men and 11 women) graduates answered this question. Nine men and nine women had no assistants, one man had one assistant, one woman had two assistants, and one man and one woman had four assistants each. These findings suggest that the majority of graduates who were in business, regardless of gender, were unable to employ assistants. This could be because their businesses are small and as a result are not generating enough capital to employ assistants.

Graduates were also asked to indicate whether there were any other similar businesses in the area where they were operating. Eighty-three percent of those who were in business indicated that there were other similar businesses in their areas. This suggests there was competition.

When asked to indicate what they needed to do in order to improve their business, their responses varied according to the type of business they were engaged in. Farmers at Mwembeshi Resettlement Village indicated that they needed more bore holes for irrigation, more land for animal husbandry, seed processing equipment, cattle for ploughing more land, improved roads, and electricity. They also stated the need for refresher courses.

One graduate cited the need to provide instant issuance of title deeds to graduates. He felt that issuance of title deeds would provide a big incentive to the settlers to develop their land. Furthermore, they emphasized the need to improve the marketing system. One male stated it like this:

The most important thing is to improve the marketing system. The Government should help us in this regard. The market arrangements at Soweto are very bad. Boys at Soweto surround us; our produce is offloaded and auctioned by these boys without our consent, while we watch helplessly. Four good months of real hard work going to nothing. Some markets are too far, for instance, the Copperbelt and Livingstone. We need Government intervention to provide a central place where our produce will be sold at a good profit. Our women are the worst victims at Soweto Market.

Those in tailoring and carpentry felt that they needed equipment and to employ more workers and improved market systems to improve their businesses. They also stressed the need to have easy access to credit facilities, better premises, showrooms where their products could be exhibited and marketed to their customers. One female graduate who was in tailoring stated that she needed to improve the quality of her products so as to satisfy her customers. Two female graduates indicated that they needed to relocate their business to places where there were more customers. One man and one woman indicated that they needed to work hard to concentrate their businesses.

4.7.2 How Far Graduates Were Able to Earn a Living From Their Employment

Graduates were asked whether they were able to earn a living from their employment. Table 33 shows the responses of the graduate respondents to this question. The findings point out that 83.8% of the females, as compared to 81.8% of the males, indicated that they were able to earn a living from their current employment, while 16.2% of the females, as compared to 18.2% of the males, indicated they did not earn a living from their current job. The results therefore indicate that both men and women were doing fairly well.

Table 33: Ability to earn a living from job

		Sex of respondent		Total
		Male	Female	
Able to earn a living from job	Yes	18 (81.8%)	31 (83.8%)	49 (81.7%)
	No	4 (18.2%)	6 (16.2%)	10 (16.7%)
	Missing	6 (9.1%)	0 (0%)	0 (0%)
Total		22 (100.0%)	37 (100.0%)	60 (100.0%)

Those who did not earn a living from their current jobs gave a number of reasons to account for their inability. These reasons also varied according to the type of business they were engaged in. Those who were in agriculture cited inadequate financial resources to buy farm inputs and implements; lack of collateral making it difficult to secure loans; lack of title deeds which resulted into feelings of insecurity and resulting into reluctance to develop the land; poor marketing facilities which had made it difficult for them to make profit.

Those who were in carpentry and tailoring cited inadequate financial resources to buy tools and raw materials which had made it difficult for them to start their own businesses. Some graduates indicated that though they were in paid or self-employment, they did not earn enough to meet their daily needs for a month.

Graduates were further asked to indicate how much they earned per month. Only 51(77%) answered this question. Table 34 shows that 55% of the females, as compared to 65% of the males, earned between K50 000 and K250 000 per month, while 45.2% of the females, as compared to 35% of the males, indicated that they earned more than K250

000 per month. Although more women were in the highest bracket, the men earning K201 000 to more than K250 000 per month, were more than women by 10%.

Table 34: Distribution of income per month by gender

Income per month	Sex of respondent		Total
	Male	Female	
K50 000-K100 000	3 (15.0%)	4 (12.9%)	7(13.7%)
K101 000-K150 000	3 (15.0%)	6 (19.4%)	9 (17.6%)
K151 000-K200 000	1 (5.0%)	4 (12.9%)	5 (9.8%)
K201 000-K250 000	6 (30.0%)	3 (9.7%)	9 (17.6%)
More than K250 000	7 (35.0%)	14 (45.2%)	21 (41.2%)
Total	20 (100.0%)	31 (100.0%)	51 (100.0%)

Graduates were asked whether they contributed money from their business or employment towards household expenditure. Table 35 shows that 83.3% of the females, as compared to 90.9% of the males, indicated that they did contribute money from their business or employment towards household expenditure, while 13.9% of the females, as compared to 9.1% of the males, did not contribute.

Table 35: Distribution of monthly contribution to household expenditure

		Sex of respondent		Total
		Male	Female	
Contribute to house expenditure	Yes	20 (90.9%)	30 (83.3%)	50 (86.2%)
	No	2 (9.1%)	5 (13.9%)	7 (12.1%)
Total		22 (100.0%)	36 (100.0%)	58 (100.0%)
Missing		3		

Table 36 shows that 80% of the females, as compared to 75% of the males, contributed between K50 000 and K250 000, while 20% of the females, as compared to 25% of the males, contributed between more than K250 000 towards the monthly household expenditure. This means that women were contributing to monthly household expenditure almost as much as men. Graduate respondents were asked whether their contribution was appreciated. Sixty-five percent (19 men and 29 women) answered this question. 78.9% (15) of the men and 82.8% (24) of the women who answered the question indicated that their contribution was appreciated while 21% (4) of the men and 17% (5) of the women indicated that their contribution was not appreciated.

Table 36: Contribution to household expenditure per month by gender

Contribute to house expenditure pm	Sex of respondent		Total
	Male	Female	
K50 000-K100 000	9 (45.0%)	17 (56.7%)	26
K101 000-K150 000	3 (15.0%)	2 (6.7%)	5
K151 000-K200 000	3 (15.0%)	4 (13.3%)	7 (14.0%)
K201 000-K250 000	-	1 (3.3%)	1 (2.0%)
More than K250 000	5 (25.0%)	6 (20.0%)	11 (22.0%)
Total	20 (100.0%)	30 (100.0%)	50 (100.0%)

Graduates were asked whether there was somebody else contributing to household expenditure. 76.7% of the female respondents as compared 66.7% males indicated that there was somebody else contributing to household expenditure while 23.3% female respondents as compared to 33.3% males indicated that nobody else contributing to household expenditure. When asked to name who else was contributing to the household expenditure, 64.3% females indicated a husband, 21.4% a relative, 10.7% guardian, 3.6% a friend. Fifty-seven percent males indicated a wife, 28.6% a guardian, and 14.2% a relative. This affirms that married women were contributing to family upkeep.

These findings concerning graduates of non-formal colleges contradict JUDAI (2002) who observed that in the Zambian society females are socialized to acquire characteristics that promote their dependence on males and place them in a disadvantaged position in the context of a free market system.

Graduates were asked to indicate if there were any changes that had taken place in their living standards as a result of having a business/employment. Fifty-four percent (28 women and 17 men) of the respondents answered this question. Thirty-two percent (9 women and 5 men) of the graduates explained that they were self-reliant in that they were able to buy clothes for their families, send their children to school with all the school requirements such as uniforms and fees, pay water and electricity bills, and buy enough food. Two women said that they were now able to have balanced meals. Three men and two women stated that they had built houses from their incomes. One female respondent indicated that she was now able to support her aged parents and other relatives. One

graduate indicated that he was now able to plan for advancement in his career. Furthermore, one female said that her husband now respected her.

One female graduate stated that she was now able to support the family financially when her husband’s salary is paid late. One graduate described the change in her life thus: *“life is easier knowing that a salary is expected at the end of the month”*.

The female graduates who had done the nutrition courses cited the following benefits they were experiencing: improved diet and nutrition of the family; less hospital admissions for children as their health has improved and therefore their husbands could now go to work at peace. They felt that having healthy children contributed greatly to achieving a healthy nation.

However, two male graduates indicated that there were no changes in their living standards because they did not realise enough money from their businesses and because of the high cost of living.

4.7.3 How Far Graduates Viewed Their Skills as Leading to Life Long Careers

Graduates were asked whether there were any promotion prospects in their employment. In Table 37, 41.4% females, as compared to 23.5% males, indicated that there were promotion prospects in their employment while 58.6% females, as compared to 76.5% males, did not have any promotion prospects in their employment. Therefore the findings suggest that women believed they had more promotion prospects than men. This is probably due to the fact that the majority of men are self-employed.

Table 37: Promotion prospects

		Sex of respondent		Total
		Male	Female	
Promotion prospects	Yes	4 (23.5%)	12 (41.4%)	16 (34.8%)
	No	13 (76.5%)	17 (58.6%)	30 (65.2%)
Total		17 (100.0%)	29 (100.0%)	46 (100.0%)

Those who had indicated that there were promotion prospects in their employment were asked whether they had had any promotion in their employment. Twelve females and four males answered this question. Eight (66.7%) females and 3 (83%) males indicated that they had been promoted in their employment while 4 (33.3%) females and 1(17%) male had had no promotion.

Those who were in business were asked whether their businesses were growing. Table 38 shows that 43.8% of the females, as compared to 75% of the males, indicated that their businesses were growing, while 56.3% of the females, as compared to 25% of the males, indicated that their businesses were not growing. This suggests men were relatively doing better than women or women were less boastful since they were not earning much less. Those who indicated that their businesses were not growing gave the following reasons: lack of capital, lack of tools, poor marketing, stiff competition from big commercial companies, lack of collateral made it difficult to secure loans from the banks and other credit agencies. These factors negatively affected the productivity of the businessmen and businesswomen, the quality of their products and services, and consequently, the sales.

Table 38: Is your business growing?

Is your business growing		Sex of respondent		Total
		Male	Female	
	Yes	12 (75.0%)	7 (43.8%)	19 (59.4%)
	No	4 (25.0%)	9 (56.3%)	13 (40.6%)
Total		16 (100.0%)	16 (100.0%)	32 (100.0%)

Graduates were asked to indicate how long they had been in self-employment. Thirteen out of 22 respondents in self-employment answered this question. The majority (24%) had been in self-employment for 6-12 months, followed by 2-3 years (17%) and 6-10 years (17%).

4.7.4 How Far Married Graduate Women Viewed Their Skills as Leading to Life Long Careers

Married female graduates were asked whether they were financially independent. Nineteen out of twenty-four married women answered this question. Fifty-eight percent

indicated that they were, while 42% indicated that they were not. When asked whether their being in employment was important to family income, 16 answered this question and 75% of them indicated that it was important to their family income in a number of ways. One of the respondents felt that working with her husband ensured continuity of the business in the event of her husband's death, as she would be able to continue with the business. Others indicated that they were able to buy school uniforms for the children and pay their school fees. Another graduate stated that because of her training in nutrition she was able to save some money. Others stated that they were now able to contribute to the family income.

When married women were asked whether their involvement in businesses did affect their relationship with their husbands. Eighteen graduates answered this question. Thirty-three percent indicated that their involvement in business affected their relationship with their husbands, while 67% indicated that it did not. Those who indicated that their relationships with their husbands were affected explained the ways in which they were affected as follows. Some indicated positive relationships while others indicated negative relationships. Those who experienced positive relationships stated that their husbands were now good to them; their husbands were respecting them; and their husbands were now assisting in the household chores. One graduate felt that her being in employment "...strengthens us, i.e., builds our relationship positively. The spouses' support reflected here confirms ILO et al (2003) report. They argue that previous researches have shown such support is crucial for women to be successful in the running and managing of their enterprise, as this requires one being away from home for long periods of time per day.

Four graduates indicated that their relationships with their husbands were affected negatively. One indicated "*My husband demands for money from me*". Another reported, "*He doesn't want me to go for orders in town. He is jealous*". Yet another one reported, "*We differ in opinion*". The fourth graduate indicated her contribution did not make a difference-it was insufficient.

During the period of study more women than men were trained in the surveyed colleges. Majority of females enrolled in women's courses while majority of males enrolled in men's courses. Comparatively, the completion rate in courses was high for both men and women. Regardless of gender, their employment improved the standard of living in the families. Women became financially independent and could contribute to family expenditure as much as men. This gave them self-esteem and confidence.

Chapter 5: Conclusion and Recommendations

5.1 Conclusion

The aim of this study was to examine trainees' enrolment, skills acquisition, certification and employment opportunities for both males and females in non-formal training institutions and to evaluate employment opportunities for men and women in Lusaka District.

During the period in which this study was undertaken, seven non-formal institutions were surveyed. There were 13 different subjects offered in these colleges, namely: Agriculture Science, Agriculture and Settlement, Electronics, Radio and TV repair, Home Economics, Tailoring, Welding, Auto Mechanics, Carpentry, Information Technology, Pre-school teaching, Catering, and Nutrition. These courses can be categorized into those that were traditionally for women and those that were for men. Besides teaching courses, which provided technical skills, there were other supplementary courses offered.

There were 33 instructors (19 males and 14 females). Findings show that all female instructors were teaching traditionally women's courses and all male instructors except one were teaching traditionally men's courses. Therefore, there were no female teachers to act as role models for women to take up men's courses and vice versa.

Annual enrolment capacity of the seven colleges during the period of study (1996-2003), show that a total of 2233 (736, i.e. 33% males and 1497 (67%) females were trained. Although there were more women trained than men, these findings suggest that women are still training in courses that are traditional women's course while the same is also true for men. Colleges' enrolment figures reveal that the majority of females enrolled in women's courses such as Nutrition, Tailoring, and Home Economics while the majority of males enrolled in men's courses such as Carpentry, Electronics, Radio and TV Repair, and Agriculture. A total of 97 (13%) females as compared to 646 (87%) males took courses that were predominantly male courses while 28 (2.4%) men as compared to 1159(97.6%) women took the courses that were traditionally women's subjects. This

reveals that the women who moved to men's subjects were more than men who moved to women's subjects by 10.6%. Some gender balance is seen in trade skills such as Agriculture and Settlement, Pre-school Education, and Tailoring and Designing. Women tended to take courses that have a shorter duration to complete as compared to men. The most popular college for women was the one that provided baby care facilities where timing was flexible and sessions took two hours. Although instructors encouraged trainees to enrol in courses regardless of their gender, this encouragement seems not to have been effective. The evidence in this study shows that most women chose the women's courses and vice versa. Findings further reveal that starting from year 2000, there is a significant positive change on women's enrolment. A few women are found to have enrolled in Carpentry, Electronics, Mechanics, Information Technology, and Radio and TV repair.

The medium of instruction used in the colleges was English and local language. Skills competencies were examined through writing an examination prepared by the Examination Council of Zambia. Upon successful completion of the training, trainees received formal certification. These certificates were found to be very useful in terms of finding employment.

The findings show that completion rates in courses were generally high for both men and women. The completion rates for males ranged from 60% to 100% while for females they ranged from 50% to 100%. Comparatively more men (10.1%) than women (4.1%) dropped out in various courses during the period of study. Reasons for this being that men rush for early businesses before mastering skills. Women were dropping out due to pregnancies and early marriages. Both men and women dropped out due to failure to pay school fees.

The findings indicate that colleges did not have programs to assess the skill needs of the communities they were serving. They also did not evaluate their current programmes to assess their suitability. However, in spite of failure by colleges to conduct community

skills needs assessment, most graduates surveyed indicated that they had found the skills they had acquired very useful.

The findings indicate that there was no formal programme to help graduates find employment after completing training. Some colleges contacted potential employers for their students and provided recommendation letters. However, the majority of graduates are left on their own to find employment.

The graduates interviewed were 71 men and women, who had undergone training in these institutions. Majority of the graduate respondents were aged between 21 and 30 years for both males and females. They consisted of single, married and divorced females, single and married males. Of the total graduate respondents, 39% were heads of households, 17% of these heads of households were women of whom for were single, five were married and two were divorced. There was no significant difference between men and women graduates' literacy levels. Results show that 71% of these graduates had not gone beyond Grade 9 education, thus leaving them with the only option of joining non-formal training institutions.

The study indicates that the majority of the males went for training because they wanted to be self-employed with a few hoping to find paid employment, attain financial security, or join a family business. Similarly, the majority of the females went to college because they hoped to be self-employed with others hoping to find paid employment, attain financial security, or join a family business. Some of the other reasons indicated for going to college included the hope that training would enable them to look after their families, or enable them assist vulnerable children (orphans) in their extended families. Others were attracted by the assistance offered to the graduates by the colleges after completing the training, for example all graduates of Makeni Ecumenical in the Agriculture and Settlement Course indicated that they were attracted by the offer of land for settlement after training. Some respondents indicated that they were influenced by their relatives and friends to undertake the training.

The majority of men surveyed were self-employment while the majority of women surveyed were in paid employment. Some graduates were employed in their former colleges' production units. The majority of the graduates did not face any discrimination in getting a job because of their sex. The graduates who trained in Agriculture and Settlement at Makeni were given land for settlement and soft loans to build houses and start farming. There was no gender discrimination in land allocation.

In their employment, women believed they had more promotion prospects than men. Concerning their monthly income, more women than men were in the highest earning bracket. Factors, which negatively affect productivity of businessmen and businesswomen, included lack of capital, lack of tools, poor marketing systems, stiff competition from big commercial companies, and lack of collateral to secure loans from banks and other credit agencies.

The findings indicate that the major sources of start-up capital for the respondents who were in self-employment were their former colleges, relatives, and own savings. These were the most critical form of support. This could be due to lack of support from financial institutions. The findings show that female respondents had problems to secure loans/credit due to high interest rates and lack of knowledge on how to secure loans. Male respondents feared losing their assets in case of failure to pay back the loans. They also lacked knowledge on how to secure loans. These findings suggest that in most cases the businesses were under-capitalised from the start, which has negative implications for their future growth and development, as well as for their sustainability.

The findings indicate that women were taking longer to start earning a living as compared to men possibly due to both their financial and social status. To start a business in the courses women have trained, for example tailoring and cookery, one needs equipment that is not easy to acquire. The findings also indicated that the majority of graduates who were in business, regardless of gender, were unable to employ assistants. This could be either their businesses were small or were not generating enough capital and as a result could not create employment.

Generally, graduate respondents found the training very useful. Female respondents indicated that they had found the training useful as it had enabled them to be self-employed or get paid employment, improve the nutrition status of their families, prevent diseases in their families, and generally improve their standards of living. The men's responses were almost similar to women's responses. They indicated that the training had enabled them to be self-employed or be employed; it had given job security in that if they lost their paid job they could still sustain themselves through self-employment; the training had enabled those who were in paid employment to buy their tools and start small businesses to supplement their salaries.

Women were contributing to monthly household expenditure almost as much as men. Married women were contributing to family upkeep while others were sole providers in the home. The majority of the married women indicated that they were financially independent. They further indicated that their being in employment had brought about positive relationships within their family, for instance their husbands were more respectful and assisted in the household chores.

By and large, the findings of this study conform to the Gender and Development theory and the Human Resource Development Approach. In line with Gender and Development theory, this study shows that both men and women had equal opportunities. The education policies, enrolment of courses and the training organization had no gender discrimination. An attempt by some of the colleges surveyed to consider women's constraints, such as baby care, improved women's productivity. Significant findings of this study such as women's enrollment in men's courses, women's ability to contribute to household expenditure almost as much as men, and that women were more successful than men in post training careers, are in line with the Human Resource Development Approach. However, a significant change may be achieved if the recommendations listed below are implemented.

5.2 Recommendations

The following recommendations have emerged from the study:

1. The Ministry of Science, Technical and Vocational Education should develop a strategy to encourage women to broaden their career focus by entering new fields of study. Strategies are needed to secure wide participation in vocational and technical education with the view of women starting their own enterprises in these areas. This can be done by encouraging women to enrol in men's subjects and then providing them with initial support e.g. finances or equipment for their businesses. Their progress could thereafter be monitored.
2. TEVETA should encourage colleges to conduct skills needs assessment in the communities they are serving. The colleges should also be encouraged to conduct tracer programmes to know how well their graduates are performing. This will also help the colleges to redesign their courses to meet the dynamic skills needs of the communities they are serving.
3. In order to enrol more women in non-formal training, women's practical needs should be put into consideration. Institutions should therefore have special provisions such as baby care facilities, flexible timing and short sessions.
4. To ensure minimum dropout rates, colleges should make funds available for those who cannot afford tuition fees. Sex education should be taught especially to women so as to minimize problems such as pregnancies that contribute to dropout.
5. Funding to colleges should be sufficient enough to enable them acquire tools. NGOs should be encouraged to establish credit schemes to provide soft loans to graduates of the non-formal training institutions to enable them start up a business.
6. A monitoring programme for guiding new business entrants should be implemented by TEVETA. This will improve business performance and subsequently create more employment opportunities.
7. Colleges should encourage graduates of the non-formal training institutions to form cooperatives to enable them combine their skills and resources.

5.3 Recommendation for Further Research

Further research could be conducted to assess the relevance of the current curricula of the non-formal training institutions to skills needs of the communities, and its effectiveness in resolving the gender imbalance in the courses' enrolment.

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Appendix 1: Questionnaire One
Questionnaire for the Administrators and Instructors of Non-formal Training
Institutions

1. Name of institution: -----

If you are an instructor, please proceed to question 5.

2. Fill in the table below indicating the type of courses you are offering and the enrolment figures. If you are offering more courses, fill the additional tables attached.

	Course:.....		Course:.....		Course:.....		Course:.....		Course:.....	
Year	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1996										
1997										
1998										
1999										
2000										
2001										
2002										
2003										
Total										

3. Indicate the duration of each course in the table below.

Course:.....	Course:.....		Course:.....		Course:.....		Course:.....	
Duration								
Course:.....	Course:.....		Course:.....		Course:.....		Course:.....	
Duration								

4. Fill in the table below to show the completion rates (%) of the above courses. If you are offering more courses, fill the additional tables attached.

Year	Course:.....		Course:.....		Course:.....		Course:.....	
	Male	Female	Male	Female	Male	Female	Male	Female
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
Total								

5. Indicate in the table below (by gender) the reasons why some trainees do not complete their programmes?

Course	Gender	Reasons
	Male	
	Female	
	Male	
	Female	
	Male	
	Female	
	Male	
	Female	

6. Are there courses that are designed for females? Yes ☐ No ☐

7. If yes, indicate the courses in the table below and give reasons why women are encouraged to take them.

Course	Reasons

8. Are there courses that are designed for males? Yes ☐ No ☐

9. If yes, indicate the courses in the table below and give reasons why men are encouraged to take them

Course	Reasons

10. Do men take courses designed for women?

Yes ☐ No ☐

11. Do women take courses designed for men?

Yes ☐ No ☐

12. Have you ever discouraged a woman/man from taking a course you consider inappropriate for them as a woman/man?

Yes ☐ No ☐

13. Do you encourage women to take courses traditionally regarded as male professions, for example mechanics?

Yes ☐ No ☐

14. Do you encourage men to take courses traditionally regarded as female professions, for example nutrition? Yes ☐ No ☐

15. Does the college have a policy on male/female enrolment in courses?

Yes ☐ No ☐

16. If yes, how is it carried out?
.....
.....

17. Do students ask for courses you do not offer?

Yes ☐

No ☐

18. If yes, how does the college respond to students' requests?

.....
.....

19. Have new courses been added to the college's programmes in the last five years?

Yes ☐

No ☐

20. What are the factors that govern trainee enrolment? Tick more than one where applicable.

a) Catchment area ☐

b) Gender ratio (men vs women) ☐

c) Tutorial fees ☐

d) Religious belief ☐

e) Selection tests (e.g. interviews) ☐

f) School reports from former schools) ☐

g) Any other (specify).....

21. What is the medium (language) of instruction?-----

22. What methods of instruction do you use? Tick as many as apply.

a) Lectures ☐

b) Practical ☐

c) Workshop visits ☐

d) Any other (please, specify)-----

23. What else is taught besides technical skills? Tick as many as apply.

a) How to start a business ☐

b) Business management ☐

c) Self-confidence building ☐

d) Management of stress and discrimination ☐

e) Banking/book keeping ☐

f) Any other (specify).....

24. How are skills and competencies examined? Tick as many as may apply.

- a) Through writing an examination e.g. prepared by the Examinations Council of Zambia
 - b) Through continuous assessment
 - c) Any other (please specify).....
.....
25. Do the trainees receive formal certification on completion of training?
Yes ☐ No ☐
26. If trainees receive a certificate, how useful are they in terms of finding employment?
.....
.....
27. What methods are in place to assist successful trainees to gain?
- a) Self-employment.....
.....
.....
 - b) Paid employment.....
.....
.....
28. Is the college in contact with future employers? Yes ☐ No ☐
29. What proportion (%) of trainees gain employment in the field of work for which they have been trained?
30. Do trainees receive career guidance and counselling? Yes ☐ No ☐
31. If yes, who is responsible for providing it and what are their qualifications?
Person responsible (e.g. counsellor, instructor, etc.).....
Qualification.....
32. When do trainees receive counselling/guidance?
33. What is emphasized in the counselling/guidance?
34. What is the gender distribution of instructors (teachers)?
How many men?..... How many women?.....
35. How is the institution financed? Please tick as many as apply.
- a) Government ☐
 - b) Overseas donors ☐

- c) Self-reliance initiatives ☐
- d) Other (specify).....

- 36. Is the institution monitored and assessed? Yes ☐ No ☐
- 37. If yes, by which agencies and how frequently is institution monitored?
.....
.....
.....
- 38. Indicate whether your institution is a boarding, day or both?
Boarding ☐ Day ☐ Both ☐

Thank you for taking your time to answer my questionnaire

Appendix 2: Questionnaire Two
Questionnaire for Graduates of Colleges

1. Sex:

Male ☐

Female ☐

2. Age:-----

3. Marital status

a. Single ☐

b. Married ☐

c. Separated ☐

d. Divorced ☐

e. Widowed ☐

f. Co-habiting ☐

4. Do you have any children? (Own or dependants)

Yes ☐ No ☐

5. Are you the head of the house? Yes ☐ No ☐

6. What is the highest level of education you have completed?

a. Grade 7 and below ☐

b. Grade 9 ☐

c. Grade 12 ☐

d. Other (please, specify).....

7. Are you able to read?

Yes ☐ No ☐

8. If yes to the above question, specify the language:.....

9. Are you able to write?

Yes ☐ No ☐

10. If yes to the above question, specify the language:.....

11. What trade test/skills have you received?

.....

12. Where and when did you complete your training?

Institution:..... Year:.....

13. How long was your training?

- a. Less than 6 months ☐
- b. 6-12 months ☐
- c. 12-24 months ☐
- d. More 24 months ☐

14. Were you provided with a list of courses available in the institution?

Yes ☐ No ☐

15. Why did you choose to go to college for training? (Tick as many as apply).

- a. I wanted to be self-employed ☐
- b. It would help me to secure financial assistance to start a business ☐
- c. It would help me join a family business ☐
- d. It would help me find paid employment in a company ☐
- e. No idea ☐
- f. Any other (specify):.....

16. Why did you choose the course you took?

.....
.....

17. Were you encouraged/discouraged from taking any courses at college? Tick one.

Encouraged ☐ Discouraged ☐ Not applicable ☐

18. If you were discouraged, what were the reasons discouraging you?

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

19. Do you think that there are some courses that only women or men can do?

Yes ☐ No ☐

20. Are you?

- a. In self-employment? ☐
- b. In paid-employment? ☐
- c. Production unit at the training centre ☐

21. How long did it take you to get or start your first job after training?

- a. Immediately after training ☐

- b. 6 months after training ☐
- c. One year after training ☐
- d. More than one year after training ☐

22. Are you still in your first job?

Yes ☐ No ☐

23. What help did you seek and receive in searching for a job?

a. Sought help in:

.....

.....

.....

b. Help received from:

.....

.....

24. Did you face any discrimination in getting help because of your sex?

Yes ☐ No ☐

25. If yes, how?

.....

.....

26. How useful did you find the training?

- a. Very useful ☐
- b. Useful ☐
- c. Not useful ☐

27. If your answer is a) or c) please explain

why.....

.....

.....

28. Are you able to earn a living from your job?

Yes ☐ No ☐

29. If yes, how much do you earn per month?

- a. K50 000- K100 000 ☐
- b. K101 000-K150 000 ☐

- c. K151 000-K200 000 ☐
- d. K201 000-K250 000 ☐
- e. More than K250 000 ☐

30. If no, explain

.....

31. Do you contribute money from your business/employment towards household expenditure?

Yes ☐ No ☐

32. If yes, how much do you contribute per month?

- a. K50 000- K100 000 ☐
- b. K101 000-K150 000 ☐
- c. K151 000-K200 000 ☐
- d. K201 000-K250 000 ☐
- e. More than K250 000 ☐

33. If yes to question 31, is your contribution appreciated?

Yes ☐ No ☐

34. Is there somebody else contributing to household expenditure?

Yes ☐ No ☐

35. If yes, who?

- a. Husband/wife ☐
- b. Relative ☐
- c. Guardian ☐
- d. Other (specify).....

36. What changes in living standards would you say have come about as a result of having a business/employment?

.....

37. Are there any promotion prospects in your employment? Yes ☐ No ☐

38. If yes, have you had a promotion in your employment? Yes ☐ No ☐

39. If you are in business, is your business growing? Yes ☐ No ☐

40. If no, explain.

.....

.....

.....

41. If you are self-employed:

a. How did you get the initial money to set-up your business?

.....

.....

b. How long have you been self-employed?

c. What does the business produce?

.....

.....

42. How do you determine what products or services to offer?

.....

.....

43. What assistance (loan/credit, equipment, business premises, etc) do you receive from:

a. The institution where you received your training?

.....

.....

b. The Government?

.....

.....

c. Agencies such as ILO?

.....

.....

d. Societies (e.g. NGOs, churches, etc.)?

.....

.....

e. Small-scale credit organizations?

.....

.....

f. Any other (specify)?

.....
.....

44. Did you face any special problems to secure credit/loan? Yes ☐ No ☐

45. If yes, explain.....

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

46. How many employees or assistants do you have?

47. Is there any other similar business in the area?

Yes ☐ No ☐

48. What do you need to do in order to improve your business?

.....
.....

If you are a married woman, please answer the following questions.

49. Are you financially independent?

Yes ☐ No ☐

50. Is this important to family income?

Yes ☐ No ☐

51. If yes how?

.....
.....

52. Does it affect your relationship with your husband?

Yes ☐ No ☐

53. If yes, how?

.....
.....

Thank you for taking your time to answer my questionnaire

Appendix 3: Introductory Letter

University of Zambia
Department of Gender Studies
P. O. Box 32379
Lusaka

Dear respondent,

I am conducting a research entitled **The Impact of Non-formal Training on Income Generation and its Gender Implications: A Case Study of Seven Institutions in Lusaka District, 1996-2003** as part of my research for a Master of Arts in Gender Studies. I am now in the process of collecting data for my research project.

In order for me to conduct my study I need to collect data from you. **I would appreciate it if, you would read the questionnaire carefully and answer the questions as honestly and accurately as possible.** Your answers will be kept confidential and the information you give will not be associated with your identity; it will not be disclosed to another person.

You may also wish to know since you have been selected at random to participate in this research your views will represent others, who have not been selected.

It is my hope that the results of this research will assist the country in making right decisions on a wide range of issues in the provision of non-formal training.

Kindly take a few minutes to answer this questionnaire.

Thank you for participating in this study.

Sincerely yours

Margaret Mbae