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A STUDY TO INVESTIGATE AWARENESS LEVELS, BENEFITS, IMPACT AND EMPOWERMENT WOMEN GET FROM INCOME GENERATING ACTIVITES THROUGH MICRO-FINANCE LOANS: A CASE OF PRIDE ZAMBIA CHAINAMA BRANCH.

BY

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UNZA

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MICRO-FINANCE LOANS: A CASE OF PRIDE ZAMBIA
CHAINAMA BRANCH**

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A Research Report submitted to the Department of
Adult Education and Extension Studies in partial
fulfillment for award of Degree in Adult Education.

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2004

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DEDICATION

This research project is dedicated to my husband, my parents, my brothers, sisters, for their love and encouragements

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I am grateful, thankful to Dr. Sibalwa David, my research project supervisor for his patience, encouragement, advice and supervision without which I could not have managed to accomplish the research study.

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My final gratitude goes to Mrs. Chilufya Chanda Lupiya for the secretarial services offered.

ABSTRACT

The study was designed to investigate the levels of awareness, benefits, impact of micro-finance loans offered by PRIDE ZAMBIA on women empowerment.

The target population of the study comprised women marketeers and officials at PRIDE ZAMBIA offices. The researcher used random sampling method and picked one hundred women marketeers and the four hundred women marketeers and four officials two from chainama branch and two from chachacha road branch.

The research had 98% questionnaires duly completed by the respondents and returned. The data collected was critically analysed manually using tables of percentage frequencies and description through themes.

The study revealed that there was no relationship between lack of women empowerment with beliefs, traditions, registration fees, consultation, location of PRIDE and illiteracy. However, the following were some of the factors that contributed to lack of permanent empowerment among women:

- Lack of legal trading places;
- Unsustainable (seasonal) business
- The weekly payment of loans; and
- Government's failure to build and allocate new market stand to the vulnerable.

Women

The study recommended the following among other things:

- PRIDE ZAMBIA to continue helping vulnerable women;
- Allow women to pay for their loans at month-ends;
- Continue publicizing
- Open centres in communities;
- PRIDE should also teach women on stock taking and records keeping
- Government should build more markets and consider the vulnerable when allocating new market stalls
- Government should provide loans to the vulnerable women, and
- Government must pass a law to stop street vending

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ACRONYMS

NGO	Non Governmental organisation
IGAS	Income Generation Activities
MFIS	Micro- Finance Institutions
EG	Enterprise Group
MEC	Market Enterprise Committee
ECA	Economic Commission for Africa
ZARD	Zambia Association of Researchers in Development
SAP	Structural Adjustment Programme
UNECA	United Nations Economic Commission for Africa
WID	Women in Development
IMF	International Monetary Fund

CHAPTER 1

0 INTRODUCTION

At independence time Zambia inherited a distorted economic structure dominated by one export, copper. Most men had jobs and women had no skills. The inadequate wages of men often necessitated women to seek self-instigated income generation activities to meet family requirements. Trading and marketeering are some of the dominant informal activities pursued by women. The activities include retailing of food items (fresh and cooked), food processing and preservation, rearing chickens, mushrooms growing, mining, and limestone crushing.

PRIDE ZAMBIA is one of the international NGOs operating in Zambia. PRIDE ZAMBIA provides financial services to the Micro and small enterprises in form of loans in its efforts to empower people. PRIDE ZAMBIA is a member of the PRIDE AFRICA GROUP a network of micro-finance institutions (MFIs) with regional headquarters in Nairobi Kenya, where it was initially opened in 1989. PRIDE operations are currently underway in Kenya, Tanzania, Uganda, Malawi and Zambia. In Zambia, PRIDE started operating in 2000 under PRIDE AFRICA. It changed its name to PRIDE ZAMBIA in 2001. There are more than seven thousand five hundred clients for PRIDE ZAMBIA.

PRIDE was started by Mr. Campaign a lecturer at one of the universities in Kenya who kept observing women selling at the university without changing their status, hence he sourced some funds to improve their status. He started a micro loan facility (PRIDE) targeted at women in micro and small enterprises. However, PRIDE also accommodates men.

The aim of PRIDE ZAMBIA is to create a sustainable financial and information services network for small-scale entrepreneurs to increase income and employment and stimulate business growth across Africa. In helping to empower the vulnerable PRIDE Zambia provide the following services;

- Short term business improvement loans;
- Access to business information services;
- Graduation to higher loans over time;
- Peer group business development support
- Personalized services; and
- Membership in an established regional micro finance network (PRIDE ZAMBIA 2004)

There was need to know the level of awareness women had about this NGO (PRIDE), the impact of the micro loans they obtain on their income generation activities and the benefits the women get from Micro-Finance loans. Economics empowerment manifests in many ways like improved household, income, support to school going children and perpetual economic activities. However lack of permanent economic empowerment among women has lead the researcher to conduct this study

1 STATEMENT OF THE PROBLEM

The study seeks to investigate how the levels of awareness and the benefits from income generation activities affect empowering of women. The problem is related to constraints which restrict women's prospects for lucrative and sustained income levels (Gikaru, 1994; Bardouille, 1992). Women face resources, legal administrative restrictions, non-existence of financial

institutions country wide. Therefore, only a few female small-scale entrepreneurs manage to benefit from the existing agencies.

1.2 PURPOSE OF THE STUDY

The purpose of the study was to investigate whether or not a significant relationship does exist between the level of awareness and the benefits from income generative activities in empowering women.

1.3 OBJECTIVES OF THE STUDY

In order to come up with dependable data and solutions to the problems, the study had the following objectives:

- (a) To analyse strategies used by organisations dealing with women empowerment to increase awareness levels among women.
- (b) To investigate the effect of government policies on women empowerment organisations.
- (c) To find out if women are consulted on the activities and if at all they benefit from income generating activities.
- (d) To find out if the financial institutions giving loans to women are adequate and evenly distributed or located.
- (e) To investigate on how women feel about conditionalities like registration free, interest on loans and the donor initiated projects and;

4 SIGNIFICANCE OF THE STUDY

It was believed that the study would provide a better understanding of the problems women go through or encounter in trying to acquire loans for income generating activities. It was also believed that the results of the study could influence the micro finance institutions policy on issuing loans and paying back. The study's findings might help in increasing accessibility and availability of the micro and small enterprises credit services to women countrywide

5 ASSUMPTION OF THE STUDY

The study had the following assumptions:

- (a) Lack of consultation on activities, poor financial institutions, lack of publicity and high interest on loans would lead to low levels of awareness and temporal benefits to women involved in income generating activities.

The study assume that the problems leading to non-empowerment of women are illiteracy, culture, tradition, lack of role models (guider), dependence decisions made by men.

Lack of legal trading places (markets) and lack of security (unsustainable businesses) lead to non-empowerment of women.

6 LIMITATION OF THE STUDY

The study was supposed to cover all PRIDE ZAMBIA branches in Lusaka . However, it was limited to PRIDE ZAMBIA Chainama branch. The limitation is due to financial

constraints time limitations. The study was conducted in Chainama due to population of the clients which caters for women, from Kaunda Square stage one and two, Ngombe, Roma, Garden, Chainda Mtendere, Chainama, Kalingalinga, Minestone and Chamba valley.

1.7 DEFINITION OF TERMS

- (a) **Black Marketing:** The selling of other items other than fresh vegetables and fruits that are essential (Researcher's own).
- (b) **Cultural beliefs:** the feeling and understanding that women are supposed to nature children and the family (Researcher's own)
- (c) **Economic Empowerment:** this refers to the creation of conducive conditions and use of strategies which can help poor/vulnerable women improve their position/status.
- (d) **Enterprise Group (EG):** group based system of five (5) individuals self-selected who guarantee each other loan repayment obligation (PRIDE ZAMBIA BRONCHURE, 2004)
- (e) **Income Generation Activities:** This refers to micro-enterprises or those small scale economic units operating around the market areas, homes, streets and door to door in which women are involved in (Researcher's own).
- (f) **International Non- Governmental Organisation (NGO);** Non-governmental organisation like PRIDE ZAMBIA which has is headquarters in another country (Kenya), and its found in many other countries (Researcher's own)

- (g) **Micro-Finance Institution:** An institution which gives loans or credits to women/men so that they can conduct various business and generate income (Researcher's own)
- (h) **Market enterprise committee (MEC):** combined ten (10) Enterprise groups (EG) from a MEC (PRIDE ZAMBIA BROCHURE, 2004)
- (i) **TRADITION:** The custom and belief that women are supposed to be concerned with issues of the kitchen rather than moving about to conduct business (Researcher's own).
- (j) **Women Empowerment:** strategies identified to uplift or improve women's position in their economic needs. It also involves woman's uplifting in position socially, politically, and economically to enable them make informed decisions and change of attitudes about themselves and their families (Events, 1998).
- (k) **Illiteracy:** the condition of being unable to read and write (UNESCO, 1970)

CHAPTER 2

2.0 LITERATURE REVIEW

The common view in Zambia is that women have equal opportunities to men and that “women problem” does not exist in Zambia. Notwithstanding the efforts made by the government of Zambia since political independence to integrate women in the development process . Gender inequalities and differential opportunity structures are found in all spheres of endeavor. In a world where inequalities based on gender, class, and race are absent each person will have the opportunity to develop his or her full potential and creativity. Women’s values of solidarity will characterize human relationships. The world can be a good place when all institutions are open to participatory democratic processes. Women can then take part in decisions and priorities determining. Gikaru et al (1978) argues that the links between equality development, peace basic rights for the poor and transformation of institutions that subordinate women are inextricably linked.

A number of investigations have been conducted in Zambia to ascertain factors that might be responsible for lack of permanent empowerment among women involved in small-scale income generation activities. Research findings on studies conducted in Zambia concluded that illiteracy, restricted access to credit for small-scale enterprises, legal and administrative restrictions, no promotions and encouragement, lack of co-ordination and harmonization of efforts by NGOs and other agencies trying to help women, lack of awareness about NGOs involved in women empowerment and lack of business skills led to non empowerment of women.

In order to respond to the problems women face world wide, women movements have been formed. The United Nations also mandates, national governments, international development agencies and NGOs to adopt special policies and measures to promote women advancement. The example of such is Women in Development (WID) which emerged as a visible field of policy and action in international development agencies which depended on foreign aid (Jahan 1995). This has led to sustained advocacy understanding, awareness, multiplicity and networking of woman organisations. Women movements have gained strength, agendas have been more clearly articulated equality, empowerment and transformation of existing development paradigms have emerged as critical issues. This led to the formation of international NGOs like PRIDE and other local NGOs in Zambia to help vulnerable women.

WOMEN AND THE ECONOMY

Women's position in the economy is one of the critical area of concern. Their contributions to development are seriously under estimated and therefore its social recognition is limited. Women's varied economic roles and voices also remain largely unheard or ignored. Therefore these economic constraints are marginalized by policy makers addressing macro-economic constraints (Madakufamba, 1991)

Worldwide and in Zambia, conducted surveys findings indicate that women are involved in various income generation activities. They contribute to the economy through unremunerated economic activities, including unpaid work in family, farms, business, as wives, mothers and daughters with obligations and responsibilities to look after others.

This makes their work value to be doubled. Their work is particularly women work defined in mainstream economics as “non economic” though without them no economy could function (UNDP), 1995). Therefore for women to know their rights and responsibilities rather than been oppressed, they need education for empowerment which promotes sustainable development. Education for empowerment (conscientization) is a process by which the oppressed are afforded the opportunity to analyse critically, sources of their oppression, referring to social, political and economic contradictions both in their immediate and wider contexts. Conscientization further spurs people into action to change oppressive structures and elements thereby creating equitable participatory and appropriate societies (Freire, 1972). Therefore women need conscientization, a liberating process maturing individual freedom, increased knowledge, awareness, assertiveness and the provision of life skills, all of which demand people centered and popular participation for meaningful economic changes. A liberated literate person can make informed decisions and plays an active role in economic empowerment.

WOMEN AND FINANCIAL ACCESSIBILITY

The studies conducted by the Southern African Development Community (SADC), and Zambia Association for Research and development (ZARD) indicated that access to capital has not being easy for women. This was due to lack of collateral discriminatory, administrative policies, practices, women lack information on the availability of facilities in various NGOs and various financial institutions, failure to maintain proper accounts and, lack of support services to build women’s business skills (ZARD, 1985; SADC, 1991). However, NGOs like PRIDE ZAMBIA allow a lot of women to access loans but

women do not become permanently economically empowered. The women need external resources to enable them operate sustainable businesses.

RIGHTS, ENTITLEMENT AND INVESTMENT.

Women's rights are part of an integral of human rights. However, in many countries women still do not enjoy equal rights. There is need to enforce and raise women's consciousness about their rights. All countries need to satisfy the United Nations Universal declared human rights. When women know their rights they can easily exercise them in their struggle to become economically empowered.

Gender inequalities in access and control over productive resources like land, capital, information, training and technology make the disadvantaged women to fail to increase their return on their labour. Women's equal right to own property obtain credit and become members of producer organisation has been a longstanding issue. Women need to be entitled to productive resources because they are human beings capable of improving their position when given all the necessary tools to enable them become productive (Jahan, 1995; Bardouille, 1992).

Gender inequalities in human development have limited women's well being as well as their income earning capacity. Therefore public and private sector investment (NGOs) need to close this gender gap in human resource development. Resources are needed to improve women's education, training, health care, radical transformation, technological training and business management. These skills can help them to become self-reliant

even when conducting income generation activities. Adult education can help in conscientizing women and come out of fatalistic way of thinking. Education for liberation is need to make women independent, liberated and demand for their rights. Women and development is thus a holistic concept where in the goal of one cannot be achieved without the success of the other.

VOICE

Ensuring the presence of Women's voices in decision-making has been another persistent concern for PRIDE (NGO), as their absence results in a continued marginalization of gender issues. Women need to participate not simply as passive beneficiaries. Their involvement as decision makers is central to the direction of development. NGOs concerned with women empowerment have helped in strengthening the voices of women and articulating their vision of a total development agenda (Jahan, 1995).

Participation of women as decision makers in determining development priorities is the key strategy. Women participate in all development decisions, the process and through the process bring about a fundamental change in existing development paradigm. Women need to be consulted and decide on the type of business to conduct after obtaining loans because they know what suits them.

POVERTY

The growing burden of poverty on women has been a long standing concern for women movements. Data collected around the world indicate that women were shouldering a disproportionate burden of poverty in part because of gender inequalities in entitlement investment and power. The plight of female-headed households, often are the poorest of the poor, emerge as a global phenomenon. There is need for policy or programmes interventions to eliminate poverty and address the special needs of female-headed households. Johnson (1992), argues that most of the women needs are not addressed by income generating activities. Most of the income generating activities makes only a marginal difference in women's financial situation. However, some women have managed to improve their status, family nutritional levels and to educate their children.

EMPOWERMENT

This came up in the mid 1980's. it's champion was development alternatives with women for a new era. It challenged some development paradigms by questioning whether women wanted to be integrated in societal systems that oppressed both male and females (Snyder et al, 1995)

There is need for consciousness-raising among women along with self-empowerment as a critical strategy. Recent data shows that mere access to resources or provision of services is not adequate to challenge the root causes of non women empowerment gender 'inequalities' women need to assert their own agency, and only through self-empowerment can they aspire to break out of gender subordination. There is need to

transform the women, improve their lives, opportunities through structural changes in macro-policy environment, total transformation which challenges economic, political and cultural forms of domination. (Jahan , 1995: 8). There is need for models of development based on building of genuinely democratic institutions and practices...at local and household levels to give the poor basic rights. There is need to transform all the structures of subordination if women are to attain Justice in society. The women need mobilization, consciousness raising, access to productive resources especially grassroots groups as the source of employment. There is also need for autonomy for women, for the poor and the nations of developing world to enable them make choices in realms of politics, economics and society. This calls for participation and seeks to create self-reliance ensuring that targeted measures reach women through autonomous women organisations (Snyder et al ,1995, Fowler, 2000). Without the above factors being considered, women can not be empowered holistically despite various income generating activities they could be conducting.

TRANSFORMED ATTITUDES

A woman's self image must change and so should their outlooks. They must change their view of productive tasks active labour employment should not be for men alone. Women are responsible for the processes related to domestic food availability in most countries however they need to share field work for cash crops and other beneficial ventures.

Women need conscientization so that they can know their capabilities and potentials.

DEVELOPMENT THEORIES

The development theories of modernization Basic Needs, policies like structural adjustment programmes (SAP), sustainable development, free markets, international monetary fund (IMF) and World Bank Policies with constituted conditions for loans and debt affects women greatly. These ill fed dependency reversal theories which held the reason for underdevelopment to lies within developing countries and that capitalism is the only reliable path to development and eventually to socialist revolution in the third World has brought misery. (Snyder et al, 1995). The gravity of impact of these theories on women's work, income and family responsibilities is evident for example SAPs cutdown on provision of social services. Therefore, women and development concepts programmes cannot be ignored in broad development theories and practices which remain realistic and relevant theoretical constructs. Therefore, there is need to consider a lot of factors which hinder permanent empowerment among women who obtain loans from NGOs Micro Finance facilities.

In conclusion this literature review implies that in order for women to be empowered through income generating activities there is need to consult, allow women decide on the type of business they want to conduct. Women also need to be conscientized through radical education to become assertive and change their self image and attitudes towards the various activities they involved in. However, all the factors highlighted may contribute to non permanent empowerment of women. Therefore, the study attempts to find out whether the presence or absence of some of these factors might impact on women empowerment through income generating activities. Many other factors are likely to be availed.

CHAPTER 3

METHODOLOGY

RESEARCH DESIGN

In order to provide accurate account of the situation on awareness levels and the benefits from income generation activities and their effect on women empowerment the study used a descriptive design. The set up of this research was baseline and the type was an evaluation one.

The research used qualitative and quantitative approaches to describe the existing phenomena, identify problems and to compare problems.

POPULATION

The population of the study was drawn from women marketers, officials at PRIDE ZAMBIA. The women, marketers to be studied were from PRIDE ZAMBIA, Chainama branch which is made up of women from Chainama, Kaunda Square stage one and two, Ngombe, Garden, Mwendere, Kalinga linga, Chamba Valley and other nearby compounds. The officials interviewed were those at chainama and head office. The women involved in income generation activities in the two compounds were to be studied regardless of their education.

The population of women at Chainama branch is two hundred however only one hundred will be studied. The four officials were come from Chainama and (Cha Cha Cha Road branch) two officials at Chainama, two at chachacha branch in town

SAMPLE POPULATION AND SAMPLING PROCEDURES

The sample population comprised of one hundred women and four officials from PRIDE ZAMBIA. The break down of the representative sample population of one hundred women marketers (100) was ;

- i) One hundred women marketeers (100) at PRIDE ZAMBIA Chainman branch.
- ii) Four officials from PRIDE ZAMBIA Chainama and chaChacha road branch.

The one hundred women marketeers were randomly selected using simple random sampling (rotary) procedure, Pieces of paper written 'yes' or 'no' were to be put in a box. Those who picked papers written 'yes' were to be the ones to be part of the required sample.

The officials at both Chainama and chachacha branches were to be taken as part of the sample because in research one can only use sampling procedures for more than thirty people.

4 DATA COLLECTION INSTRUMENTS

3.4.1 QUESTIONNAIRE

The researcher developed and closed ended questionnaires for the women marketeers so that they can express themselves well.

3.4.2 INTERVIEW

An interview guide, which was structured, was constructed and used to get information from officials at PRIDE ZAMBIA.

3.5 DATA ANALYSIS

The researcher analysed the data manually using descriptive statistics, which uses totals, percentage, frequencies and fractions. The qualitative data was analysed and summarized using narrations, themes and categories.

CHAPTER 4

4.0 FINDINGS AND DISCUSSIONS

The research investigated the level of awareness women have about PRIDE ZAMBIA, the impact and benefit they get from micro-finance loans through income generation activities. The study was conducted at PRIDE ZAMBIA Chainama branch. The study used questionnaires and interviews as the main methods of data collection. The data collected was analyzed using frequency tables, percentages, themes and descriptions. The first sets of respondents were the women marketeers while the second set were the officials at PRIDE ZAMBIA chainama and chachacha branches.

The subjects used in the study were as follows:

- (a) One hundred women marketeers who obtain loans from PRIDE ZAMBIA chainama branch.
- (b) Four officials from PRIDE ZAMBIA, two from chainama branch and the other two from cha cha cha road branch.

The study covered one hundred and four (104) respondents.

4.1. QUANTITATIVE DATA

RESPONSES FROM THE WOMEN MARKETEERS.

The following tables indicate the findings from women marketeers.

Table 1.0 Education level of Respondents

EDUCATION LEVEL	FREQUENCY	PERCENTAGE
Grade 4	40	40
Grade 7	12	12
Grade 9	22	22
Grade 12	16	16
Never learned	40	10
TOTAL	100	100

The above table shows that 40% of the women marketeers went to school up to grade 4, while 12% went up to grade 7 22% went up to grade 9, 16% went up to grade 12 and 10% were illiterate (never) went to school.

Table 2.0 Age of the Respondents.

AGE	FREQUENCY	PERCENTAGE
24 Years	2	2
28 years	8	8
32 years	7	7
36 years	13	13
42 years	30	30
48 years	40	40
TOTAL	100	100

The above table shows that 40% of the respondents were 48 years old, 30 % were 42 years old and 13% were 36 years old, 7% were 32 years, 8% were 28 years and 2% were 24 years respectively.

Table 3.0 Marital status of Respondent

STATUS	FREQUENCY	PERCENTAGE
MARRIED	50	50
SINGLE	1	1
DIVORCEE	25	25
WIDOW	24	24
TOTAL	100	100

The table indicates that 50 % of the respondents were married, 25 % were divorced, 24 % were widows while only 1 % represented single women.

TABLE 4.0 Number of children for Respondent

NO. OF CHILDREN	FREQUENCY	PERCENTAGE
1	4	4
2	9	9
4	20	20
6	40	40
8	7	7
10	20	20
TOTAL	100	100

The above table indicates that 40% of the respondents had six children, 20% had four and ten children respectively. While 9% had two children and 4% had one child.

Table 5.0 length of being a Marketeer

PERIOD	FREQUENCY	PERCENTAGE
Less than 6 months	1	1
9 months	2	2
1 year	25	25

3 years	12	12
Above 4 years	60	60
TOTAL	100	100

The data in the table above reveals that 60% of the respondents had been conducting income generation activities for more than 4 years. The table further reveals that 25% of the respondents had been conducting business for one (1) year, while 12% had been conducting businesses (marketeers) for three (3) years, 2% had been conducting business for nine months and 1% for less than six months.

Table 6.0. Respondent's knowledge of other NGOs Promoting Women Empowerment

RESPONSE	FREQUENCY	PERCENTAGE
YES	62	62
NO	38	38
TOTAL	100	100

The respondent's response indicates that 62% know about other non-governmental organisations (NGOs) promoting women empowerment while 38% did not know of any other NGOs.

Table 7.0. How respondents knew about PRIDE ZAMBIA

MEANS OF KNOWING	FREQUENCY	PERCENTAGE
Radio/Public Address	15	15
Television	19	19
Newspapers	8	8
Friends	58	58
TOTAL;	100	100

The above indicates that 58% of the respondents knew about PRIDE ZAMBIA through friends in various places like markets and churches. The data further reveals that 19% of the

respondents knew about PRIDE ZAMBIA through the television, 15% through the radio and public address system. The table also further indicates that 8 % of the respondents knew about PRIDE ZAMBIA through reading newspapers.

Table 8.0 respondents source of initial business income or how it was started

SOURCE OF INCOME	FREQUENCY	PERCENTAGE
Loan	3	3
Husband	26	26
Relatives	26	26
Self-initiated fundraising	45	45
TOTAL	100	100

The analysis of the data collected reveals that, 45% of the women initially started their income generation activities by fundraising and saving of small income. The women started their business through self-initiative to solve their problems. The table shows that 26% of the respondents started their business through the help from their relatives and husbands respectively. The information in the table further reveals that 3% of the respondents got loans/credit in order to start their business.

Table 9.0. Consultation of respondents on type of Business to conduct

RESPONSE	FREQUENCY	PERCENTAGE
YES	100	100
NO	0	0
TOTAL	100	100

The above table shows that all the respondents indicated that they were consulted on the type of business they want to conduct.

TABLE 10.0 Local guidance on how to conduct business and keeping the money

RESPONSE	FREQUENCY	PERCENTAGE
YES	90	90
NO	10	10
TOTAL	100	100

The table indicates that 90% of the respondents mentioned that they had local people who guide them on how to conduct business and how to keep the money. While 10% indicated that they did not have because they don't want to be bewitched and discouraged in running their businesses.

Table 11.0 Those who obtained loans from PRIDE ZAMBIA

RESPONSE	FREQUENCY	PERCENTAGE
YES	96	96
NO	4	4
TOTAL	100	100

The responses obtained indicate that 96% of the respondents got loans from PRIDE ZAMBIA, while 4% had not got loans from PRIDE ZAMBIA because they did not want to be frustrated, avoid interest and problems.

Table 12.0 interference by culture, beliefs traditional and husband in business operations

RESPONSE	FREQUENCY	PERCENTAGE
YES	4	4
NO	96	96
TOTAL	100	100

The table reveals that 96% of the respondents had no interference in their business while only 4% indicated to have had some interference. The interferences were condemnation of certain business like cigarettes selling, relatives complaints over business trips and threats of get HIV/AIDS or even being rapped.

4.2. QUALITATIVE DATA

(i) RESPONSES FROM WOMEN MARKETEERS

STRATEGIES USED TO REACH CLIENTS

PRIDE ZAMBIA uses various strategies and methods to make people aware of their existence. They use the public address system and the radio which 15% of the respondents mentioned to be the way/means they came to know about PRIDE. They also use the television to make people aware of their existence. The data analysed indicated that 19% of the respondents knew PRIDE ZAMBIA through their advertisement on the television. PRIDE also uses newspapers to make people know about the services they provide, 8% indicated that they knew PRIDE through reading newspapers. The information obtained further revealed that 58% of the respondents knew PRIDE through friends who they shared information with. PRIDE ZAMBIA also makes people to be aware of their existence through brochures. They also go round in communities telling people about their existence and the services they provide.

HARDSHIPS FACED IN OPERATING THE BUSINESS

The respondents mentioned that they face a lot of problems, which hinders permanent economic empowerment to be achieved. The harsh credit conditions and high interest rates

on the loans they obtain from PRIDE makes them to keep operating, small business thus economic empowerment is rarely achieved. They indicated that the little profit they made was used to pay for their loans. The respondents who mentioned that they faced harsh credit conditionalities were only 4%. Some respondents mentioned that lack of security in their businesses make them to lack permanent empowerment. The respondents also indicated lack of security in their business due to the nature of business like selling on credit and lack of payment by customers as a big drawback were 15%.

The information obtained from the respondents revealed that 25% of the women had no legal trading places. Most of them were selling their goods in the street and from their homes. This makes some of their commodities for sale to go bad, hence they lose out in the end they lack empowerment. However, the researcher found that those respondents with market stands would like to sell from the streets because it is easy to call/convince customers to buy from them than when they are trading from inside the market. The respondents attributed the lack of legal trading places to the high fees charged and to the poor allocation of market stands by the council. The respondents argued that stands were only given to foreigners and the rich because they are able to corrupt market officials. The respondents further indicated that lack of business sustainability makes them not to be economically empowered despite being in business for many years. The information obtained reveals that 45% of the respondents conduct unsustainable businesses. Like selling vegetables which may be seasonal. Charcoal selling and fish mongering sometimes were banned. Thus when they were off season, the business slows or drops and they fail to diversify their businesses. However, 4% of respondents indicated to experience difficulties of harsh credit conditions,

high interest rates, lack of security and lack of sustainability in their businesses, while 7% of the respondents indicated they were not facing any difficulties.

BENEFITS

The information the researcher obtained indicates a lot of benefits the respondents had made/achieved. The data indicates that 76% of the respondents had changed their attitude towards life and the way they view things. The respondents stated that they were no longer the same, like they were before they started conducting income generating activities. They mentioned that they were now able to understand that they can create their own destiny and they have a positive attitude that they can survive through various businesses they conduct. They now know that they can improve their status from dependant to independent. They agree that there is something they can do to come out of their poverty situation.

The data reveals that 65% of the respondents mentioned that they were able to make good decisions. The women mentioned that with the little profit they make, they were able to plan and budget on how to use their money. They no longer depend on their husbands' s income which enslaves them. They buy whatever they want and they were better situated to take care of their families. Some women indicated that even after being divorced or abandoned by their husbands they decide on what to do for the family alone.

The data reveals that 56% of the women marketeers stated that they were able to educate their children. They also mentioned that all their children were able to at least get some

education. They can sponsor their children's education, something most women could not afford before they started getting loans from PRIDE to conduct various businesses.

Another benefit which the women mentioned was the ability to feed their families. They stated that they were no longer victims of malnutrition. This ability to feed their families as a benefit was mentioned by 50% of the respondent's. Among the many benefits stated, 48% of the respondents indicated that they were able to pay for their accommodation. The data collected also indicated that 47% of respondents had benefited by being able to build their own houses. The respondents who indicated that they were able to buy household goods from their business were 45%. The data further revealed that 40% of the respondents benefited through being able to buy tailoring machines. The data also revealed that 39% of the respondents benefited by being able to buy plots farms and hair dryers respectively. The data analysed revealed that 37% of the respondents indicated to have benefited from their businesses because they were able to buy shops to sell their goods from. The respondents who indicated to have benefited through buying cattle, farm implements and expanding their business were 35 %, the data also further revealed that 32% of the respondents have benefited through being able to help their parents, bought cars, prepare for the future, source of income and had offered employment to them respectively. The data also revealed that 29 % of the respondents had benefited through being able to pay for their loans and remain with good money and being able to educate themselves respectively.

PERMANENT EMPOWERMENT

The data reveals that 76% of the respondents mentioned that PRIDE ZAMBIA loans should be paid at the month-ends. They argued that this could help the women attain permanent empowerment rather than worrying over weekly payments, they further indicated the need to reduce interest rates charged on loans.

The respondents who mentioned that increasing the amount of loans given will enable them to be empowered permanently were 65%. They indicated that, those who were good at paying back their loans should be given more money in loan form.

The data analysed revealed that the respondents mentioned that apart from paying for the loans at month –ends and increasing the amount of the loans, 60% indicated that there was need for them to be educated and encouraged on how to conduct their businesses. This would help them to be permanently empowered because they could be aware of which avenues to venture in.

The data revealed that 50% of the respondents mentioned that PRIDE ZAMBIA should continue giving loans to the women so that a lot can be empowered.

The researcher discovered that 48% of the respondents indicated that, in order for PRIDE to empower them permanently, they should pay for the loans after two weeks, give more loans to the women, encourage women to join Non-Governmental organisations (NGOs) which

promote women empowerment, there is need to educate women on records keeping and how to conduct stock taking in their businesses respectively.

The researcher, further discovered that 40% of the respondents mentioned that in order for PRIDE ZAMBIA to help in empowering women, they should advocate for women to change their attitudes and self-esteem despite the amount of loans given, there was need for PRIDE to buy shops so that the beneficiaries could rent such shops since there were no enough trading space at markets, some respondents also indicated that PRIDE officials should visit and encourage women in their areas of operations and others mentioned the need to remove the insurance they pay because they were not benefiting from it.

THE WAY PRIDE AND OTHER NGOs DEALING WITH EMPOWERMENT OF WOMEN CAN BE KNOWN.

The researcher found that 61% of the respondents mentioned that, the NGOs should go on outreach in communities where the people. They indicated that there were a lot of people suffering who do know where to get assistance.

The data revealed that 58% of the respondents mentioned that the other NGOs and PRIDE ZAMBIA must advertise heavily through the television, radio and newspapers respectively.

The researcher discovered that 54% of the respondents mentioned that , for NGOs to be known, they need to sensitize the women about their existence through targeting churches, going to talk to them at the markets and in their communities.

The researcher also further found that 48% of the respondents indicated that the NGOs should open centres in communities, must co-ordinate/co-operate in trying to reach the vulnerable women and share information respectively as they publicize more.

EFFECTS OF REGISTRATION FEES ON BUSINESS

The researcher discovered that 66% of the respondents mentioned that registration fees had no effect on their business. While 34% of the respondents indicated that it affected their business because they use the money to pay for registration rather than expand business. The researcher further discovered that failure to pay registration fees made some beneficiaries to stop attending club meetings.

WHAT GOVERNMENT CAN DO TO HELP PRIDE ZAMBIA EMPOWER WOMEN.

The data revealed that 60% of the respondents mentioned that government must build more big markets so that women could have legal places to conduct their business. The respondents alluded to the fact that there was no empowerment because they trade from *streets and illegal places where their goods were sophisticated*. The researcher also found that 18% of the respondents mentioned that government must help vulnerable women with loans so that they could live a better life. The data also revealed that 12% of the respondents mentioned that streets vendors must be told to go and sell from legal markets, reduce or remove market levies, give more local women stands and shops when a new markets were built, improve the sanitation, conduct seminars on women empowerment and government to

encourage PRIDE ZAMBIA to continue giving loans to vulnerable women respectively. The data further indicated that 10% of the respondents indicated that they must be allowed to sell from their homes, streets, government to control the markets, government to open up schools where women would be taught on how to conduct income generating activities, and government to reduce tax on imported goods so that they can benefit from their cross-boarder businesses respectively.

(ii) RESPONSES FROM THE OFFICIALS AT PRIDE ZAMBIA

TARGET

All the officials at PRIDE ZAMBIA mentioned that the target group of the loans provided at PRIDE were for both females and males. However 75% of the beneficiaries should be women while 25% should be men. The officials indicated that the women targeted were the vulnerable and operating small/medium businesses.

INTEREST RATES

All the officials mentioned that the interest rates charged on the loans provided by PRIDE were low compared to other Micro-finance Lending Institutions. The officials revealed that their interest rates range from 32% to 60% depending on the amount a client gets.

PERMANENT EMPOWERMENT

The officials indicated that some women had been empowered economically and many have changed the attitudes. The data collected also revealed that the respondents were able to make good decisions on their own. The officials attributed the lack of empowerment among

some women to be caused by poor personal planning, improper use and lack of legal trading places. The lack of legal trading places makes 75% of the women to be street vendors. The officials further mentioned that although women get loans they lack empowerment because they were the ones who struggle to provide for their families. Some husbands also want their wives to consult them before getting loans

LOCATION, PUBLICITY AND ACCESSIBILITY

All the officials indicated that PRIDE OFFICES were located close to the clients and were adequately spread. The officials also revealed that PRIDE offices were easily accessible and easily reached by clients since they have to be within the radius of 5 kilometers from where the clients reside. The officials further disclosed that PRIDE ZAMBIA was adequately advertised through the television radio, public address system and through the newspaper.

CONSULTATION

The researcher discovered that all the officials mentioned that the clients were consulted on the type of business they want to conduct. They further indicated that the Market Enterprise Committee (MEC) members have to approve the business their members want to conduct.

BENEFITS

All the officials indicated that the women benefited a lot from the loans they got from PRIDE. The officials highlighted that the women were able to add value to household

income, changed their attitudes, make decisions and educate their children. The officials mentioned that the lessons offered to the clients on how to run their businesses enabled them to expand their businesses though they are given small loans to start with. The amounts of the loans given were to be increased depending on the clients repayments of the obtained loan. The officials also indicated the registration which is minimal had no effect on the business the women are conducting and they had readily available market for their products.

CHAPTER 5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter will focus on the summary conclusion and recommendations made by the researchers. It is assumed that the recommendations may assist to come up with solutions to the problems women obtaining loans from PRIDE ZAMBIA. face the recommendations may further help more or many women to be empowered.

SUMMARY

The researcher critically investigated factors which influenced the empowerment of women who obtain loans from PRIDE ZAMBIA chainama branch, the researcher found that some assumptions were proved to be true while others were not true.

The responses from the respondents showed that consultation, publicity, interest rates registration fees, culture, traditions, models (Guiders) and beliefs about women's roles in homes had no effect on their empowerment. It was discovered that most women had no problems in conducting their businesses because they first of all had to enter into an agreement with their husbands.

The researcher discovered that though some respondents were conducting the income generation activities (business) they failed to attain permanent empowerment. It was discovered that the lack of permanent empowerment was due to lack of trading places which led to a lot of women losing their merchandize, lack of security, illiteracy, low levels of

awareness, being the main provider for the family, failure to plan well due to weekly payments of loans and the government's segregation/biasness when giving stands in new markets to foreigners and the rich neglecting the vulnerable women. The levels of empowerment could be higher if a lot of women knew about PRIDE ZAMBIA and its micro-finance loans. However, most of the women indicated that they had benefited greatly from loans they obtain from PRIDE ZAMBIA. They indicated that they were no longer dependants and their lives had changed greatly. The respondents indicated that they were able to buy and provide support to their families in all aspects of life than before knowing about PRIDE ZAMBIA. All the respondents indicated to have benefited in one way or the other. However, the researcher discovered that the women did not know that PRIDE ZAMBIA was a Non-governmental organisation (NGO).

CONCLUSION

The findings of this research could lead to a conclusion that PRIDE ZAMBIA was achieving its objectives of helping vulnerable women to improve their small-scale business. However, the great benefits women have achieved there were a lot of factors causing non-permanent empowerment or lack of self reliance in their businesses despite having accessed/obtained several loans.

The following were some of the factors:-

- Unsustainability of the businesses women were conducting, for example seasonal businesses;
- Lack of legal trading places which could enable them to conduct business freely, therefore most of the respondents were street vendors with few customers;

- The weekly payments for the loan was making it difficult for the women to plan on how to diversify their businesses;
 - The initial amount of the loan was minimal hence they could have conducted business for many years and would still rely on loans to operate the business.
 - Government's failure to build more markets and their poor allocation of stands in newly constructed markets which is biased towards the rich and foreigners; and
 - Failure by government to identify vulnerable women with a lot of responsibility so that they could also take part in uplifting lives through seminars on empowerment.
- All these factors had a negative impact on the empowerment of women through micro-finance loans provided by PRIDE ZAMBIA.

RECOMMENDATIONS

In line with the findings of this study, the researcher came up with the following recommendations to PRIDE ZAMBIA, Government and future researchers.

PRIDE ZAMBIA

- They should give women a higher sum of money in the initial loan so that they can make higher profits.
- They must allow the women to repay their loans at the month-ends because they could have made a reasonable profits.
- There should be networking of all NGOs dealing with women empowerment so that they would know how best to reach and help the many vulnerable masses.

- Continue publicizing through appropriate channels and should even open centres right in the communities.
- They should also teach women on stock-taking and record keeping in conducting their businesses.
- They should continue helping the vulnerable women and men.

GOVERNMENT

- The government should build more markets and consider the vulnerable when allocating new stands.
- Government should pass a law to stop street vending and must maintain old markets.
- Government should also provide loans to the vulnerable rather than leaving it in the hands of NGOs alone.
- The government should open up schools where women can learn on how to conduct income generating activities and other skills for survival.
- Government should reduce market levies, licenses and tax on imported goods.
- Government should ensure that sanity and hygiene are maintained to prevent disease outbreaks, which disturbs business.
- Government should create and provide employment so that marketeers can have customers.

FUTURE RESEARCH

The research should be conducted on

- The impact of micro-finance loans obtained from PRIDE ZAMBIA on men.
- The benefits of obtaining micro-finance loans from PRIDE ZAMBIA other than from other NGOs.

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APPENDIX 1

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

QUESTIONNAIRE FOR WOMEN MARKETEERS IN LUSAKA; chainama PRIDE ZAMBIA.

INTRODUCTION

The researcher is a student from the University of Zambia, Great East Road Campus. The research is conducted to investigate awareness levels and benefits from income generation activities and their effect on women empowerment.

The information is needed in order to know problems women face in conducting income generation activities in terms of lack of capital, lack of security to secure loans, lack of publicity by NGOs, lacking awareness and lack of consultation on projects to undertake. This information may help the government and the NGOs to make serious considerations concerning women empowerment.

INSTRUCTIONS

1. Do not write your name on this questionnaires
2. Kindly answer all questions as freely and honestly as possible. All answers will be treated with confidentiality.
3. Put a tick [✓] against your answer and kindly explain briefly where you are requested to do so

1. What is your education level?

- a) Grade 4
- b) Grade 7
- c) Grade 9
- d) Grade 12
- e) Never to went to school

2. What is your age?

- a) 19 years
- b) 24 years
- c) 28 years
- d) 32 years
- e) 36 years

3. Marital status

- a) Married
- b) Single
- c) Divorcee
- d) Widow

4. How many children do you have?

- a) 2
- b) 4
- c) 6
- d) 8
- e) 10

5. How long have you been a marketer?

- a) Less than six months
- b) 9 months
- c) 12 months or 1 year
- d) 3 years
- e) Above 4 years

6. Do you know of any Non-governmental organisation promoting women empowerment other than pride?

.....

7. How did you know about PRIDE ZAMBIA?

- a) Through the radio
- b) Through the television
- c) Reading newspapers
- d) Through friends

8. How did you start your business?

- a) Got a loan
- b) Help from relatives
- c) Self-initiated

9. What difficulties do you face in running or operating your business?

- a) Harsh credit conditions/high interests
- b) Lack of security
- c) Legal trading place
- d) Lack of sustainability of businesses
- e) All of the above.

10. What benefits have you obtained from the time you started your business? Mention them.

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

11. Does pride Zambia consult you on the business you want to conduct ?

a) No

If no, how do you feel, if you are consulted.

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

12. Do you have any local people who guide you on how to conduct your business and keep the money?

a) Yes

b) No

If your answer is No, mention the effects of such a situation.

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

13. Have you ever received any assistance from pride in the running of your business?

a) Yes

b) No

If yes or no state reasons for receiving or not receiving assistance.

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

14. Does cultural, beliefs, traditions and your husband interfere In the running of your business? State how?

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

15. What do you feel must be done by pride Zambia order to make women empowered?

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

16. How best can NGOs improve women empowerment?

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

17. How does club registration fees affect your performance and existence?

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

18. What must the government do to help pride and other NGO's empower women permanently?

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

APPENDIX 2

**THE UNIVERSITY OF ZAMBIA
SCHOOL OF EDUCATION**

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

INTERVIEW GUIDE FOR OFFICIALS AT NGOS PROMOTING WOMEN

EMPOWERMENT

1. Who are the targets of loans provided by PRIDE ZAMBIA?
2. How is the interest charged on loans women obtain from PRIDE ZAMBIA?
3. Why is there no permanent or sustained empowerment among women involved in income generation activities?
4. Why are women among the majority of street vendors?
5. What leads to few women accessing loans?
6. How good is the publicity, access and location of PRIDE ZAMBIA?
 - Publicity
 - Access
 - Location
7. Does PRIDE ZAMBIA consult women on activities/projects, which can lead to Perpetual empowerment? Why not?
-
-
-

8. Are there readily available markets for women products/goods?

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

9. Why are you not giving a lot of money for the first loan?

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

10. What are the effects of registration fees insurance fees on women's businesses?

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

APPENDIX 3

BUDGET

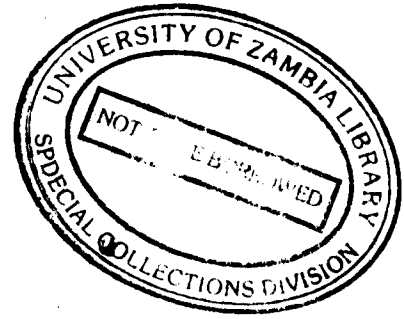
	STATIONERY	COST	QUANTITY		<u>AMOUNT</u>
1	Plain papers	K35,000	2 reams	K35 x 2	K70, 000
2	Pens	K1, 000	4 pens	K1000x4	K4, 000
3	Pencils	K500	2 pencils	K500x2	K1, 000
4	Tippex set	K15,000	I set		K15, 000
5	Typing of proposal	K3, 000 per Page			
6	Binding of proposal	K20,000 Each	4 copies		K80, 000
TRANSPORT					
1	To town	K8, 000	4 trips	K8000 x4	K32, 000
2	To Chainama	K5, 000	4 trips	K5000x3	K47, 000
3	To Women in Development (ZARD)	K500	3 trips	K5000x3	K15, 000
LUNCH	K15, 000 20 meal 15,000 x 20 = K300, 000.00	Per meal 20 days			K300, 000
CONTINGEN CIES					
					K250, 000
TOTAL					K826, 000

APPENDIX 4

2004 PROPOSAL TIME SCHEDULE

<u>ACTIVITY</u>	<u>MAY</u>	<u>JUNE</u>	<u>JULY</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>
Topic identification and topic formation	→							
Literature review. Writing of the research proposal and questionnaires		→						
Submission of the final Research proposal			→					
Data collection and Analysis				→				
Typing, binding and submission of the final report to the supervisor								→

Appendix v



THE UNIVERSITY OF ZAMBIA
SCHOOL OF EDUCATION
DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

Telephone: 292702
Telegrams: UNZA LUSAKA
Telex: UNZALU ZA 44370
Fax: + 260-1-292702

P O BOX 32379
Lusaka, Zambia

Your Ref:

10.07....., 2004

NAME: MOONGA MELISA.....

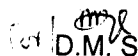
TO WHOM IT MAY CONCERN

RE: RESEARCH UNDERTAKING

The bearer(s) of this letter is a student in the Diploma/Degree in Adult Education. He/she has been requested to undertake research in your organization as part of his/her learning experience. Your help and cooperation in this regard will be highly appreciated by the department, as this will enable the student to link theory work, which is offered in the class, and practical work, which can only be obtained from organizations like yours.

I look forward very much to a favourable response in this regard.

Yours faithfully


D.M. Sibalwa (Dr.)
**ACTING HEAD OF DEPARTMENT
ADULT EDUCATION AND EXTENSION STUDIES.**