

ABSTRACT

This comparative study between indigenous Zambian women and Zambian women of Asian origin tried to ascertain the extent to which women gained economic power/independence by either gaining access to credit or just being wage earners. For this purpose the researcher examined the extent of influence of socio-cultural factors on the utilization of credit or one's own cash earning. Also examined were the factors that affect women's utilization of economic power at the household level.

The primary source of data for this study was the indigenous women and women of Asian origin who had had access to loans/credit and those who were wage earners. This comprised 60 indigenous women and 40 women of Asian origin. These women were from different socio-economic backgrounds and belonged to different age groups.

The major findings were: Though both the indigenous women and women of Asian origin were involved in various economic activities, the latter group was more involved in service activities and the majority were involved in family business. The former group of women were more willing to work away from home than the latter group. It was thus inferred that women of Asian origin were more constrained by socio-cultural values and norms than the indigenous women.

It was questioned whether women were educationally and culturally in a position to demand and obtain credit. Very few women had applied and received loans from formal credit organisation. This maybe be because of the low level of education of the respondents which makes it difficult for the respondents to understand the cumbersome application procedures. As women are still bound to their cultural/traditional expectations, it becomes difficult for women to demand credit without their husbands consent. Hence, even culturally women are not socialised to make independent decisions. It was hypothesised that "Access to credit or being a wage earner does not lead to an increase in the economic independence of the women." This was found to be more true in the case of indigenous women than the women of Asian origin. Thus women are not educationally and culturally prepared to demand and obtain credit for self directed purposes. Further, the research highlighted that women have therefore to be trained, especially through non-formal educational programmes and also the cultural attitudes of both men and women have to become more positive towards women demanding and obtaining credit without necessarily needing the man's consent.

In so far as the participation of women in decision making at the household and community levels was concerned, it was found that both categories of women have always in one way or another participated in decision making at the household level. It was not possible to ascertain the type of participation and in what issues of concerns do men and women participate. At the community level, most women, regardless of being an indigenous women or women of Asian origin, participated in church activities.

Finally, the research highlighted that socio-cultural factors do affect the utilization of economic power and/or independence. Women are still bound to their cultural expectations, even though many are independent of their relatives.

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DEDICATION

To all the women who have the courage to fight for what is theirs by right and to all men who have the decency to give due respect and rights to their wives, daughters and sisters

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DECLARATION

I, Nusrat Husain, declare that to the best of my knowledge, this dissertation represents my own work which has not previously been submitted for a degree at this or another university.

Signed:

Date:

APPROVAL

This dissertation of Nusrat R Husain is approved as fulfilling part of the requirements for the degree of Master of Social Work (MSW) by the University of Zambia.

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LIST OF ABBREVIATIONS

AFC	- Agricultural Finance Company
ATRCW	- African Training and Research Centre for Women
CSO	- Central Statistical Office
CUSO	- Canadian University Service Overseas
FAO	- Food and Agricultural Organisation
FNDP	- Fourth National Development Plan
GRZ	- Government of the Republic of Zambia
ILO	- International Labour Organisation
INSTRAW	- International Research and Training Institute For The Advancement of Women
IRDp	- Integrated Rural Development Programme
K	- Zambian Kwacha (monetary unit)
MGEYS	- Ministry of General Education, Youth and Sports
NCDP	- National Commission For Development Planning
NGO	- Non-Government Organisation
NGO'CC	- Non-Government Organisation Coordinating Committee
NORAD	- Norwegian Agency For International Development
PAID-ESA	- Pan African Institute For Development Eastern And Southern Africa
SIDA	- Swedish International Development Authority
SIDO	- Small Industries Development Organisation
UN	- United Nations
UNDP	- United Nations Development Programme

- UNESCO - United Nations Educational, Scientific and Cultural Organisation
- UNICEF - United Nations Childrens Fund
- VIS - Village Industries Service
- WDC - Women's Development Company
- YWCA - Young Women's Christian Organisation
- ZARD - Zambia Association For Research and Development
- ZCF - Zambia Co-operative Federation

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**SECTION I
CHAPTER I**

INTRODUCTION TO THE STUDY

1.1 BACKGROUND

"According to the United Nations women make up to 50 percent of world population, constitute one-third of its labour force, generate nearly two-thirds of the world's income but own less than one-hundredth of the world's real estate" (Quoted by Virji & Meghji, 1987:1). In Africa "70 percent of food production; 60 percent of marketing; 90 percent of brewing; 90 percent of the labour involved in securing domestic water and 80 percent of self-help projects were carried out by women". (Jiggins, 1983:3). According to a study conducted by Roelofs (1986), Zambian women play an important role in the food sector, providing at least 60 percent of the agricultural labour and producing both food crops as well as cash crops. In spite of this, by and large, all this goes unrecorded in official statistics which reflects that women's economic contribution goes unrecognized. The 1980 population census data on economic activity reveals that only 37.5 percent of the total 1.6 million adult women (compared to 71.8 percent of the total 1.5 million adult men) are recorded as economically active i.e. employed or seeking employment.

Bardouille (1986) has argued that although women are fulfilling major responsibilities both in production and reproduction of their families, the majority are silent participants in the economic life of the country and constitute a very underprivileged group. It has further been argued that to make women productive, they should participate more actively in development and have access to factors of production, one of which is credit. Lack of credit leads to low productivity. (Kooij, 1989; Roelofs, 1986; Bardouille, 1986; Malekani, 1984; Jiggins, 1983).

Many studies have analysed the factors that limit women's participation in, and access¹ to, credit (Kooij, 1989; Roelofs, 1986; Bardouille, 1986; Hurlich, 1986; Malekani, 1984; Jiggins, 1983) but none have focussed on whether women are economically, educationally² and culturally³ in a position or have the freedom to "demand, obtain and make use of the resources." (Kooij, 1989:2). As argued "once access is assured, users must have the freedom and flexibility to decide about the use of the resources and most critically have control⁴ over the resources" (Kooij, 1989:2).

Women's participation in and access to credit facilities has been a burning issue for all those concerned with the issue of Women in Development (WID). It has been assumed that women's

¹ACCESS: Ability to acquire capital for productive activities

²EDUCATIONALLY: It is not just numeracy and literacy. Do they have the knowledge to make efficient use of their resources, are they sensitive to information and how to use information for empowerment purposes, do they have the relevant skills and training to fulfil their economic and social roles.

³CULTURALLY: To what extent are they affected or inhibited by cultural values

⁴CONTROL: Have the right to exercise authority without fear of the social consequences such as reprimand from husband or relatives.

economic roles which have changed over the years, are limited by women's limited access to credit/loans, which in turn limited their economic power.⁵

This situation is aggravated by their fact that many men knowing their wives also earn an income either decrease or completely stop contributing to the family budget (Henn, 1984). This results in more and more economic responsibility having to be shouldered by women in order to make ends meet. Furthermore, due to socio-cultural factors, it is always assumed that as the man is the head of household, it is he who should control the resources and make decisions at the household level, which results in women having little freedom to control even their own resources and therefore continue to possess little economic power.

In light of this, a situation arises whereby a woman earns an income but still has little economic power and freedom to decide. Due to socio-cultural barriers, such as the gender ideology which dictates one's role and status in society which in turn affects one's access to education, and other facilities, women still do not acquire economic power. In addition, when women do have access to credit or earn an income, the profit made or the money earned is spent on the essential needs of the family. This lack of savings perpetuates women's low productivity, low earnings, low savings and little economic power.

1.2 STATEMENT OF PROBLEM

The central questions of this study were:

- (a) Are women in Zambia economically, educationally and culturally in a position to demand, obtain and make use of credit/loan for self-directed purposes?
- (b) Does having one's own earnings affect a women's freedom to make decisions at the household and community level?
- (c) Is there a relationship between women's participation in, and access to credit facilities, source of credit and economic independence and power of control and decision-making?

1.3 OBJECTIVES OF THE STUDY

The objectives of the study were:

- (a) to assess the extent to which credit from formal and informal⁶ sources gives economic power to women whether they are wage earners or entrepreneurs;
- (b) to examine the extent of the influence of socio-cultural factors in the effective utilization of credit or own cash earnings;

⁵ECONOMIC POWER/INDEPENDENCE: Ability to earn, save and reinvest without necessarily getting permission from one's husband or other family members.

⁶INFORMAL SOURCE: Any friend or relative which also includes the husband.

(c) to examine the factors that affect women's exercise of economic power at the household and community level.

1.4 RATIONALE

In Zambia and other countries in Africa many recommendations have been put forward to increase women's access to credit facilities. Nonetheless, in Zambia there is very scanty information geared towards understanding whether or not access to credit does lead to the economic independence of women; whether or not they actually have control over their resources and whether or not being a wage earner increases their freedom to make decisions at the household and community level.

Furthermore, it is hoped that the data will assist policy makers in the development of policies that will affect women. For instance, in terms of the educational programmes, a policy can be made by the Curriculum Development committee to make all teaching material gender sensitive. Further, educational programmes for women on how to obtain credit could be developed. Policies regarding increasing women's access to productive resources such as land could be formulated. This could lead to specific programmes being initiated to achieve this goal.

As no other comparative study between Zambian women of Asian origin (thereafter referred to as "women of Asian origin) and indigenous Zambian women (thereafter referred to as indigenous women) in terms of their economic power in the socio-cultural context has been conducted, this study will provide useful information that will contribute to the expansion of the existing knowledge in this area.

More importantly, it is hoped that the information obtained will help enlighten women on the importance of gaining economic independence.

1.5.1 STATEMENT OF HYPOTHESES

The hypotheses tested were as follows:

1.5.1.1 Access to credit and/or being a wage earner does not lead to an increase in the economic power of women.

1.5.1.2 Source of credit (formal/informal) affects the extent of economic power one gains.

1.5.1.3 Increase in economic resources⁷ does not lead to women having control over resources and the freedom and flexibility to make decisions at the household and community level.

1.5.1.4 Socio-cultural factors affect the effective utilization of economic power.

1.5.2 BASIC PREMISES OF THE STUDY

The study aimed to ascertain whether women's economical, educational, and cultural position enables them to demand, obtain and make effective use of credits/loans or their own cash

⁷ECONOMIC RESOURCES: Any saved or bought asset

earnings. Further, it explored whether or not various structural and social-cultural barriers limits a woman's effective utilization of the economic power; whether the lack of economic power affected her ability to effectively utilize her loan or wages; and whether this in turn perpetuated her lack of economic power and her ability to make decisions and control resources.

1.6 RESEARCH DESIGN

1.6.1 METHODOLOGY:

The sampling frame comprised women of Asian origin and indigenous women of Lusaka who had had access to loans/credit from either formal or informal sources. In addition there was a similar group of females respondents who earned a wage from either formal or informal sources. (The study makes no attempt to be representative of all women in Zambia but tries to draw a sample from different stratum of women residing in urban and rural Lusaka).

As the study was descriptive as well as exploratory in nature, a social survey method was used. However, because the researcher was ascertaining the impact of having one's own income on the utilization of economic power, the study was analytical in nature too.

1.6.2 SAMPLE SIZE AND SAMPLING TECHNIQUE

The sample size for this study was limited to 100. This comprised the female respondents.

As the indigenous women were more in number than their Asian counterparts, more of the former than the latter respondents were sampled (i.e. were disproportionately sampled).

More specifically the breakdown was as follows:

(a) 60 indigenous women, which included both loanees and wage earners, were randomly selected from a list of names that was obtained from various credit organisations such as LIMA Bank, Small Industries Development Organisation (SIDO), Finance Bank, Bank of Zambia. Most women had at one time or another obtained a seasonal loan from LIMA Bank.

(b) 40 women of Asian origin were, through the Network sampling techniques* , selected. These, too, included both females loanees and wage earners. The Network sampling technique was used as it was very difficult to locate most of them for there was no available data on this category of respondents. This is so because very few women avail themselves of formal credit. Hence, their names are not on lists kept by credit organisations.

* asking one respondent of another woman working in either the formal or informal sector and this process continued until the required sample had been interviewed It is very anthropological in nature. This technique was suggested by Dr P Mufune - a sociologist in the department of Social Development Studies

1.6.3 NATURE AND SOURCE OF DATA

1.6.3.1 PRIMARY SOURCE: This was obtained from women of Asian origin and indigenous female loanees in both the formal and informal sources and working women in the formal and informal sector⁸.

1.6.3.2 SECONDARY SOURCE: All those studies related to W.I.D/gender issues. and other documents and records available from various libraries and organizations that helped supplement the primary data.

1.6.4 DATA COLLECTION INSTRUMENTS

An interview schedule was used for the female respondents. The interview schedule had both closed and open ended questions.

1.6.5 DATA ANALYSIS

To analyse the data, simple tabulations, cross-tabulations and statistical tests such as percentages, correlations, chi-square was used.

1.6.6 LIMITATIONS OF THE STUDY

The quality of the study would have been improved if it had been possible to determine the extent of increase in economic power of those female loanees and/or wage earners after having own cash income (i.e. before and after comparison). However, for this type of study base line data is required which was not available.

An alternative would have been to carry out experimental study containing an experimental and control group. Assuming both were similar in a lot of characteristics, one is provided with credit. Through participant observation, using longitudinal study techniques, one can observe the development of these women; i.e. see the changes in the economic power to control resources and freedom to make decisions at the household and community levels. Due to time limitation, it was not possible to do so.

The sample size may affect the scope of the study.

1.7 THEORETICAL FRAMEWORK FOR RESEARCH

Olsen (1970:2) has stated that power exertion is perhaps the least studied and least understood - and yet most fundamental process in social life . It is neither possible to directly observe power nor measure power. Olsen (1970:2) further states that if by social interaction we mean one actor affecting another, then every instance of interaction and every social relationship involves the exercise of power. As expressed by Amos Hawley, "very social act is an exercise of power,

⁸*INFORMAL SECTOR: "Informal sector" refers to "unregistered, small-scale and informally organised activities " (ILO/INSTRAW, 1985:10)*

every social relationship is a power equation, and every social group or system is an organization of power." (Quoted by Olsen, 1970:2).

The concept of power has been defined differently by different authors. Despite the fact that there is no commonly accepted sociological definition of social power, all stress the idea that "power is the ability to affect social activities" (Olsen, 1970:3).

The THEORETICAL framework to be utilized in this study will be Emerson's (1962)(Quoted by Olsen, 1970) analysis of POWER-DEPENDENCE RELATION. The theory states that social relations entail ties of mutual dependence between the parties. 'A' depends upon B if he aspires to goals or gratifications whose achievement is facilitated by appropriate actions on B's part. By nature of mutual dependency, it is more or less imperative to each party that he be able to control or influence the others' conduct. At the same time, these ties of mutual dependence imply that one party is in a position, to some degree, to grant or deny, facilitate or hinder the others' gratification. In short, power resides implicitly in the others dependency. More specifically:

(A) DEPENDENCE: The dependence of action of A upon actor B is (1) directly proportional to A's motivational investment in goals mediated by B, and (2) inversely proportional to the availability of those goals to A outside of the A-B relation.

(B) POWER: The power of action of A over actor B is the amount of resistance on the part of B which can be potentially overcome by A. (Quoted by Olsen, 1970, 44-46).

Many studies have been conducted to study the balance of power between men and women - especially in marriage. "There is considerable documentary evidence to show that in many contemporary urban societies the balance of power between men and women is changing. While in the past the roles of husbands and wives tended to be clearly defined in most cases husbands being expected to be more dominant, now there is increasing ambiguity. ("Quoted by Oppong, 1970:696).

Blood and Wolfe (1966) in their study of family power state:

"Under former historical circumstances, the husband's economic and social role almost automatically gave him pre-eminence. Under modern conditions, the roles of men and women have changed so much that husbands and wives are potentially equals - with the balance of power tipped sometimes one way, sometimes the other. It is no longer correct to assume that just because a man is a man, he is the boss. "(Quoted by Gillespie, 1971:446).

Blood and Wolfe (1960) measured power in terms of who made the final decision. However, their theory has faced many criticisms from various researchers. "Safilios-Rotschild has made probably the most telling criticisms of such studies. She points out that all decisions are given equal weight even though not all decisions have 'objectively' the same degree of importance as others. Further, some decisions are made less frequently than others."(Quoted by Gillespie, 1971:446).

The above researchers have also discussed the economic sources of power. It is said that economic base of power is important in marriage, for the higher the husband on the social scale, the greater his decision-making in the family. The following were Blood and Wolfe's findings:

- (1) The higher the husbands occupational prestige, the greater his voice in marital decisions.
- (2) Income was an even more sensitive indicator of power than his occupation. The higher the husband's income, the greater his power.
- (3) The higher the husband's status (based on occupation, income, education and background), the more power he had to make decisions. (Quoted by Gillespie, 1971:451).

They have further stated that women who work have more power vis-a-vis their husbands than do non-working wives, regardless of race or class. The number of years the wife has worked also affects the balance of power - the longer she has worked, the more power she is able to obtain. (Quoted by Gillespie, 1971:451)

Oppen (1970) (Quoted in Olsen, 1970) has also experienced the view that when wives are working and earning outside the home, their power position is enhanced. As Luprie (1969:150) has reflected that in studies of German families, husbands, where wives are gainfully employed have much less power than husbands where wives are not gainfully employed.

French and Raven in Hallenbeck (1966) have defined power as stable potential influence in a relation between two people. According to Hill, "money is a source of power that supports male dominance in the family. Money belongs to him who earns it, not to her who spends it (Quoted by Hallenbeck, 1966:200).

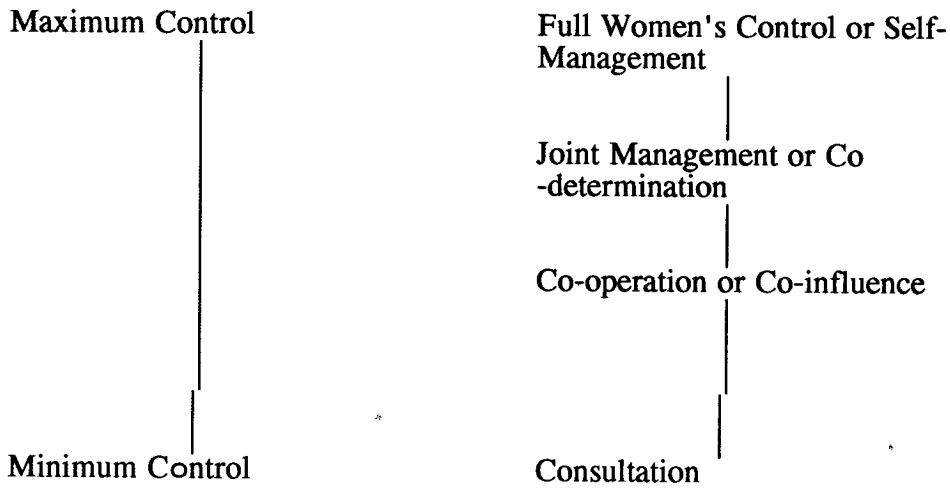
However, it is still said that more power is not equal power. (Gillespie, 1971:458).

This study aims to elucidate, using the Power-Dependence Relation, whether a woman's economic power is dependent on social relations, i.e. how she is dependent on her husband, relatives and more specifically, to the social-cultural norms and values. Does bondage to the socio-cultural values limit not only her economic power but also her decision-making capacity?

The analytical framework to measure the degree of control has been illustrated below (a modified version of Beinstein's model)(Quoted in Olsen, 1970).

DEGREE OF CONTROL

(Amount of Women's Influence Over Any Decision)

GENERAL LABELS

The amount of women's influence over any given decision rises as one goes upward.

CHAPTER II

REVIEW OF LITERATURE

2.1 INTRODUCTION

"The term Women in Development (WID) is used for the identification and description of initiatives undertaken on behalf of women, focusing on changing women's social, economic and political positions" (Quoted by Kooij, 1989:) "WID refers to a body of knowledge and practices which are being produced to incorporate women into the procedures and activities of Development Agencies." (Kooij, 1989:).

The focus now of most development agencies has now moved from WID issues to Gender Issue. This entails looking at the social relations between women and men, which unlike biological differences, are constantly changing. Consequently, the gender perspective involves screening the target group in gender terms. Further, it entails investigating the division of labour/responsibility/control between men and women - who does what, with access to what resources and who has the final control. (SIDA: 1991). As well as a gender-specific target group analysis, it sometimes becomes imperative to conduct an impact analysis from a gender perspective, i.e. their impact on women and men alike. (SIDA: 1991).

"Throughout the world women have moved toward greater freedom and have achieved greater equality with men both within and outside the family in the legal, sexual, social, occupational, economic, political and cultural realms. The old order, which confined women to the home as servants, and helpers to their menfolks has been, or is in the process of being, replaced by a new one in which women increasingly undertake to fill many roles within the home, as wives, mothers, and home makers, and outside it as partners and co-workers in all types of enterprises" (Quoted by Ware, 1981:17)

Many efforts have been made to integrate women in development. To understand this, one needs to look at the world economy. The realisation that the United Nations (UN) First Development Decade 1960-1970 had been ineffective in reducing world poverty led to calls for a new approach to development (Ndulo, 1986). It was during this period that emphasis was on injecting capital into economies to improve technology for industrialisation and the development of infrastructure. During this era, many countries experienced limited growth accompanied by widespread poverty. Further, the social conditions of the majority of Third World population had worsened rather than improved. Similarly, it had been assumed that there was an automatic relationship between development in general and progress of women. It was believed that if a country was better off then women must also be in a better position. This ran parallel with the belief that through a 'trickle-down effect' all development ultimately benefited the poor." (Ware, 1981:18). The much desired 'trickle down' did not materialise. It has since been "recognised that much development is unequal with the benefits going only to the richer and more powerful members of the society." (Ware, 1981:18). "In Zambia, the rural-urban terms of trade deteriorated by 65% between 1965 and 1981 and by 29% in seven years prior to 1981 (Quoted by Ndulo, 1986:4 from ILO, 1981:26).

The UN conferences of 1975 (World Conference of International Women's Year) and 1980 (Copenhagen World Conference) led to the official recognition that women were being marginalised by those responsible for development planning both nationally and internationally. "Furthermore, the situation of women, poverty, and backwardness is seen as the outcome of a combination of imperialism, colonialism and racism which have led to the existence of world-wide structures of exploitation. (Ndulo, 1986:5). The women's situation will improve when these unjust conditions are removed (Black, 1981:271 in Ndulo: 1986).

During the period, 1970-1980, which was said to be the second United Nations Development Decade, there was a shift of focus of attentions from pure economic issues to include social and political factors. This meant emphasis was now on redistribution of resources within nations and participation of the world's poorest of the poor in the development process. The importance of developing the poor people as human resources was now realised.

In Zambia, after the International Women's Year in 1975, the concern to integrate women in development gained great momentum. One report (ZARD, 1985) has stated that the contribution which the UN initiatives on behalf of women has made has been to heighten public awareness of gender inequalities in differential socialisation of males and females; unequal access to education, training and employment; and discrimination in provision of credit and extension sources and in access to land, capital, labour, skills and income. Increasing awareness of these issues has not yet, however, been translated into large scale development initiatives on behalf of Zambian women. Furthermore, in spite of women's contribution towards the development of their countries "official labour, employment and economic statistics in most countries and the development plans based on them - do not capture the extent of women's economic contribution. "(Jiggins, 1983:3). Yet "women among the poor, contrary to commonly held views are active participants in many economic activities." (ZARD: 1985). As Kooij (1989) reports, women on farms grow food crops, tend animals, clear the land and build roads; on large agricultural estates they are employed as wage labourers; within the household women provide fuel, food and water; and in villages, towns and cities, they sell and trade, work in markets, shops, factories and are in low-paid services occupations.

2.2 SOCIO-CULTURAL NORMS AND VALUES OF INDIGENOUS WOMEN AND WOMEN OF ASIAN ORIGIN

It has to be noted that this literature review will be biased towards the indigenous women, as not much literature was available on the situation of women of Asian origin, either in Zambia or Central/Southern Africa. Literature may exist on Asian women in South Africa . It must be recognised, however, that due to the Apartheid system in South Africa, until very recently, the outside world was denied access to information and various research findings from South Africa.* However, the sub-section (2.2) looks into the situation of women in Pakistan from which one can draw inferences regarding the Asian women in Zambia.

* *The University of Zambia Library, to date does not have a Loan/exchange system with any university in South Africa. Furthermore the apartheid system limits interpretation of social behaviour from a restricted society to a free society.*

2.2.1 INDIGENOUS WOMEN MARITAL ROLES

In any African society, "within marriage, men and women have sexual, economic, domestic and power relationships with each other. Certain roles are seen as properly belonging to the husband or the wife; other roles are shared between them." (Peil, 1977:156). According to Peil these roles can be classified as joint and segregated roles. "The first system is referred to as closed system (shut to outsiders) and the second is open. Although ordinary marriages tend to demonstrate open/segregated roles and the closed/joint pattern is more found in elite marriages, the system followed may vary from one role to another. Sexual roles are always joint, though they may be more open on the husband's part than on the wife's. Child rearing roles are often open and at least partly joint; economic roles are segregated. There may be conflict over the right to exercise authority in the household, or it may be segregated so that each spouse has a proper share of authority; in some households it is monopolised by the husband. Partners in a marriage gradually work out a pattern of rights and duties which suits them; conflict over roles can be a prime cause of divorce." (Peil, 1977:159)

DOMESTIC AND ECONOMIC ROLES

In most instances, domestic roles are segregated by sex and age. However, it is the man who has to economically support the family, though women also have economic duties of working on agricultural fields. These roles too, are generally divided between the females and men.

POWER RELATIONSHIPS

"Women have generally been subservient to men, largely because their reproductive contribution left them less time and energy for subsistence and defence. In terms of decision making it had been observed that economic contribution affects the decision making at the household level. In a study conducted by Epstein (1981) on the changing roles of women in the Copperbelt province of Zambia due to urbanization, it has been reported that when women migrated to the Copperbelt, "they found themselves confronting a situation that differed in important respects from that which men had to face; indeed, urbanization represented for them a very different kind of experience, and this in turn has profoundly affected the nascent pattern of male-female relations." (Epstein, 1981:308).

2.2.2 WOMEN OF ASIAN ORIGIN

This sub-section looks into the situation of Zambian women of Asian origin. However, it has drawn mainly on the literature of women in Pakistan and a little from India. This limitation is due to the dearth of information available on the Asian women in Zambia and in Africa as a whole. Nonetheless, from my personal experience it is clear that the culture of the Asians is very similar, be they Indians or Pakistani women, it makes it quite possible to understand the norms and values that guide the lives of the Asian women living in Central and Southern Africa.

As the Asian community living in Zambia is a close knit community with shared values, it is a little easier to understand the women of Asian origin from drawing inference from the existing

literature on women in India or Pakistan. As Dotson and Dotson's (1968:146) writing about Asians residing in Malawi, Zimbabwe and Zambia comment "where deeply cherished values of the family, religion and status were intrinsically intertwined. Such a heritage so deeply internalised during the socialisation is not so easily exorcised by mere intellectual rejection or by practical convenience." However, one must still keep in mind that certain norms and values do change with time and hence it is not possible to have a complete transference of values from an Asian setting to Zambia. It has been observed that in Zambia, the social class system of Asian women and the Asian community as a whole is based more on caste system than accumulated wealth.

Very little information on women either in India or Pakistan was available in various libraries in either Zambia, Zimbabwe, Tanzania and Kenya. Hence, most of the information in this chapter is drawn from the work of Sabeeha Hafeez. Hafeez, a sociologist studied the "changing of roles and status of women in the metropolitan environment (in Pakistan) of cultural vitality, innovation and rapid transformation of all kinds." (Hafeez, 1981:4). According to her, this change is visible in the expansion of their rights and responsibilities. However, Hafeez (1981) has further stated that though a woman's career changes and she experiences expansion in her defined role, she does not automatically gain a high status as is generally assumed. The author has said that the assessment of changes in her status in exclusive terms of high levels and low levels is misleading. A sharp break with her conventional role of housewifery is sometimes regarded as a symbol of change towards a high level. But the so-called break is likely to be interpreted derogatively or of a low level by those who do not approve of her working or moving outside her home. Such interpretations of the changing role of women are commonly expressed by men and women in the cities." (Hafeez, 1981:9). In the cities, whatever maybe the reasons, "a woman who leaves her house in the mornings to study, to teach or to shop for the family's daily requirements, is a potential source of anxiety to the rest of the family." (Quoted by Hafeez, 1981:9). The author goes on to say that to the extent such a feeling or some other factors stop men and women from approving the extension of women's role from home to outside world, a change in her status cannot be labelled as of high level. Thus she states that the theoretical point that can be made about the current conditions of the metropolitan women of Pakistan is that changes in her status and role are extensively increasing through education, employment and other factors; and the extent to which such changes are approved or accepted by others simply decide the level of emancipation from established standards- not the high or low evaluation of her status. "(Quoted by Hafeez, 1981:9).

According to Hafeez (1981) women in Pakistan are at different levels of emancipation which vary with the nature of communities in which they live and the level of urbanisation or industrialisation of the communities. That is to say, their level of emancipation would vary with large cities, small towns and villages. The author further states that these levels of emancipation are identified and conceptualised in order to define the realities and the problems of women in Pakistan. They are : Physical emancipation, Economic emancipation and Cultural emancipation. Hafeez (1981) has defined the three as follows:

Physical emancipation means lifting of barriers on the physical mobility of a woman from her home to the outside world. The women in the big cities and the villages enjoy this level of emancipation on a high level.

Economic emancipation means emerging from difficulties imposed by culture or convention to the gainful employment of women outside their homes. The women from small towns and large urban centres have attained this level of emancipation to some extent. The rural woman is neither counted in the labour force as a paid worker nor is she often paid in cash for her contribution to agriculture. The few rural women who are absorbed in the cottage industries are paid in cash. But whether they are really economically independent (e.g. keep the wages for themselves or control the finances at home) is a question worth investigating.

Cultural emancipation means emancipation from constraints on the acceptance and recognition of women in various professions, particularly in those of power and authority. Women in the large urban centres are on the periphery of this level. (Hafeez, 1981:9)

HOUSEWIVES: EXPERIENCED ROLE AND EXPECTED LIFE STYLES

The respondents in this category in Hafeez's (1981) study comprised a group of middle class housewives. "It is a specific group of women in more than one way: representative of the majority of women in Pakistan and in an urban environment as well. Forty-eight per cent of all women in Pakistan have been classified as housewives in the 1961 Census. The rest are dependents (43%), very few (9%) are reported to be in the civilian labour force." (Hafeez, 1981:201)

"Further, the housewives are considered conventional women or those who conform to the image of an ideal woman: "Chiragh-e-Khana". They are socio-culturally recognised and their life styles are regarded as authentic. They have little or no risk of losing approval, for they change little by choice or convention and remain homebound. All these women are not merely housewives but have talent,

skill and academic qualifications to expand their roles. Some have never had jobs, some have discontinued work, and others are still doggedly pursuing their careers. Of the housewives who have emerged from the homebound style most have expanded into conventional occupations like teaching. In this sense, whether they are exclusive housewives or not, they remain in a conventional role. They seem to be doing what is conventionally expected of them." (Hafeez, 1981:202)

ROLE IDENTITY

According to Hafeez(1981), the realities of woman's role in Pakistan are to a great extent established in terms of generalities. The housewife is fitted into the role of "Chiragh-e-Khana", a symbol of utopian qualities of humanity, submission, nobility and dignity. Pakistani society by fitting a housewife into these attributes upgrades her to the status of an ideal woman.

MARITAL RELATIONSHIPS

The researcher (Hafeez, 1981:234) explored area of family income and how it is spent. It was found that "only 40% per cent of the women were not aware of their husbands income. On the whole educated careerists (22 of the 34 careerists interviewed) were found to be more aware of their husbands income. More than half of the housewives who have never worked i.e 18 out of 26 women in the sample who never worked, do not know how much their husbands earn. Among the women who are exclusively housewives, however, those who have been married for 14 years or less are more aware of their husbands' income than those who have been married longer. Perhaps for the older generation of housewives it is not important to know their husbands income. Education and employment both influence the fact that the middle class housewives would know their husbands' income. But employment seems to have influenced more women than education in this regard.

"Fourteen (14) careerists from the low-income earning families (Rs 500-1000) against 4 from the high-income families (Rs 1000 and above) say that they are aware of their husbands' incomes. Fourteen housewives from the high-income families against 10 from the low-income families report that they are aware of their husbands' income. More careerists from the low-income families are aware of their husbands income probably because the money in their families is just sufficient for household expenses and usually women manage this area of expenditure. The difference in the number of exclusive housewives from the high income families being aware of their of their husbands against that of housewives from the low income families, though not very significant can be explained thus: since these women are exclusively housewives few of them venture out much, and whatever essential purchases have to be made are made by their husbands returning home from work. Had these women been working women they probably would have shared this task with their husbands and may consequently have had some idea of their husbands income".(Hafeez, 1981:235)

The same study has also reflected that men in most instances did control the finances at home. "Thirty-four (34) per cent of the women state that their husbands give them a fixed amount of money for household expenses. This is less than that of housewives who are school teachers. It can be said that the few who are gainfully employed have not yet attained the power of decision-making in other areas of their lives. 2 per cent said that their husbands give them when required."(Hafeez, 1981:236)

However, Hafeez (1981) has said that the data in her study shows that some housewives do control the finances at home. "Nineteen (19) per cent stated that they keep all the money and give the husbands pocket money. Two (2) per cent of the women said that their husbands give them their full salaries. The fact that the husbands give their wives full salaries does not mean that she has power or control over it but apparently is for safe keeping, convenience or some previous arrangement. She states that this idea finds support in one previous study where it was revealed that wives possessing their own property and balances do not have greater control over family finances or in making decisions regarding family affairs. Similarly in this study 16 per cent said that each spends the money as needed. 16 per cent said that husbands give the money

to their own mothers. 2 per cent said that all the money is spent on home expenses. 8 per cent did not respond.

More careerists (23.4%) were found to keep all the money themselves and give their husbands pocket money whereas 28.7 per cent housewives are more likely to receive a fixed amount for household expenses. (Hafeez, 1981:236)

Hafeez (1981) has drawn two conclusions from her findings. One is that when men make sufficient money just to meet the day-to-day expenses of their families, they are constrained to keep spending money on themselves; so whatever they earn they pass it on to their wives for family use. Another is that in the Pakistani culture, although a man usually is the bread winner, the woman who spends almost all of her time at home is constantly confronting situations involving expenses needed to run the home. This makes her more responsible about how the money is to be spent. And this drives her to keep all the family earnings in her hands. Hafeez then raises the question : how does she succeed in obtaining this power of keeping and spending money? Future research she says may focus in these issues. Nonetheless she states that her findings revealed that more careerists (4 women) from the low-income families pay the bills against 1 from the high-income families. Women from lower income families work out of sheer economic pressure, hence feel more responsible for managing the family bills. Such variations have not appeared exclusively with housewives. The number of exclusive housewives who pay the bills is the same, irrespective of their income level. (Hafeez, 1981: 237)

The author has further stated that although some housewives (15%) who have been married for 14 years or less are likely to handle all the expenses by themselves, more recently married careerists (23.4%) are more likely to do so. This finding she says implies that the younger working mothers have control over their finances.

The researcher Sabeeha Hafeez also discovered that fewer husbands of careerists (12.9%) give their earnings to their mothers as compared to husbands of housewives who never worked (19%). This result, according to her, suggests that most women tend to use their income probably on their immediate families i.e children and husbands, not on the families of their husbands. So their status of being employed is not exploited by their husbands or their families. The women seemingly have control over their own earnings. She then raised the question-Where exactly do these working housewives spend their money? She explains it thus:

HOUSEWIVES AND THEIR EXPENDITURE

Hafeez (1981:238) has recorded that 32 per cent of all the women interviewed said that they spend their money on different things: gifts, children, household expenses. 19 per cent stated that their income is spent on clothing, toys and other related things for their children. 15 per cent said that their earnings are used on the education of their children, decoration, clothing and food. 8 per cent said they use their income on various home expenses, gifts, on children. 3 per cent said that they save part of their wages. "This saving of housewives is again probably used for purchasing a major item for the home" (Hafeez, 1981:238).

She further states that those careerists with more education are more likely to spend on home expenses, entertainment and children (27.45%), followed by those (16%) who spend on children's education and household items.

In so far as the majority of the housewives who have never worked, are concerned, they replied that they spend on home expenses, entertainment and children, followed by those housewives (14/73 or 19%) who have some education who say they spend on children's clothing, toys and other related expenses. Careerists whose husbands have a high salary (Rs. 2000 and above) mostly spend their own wages on food and clothing, and those whose husbands have a lower salary spend their own money on their children and entertainment. It appears she analyses that children consume the major chunk of family income. Whether the women work or not, the things on which expenditure is incurred is the same. She further states that working women apparently seek to better the standard of living of their family; and so they work. Seemingly if there were fewer children there would be a better quality of expenditure.

Hafeez has commented that the above findings in a sense tends to negate the commonly held notion by people that most working mothers invest their salaries on wasteful consumption.

2.2.3 CONCLUSION

The above data highlights some of the socio-cultural values that guide the everyday lives of the Pakistani women. Though, these women live in an environment that is very different from the Zambian women of Asian origin, many of these values are inherent in the latter group of women.

"Historically speaking, the Asians settled in Africa came mostly from India which at that time incorporated Pakistan as well. Immigrants, whether Hindus or Muslims, came mostly from India" (Dotson & Dotson, 1968:147). Further, it is said that Hindus and Muslims "in the socio-cultural spheres of life they still continue to have more or less the same basic attitudes. In their family ethics and ideals the two groups demonstrate considerable similarity." (Dube, 1965:132). As Dotson and Dotson (1968: 188) have stated "Community is a word constantly heard in Central Africa but in Central Africa, community is essentially synonymous with the sociologist's "ethnic group". Like Europeans and Africans, Indians constitute a fairly unified group culturally: they are a social aggregate of people capable of understanding each others behaviour and motivations in a way that outsiders cannot understand. They further state (1968:188) that if we choose to define a community as that population within which such relatively intimate communication is possible, then the Indians taken as a whole maybe said to be one. Thus, the Indians in Zambia live as a community whereby their cultural values inherent from India affects their social behaviour, their attitudes towards education, training, employment, leadership position.

2.3 THE SITUATION OF WOMEN IN DEVELOPMENT IN ZAMBIA

It has to be noted that the women interviewed in this research also comprised women working on farms just outside Lusaka. Hence, the literature is biased towards the women in the rural

areas. This is because even these women are involved "in a wide range of non-farm and agricultural related activities and in many cases subsistence orientated informal activities vital to meeting the immediate needs of a family." (Bardouille, 1983:32). This is in spite of the fact that they are living in Lusaka rural or the peri-urban areas. This makes it possible to infer that to some extent they face similar problems and have similar needs. Further, this also makes it difficult to make a clear demarcation between the rural and the urban women.

"According to the 1990 population census of Zambia, it is estimated that out of the 7.8 million people, 50.8 percent are women." (C.S.O., 1990: 1). "In Zambia, it has been estimated that 30-40 percent of households are headed by women. (ZARD, 1985). "These women are either divorced, single, separated or widowed. Women play a very important role in society. "Among the many important areas in which women make crucial contribution are maternal and health care, agriculture and rural development, trade, industry and the professions, wage labour, home management and work in the home, leadership, politics and public life, religion, education, scholarship and the arts, nationalism and national liberation movement, urbanisation and the struggle against urban poverty and decision making process. In spite of these contributions women's roles and contributions to development are not always appreciated. "(Wainaina, N.D:1).

In Zambia, for their survival, rural women shoulder the heaviest burden of labour - both in food production and domestic work. "This situation derives partly from the tradition that women do most of the heavy agricultural work and also from the male exodus to the urban areas in search of wage employment. "(Longwe, 1988:10).

As women are ignored in the official statistics, planners too, have excluded them from the programs, further marginalizing women. Hence, "the women and children of female headed households are the most impoverished section of a very poor rural community, lacking access to land, capital and labour, and with lower levels of education and literacy." (Quoted by Longwe, 1988:10). However, women are not solely excluded from having access to land or education etc. This is so because it has always been assumed that there will always be "trickle down" benefit of all development efforts to all segments of the population. To some extent, therefore, exclusion is not purposeful but more an ignoring of special needs of women.

Subsequently, development programs have not identified rural women as a priority target group and failed to recognise them as the main agricultural producers. "Instead, rural development programs have been targeted mainly at rural men, in the provision of capital, training and increased access to factors of production. (Longwe, 1988:10). Further, most development projects have had a negative impact on women's welfare - increasing their burden of agricultural labour and decreasing their control over the products of their labour. (Keller, 1984; Hurlich, 1986).

No official policy discriminates against women. The stand of the government policy is that women, for instance, have equality of opportunity in education. However, in practice there is discriminatory implementation. "Some of the inequality of opportunity experienced by women

derives from discriminatory law, especially customary law; but much of the discriminatory practice arises from administrative or traditional behaviour which has no basis in law, let alone in government policy". (Longwe, 1985).

Longwe (1988) has argued that despite official government policy on women's development being quite liberal and far-sighted, it is to be expected that implementation will be difficult in the hands of a male dominated government bureaucracy with rather traditional patriarchal attitudes. In such an environment it can be very difficult even to discuss issues in women's development in the face of claims - apparently arising from honest belief that women already have equality of opportunity and will naturally benefit equally with men in any development programme in Zambia.

Many efforts have been made in Zambia to integrate women in development. "Some of these efforts have been initiated locally by governmental organisations while others have been the direct result of external donations for the purpose of augmenting local efforts or creating new opportunities for the Zambian female population. The social interventions have taken many forms including changes in the law to remove certain discriminatory barriers, ideological campaigns targeted to change the attitudes and behaviour of both men and women, and the formulation of special programmes designed to integrate women into mainstream socio-economic development". (Siamwiza, 1988:1)

"Opinions vary on the success of these efforts. Firstly, this is partly because of the major variance between symbolic support and grass-root realities. Since the early 1980's it has been the vogue among public officials and key decision makers to talk about the need to uplift the status of women and to integrate them into development activities. However, at the operational level verbal support has generally not been matched with effective actions - at least to the degree that makes the improvement of women's well-being a material fact rather than an attractive notion.

Secondly, women form such a heterogeneous group in terms of needs and interests that it is sometimes difficult to strictly determine what is appropriate for the various categories of the female population. For some issues such as access to services, facilities and opportunities, most women are vulnerable as a result of social discrimination and negative cultural attitudes. On other issues such as economic difficulties and social status, there are distinct differences varying in terms of age and social class. "(Siamwiza, 1988:1).

2.3.1 WOMEN OF ASIAN ORIGIN

Concerning the women of Asian origin, not much has been documented. Nonetheless, Dotson and Dotson (1968) have stated in their study titled *"The Indian Minority of Zambia, Rhodesia and Malawi"* that Indian women had rarely got gainful employment, the only important, exception being very few school teachers. "In poor families, it is true, women rather commonly assist in the family shop. But such work is still organised within the family." (Dotson & Dotson,

1968:186). This was the situation then. Dotson and Dotson, had further commented that "there is no reason to believe that it will remain unchanged indefinitely. Given greatly increased cultural capacity through education and more attractive opportunities, the Indian women in central Africa will certainly have a future of very different dimensions." No further research on Indian women of Central Africa has been conducted to ascertain this fact.

Nonetheless, the population census of 1969 and 1980 projected the following distribution of female population of all ages in the Central* and Lusaka Provinces.

*Lusaka was once part of Central Province

TOTAL FEMALE POPULATION				
	1969		1980	
	AFRICANS	ASIANS	AFRICANS	ASIANS
CENTRAL PROVINCE	337,412	2,052	253,379	562
TOTAL FEMALE POPULATION				
	1969		1980	
	AFRICANS	ASIANS	AFRICANS	ASIANS
LUSAKA PROVINCE(ALL)			333,337	2,715
LUSAKA URBAN	13,579	104	264,770	2,506
LUSAKA RURAL	19,606	23	68,567	209

However, how many of these women of Asian origin were economically active has not been projected in either the 1969 or 1980 population census.

2.4 CONSTRAINTS OR PROBLEMS EXPERIENCED BY WOMEN

Women's roles are changing overtime; changing vis-a-vis men's ; within the population of women, and differences in socio-economic opportunity, wealth and income are emerging all over the world. "(Jiggins, 1983:8).

The role of women in Zambia too is, undergoing changes as the traditional support structures no longer operate as welfare systems to extend economic support to single women, widows, divorcees, or wives of men in the low-income group. The majority of women, regardless of their marital status, carry out major economic tasks, besides having to do domestic chores, to support their families. Therefore, contrary to commonly held views women do participate actively in a broad range of economic activities. Yet this participation is fraught with many limitations.

"The major constraints or problems women face are their lack of access to productive resources and their precarious economic situation. "(Kanduza, 1988:27). As Kooij (1989) argues: a fundamental problem which is a bottle-neck preventing poor women from increasing their productivity and income is the allocation and distribution of productive resources such as technology and credit, and women's subsequent lack of control over the products these resources help to create.

2.4.1 ACCESS TO FACTORS OF PRODUCTION

This section will look into those factors that affects the empowerment of women such access to factors of production such as land, credit, labour, extension services and education and training.

2.4.2 LAND

Zambia has two systems that operate side-by-side which govern the use of land or tenure. "The first is statutory law, which governs commercial land; the second is customary law, which governs traditional land. Commercial land is generally found in the urban areas (where individuals can have registered title deeds) and for about 32 km on either side of the railway. (Hurlich, 1986:186)

It is in the rural and peri-urban areas such as Kasisi, Lusaka West, Lusaka rural that one can find land that is governed by the customary law. "Traditionally, land was held communally rather than privately owned (though the introduction of a cash economy has begun to attach commercial and hence private value to it.) Rights to use the land, however, were by tradition provided to both men and women, though these rights are not always equal." (Hurlich, 1986:186). These rights varied from one ethnic group to another, following the system of inheritance, i.e. through the mother's line (matrilineal), the father's line (patrilineal), or both. "It is this customary land which is predominantly occupied by subsistence and small-scale commercial farmers." (Kanyangwa & Muntemba, 1985:29)

In Zambia, historically speaking, a women does not own land in her own right. She can acquire it for usage through marriage and occasionally it is allocated to her by a male relative or a village headman. "Women who have obtained usufruct rights through marriage risk losing these rights when they are widowed or divorced." (Roelofs, 1988:15; ZARD, 1985; Kanduza, 1988). Roelofs (1988) discovered that sometimes a widow was allowed to keep the plot given to her by her husband. However, because now there is scarcity of fertile land, traditional customs begin to break down and widows are often left landless or with small plots of poor quality. In Kabompo, North Western Province, women's agricultural production is reported to be limited by the poor quality of land given to them. As Muntemba (1982) and Geisler (1985) report that the problem is not only the amount of land available but also land use and quality of land which constrain women's agricultural productivity and income.

Another constraint that women face in gaining access to land and which accounts for their incapability to increase their productivity is their dependence on labour to clear new fields. Various studies in rural areas (ZARD, 1985; Geisler et al, 1985) have highlighted that labour is a critical problem. In situations where no male adults are present to fell the trees or cut bushes, (which are considered to be the sole responsibility of males or because of male migration or because it is a female headed household, "female farmers are not able to extend their farming land and are forced to cultivate the same plot over and over again, resulting in exhaustion of the soil and diminishing returns." (Roelofs, 1988:15). Hence, due to this unavailability of labour, if women are not able to develop their land, it may eventually be repossessed by the state or re-allocated to other people. (Kanduza, 1988).

In spite of all these problems, many studies have elucidated that access to, and security in, land are more important than titled ownership thereof (Milimo, 1989).

Men, too face problems in gaining access to title deeds for land is either state owned or controlled by chiefs or headmen. Many studies have revealed that any individual who is a legitimate resident in any area has the right to acquire land. (Quoted in Milimo, 1989). It has been shown that both customary and statutory law are not discriminatory against women. Many reasons. prevents women from gaining access to land. Two of these are:

1. Many women do not have the necessary capital and implements to start and develop their own farm; this is worsened by their inability to handle the basic implements used by emergent farmers such as oxen.
2. Illiteracy which afflicts most women in rural areas. It affects their understanding of modern agricultural techniques and procedures for acquiring title deeds and loans. Men, on the other hand have a higher literacy rate (according to the 1980 census, more than half of all women ,15 years and above (54%) were literate compared to three-fourth of all men (76%)) and hence are able to comprehend modern agricultural techniques and procedures for acquiring title deeds and loans.

Furthermore, Bureaucratic delay in processing application for land are more likely to affect women adversely mainly because of their domestic responsibilities' which may make it difficult for women to chase up their applications as constantly as men may and actually do. (Himonga, Munachonga and Chanda, 1988).

This means that even men do not have title deeds but as Himonga, Munachonga and Chanda (1988) have stated in their study, there are many issues which makes it easier for men than women to have access to land. Some of these are:

(1) Application for land by unmarried women without children and married women are screened at low level and do not go up to higher levels for consideration. According to Himonga, Munachonga and Chanda (1988), this is so because those involved in the selection process for land allocation at village and ward levels are mostly men, who do not recommend the allocation of land to unmarried women without children. Therefore, it is the attitude of these males that affects women's access to land.

(2) Social-cultural constraints, one of which is the strong resistance from the men to the idea of wives owning their own plots for two main reasons:

(i) men indicated that they need their wives and their children for farm labour-hence the fear among men that if women are given their own farms, they will concentrate their labour on them.

(ii) men did not favour the idea of women becoming economically independent as this tended to be seen to present problems of control by husbands. "(Himonga, Munachonga and Chanda; 1988:68-72)

2.4.3 CREDIT OR CAPITAL

Many studies have highlighted the importance of women's participation in and access to credit (Bardouille, 1986; Kooij, 1989; Reolofs, 1986; Hurlich, 1986; Malekani, 1984; Jiggins, 1983).

The study conducted by NORAD (1985:49) has revealed that some men who have defaulted on previous loan repayments will use their wives to get further loans. Female applicants are doubly screened to determine if this is occurring but this also leads to a discrimination against potential female loanees. Tables A and B reflect "LOAN RECIPIENTS AND AMOUNTS RECEIVED FROM LIMA BANK-KABWE. 1987/88 AND 1988/89"

TABLE 2A: LOAN RECIPIENTS (Lima Bank, Kabwe)

	NUMBER OF RECIPIENTS			FEMALES AS % OF TOTAL
	MALES	FEMALES	TOTAL	
1987/88	430	112	542	20.7
1988/89	959	128	1087	11.8

TABLE 2B: AMOUNTS RECEIVED (Lima Bank, Kabwe)

	AMOUNT OF MONEY RECEIVED			FEMALES AS % OF TOTAL
	MALES	FEMALES	TOTAL	
1987/88	6,640,904	844,114	7,485,018	11.3
1988/89	11,998,270	1,194,932	13,193,202	9.1

Source: Quoted in Milimo (1989) from Lima Bank, Kabwe

Milimo (1989) made the following observation from the information given in the above table. He says, in the first place considerably fewer female farmers received loans from the Kabwe Branch of Lima than men during these two cropping seasons. While the male farmer received an average of K15,444.00 and K12,000.00 in 1987/88 and 1988/89 respectively, the average female farmer received K7,540.00 and K9,335.00 during the same years. Not only are the number of female farmers receiving loans much less than that of the males but the average amounts the female farmer receives is also much less than that received by the male farmer.

He further elaborates that the percentage of female loan recipients and the amounts received in 1988/89 are less than they were the previous year. Nonetheless, Milimo (1989) has cautioned that this discussion refers to only seasonal loans of only one lending institution in one district. It may, therefore, not be representative for the entire agricultural credit situation in the country.

It has been found that not only are women, particularly in the rural areas, less educated (and hence less informed) about their rights in general than are men, but extension agents -- an important source of information tend to confer with men rather than with women." (Hurlich, 1986:205). Consequently, men have greater opportunities to know about existing support services such as credit facilities and lending procedures. "In addition, extension agents tend to have more contact with cash crop farmers -- who are predominantly men -- than with subsistence farmers". (Hurlich, 1986:205). "In many cases, extension agents have the

responsibility of recommending farmers to lending institutions. Since most of their contact is with male cash crop producers, there is a built-in bias against recommending potential female loanees in particular, and subsistence producers (both male and female) in general." (Kanyangwa & Muntemba, 1985:30-31).

Though everyone is entitled to apply for credit, statistics too, reveal that women are unable to take advantage of credit facilities. This is attributed to the fact that land is legally controlled by men. Under these circumstances, a woman cannot borrow money since financial institutions will not lend against such property as land which does not belong to her. Similarly, most women do not own agricultural machinery, animals or any other tangible form of security except small implements, e.g. hoes and axes, and perhaps some livestock such as chickens or goats, which are too limited in value or of a type against which it would be difficult to obtain a loan. Most women rarely have independent bank accounts, apart from those maintained by their husbands, which can prove their credit worthiness. Consequently lending agencies have negative attitudes towards women because they have nothing to offer in the form of security against a loan. Thus, such stringent lending policies do not help women who are unable to meet the high demands of most lending institutions. "(ZARD, 1985:89).

"Financial institutions also have an administrative form of discrimination against women, i.e., generally husbands must sign consent forms when wives apply for loans (though wives are not expected to sign similar consent forms for husbands). Though there is no law specifying that these consent forms be signed, there is also no real protection - even in the Zambian Constitution against such practices. "(Hurlich, 1986:205). It was revealed in a study conducted in 1981 in Mumbwa and Chama Districts that lending institutions also in many instances limited credit to only one member of the family, who in most cases would be the man (Kanyangwa & Muntemba, 1985:30; Longwe, 1985:21-22; Mumbi, 1985:65; Phiri, 1985:60; AFC/AFRALA, 1983:30).

2.4.3.1 NON-FORMAL CREDIT FACILITIES

It is also important to remember that there exists in Zambia two other informal means of securing loans. These are:

1. CHILIMBA

This system comprises women who have a common understanding. Membership may range between two to ten or more people. Nonetheless, it is preferred to have the group consisting of two to five persons. "On the agreed day or days of the week every member of the group brings her share of contribution (usually flat rate). The sum so collected is given to one of the group (interest free). On the next agreed day or week, the operation is repeated and the sum so collected is handed over to the next person. The operation continues until every member of the group has had her turn." (PAID, 1991:226)

2. KALOBA

The Kaloba varies from Chilimba in four respects. "Interest is charged on all monies paid out. The rate is usually 50 per cent. Secondly, you need not necessarily contribute in order to qualify

as a borrower. Thirdly you may not necessarily belong to the group. And finally, the concept of "borrowing" as used in Kaloba is not exactly the same in Chilimba. As a matter of fact the term "borrowing" is rarely used in Chilimba."(PAID, 1991:226)

In spite of all this, efforts are being made to ease women's participation in and access to credit such as those by Zambia Agricultural Credit Committee. Others include financial institutions such as AFC, ZCS, VIS, WDF. In addition, there is the Credit Unions and Savings Association with female membership between 10 to 15 percent. (Hurlich, 1986). Such organisations as those mentioned above were established as a result of the realisation that women played an important role in the development of the country.

All this leads us to the question "whether those who have had access to credit from either formal or informal sources, also have economic power to control resources and make decisions at the household level".

2.4.4 LABOUR

Most subsistence or small scale farmers rely on family labour. As Mudenda (1981) reports, family labour is the basis of production and additional labour is, therefore, an important input. However, as men control the women's labour through marriage, one can infer that men also control the labour of the children. In most instances, women's labour input is comparatively higher than that of their husbands or children. "Women work longer hours compared to their husbands or other household members on family plots, and in addition they also work on their independent plots with the help of children." (Due and Mudenda, 1984). However, due to their responsibility of looking after their families and working on family plots, women find very little time to work on their independent plots.

The most hard struck are the female-headed rural households. They largely depend on their own labour and that of their children. At times, women utilise hired labour but this depends on financial resources. Consequently, women heads of households cannot grow labour intensive crops or cash crops. In addition, women who lack labour find themselves growing food crops on small areas. (Due & White, 1986; Geisler et al, 1985; Hurlich, 1986; Hudgens, 1988).

2.4.5 EXTENSION SERVICES

Extension services are vital because they provide valuable information on agriculture. Such information, though, does not reach women.(Kanduza, 1988). The extension officers by-pass women and disseminate information and advice only to men. This is because "Custom still dictates that a male 'stranger' (the extension officer) should not speak freely to another man's wife."(FAO, 1983).

Due et al (1985) has shown in his study that female farmers received few visits from the extension agents. "Women cited the following reasons for not receiving visits from the extension agents: they had small farms, had no loans, only encountered extension agents in the

bars when the women went to the bars, and had no information on drainage. (Due et al, 1985). Safilios-Rothschild (1985) has highlighted that there are few women extension workers. Furthermore, most women receive training in Home Economics and constitute a very tiny percentage of staff. A limited numbers of female agents have received training as agricultural assistants. "Even the few female extension workers may not be interested to work in certain locations especially in the rural areas. "(Kanduza, 1988:37). "Women's access to and knowledge about improved agricultural inputs such as fertilizers, pesticides, hybrid seeds, etc, is therefore limited. "(ZARD, 1985:91).

2.4.6 EDUCATION AND TRAINING

Education and training are the prerequisites needed for full participation in a modern society Education enhances women's knowledge and provides the opportunities for employment in the skilled and higher status occupations of the modern sector. Further, it increases their access to all the resources of the society.

During the colonial era, women had limited access to formal education and training. Educating girls was not considered to be important and therefore, their curriculum was geared towards homemaking. Girls had to learn those subjects that would prepare them to be good mothers and housewives such as needlework, cookery and mothercraft. "Subjects such as science and politics were only taught to boys because boys were eventually to work in the colonial offices as clerks, or administrative officers."(Kanduza, 1988:38).

After independence, the Zambian government adopted a policy of providing free education for all from the primary through the secondary level, and of equal opportunity for males and females in the educational field. This led to an increase in educational facilities in the early years of independence. Further, "national data on Enrollment by sex in primary and secondary schools show that numerically the educational opportunities of both men and women have increased since independence. However, proportionately girls comprised between 44 and 47 percent of total primary school Enrollment in any given year between 1964 and 1980. At the primary school level in 1980, some 94 percent of the males of the nominal primary school age (7-13 years) were enrolled compared to 82.5 percent of girls."(Ministry of General Education, Youth and Sport; 1991).

"In spite of this overall increase, there is still a disproportionate representation of males and females in the educational system, with the percentage of females further decreasing the higher one goes in educational level." (Hurlich, 1986:80). This is reflected in the data on the educational progression rate by sex. "For example, out of the total of 63,954 boys and 58, 909 girls enrolled in Grade 1 in 1968, some 11.7 percent of boys progressed through Form V in 1980, compared to 4.9 percent of girls. Out of the total number of pupils who completed Form V in 1980, 634 males and 163 females gained entry at the University of Zambia, thus giving a sex ratio of one female to approximately four males." (Ministry of General Education, Youth and Sport, 1991).

This reflects a high dropout rate amongst the girls. Many factors contribute to this situation. Not only cultural but also economic factors influence the differences in education levels between males and females. (Siamwiza, 1992). The attitudes of parents also affected the education of girls. Parents considered educating boys was more important as it was believed that boys would bring home income, whereas the girls eventually would have to get married and therefore would not be in a position to help parents financially. This attitude can be justified on the grounds that most parents face some financial constraints. In the final analysis, educating boys' was more valued, whereas the girls were expected to spend more time at home and do the household chores and to eventually find men to marry them.

"The government's policy is to maintain a balanced sex ratio at the secondary school level. For this purpose, the average pass mark for girls in Grade 7 examinations is kept lower than that for boys." (ZARD, 1985:7). Though, this is a form of positive discrimination as it will eventually increase the girls' enrollment, it reinforces the idea that the girls are not as bright as the boys. Moreover, girls become discouraged from working hard and competing with boys. Siamwiza (1992:12) has reflected that "girls have been victims of cultural conditioning which impresses upon them the fallacy that there are not as capable of high academic achievements as boys and that it is futile and in bad taste to compete with males in technical and scientific subjects which require abstract thinking."

Hence, women's participation in national technical training institutions (27%) is very limited compared to men (73%). Therefore, though women have been integrated to some extent in the formal education system, they are concentrated in a few specializations deemed as 'traditional western women's occupations (ZARD, 1985; Kanduzza, 1988; Hurlich, 1986).

The differential access to formal education works against women as they then find it difficult to acquire wage employment. (Touwen, 1985). "Women will not have the skills required for jobs because in certain situations women have had courses orientated towards home-economics, and these may not be accepted by the employing agencies. Women find themselves unmarketable for having taken courses that are of inferior status." (Kanduzza, 1988:42).

2.4.6.1 WOMEN OF ASIAN ORIGIN

In spite of the fact that the women of Asian origin have the same access to education as the indigenous women, the researcher thought it pertinent to highlight education as it exists for women in Pakistan. This was so that one could make a few inferences regarding the attitude towards education of girls in their cultural context.

According to Sabeeha Hafeez (1981), expansion in opportunities in education and training is one way of changing women's role and status. The change can be assessed in terms of the extent of women in power in various fields.

The writer further states the definite educational rights are provided to women in the constitution of Pakistan. This she says is achieved through planning and executing opportunities to attain these rights. Over the years, there has been an increase in the number of women

benefiting from such opportunities. "There has been a favourable change with certain exceptions in the attitudes of working class people regarding sending their daughters to schools." (Hafeez, 1981:10)

It has also been reported that one of the major hurdles to higher education for women is marriage. (Hafeez, 1981:31). In most instances when the women marry they have to leave their education incomplete. "For those who initially saw college as marking time, the failure to get a degree is taken blithely. Some women drop out try to finish their education alone or privately, or return to college after having had a few babies, once again to pick up the threads of learning and appease their hunger for knowledge or perhaps acquire status which requires a B.A or an M.A tag." (Hafeez, 1981:31)

The writer further highlights that lower class males demand education for their wives, mothers and sisters as a means for advancement. This was reflected in a study on a slum in Karachi, compared to a small percentage of their fathers, 71.9 per cent of the respondents had a favourable attitude towards the education of women." (Quoted by Hafeez, 1981:31)

2.4.7 NON-FORMAL EDUCATION

Many governmental and non-governmental organizations provide non-formal education to older women. "The adult literacy rate among women in higher (46% total females) than males (only 24% of total males). This means that just more than half of adult women were literate in 1980 compared to just over three quarters of all men. And of all the illiterates, some 80% are women." (Bardouille, 1991:6).

These women have neither basic education nor any skills for gainful employment in the modern sector." (ZARD, 1985:10). The focus of training is on income-generating skills through farm and non-farm activities. However, most of the training is home economics based.

"Extension services is one of the approaches used by non-formal education." (Hurlich, 1986:104). This is imparted at Farmer Training Centres (FTCs) and the Farm Institutes (FIs). It has been reported that out of those attending village level agricultural training courses between 1986-87, one third of the participants were women compared to two thirds men. (CSO, 1991:40) Further, it has been reflected in a 1980 UNICEF survey that at FTCs and FIs, different courses were being taught to men and women. As Serpell and Muchelemba (1983) report: "Courses are not co-educational, and whereas men get training in crop production and animal husbandry, farm and loan management, mechanisation and co-operatives, women get training in home economics, nutrition and cookery, vegetable growing and home crafts. "Thus the training provided by these programmes does not develop either skills or incentives in women to improve their performance as farmers, but instead reflects the same gender-typed biases that permeate the entire educational system in Zambia." (Hurlich, 1986:105). This also further enhances women's self-acceptance of the subordinate status ascribed to them.

"In spite of the favourable educational system during the post-independence days, women's education still lag behind that of men." (Kanduza, 1988:43). To get a wider involvement of

women in both formal and non-formal education, factors that militate against women's access to education such as cultural, structural and economic should be removed. "This calls for both the radicalisation of the present domestic socialization process and the school system which mutually reinforce gender inequalities in the sphere of education and training. "(ZARD, 1985:11).

2.4.8 WOMEN'S ECONOMIC ACTIVITIES

Geisler et al (1985) in their study have highlighted the invisible nature of women's activities. Similarly, Bardouille (1985) has stated that the economic activities of urban women too had been grossly underestimated. She recorded: "women's contribution to the national economy is very significant, yet this continues to be underestimated in official statistics. "(Bardouille, 1985:11-12).

The undervaluation of women's work has been attributed to the way in which labour force activity is defined. (Quoted by Kanduzza, 1988:48). "If an individual works for money then she/he is placed in the category of a worker. In cases where there is no money involved, then the person is considered not to be working. "(Kanduzza, 1988:48). Along with the definition of women's work comes the inferior status which then relegates women to low valuation. Much of what women do may be considered unpaid work, and therefore, not economically active. Yet men's work will carry very high status that deserves high valuation with good pay, and, therefore, economically active. (Kanduzza, 1988:48). "Due to the bias in official interpretations of what does and what does not constitute "real" work, available data from Zambia on employment gives a distorted picture of what people are actually doing and particularly the contribution women make to the national economy. (Hurlich, 1986:113) as will be shown in the following discussion.

2.4.9 WAGE LABOUR AND EMPLOYMENT

Before the advent of colonial capitalism and industrial capitalism, Zambia "was characterised by small-scale, non-mechanised farming and to some extent cattle herding. The dominant mode of production was non-capitalist, characterised by a simple production-consumption relationship in which men, women and children were involved in production of use-value commodities to satisfy the basic requirements of the farming. "(ZARD, 1985:22). This economic structure was distorted by the capitalist penetration which eventually led to new social formations.

At independence, Zambia inherited an economy that relied mainly on copper exports; along with a labour force which was mainly semi-skilled or unskilled. Further, those who were educated to some extent were men. Women, however, did not get an opportunity to go to schools and hence were precluded from wage labour or employment. Further, women were also barred from following their men folk into towns where wage employment was available.

These discriminatory policies were relaxed after independence. However, more men than women benefited in terms of employment from the state's Zambianisation policy. This is so

because, more men are found in urban areas than women and therefore, more men have access to formal employment than women. As women are gaining more access to education and training, they are also increasingly entering the wage sector.

"Data relating to women's share in wage/salary employment shows that they constitute only a small proportion of total wage employment. For example, Zambian women accounted for 26,310 (or only 7.2) of the total wage work force of 365,330 in 1980. This figure represents a striking improvement in women's relative share of wage employment from a mere 2 percent in 1966 to 5.6 percent in 1975. (ZARD, 1985:24-25) However, in proportion to men's figures, the 1980 figures are still far from being satisfactory. "(Kanduza, 1988:89).

Hence, it is difficult to find many women in wage employment. "This is partly due to the general economic decline and thus the inability of the economy to generate employment. Partly also that women lack education and technical skills required for modern sector employment." (Bardouille, 1991:6). As has been said:

women not only need to have a certain level of education and training to gain access to formal employment, but that they also have a higher level of qualifications that is deemed necessary for a particular job. (ZARD, 1985:27).

While more educated males are entering the executive, administrative and managerial occupations, females with similar levels of education are being pushed into clerical jobs, previously performed by people with less formal qualifications. (ZARD, 1985:27).

"Data on the employment sector by sex shows that of the total employed women the majority (55.2%) are in the government sector while the majority of men (72.4%) are in the parastatal and private sectors." (ZARD, 1985:27). This can be attributed to the lower level of education of women compared to men and can be summarised as follows:

"WORK ACTIVITIES BY WOMEN MEN 1986"

42% of all women and 40% of all men aged 12 years and over are employed in the informal sector in rural areas, 9% of all women and 6% of all men are in the same sector in urban areas.

4% of all women and 25% of all men are employed in the formal sector, with two thirds of them in the urban areas.

12% of all women and 7% of all men are unemployed.

35% of all women and 40% of all men are not in the labour force at all. The main reasons for that are:

23% of women in rural areas compared to 52% men were students, whereas 27% of women in urban areas compared to 59% men were students. 56% of women in rural areas compared to 23% were housewives/homemakers, whereas in urban areas 66% of women compared to 30% men were homemakers. The rest were unable to work.

Of all persons in the labour force nearly half are women (48%). However, among the unemployed they are the majority, 65% are women and 35% are men.

Women in urban areas are especially disadvantaged. Compared to women in rural and men in rural and urban areas they both have a considerable lower labour force participation rate (44%) and a higher unemployment rate (31%). (CSO, 1991:27).

"Few women are found in higher status jobs and by implication women are either in unpaid work on low paying jobs. This state of affairs inevitably creates a situation whereby women will remain poor. (Kanduza, 1988:50).

Though no official policy discriminates on the basis of race, it was still though pertinent to see the employment of women in Asia in their cultural context which could better help understand the attitudes towards women of Asian origin engaging in formal employment.

2.4.9.1 WOMEN IN ASIA

The constitution of Pakistan has consolidated the fact that women have the right to work outside their homes. Hafeez (1981) raises the issue that "the question that is of interest is how much women have changed by way of policy measures to employment." In global terms, women represent over a third of the total workforce in Asia.

In the region to which Pakistan belongs geographically the female activity rate outside the home ranges from 28.1 per cent to 35.3 per cent. In the case of Pakistan, the female activity rate is one of the lowest in the world. Out of a projected total labour force of 20.2 million for 1975 their number was 1.9 million. (Hafeez, 1981:38)

As is the case with indigenous women in Zambia, the reason for the low reporting of women in the labour force of Pakistan is the inadequate definition of their economic status. "The rural women contribute almost as much as men to agricultural activities, particularly during the sowing and the harvesting season; but they work as unpaid family workers. At the time of enumeration, they are classified as "housewives" and thus considered out of the labour force." (Hafeez, 1981:39)

One of the professions that there is a heavy concentration of women (though less than men) is teaching. According to the 1961 census, "the percentage of female teachers was reported to be 20.6 per cent against 79.3 per cent males. Teaching is considered a highly respectable profession for women to pursue. If and when women are permitted to work, teaching is suggested to most of them as the only choice. And they have been conditioned to believe that this is the best choice for them. Other than teaching, medicine is another profession that not only carries high prestige but is idealised by parents for their daughters." (Hafeez, 1981:41)

However, she cautions that not all who have qualified as doctors or lawyers are allowed by their husbands or their in-laws to practice. "The cases of such women are few, but they do exist. This may explain why the percentage of women physicians, surgeons, dentists and medical specialists is lower than teachers but higher than women workers in most other male preserves." (Hafeez, 1981:41)

Sabeeha Hafeez (1981) has looked at women under various categories. These are:

WOMEN IN ADMINISTRATIVE POSTS

The women in her sample comprised women from upper middle-class backgrounds. "They were either daughters of Government officers (30%), businessmen (16.3%), industrialists and executives (13.9%) or grand daughters of Government officers (9.3%), businessmen (13.9%), professionals (11.6%) and landlords (4.7%). Of these, nearly 50% were married to professionals i.e doctors, engineers, magistrates etc" (Hafeez, 1981:79)

Some of her findings regarding women in the administrative posts are as follows:

None of the women interviewed had acquired a degree or profession after marriage without first having children. One plausible explanation for this, she says, lies in the cultural expectations of Pakistani society where marriage and motherhood for women are valued more than her services or contribution to a profession. Particularly in the Pakistani society, motherhood is the most desirable role for a woman. Marriage is the necessity, hence most significant achievement. All other achievements are insignificant and unimportant beside this." (Hafeez, 1981:85-86)

Women's morals are at stake when they take up an employment. Those women who work outside the home arouse suspicion and invite comment (Quoted by Hafeez, 1981:86).

The author further investigated the special circumstances that allow women to combine marriage, family and a career despite the hostility and suspicions.

According to her, one is sheer economic necessity. One of her respondents had commented

"Now, I have been married for 8 years. When I joined the organisation, I was quite desperate financially. When I look back on how I worked in those days I shiver:" (Hafeez, 1981:86)

Working for a long time in the long run creates commitment in work when the economic need no longer exists.

"Another economic reason, that keeps these women in their jobs is addition to the family income which makes it possible to maintain a higher standard of living. This improved standard of living shapes the expectations of the children for a certain quality of things and services.

For a woman to achieve an optimum career situation her family relations have to be in harmony." (Hafeez, 1981:87). Hafeez (1981) has quoted that in previous study it was found that most working women seek employment with the full agreement of their husbands or families. The acts in this study say that, the dual role of a working woman is made easier by the supportive attitudes of her husband, her children, her mother-in-law, as well household help from servants and relatives, Employers who adjust job requirements to meet personal needs are an added boon."

However, for others marriage turns out to be a barrier to a career because of the attitude of their men. One women said with finality.

"My fiance would not like me to work. I shall have to give up this work after marriage." (Hafeez, 1981:90)

In other instances, working in a hostile environment and the lack of recognition for their contribution drives them to marriage, i.e then they climb on the old soap box and opt for marriage and family." One women facing this dilemma wailed:

"One has to make a choice between career and marriage, and I would like to give up service. When I joined I did not want to marry, but now I have changed a lot. Men do not want you in their field so that in their world you are nowhere. Marriage is the fate and destiny of a woman. It is alright when your parents are alive; but when you lose you parents it is very difficult to live all by yourself."(Hafeez, 1981:90).

In Pakistan, too, roles and responsibilities of the women are changing. "Men in Pakistan , according to Hafeez (1981:92-93), either do not realise or do not want to realize their responsibilities to share household chores with the women. Seemingly this attitude of nonexistence to help their wives in the household chores exists across the social class boundaries, This , in a sense, implies that the resistance of husbands in helping their women with work at home emanated from strong cultural values.

One important "positive impact of women working outside their homes, as expressed by women administrators, is their participation in family decision- making. 72.7 per cent of the women said their advice was sought by their husbands and in-laws very often when major developments were taking place at their homes. And 29.3 per cent of them further said that if they were against a certain major decision, their disapproval affected the implementation of the decision. Thus, the majority of these women enjoyed decision making power at home. These women were used to self reliance and running their own households."(Hafeez, 1981:101)

2.4.10 WOMEN AND INFORMAL SECTOR

Informal sector can be referred to as: "unregistered, small-scale and informally organised activities." (ILO/INSTRAW, 1985:10). In Zambia, the informal sector is also known as small-scale entrepreneur sector. (Hurlich, 1986). Most activities in this sector are run by self employed people "with no employees receiving cash wages." (Todd & Shaw, 1980:418). It is a sector that has a high rate of female participation, "though neither the sector nor the extent of women's activity within it receive mention in official statistics." (Hurlich, 1986:149, Todd & Shaw, 1980).

"Even at this level of economic activities, there is a clear sexual division of labour. For example, male operators in the urban informal sector dominate more lucrative activities such as electrical and mechanical repairs, tin-smiting, carpentry and related trades, grocery stores, tailoring and other small manufacturing activities, while female operators are concentrated in petty retailing of food and related items." (ZARD, 1985:29).

Bardouille (1981) has pointed out that women engaged in such retailing activities face several constraints ranging from lack of credit facilities, the institutional structures in the marketing system, transportation, storage etc. Women, due to the kind of activities they are engaged in the urban informal sector, make very little profit from petty trading. "According to Bardouille (1981) women's contribution towards the upkeep of the family is rarely recognised by husbands and largely goes unrecognised by society at large. Bardouille (1981) further comments that even within the petty retailing activities, most of the women are unable improve their economic status because of the practical constraints they face.

CHAPTER III

THE POLICY ISSUES

In a report by the National Commission For Development Planning (NCDP, 1988) it has been stated that a national policy on women stipulating their cultural and economic roles in the society is not a guarantee that they will be systematically integrated in the process of national development. Yet, it is a necessary tool for the planners who aspire to draw a plan in which women's potential is fully exploited for that purpose.

In order to empower women, it is pertinent to look at the policies and the programmes implemented. "A concern with empowerment puts women's equal participation with men in the decision-making process as the most important element in women's development." (Longwe, 1990:1). This also means looking into what decisions have been taken to increase women's access to factors of production and subsequently their status in society. Further, this requires also looking into what extent women participate in political decision making. As has been said : "Women in Zambia constitute 51 per cent of the total population. However, their representation in the electoral process and top political positions is extremely limited." (Bardouille, 1991:7). The participation of women in political decision making is at great variance with those of their male counterparts. For instance, in the third republic we have only 9 female members of parliament (MP'S) out of the total 125 MP'S.

The first three National Developments Plans were not directed to the specific needs of women. All contained chapters on women's clubs, but lacked any specific policy to plan for the integration of women in all aspects of development. Therefore, the most important change has been the Fourth National Development Plan -1989-1993 (FNDP) which has included a separate chapter on "Women in Development." Among FNDP's overall objectives some are "to increase the role and participation of women in overall national socio-economic development. The following were the general objectives:

- (i) to ensure and implement principles for equitable access to developmental opportunities;
- (ii) to improve the living conditions of rural women and their families thus making contribution to the social and economic development of the nation more effective;
- (iii) to sensitise relevant policy makers of both sexes and planners at the higher levels, and government officials at all levels; to the needs of rural women and impact of rural projects on them.

However, these policies as stated in FNDP have been open to the criticism that "it is rather general and it is not clear how these policy directions are to be pursued in the development plans of the various sectors. However, the general statement suggests a definite recognition of the special needs of women, and an interest in objectives concerned with welfare, access, conscientization and participation." (Longwe, 1988:12).

"Whereas the current government development plans may not reveal an adequate pursuance of these general objectives, the policy statement undoubtedly gives scope and license to any

development agency (whether governmental or non-governmental) to seriously incorporate women's development priorities into any development project". (Longwe, 1988:12). This is being done by the local and international organisations.

THE LOCAL NON-GOVERNMENTAL ORGANISATIONS (NGO'S)

Local NGO's have been in existence since prior to independence. In a survey conducted in 1983 by NORAD in co-operation with NCDP, it was found that many of these NGO's were increasingly placing emphasis in assisting women. "This greater focus on women's issues among both local and foreign NGO's is largely the result of the UN decade for women." (Hurlich, 1986:271)

It has been stated that "NGO's play a major role in the promotion of social and economic development in Zambia. This is done through the provision of various kinds of assistance, ranging from advisory and material services to functioning a liaison between grassroots groups and donor agencies. In carrying out its role, NGO's work to augment and supplement government sponsored programmes rather than usurp and supplant state actions. Therefore, services of a specific nature are targeted to particular populations, who become the focus of NGO activities. The relationship between government and NGO's is one of partnership and is acknowledged in the FNDP". (Siamwiza, Mwansa, & Mufune, 1991:5).

To co-ordinate and promote WID issues in Zambia, the Non-Governmental Coordinating Committee (NGO'CC) was formed in 1988. Presently, 32 NGO's have become members of this organisation. In spite of creating this NGO'CC, it was revealed in an evaluation conducted by Siamwiza, Mwansa & Mufune (1991:2) that the flow of information between NGO'CC and its members is less than satisfactory. They have further stated that the role of coordinator did not seem to have been well understood by NGO'CC and its members. This raises doubts on whether this coordinating body has really been effective in bringing about change.

INTERNATIONAL AGENCIES

"The bilateral assistance in Zambia comes from twenty-three countries and national agencies." (Bardouille, 1992:12). Many International donor agencies also focus their attention on integrating women effectively in the development process. Further, there has also been an increase in programmes "specifically directed at rural and to some extent poor urban women. These include:

- i. Village agricultural programme by NORWAY which has a credit, training and other inputs approach for rural women in Northern Province.
- ii. The women's participation in Rural Development programme is a joint programme between Swedish Development Authority (SIDA) and the Government of Zambia. This programme provides credit and training to rural women. It has now 2000 participants each season. The women who participate in this programme do join or form co-operatives.
- iii. GTZ (German) Integrated Rural Development Programme (North-Western Province) has women's component, which is increasing women's participation.

- iv. The Netherlands is implementing the Peoples Participation in the Western Province in which 80 per cent of the participants are women. This is to facilitate credit to women.
- v. NORAD also participated in the Integrated Village Development programme in Northern Province and the well and boreholes project in Western Province."(Bardouille, 1991:12).

In addition, most of the agencies have created WID/Gender programme officer to facilitate the integration of gender issues. One such agency is the Swedish International Development Authority (SIDA). The role of the Gender Programme Officer is to ensure that gender issues are incorporated in all SIDA funded sectors and their various programmes/projects such as health, agriculture and education. Further, support is given to local NGO's. This is in line with SIDA's policy that states:

"A prime goal is to promote women's participation in aid projects on an equal footing with men."(SIDA, 1991:2)

SECTION II
RESEARCH FINDINGS - CHAPTER IV

4.1 SOCIO-ECONOMIC BACKGROUND OF INTERVIEWEES

This chapter looks at the socio-economic characteristics of the sample. A total of 100 female respondents were interviewed from both the formal and informal sector. Out of this, 60 were indigenous women and the rest (40) were Zambian women of Asian origin. The table below shows the marital status of both categories of respondents interviewed.

TABLE 3: MARITAL STATUS
TYPE OF RESPONDENT

MARITAL STATUS	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
MARRIED	45	75	26	65
SINGLE	8	13.3	9	22.5
DIVORCED	4	6.7	1	2.5
WIDOW	3	5	3	7.5
SEPARATED	-	-	1	2.5
TOTAL	60	100	40	100

Amongst the 52 indigenous women (married, divorced, widowed) 42 were either or had had monogamous marriages with 10 polygamously married. The women of Asian origin who were married or separated (27) all were monogamously married as is reflected in the table below:

TABLE 4: FORM OF MARRIAGE
TYPE OF RESPONDENT

FORM OF MARRIAGE	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO	%	NO	%
MONOGAMOUS	42	70	27	67.5
POLYGAMOUS	10	16.7	-	-
NOT MARRIED/NA	8	13.3	13	32.5
TOTAL	60	100	40	100

TABLE 5:**AGE OF RESPONDENTS****TYPE OF RESPONDENT**

AGE (YEARS)	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
UP TO 19	2	3.3	1	2.5
20-29	20	33.3	10	25
30-39	17	28.3	15	37.5
40-49	13	21.7	11	27.5
50 & ABOVE	8	13.3	3	7.5
TOTAL	60	100	40	100

Table 5 shows the different ages of the 100 respondents in the sample. Both the indigenous women (61.6%) and women of Asian Origin (62.5%) were aged between 20-39 years as can be seen from the table. Indigenous women aged between 40-49 years were thirteen (13) and women of Asian origin eleven (11). However, both categories of respondents had very few respondents aged up to 19 years and also those 50 years and above. An important aspect regarding this issue is that there are more than double the number of indigenous women than women of Asian origin in the category of 50 and above.

TABLE 6:**LEVEL OF EDUCATION****TYPE OF RESPONDENT**

LEVEL OF EDUCATION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
PRIMARY SCHOOL	21	35	6	15
SECONDARY SCHOOL	24	40	22	55
COLLEGE	4	6.7	8	20
UNIVERSITY	2	3.3	4	10
NONE	9	15	-	-
TOTAL	60	100	40	100

Table 6 reflects the level of education of both types of respondents. Those having gained secondary level education comprised the highest percentage (indigenous women - 24 (40%) - women of Asian origin - 22 (55%)).

Thirty-five percent (35%) of the 60 indigenous interviewed, had been to only primary school, compared to 15 percent, out of the 40 women of Asian origin interviewed. Very few women had managed to reach the University as can be seen from table 12.

The respondents were asked whether they could (i) write only (ii) read and write (iii) can't read or write. The following table highlights the various responses.

TABLE 7: LEVEL OF LITERACY

LEVEL OF LITERACY	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
WRITE ONLY	2	3.3	-	-
READ & WRITE	42	70	40	100
CAN'T READ/WRITE	16	26.7	-	-
TOTAL	60	100	40	100

* Literacy is defined as "A person's ability to both read and write, with understanding, a short simple statement on her/his every day life. A person who fulfils this condition is literate." (C.S.O, 1991:42)

From the above table, it can be observed that 70 percent of the indigenous women in the sample selected were literate, i.e., could read and write whereas all women of Asian origin (100%) interviewed could read and write. This reflects high literacy rate amongst the 100 women that comprised the sample. Those who could neither read nor write comprised a very small percentage (26.7%) amongst the indigenous women. There was a minute percentage in the same population that could just write (Write is defined as being able to write your name or a few numbers).

The researcher also tried to determine the type of marriage ceremonies that women opted for. The table below reflects the various types of marriages that the respondents had .

TABLE 8: TYPE OF MARRIAGE CEREMONY

TYPE OF MARRIAGE CEREMONY	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
TRADITIONAL	31	51.6	14	35
CIVIL	6	10	1	2.5
CHURCH	10	16.7	-	-
TRADITIONAL & CIVIL	1	1.7	16	40
TRADITIONAL & CHURCH	4	6.7	-	-
N/A	8	13.3	9	22.5
TOTAL	60	100	40	100

As can be seen from the table the majority of indigenous women (51.6%) had had only traditional wedding ceremony whereas most of the women of Asian origin (40%) had had both traditional and civil marriages, closely followed by 35% of the women of Asian origin opting for traditional marriage only. One can infer from the type of marriage ceremonies that the women of Asian origin opt for (both traditional/religious and civil marriage) could have some important legal implications. The legal implications it could have was not determined in the present study. However, a few suppositions are made in the discussion. The table below shows the type of family system one comes from.

TABLE 9: TYPE OF HERITAGE

TYPE OF FAMILY SYSTEM	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
MATRILINEAL	22	36.7	2	5
PATRILINEAL	31	51.7	31	77.5
NOT STATED	7	11.7	7	17.5
TOTAL	60	100	40	100

Majority of the women of Asian origin (77.5%) follow the patrilineal system of heritage. On the other hand, indigenous women respondents had 31 (51.7%) following patrilineal family structure and 22 (35.7%) following the matrilineal system.

The religion of the respondents was also determined. This was considered an important variable to be looked at religion guides one behaviour besides other traditions and cultural practices. Table 10 shows the results.

As can be seen from the table below, the majority of the indigenous women were Christians. The women of Asian origin were either Muslims (57.5%) or Hindus (32.5%) with a very small percentage (10%) being Christians.

TABLE 10:

RELIGION

TYPE OF RESPONDENT

RELIGION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
CHRISTIAN	56	93.4	4	10
HINDU	-	-	13	32.5
MUSLIM	-	-	23	57.5
NOT STATED/DO NOT FOLLOW ANY FAITH	4	6.7	-	-
TOTAL	60	100	40	100

The respondents were asked about the number of dependents in their respective households. The number of dependents does affect how one uses their resources and their saving capacity. In Zambia we have the extended family system. Though the women of Asian origin also follow the extended family system it varies from that of the indigenous women. In the former, they do not have relatives coming to live for long periods. Even in the extended families, each distinct family caters for its own costs. Table 11 shows the results.

TABLE 11:

NO OF DEPENDENTS

TYPE OF RESPONDENT

NO OF DEPENDENTS	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
0	3	5	6	15
1-3	24	40	18	45
4-6	15	25	8	20
7-9	11	18.3	2	5
10-12	6	10	5	12.5
13-16	1	1.7	1	2.5
TOTAL	60	100	40	100

About 40% of the indigenous women and 45% of women of Asian origin had between 1-3 dependents. There was quite a high percentage of women who had between 4-6 dependents (25%) - indigenous women and 20% - women of Asian origin.

It was also asked "what is your relationship to the head of household". The following table gives the results.

TABLE 12: RELATIONSHIP TO HEAD OF HOUSEHOLD

RELATIONSHIP TO HEAD OF HOUSEHOLD	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
HEAD	7	11.7	4	10
SPOUSE	45	75	23	57.5
PARENT	-	-	1	5
OTHER RELATIVE or DAUGHTER	7	11.7	10	25
NONE	-	-	1	2.5
NOT STATED	1	1.7	-	-
TOTAL	60	100	40	100

The majority of the women interviewed were wives to the head of household. Among the indigenous women about 7 (11.7%) were heads of household whereas amongst the women of Asian origin only 4 (10%) were heads of household.

TABLE 13: EMPLOYMENT STATUS

EMPLOYMENT STATUS	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF EMPLOYED	48	80	29	72.5
EMPLOYEE	12	20	9	22.5
UNPAID FAMILY WORKER	-	-	2	5
TOTAL	60	100	40	100

The employment status of the respondents was determined. The respondents were either self employed (i.e. those who either had their own business enterprises or ran them jointly with their husbands) or employees (i.e. earned a certain amount of wages) or unpaid family worker. This is reflected in the above table.

TABLE 14:

SOURCE OF CAPITAL

TYPE OF RESPONDENT

SOURCE OF CAPITAL	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
OWN RESOURCES	22	36.7	17	42.5
BANK LOAN	12	20	2	5
GRANT	2	3.3	-	-
BROTHER	9	15	9	22.5
N/A	15	25	12	30
TOTAL	60	100	40	100

The researcher tried to find out whether women applied for loans from formal or informal sources. It has to be remembered that self-employed, in this research, reflects those women who were either running their own business or running business jointly with their husband or family. From the table above it can be seen that a very small percentage of women had received loans/credit from formal sources. About 23.3% indigenous women and 5% women of Asian origin had received loans from formal sources. Those who replied "own resources" included married women and widows who may have received resources from either their husbands or other family resources. The not applicables (N/A) also comprised women who were running family business or jointly with their husbands.

TABLE 15:

ECONOMIC ACTIVITIES

TYPE OF RESPONDENT

TYPE OF ECONOMIC ACTIVITIES	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
MANUFACTURING	13	21.7	5	12.5
AGRICULTURE	14	23.3	1	2.5
SERVICE	-	-	16	40
RETAIL/MARKETING	18	30	14	35
OTHER	14	23.3	3	7.5
NO RESPONSE	1	1.7	1	2.5
TOTAL	60	100	40	100

The women interviewed were engaged in quite a range of activities. The indigenous women interviewed were either themselves owners or had employed other women to work for them in both the manufacturing and retail business. However, the women of Asian origin comprised

very few owners. The majority were running business with their husbands or other family members. Quite a number of Asian women were operating from their homes i.e. engaged in tailoring or providing catering facilities. One can suppose that older Asian women in most instances do not go out to work as they are supported by their children.

DISCUSSION

The sample comprised women from different socio-economic backgrounds, of all ages as has been shown in the various tables.

Only about 40 per cent of the indigenous women and more than half the women of Asian origin (55%) had received secondary school education. In both categories of respondents, a very small number had reached University. Thus one can assume that though the literacy level of the women has increased, it does not reach the highest level education.

This low level of education among the women could have negative effects on their ability to acquire credit or engage in more profitable income generating activities. "As is said in the NEWSWEEK (1992:25) that as long as women are denied access to education amongst other things, their economic inroads will carry them only so far". In a study conducted by PAID (1991:xvii) it was found that "the marginal position of Women in the labour market and their low educational attainment are some of the factors which prevent them from obtaining the technical expertise, managerial experience and financial competence to effectively participate in income-generating activities".

On the issue of type of marriage ceremony one has, the majority of women of Asian origin opt for both the traditional and civil. In order for them to operate under two laws which affect them and to be eligible for different services, they have to follow legal procedures or laws of the country - at the same time have to conform to their religious wedding ceremonies and what is acceptable to themselves and their community. In most instances, both Hindus and Moslem will not consider a civil marriage as being really a marriage unless they have had a religious wedding. The indigenous women will opt for one or the other but mostly the traditional wedding as the issue of Lobola comes in. For an African man he has to give lobola in order to get the wife (which incidentally is expected by the parents of the girls) and thus claim ownership of the woman. The payment of dowry amongst the women of Asian origin in Zambia is virtually nonexistent. The payment of dowry (a cultural and not an Islamic practice) is however very much still practised in Pakistan and India where the girls parents have to provide either cash or household goods to the boys family. This however is not very visible in Zambia but where the girl comes from a rich family, one will see her parents continuously giving her and her husband gifts. This varies from the indigenous women where the man has to provide.

The women of Asian origin are more affected by the duality of laws governing marriage than the indigenous women as the former live in a society where the traditional laws/customs applicable to the latter are not applicable to them. They have to conform to the legal laws,

which are also neither Islamic or Hindu. How the duality of the laws affects them was not determined in detail in this study.

The respondents, both the indigenous women and women of Asian origin, came from diverse religious backgrounds, as is shown in Table 16. This was a very determining factor in type of activities women are involved in, especially at the community level. This was inferred from the fact that women only participated in their own religious (church) activities reflecting the bondage of these women to their cultural values and norms which generally arise from the religion one follows. Hence, one can also suppose that the control mechanism existing in each community may be working to the detriment of the women in so far as their participation in community activities is concerned. Participation of women in community activities was observed to be generally biased towards church activities.

In spite of the fact that the majority of the women of Asian origin were categorised as self-employed, it has to be kept in mind, that the majority of these women were either running joint business with their husbands or working in the family business, where legal ownership did not matter so much. The wives were part of the business and had access to the family allowances and were responsible for all home accounts. However, it was difficult to determine whether they were also legal shareholders or not, whether these businesses were being run in their names. On the other hand, the self-employed indigenous women were legal owners of their businesses. This finding conforms to the situation as described by Dotson and Dotson. The situation of women of Asian origin venturing into occupations outside the home has not changed. This reflects the strong continuing existence of the cultural values and norms as they had existed even in the 1960's. This could have an implication for obtaining and the need to obtain loans from the bank. The issue of ownership plays an important role. In both groups one can assume that as a collateral is required to obtain loan, the banks may be giving loans to the husbands because they have the collateral.

Both the indigenous women and women of Asian origin were involved in various economic activities. However, more of the latter group were involved in service activities such as catering or sewing at home. This is not to say that the former group of women are not involved in such activities. This also reflects that the indigenous women are more willing to work away from home than the women of Asian origin. One can infer, that the latter group of women are constrained by different socio-cultural norms and values than the former. As Hafeez (1981:9) has quoted " whatever maybe the reasons, a woman who leaves her house in the mornings to study, to teach or to shop for the family's requirements, is a perpetual source of anxiety to the rest of the family. The family members feel anxious about a woman's safety outside home." This, hence could be another reason why this group of women do not go outside their homes to work. However, the safety factor is an issue for both groups of women. What varies is the degree of familial responsibility for protecting women.

Very few respondents in this study had acquired credit from formal sources. As it has already been said , "many women recognise the role of capital in the formulation and management of

their income generating activities. But due to factors such as ignorance, risk aversion and mistrust of credit institutions only a small proportion of them dare approach lending institutions."(PAID, 1991:xvii).

It was found that quite a high percentage of the indigenous women were involved in petty trade activities in the markets and also working on fields as labourers in agricultural activities as are men. However, they are more affected than men. This could be due to their low level of education compared to men and the fact their profits are too low for them to expand. The 1992 Demographic and Health Survey has revealed that from their sample "about 60 of of both males and females have attended primary school and 22 percent of males and 13 percent of females have attended secondary education" (DHS, 1992:15). This highlights that there are less educated women than there are men. Hence to empower women, the women have to have increased access to education and training and other factors of production.

CHAPTER V
CREDIT/WAGES AND ECONOMIC POWER

This chapter tries to determine the extent to which women have gained economic power after having gained access to loans/credit from formal and informal sources, and/or are wage earners or entrepreneurs.

This led the researcher to hypothesize that "ACCESS TO CREDIT AND/OR BEING A WAGE EARNER DOES NOT LEAD TO AN INCREASE IN THE ECONOMIC POWER OF WOMEN." To test this hypothesis many questions were asked, which will be discussed presently.

TABLE 16: DECISION TO ACQUIRE CREDIT/LOAN

DECISION MADE BY: **	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
ALONE	6	10	4	10
JOINTLY	4	6.7	3	7.5
INFLUENCED BY RELATIVES	2	3.4	2	5.0
CONSULTED HUSBAND *	5	8.3	1	2.5
GROUP DECISION	1	1.7	-	-
N/A (never)	42	70	30	75
TOTAL	60	100	40	100

The data above indicates that the majority of the women had never applied for credit/loan. This category comprised 70% of the indigenous women and 75% women of Asian origin. About 10 percent of the females in both categories of respondents made the decision above to acquire credit/loan. Out of the 18 indigenous women who had acquired credit, 14 women (77.8%) had received the loans from formal sources, and 4 (22.2%) from informal sources. In comparison, only 2 females of Asian origin had applied for loans from formal sources. The rest had received loans from informal sources. This reflects that most of the women of Asian origin deal more with informal structures than with formal organisations. The indigenous women to some extent still have to rely on formal sources for credit facilities.

The above table further highlights that more indigenous women (5) had to consult their husbands than the women of Asian origin (1).

** the category of decision made by reflects the responses made by those who had applied for credit/loans.

* culturally, a husband is not considered as a relative.

TABLE 17:

DECISION TO WORK

TYPE OF RESPONDENT

DECISION MADE BY:	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
ALONE	32	53.3	30	75
JOINTLY (HUSBAND & WIFE)	12	20	4	10
INFLUENCED BY RELATIVES	3	5	-	-
CONSULTED HUSBAND	12	20	3	7.5
CONSULTED MALE RELATIVES	1	1.7	3	7.5
TOTAL	60	100	40	100

CHI-SQUARE

VALUE

DF

SIGNIFICANCE

Pearson

10.16

5

0.07

The above table shows majority of the women made the decision to work alone. However, more women of Asian origin (75%) made this decision alone compared to the indigenous women (53.3%). Furthermore, indigenous women (40%) made the decision jointly with their husbands or had to consult their husbands compared to the women of Asian origin (17.5%).

These observations require explaining the relationship between decision to work and ethnicity. According to the data, there is some significant difference between the two type of respondents and the decision to work. As can be seen, indigenous Zambians are more affected by their relatives (5%) whereas none of women of Asian origin had to consult their relatives. This may be because women of Asian origin do not have many relatives nearby to consult as compared to the indigenous women. However, both are to some extent accountable to a male relative. Those who are, are either widows/female headed households or single women. Most single girls of Asian origin were accountable to their fathers (7.5%).

TABLE 18A: AGE BY DECISION TO WORK**ZAMBIANS OF ASIAN ORIGIN**

AGE	ALONE (%)	JOINTLY (%)	CONSULT HUSBAND (%)	CONSULT MALE RELATIVE	%
UP TO 19 YRS	1 (100)	-	-	-	2.5
20 - 29 YRS	8 (80)	-	-	2 (20%)	25
30 - 39 YRS	10 (66.7)	2 (13.3)	3 (20)	-	37.5
40 - 49 YRS	8 (72.7)	2 (18.2)	-	-	27.5
50 & ABOVE	3 (100)	-	-	-	7.5
	-	-	-	-	100

CHI SQUARE
Pearson

VALUE
11.36

DF
12

SIGNIFICANCE
0.49

TABLE 18B: AGE BY DECISION TO WORK**INDIGENOUS ZAMBIAN**

AGE	ALONE (%)	JOINTLY (%)	CONSULT HUSBAND %	CONSULT/ INFLUENCED BY RELATIVE	%
UP TO 19 YRS	-	1 (50)	-	1 (50%)	3.3
20-29 YRS	11 (55)	2 (10)	5 (25)	2 (10%)	33.3
30 - 39 YRS	7 (41.2)	5 (29.4)	4 (23.8)	1 (5.9%)	28.3
40 - 49 YRS	8 (61.5)	2 (15.4)	3 (23.1)	-	21.7
50 & ABOVE	6 (75)	2 (25)	-	-	13.3
	-	-	-	-	100

CHI SQUARE
Pearson

VALUE
21.25

DF
16

SIGNIFICANCE
0.17

Table 18A reflects that there is no statistically significant relationship between age and the decision to work. Contrary to this, according to Table 18B there is a very strong relationship between the two variables. The difference may be due to the different types jobs the two categories of respondents are involved in.

**TABLE 19A: MARITAL STATUS BY DECISION TO WORK
ZAMBIANS OF ASIAN ORIGIN**

MARITAL STATUS	ALONE (%)	JOINTLY (%)	CONSULT HUSBAND (%)	CONSULT/INFLUENCED BY RELATIVE	%
MARRIED	17 (65.4)	4 (15.4)	3 (11.5)	2 (7.7%)	65
SINGLE	8 (88.9)	-	-	1 (11.1%)	22.5
DIVORCED	1 (100)	-	-	-	2.5
WIDOW	3 (100)	-	-	-	7.5
SEPARATED	1 (100)	-	-	-	2.5
	-	-	-	-	100

CHI SQUARE VALUE DF SIGNIFICANCE
Pearson 5.3 12 .95

**TABLE 19B: MARITAL STATUS BY DECISION TO WORK
INDIGENOUS ZAMBIAN**

MARITAL STATUS	ALONE (%)	JOINTLY (%)	CONSULT HUSBAND (%)	CONSULT/INFLUENCED BY RELATIVE	%
MARRIED	21 (46.7)	11 (24.4)	12 (26.7)	1 (2.2%)	75
SINGLE	6 (75)		-	2 (25%)	13.3
DIVORCED	3 (75)	-	-	1 (2.3%)	6.7
WIDOW	3 (100)	-	-	-	5
	-	-	-	-	100

CHI SQUARE VALUE DF SIGNIFICANCE
Pearson 29.6 12 0.003

According to table 19A there is no significant relationship between marital status and who controls the decision to work. This, as before, can be accounted by the fact that women of Asian origin either operate from home or work with their husbands. Even the young girls were only found to be working in travel agencies. This state of affair existed as either the father or a relative owned the travel agencies. In other situations it was because the owner was an Asian known to the parents, which gives a sense of security to the parents. Therefore, the men may not find it essential to be asked to work. After all, the wives are helping them. Even the divorced, widows, and separated women were operating from home as no one had either the professional qualifications or any sufficient education to work elsewhere .

Table 19B on the other hand, reflects a high significant relationship between the two variables. In order to determine whether the respondents had applied/ asked for credit/loans from either informal or formal sources on their own initiative, they were asked the two following questions.

- (1) What was the credit/loan needed for?

(2) The loan was needed by

The women who had applied for loans needed the credit either to buy raw materials or inputs for their business. These comprised 18.3% of indigenous women and 7.5% of women of Asian origin. However, a substantive percentage required the credit to establish their own business.

TABLE 20: NEED FOR CREDIT/LOAN

NEEDED BY::	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YOU	10	16.7	8	20
HUSBAND	2	3.3	1	2.5
BOTH SELF&HUSBAND	5	8.3	1	2.5
OTHER	1	1.7		
N/A	42	70	30	75
TOTAL	60	100	40	100

As has already been said, very few women had applied for loans/credit. From the data shown on Table 20, it is apparent from the respondents that they desired funding for themselves and not on behalf of anyone. This consisted of 10 indigenous women and 8 women of Asian origin. 5 indigenous women had applied for loans on their husbands' behalf or both him and herself.

All this data brings out the question whether women in Zambia are economically, educationally and culturally in a position to demand, obtain and make use of credit for self-directed purpose(s).

The researcher then tried to ascertain whether this still obtains and, therefore, hypothesised "Access to credit and (or being a wage earner) does not lead to an increase in the economic power of the women."

To test this hypothesis, various questions were asked, whose discussion follows:

TABLE 22B: RELATIONSHIP TO THE HEAD OF HOUSEHOLD BY HANDOVER MONEY EARNED TO HUSBAND/MALE RELATIVE**ZAMBIANS OF ASIAN ORIGIN**

RELATIONSHIP TO HEAD	N/A	H A N D O V E R				
		Y E S		N O		TOTAL
		NO.	%	NO.	%	
HEAD	1	-	-	3	10.3	4
SPOUSE	-	7	77.8	16	55.2	23
PARENT	-	-	-	2	6.9	2
OTHER RELATIVE	1	1	11.1	7	24.1	9
NONE	-	1	11.1	1	3.4	2
TOTAL	2	9	-	29	-	40

CHI-SQUARE VALUE DF SIGNIFICANCE
 Pearson 8.82 8 0.36

STATISTICS VALUE T.VALUE APPROXIMATE SIGNIFICANCE
 Pearson 0.006 0.03 0.97

The data in table 22A reflecting the responses of the indigenous women reveals that there is a statistical significance between the variables relationship to the head of household and handover money to husband or male relative.

The data on Table 22B, too, shows the same relationship but the extent of significance varies. Both tables, nonetheless, also reflect that there is a high a positive correlation between the two variables being tested.

TABLE 23: DECISION ON THE USAGE OF MONEY**TYPE OF RESPONDENT**

DECISION MADE BY:	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	36	60	31	77.5
JOINTLY	15	25	5	12.5
CONSULT HUSBAND	8	13.3	3	7.5
ACCOUNTABLE TO MALE RELATIVE	-	-	1	2.5
OTHER	1	1.7	-	-
TOTAL	60	100	40	100

According to the data, most of the women replied that they themselves decided how they were going utilize their income. This category of respondents comprised 60% of the indigenous

TABLE 25A: REASONS FOR NOT SAVING

REASONS FOR NOT SAVING	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
LOW EARNED INCOME	20	33.3	3	7.5
FINANCIAL COMMITMENT	5	8.3	2	5
RE-INVEST	1	1.7	2	5
INFLATION	1	1.7	-	-
MARITAL/FAMILY PROBLEMS	2	3.3	1	2.5
DEPENDS ON HUSBAND	1	1.7	3	7.5
N/A	30	50	29	72.5
TOTAL	60	100	40	100

TABLE 25B: UTILISATION OF SAVINGS

HOW SAVINGS ARE UTILIZED	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
RE INVEST IN PROJECT	10	16.7	13	32.5
SPENT ON HOUSEHOLD EXPENDITURES	16	26.7	4	10
GIVEN TO HUSBAND			1	2.5
OTHER	4	6.6	11	27.5
N/A	30	50	11	27.5
TOTAL	60	100	40	100

Table 25B, reveals that about 26.7% indigenous women compared to 10% of the women of Asian origin spent their earnings on household expenditures. Quite a high percentage of the women in both categories re-invested in their projects. This was more so in women of Asian origin (32.5%) than the indigenous women (16.7%).

It was investigated whether the marital status affected one having to handover money to husband /male relative. These distinction between marital status and relationship to head of household and usage of income were made because in Zambia the extended family system differs in structure between the two groups of women. Being accountable to a relative is culturally

considered the right thing to do in both groups. A distinction was further made between just handing over the money and decision making on the use of income. Handing over implied total loss of influence on how money was used whereas participation in decision making implied influence and to some degree power.

According to the data, there is no significant relationship between one's marital status and whether one hands over money to husband/male relative. Majority of the respondents, Indigenous women or women of Asian Origin, do not hand over money. However, this made it pertinent to see whether the relationship to the household affected this behaviour.

Hence, the relationship of the household was looked into 2 fold:

A: handover money to husband/male relative

The data shows there is no significant relationship between relationship to the head of the household and whether or not one hands over money to husband/male relative. This may be because the handing over of money does not make much difference to how the expenses of the household are met.

B. decision on usage of income

Amongst the women of Asian origin, there is no significant relationship between relationship to the head of household and how a woman uses her income. This may be due to the fact that the majority of the women of Asian origin worked alongside their husbands. Their income came from the same source and if women worked from their homes, husbands are not so threatened by how much a woman is earning. The single girls needs are usually met by the parents. Contrarily, amongst the indigenous women there is a significant relationship between the two variables. One can assume that as these women have to operate away from their homes, husbands are concerned or make sure that women, too, contribute towards the expenditures of the household. This highlights that women of Asian origin should have more saving capacity than the indigenous women.

The respondents were questioned on who decided on the use of resources. The information received is highlight in the table below.

TABLE 26: DECISION ON THE UTILIZATION OF RESOURCES

DECISION MADE BY	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	27	45	19	47.5
HUSBAND -	5	8.3	4	10
JOINTLY	15	25	8	20
OTHER	4	6.7	2	5
N/A	9	15	7	17.5
TOTAL	60	100	40	100

The above data reflects about 45% of indigenous women and 47.5% of women of Asian origin decided alone on how their resources were to be utilized. Quite a high proportion of the respondents, (25% Indigenous women and 20%: women of Asian origin) decided jointly with their husbands. In very few cases did the husband decide.

TABLE 27: MAINTENANCE OF AN ACCOUNT

MAINTENANCE OF ACCOUNT	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
OWN ACCOUNT	31	51.7	17	42.5
JOINT ACCOUNT	9	15.0	15	37.5
OTHER/ N/A	20	33.3	8	20
TOTAL	60	100	40	100

The researcher tried to determine whether any of the married women maintained joint accounts with either their husbands or any male relative. The majority of the Indigenous women (60%) did not maintain joint accounts compared to about 27.5% of the women of Asian origin. A higher proportion of the women of Asian origin (37.5%) compared to Indigenous women (15%) replied affirmative to the maintenance of a joint account.

The respondents were asked whether they maintained their own accounts. As the table reflects, the majority of the women of Asian origin (57.5%) replied "NO" compared to 41.7% of the indigenous women. On the other hand, more indigenous women (51.7%) compared to women of Asian origin 42.5% replied in affirmative.

The respondents were asked whether having had access to credit and /or being wage earner made any difference in their life in terms of decision making and control over lives:

TABLE 28: AN INCREASE IN CONFIDENCE TO: EARN, SAVE AND REINVEST MONEY

INCREASE IN CONFIDENCE	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
EARN MONEY	39	65	35	87.5
SAVE MONEY	29	48.3	28	70.0
REINVEST MONEY *	27	45	22	55

* *Note: As most of the respondents were involved in income-generating activities and not professional jobs, it was not ascertained whether people involved in professional jobs reinvested their savings, for instance, in the purchase of materials or training that would assist with career development. The focus here was on reinvestment in their businesses.*

According to the data, the majority of women of Asian origin (70%) thought their confidence or ability to save money had increased - compared to only 48.3% of the Indigenous women. About 50% of Indigenous women and only 27.5% of the women of Asian replied "NO".

The above data reflects that not a very high proportion of women thought they could reinvest. 42.5% of the women of Asian origin and 51.7% of the Indigenous women replied "NO". On the other hand, about 55% of the women of Asian origin and 45% of Indigenous women replied "YES".

The researcher tried to ascertain whether the respondents had had an increase in income over the months/years.

According to the data, majority of women of Asian origin (85%) thought they had been able to increase their income over the years; whereas only 56.7% of Indigenous women gave the same response. Quite a high proportion of the Indigenous women (41.7% replied "NO" compared to only 12.5% of the women of Asian origin.

The following table reflects the reason as to why they have not been able to increase their income.

TABLE 29: PERCEPTIONS OF RESPONDENTS ON WHY THEY HAVE/HAVE NOT INCREASED INCOME

PERCEPTIONS-HAVE/ HAVE NOT INCREASED INCOME	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
INFLATION	6	10	2	5
LOSSES INCURRED	6	10	-	-
LOW SALES	8	13.3	-	-
LOW INCOME	1	1.7	1	2.5
INCREASED PROFIT	32	53.3	27	67.5
HIGH COST OF LIVING	6	10	6	15
INCOME CONTROLLED BY HUSBAND	-	-	1	2.5
NOT WORKED FOR LONG/DON'T WORK REGULARLY	-	-	2	5
N/A	1	1.7	1	2.5
TOTAL	60	100	40	100

The researcher tried to explore whether the source of credit affects the extent of economic power one gains. Below is the table showing the sample's source of credit.

TABLE 30:

SOURCE OF CREDIT

TYPE OF RESPONDENT

SOURCE OF CREDIT	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
FORMAL	17	28.3	5	12.5
INFORMAL	27	45	9	22.5
FORMAL/INFORMAL	1	1.7	-	-
NONE OF THE ABOVE	10	16.7	1	2.5
N/A	5	8.3	25	62.5
TOTAL	60	100	40	100

As can be seen from table 30 very few women apply for loans from formal sources. The respondents were asked to what extent they had the freedom to decide to invest the money - be it from formal or informal source.

According to the data only 15% of indigenous women said they had "to great extent", the freedom to invest in the formal source. On the other hand, 42.5% of the women of Asian origin thought they had freedom "to great extent" from their informal source compared to only 11.7% of the indigenous women.

This can be compared to information provided on page 55 and Tables 23 and 26. The extent of freedom to invest can be related to the issue of the freedom to determine the use of income and resources. In order for women to decide to invest, they have to have the freedom to decide on the use of income and resources.

The respondents opinion on whether they would have more freedom to decide if source of credit had been formal or informal. The following table depicts the responses received.

TABLE 31A: AFFECT OF SOURCE OF CREDIT ON FREEDOM TO DECIDE

TYPE OF RESPONDENT

MORE FREEDOM TO DECIDE	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	19	31.7	4	10
NO	28	46.7	18	45
N/A	13	21.7	18	45
TOTAL	60	100	40	100

TABLE 31B: REASONS FOR CHOICE OF ANSWER

REASON (S)	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
FREEDOM TO EXPAND	20	33.3	4	10
NO INTERFERENCE	31	5	-	-
OBLIGED TO PLAN	4	6.7	-	-
LACK FREEDOM TO DECIDE	16	26.7	-	-
NO RESPONSE	2	3.3	8	20
ACCEPTANCE OF CULTURAL/RELIGIOUS VALUES	1	1.7	2	5
QUICK EXPANSION	-	-	2	5
LIMITED RESOURCES	-	-	1	2.5
N/A	14	23.3	17	42.5
TOTAL	60	100	40	100

According to the respondents, the source of capital does not affect the extent of freedom to decide to invest. As can be seen in table 31A, this comprised 46.7% of the Indigenous women and 45% of the women of Asian origin. These findings contradict the view that the "Source of capital/credit affects the extent to which one gains economic power." Whether informal or formal, one still has to pay back the loan, hence one is still obliged to plan carefully. Hence one does not have the freedom to a great extent to invest as she please. This then brought into focus the concern as to what factors then inhibit the women from making decisions concerning their resources and/or income.

Table 32 highlights the responses:

TABLE 32: FACTORS INHIBITING FROM MAKING OWN DECISION CONCERNING RESOURCES/INCOME

FACTORS INHIBITING FROM MAKING OWN DECISIONS	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
LACK OF RESOURCES	25	41.7	3	7.5
LACK OF BUSINESS KNOWLEDGE	1	1.7	-	-
FAMILY COMMITMENT	6	10	1	2.5
HIGH COST OF INPUT	6	10	1	2.5
DIFFICULT TO GET LOAN	1	1.7	-	-
PARENTAL INFLUENCE	-	-	5	12.5
LACK OF CONTROL	-	-	3	7.5
N/A	21	35	27	67.5
TOTAL	60	100	40	100

According to table 32, the that majority of the indigenous women (42%) and women of Asian origin (7.5%) do not own resources. For about 10% of indigenous women, because of family commitments such as paying of school fees and other necessary household expenditures, they are unable to make own decisions concerning their resources or income. Therefore, it is not the source of credit but the lack of resources or income that affects their economic power.

The respondents were asked to what extent they decide:

- (i) how much they are going to save and reinvest.
- (ii) how they are going to utilize their earnings.

According to the data, 58.3% of the indigenous women compared to only 10% of women of Asian origin decide to a great extent how much they are going to save and reinvest. The majority of women of Asian origin had replied "NOT AT ALL". According to them it is difficult to decide with the continuous increase in prices. The women also stated that because of continuous fluctuation in prices, it was difficult to plan whether or not to reinvest, as they found it also very difficult to save due to various reasons. Having no savings meant no reinvestment. See for more details in Tables 22 and 25.

The opinion of the women was sought as to whether the sources of capital (e.g formal and informal) affects how they utilize the capital. The following table reflects the opinion of the respondents.

TABLE 33: AFFECT OF SOURCE OF CAPITAL ON UTILIZATION OF CAPITAL**TYPE OF RESPONDENT**

AFFECT OF SOURCE OF CAPITAL	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	32	53.3	29	72.5
NO	27	45	11	27.5
NO RESPONSE	1	1.7		
TOTAL	60	100	40	100

According to the indigenous women (53.3%) and women of Asian origin (72.5%), the source of capital does affect how they utilize the capital. The reasons being mainly family commitments or lack of accountability when from an informal source.

DISCUSSION

From the foregoing analysis of the data, it is possible to assess the extent to which credit from formal and informal sources gives economic power/independence to women whether they are wage earners or entrepreneurs. The hypothesis "Access to Credit/and/or being wage earner does not lead to an increase in the economic power of women" was found to be true when it was tested as will be shown in the following discussion.

The majority of the women had never applied for loans from either formal or informal sources. This data supports the finding of other researchers as well. (Hurlich, 1986; Safilios-Rothschild, 1985; NORAD, 1985b; Roelofs, 1986).

Many reasons have been stated for women not applying for loans. Some of these are:

- (a) Women are not aware of credit facilities, the lending criteria and requirements (Roelofs, 1986; Safilios-Rothschild, 1985, Hurlich, 1986).
- (b) In a study by Sjoström and Sikanyika (1984), it had been reflected that for one to be eligible for a loan from a Co-operative/ Credit Society, one had to be a member of that society. However, most women were not members of such societies, which meant they did not become eligible for loans from any Co-operative Credit Society. In addition, if both the husband and the wife are members, credit is usually given to the husband. Gaobepe and Mwenda (1982) discovered through the interviews with middle level officials that these officials believed that giving credit to both husbands and wives would necessarily lead to the breakup of marriages as women would become too independent. It had been reported that when funds had been specifically earmarked for women in the IRDP - Eastern Provinces and wives managed to obtain loans independent of their husbands, some husbands objected. (Sjoström, 1984)
- (c) It is easier for women to obtain credit if they form a group, because then they do not need their husbands signature. When the entire group becomes liable for debt, wives are able to obtain loans as a group (Safilios-Rothschild, 1985).

(d) The Workshop on women's participation in Agricultural Credit (August, 1983) highlighted some problems women face. These are:

- absence of land and inheritance rights;
- illiteracy;
- socio-cultural attitudes restricting women from developing their own businesses and seeking credit;
- weak economic power due to a shortage of productive assets and cash.

This raises the question as to whether women are educationally (see definition on page 1) and culturally in a position to demand and obtain credit. From the data, it can be seen they are not eg Table 16. A lot still needs to be done in order to prepare the women to enable them to obtain credit. Only about 23.3% of indigenous women had received loans from formal sources compared to only 2% of the women of Asian origin. One also infers that the low quality of education of the women may also affect their ability to obtain loans. It has also been reported in various studies that the complicated application procedures deter women from going to banks to obtain loans/credit. This reflects that women of Asian origin rely more on informal sources and very little on the formal sources. Hence, it shows women, whether Indigenous women or women of Asian origin are not educationally and culturally in a position to demand, obtain and make use of credit for self-directed purposes. As reported in a World Bank study (1993:42) reports "continued sex stereotyping in the curriculum and in the socialisation process at the secondary and post-secondary levels contributes significantly to defining and shaping social attitudes, values and expectations".

The data indicates that they are still bound to their men folk and their beliefs. For example, Milimo (1989:36) reported that male respondents had had these kinds of sentiments regarding married women trying to obtain agricultural credits.

- (1) A married woman is supposed to be controlled by her husband and hence must not get loan on her own.
- (2) She is under her husband's control.
- (3) Because of being under the husband.

These sentiments, confirms men's perceptions that government lending policies do not necessarily discriminate against female farmers. As Milimo (1989:36-37) reports, the question of banks requiring collateral does not arise in most cases, as the type of lending being discussed is seasonal and is directed at the small scale farmer who is only required to show that she or he has a field to work. What maybe discriminatory against women is the general socio-cultural attitudes that regard men as superiors and women as inferiors and subordinates. This reflects that it is in most instance not possible to separate one cultural values and traditions from your professional self. Men carry over these values into the legal institutions which influences their decisions. This also infers that women are not culturally prepared to demand and make use of credit for self directed purposes.

The researcher also found that Indigenous women to a very great extent are influenced by their husbands or male relatives. For instance, about 26.7% of the indigenous women had had either to consult their relatives, or husband. Whether one is married or single or a widow determines

to a great extent whether one can make one's own decision. This supports Hafeez's observations (1981:97) that "the relationship of women "with their fathers are based on dominance and submission." Hafeez (1981:87) has further reiterated in her study that for a woman to achieve an optimum career situation, her family relations have to be in harmony.

The majority of the women of Asian origin were found to be working alongside their husbands, i.e., running business jointly. Others were operating from home - either providing catering facilities or engaged in tailoring activities. This reflects that the majority of women of Asian origin are not venturing into fields that require working away from home or away from their husbands which supports the hypothesis that Access to Credit/or being a wage earner does not lead to an increase in the economic power of women. It also suggests women do not gain personal autonomy through earning income and/or having access to credit.

As the data on the level of education reflects, the majority of women have achieved education up to secondary level (see table 6). This then means women are not in a position to venture into professional fields.

It was observed that those women who earned an income, in most instances did not hand over their income to their husbands. This was more so in the case of women of Asian origin. This was similar to Hafeez's finding whereby as a woman is confronted with situations involving expenses needed to run the home, she is driven to keep all the family earnings and responsible on how it is to be spent. This one can infer reflects how certain cultural values are maintained and the similarity between these women from different parts of the world.

The above mentioned observation does support the hypothesis that "Access to Credit/and or being earner does not lead to an increase in the economic power of women." However, as economic power has been defined as the ability to earn, save and reinvest without necessarily getting permission from one's husband or other family members, from the previous discussion on page 57, it was observed that most women were unable to save for various reasons . For instance, most women did state that they had to pay for their children's education and invest money into household goods. This indicates women have not necessarily gained much economic power.

The majority of the women have the ability and confidence to earn money as is reflected in the data whereby most women - 53.3% of the Indigenous women and about 72.5% of the women of Asian origin made the decision to work alone. However, about 50% of the indigenous women and about 72.5% (TABLE 25A) of the women of Asian origin do not manage to save. Among the Indigenous women, quite a high proportion spend their money on household expenditures and their earning are usually too low which makes it difficult for them to save. Through observation, it was seen that women of Asian origin had greater opportunity for saving as it is still thought that it is the husbands responsibility to cater for the household needs. For single girls, (Asian origin), the money they earned was their pocket money. As long as they lived with their parents, it was the parents who provided for them. Hence, women of Asian origin had greater opportunity to save and reinvest. This makes true the Hypothesis that "Access to

Credit/and or being wage earner leads to an increase in economic power but not so in the case of indigenous women. The majority of the indigenous women (50%) were not in a position to save at all.

This reflects that indigenous women cannot gain economic power as long as they are not in a position to save and reinvest. This entails them not having to shoulder more and more of the household responsibilities when they become wage earners. This was consistent with the findings of Due & Mudenda (1984) and Safilios-Rothschild (1985) who found husbands influencing the use of wife's income and wives having economic responsibility for certain household needs. As women still have to meet the household expenditures from their income, it becomes difficult for them to save for worthwhile investment. There was no data available on the women of Asian origin to make a comparison.

CONCLUSION

The hypothesis that Access to credit and/ or being a wage earner does not lead to an increase in the economic power/independence of women was found to be true. This can be attributed to the fact that both men and women have economic and other spheres of responsibilities. However, economic power gets diffused more so for women than for men because of familial responsibilities. There is gender division of labour at the household level - While men are responsible for certain support in the household, women are responsible for others. Although women are getting more and more involved in productive activities, it is not having the desired impact on improving the economic situation of the women. As observed in a World Bank report (1993), women's economic capacity is linked to their access to education and in the type and duration of the education.

Both categories of respondents economic capacity is limited by their cultural and social obligations though the manifestations vary. For the Asian women their spheres of economic capacity or physical operation is limited to the home whereas the saving capacity of the indigenous women gets limited.

CHAPTER VI
ECONOMIC RESOURCES AND DECISION MAKING
CAPACITY AT HOUSEHOLD AND COMMUNITY LEVEL

The researcher had hypothesised that increase in economic resources does not lead to women having control over resources and the freedom and flexibility to make decision at the household and community level. Many questions were asked to test this hypothesis.

The following tables and analysis of the data will help in either negating or confirming this hypothesis.

PARTICIPATION AT HOUSEHOLD LEVEL

TABLE 34A: CHILDREN SENT TO SCHOOL: BOYS AND GIRLS

TYPE OF RESPONDENT

CHILDREN SENT TO SCHOOL	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	35	58.3	24	60
NO	17	28.3	4	10
N/A	8	13.3	12	30
TOTAL	60	100	40	100

The above table 34A shows that in about 58.3% of the indigenous families and about 60% of the families of Asian origin, all sent their children to school. This reflects that presently a high proportion of both sexes of children are being sent to school. Of course, this does not mean that all of them enter the University or even reach or complete secondary school. The N/A includes either those women who are not married or women who have children who are either too young or have already completed their education.

The respondents were then asked "WHO DECIDES WHICH CHILD WOULD ATTEND SCHOOL"

TABLE 34B: DECISION ON WHICH CHILD WILL ATTEND SCHOOL

TYPE OF RESPONDENT

DECISION MADE BY	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	3	5	1	2.5
HUSBAND	4	6.7	1	2.5
JOINT	4	6.7	6	15
OTHER	3	5	2	5
N/A	46	76.7	30	75
TOTAL	60	100	40	100

As can be seen from the above table, 15% of women of Asian origin and 6.7% indigenous women decided jointly which child would attend school. One can assume that if there exists a negative attitude towards sending girls to school, it emanates not from men only but from mothers as well.

TABLE 35A: DECISION ON EDUCATION OF CHILDRENGIRLS
TYPE OF RESPONDENT

DECISION ON EDUCATION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	9	15	5	12.5
JOINTLY (HUSBAND & WIFE)	27	45 ²	18	45
OTHER	7	11.7	4	10
N/A	17	28.3	13	32.5
TOTAL	60	100	40	100

**TABLE 35B: DECISION ON EDUCATION OF CHILDREN
BOYS
TYPE OF RESPONDENT**

DECISION ON EDUCATION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	17	18.3	4	10
JOINTLY (HUSBAND & WIFE)	26	43.3	18	45
OTHER	8	13.3	5	12.5
N/A	15	25	13	32.5
TOTAL	60	100	40	100

* *Note: Husbands did not impose.*

According to Table 35A, about 45% of the indigenous women and about the same percentage of the women of Asian origin decided with their husbands on how much to spend on the education of their daughters. However, 28.3% of the indigenous women and 32.5% of women Asian origin did not have daughters. This category also included single girls. Nonetheless, one can still see the influence of other people when this decision is made - for instance, parents in law or other relatives.

Table 35B reflects, quite a high proportion of indigenous women (43.3%) and women of Asian origin (45%) decided jointly with their husbands on how much to spend on the education of boys. The Table too reflects that among both groups the influence of other people exists. The data indicates that there is no significant influence of others regarding the education of boys and girls. This could reflect that it is an inherent cultural value in both men and women where educating boys rather than girls is preferred. The existence of male biases is reflected in both the national statistics and the data from Ministry of education.

This also reflects that in matters affecting the family such as education of children, decisions are made jointly by the husband and the wife.

The above data also to some extent negates the hypothesis that "Increase in economic power does not lead to women having control over resources and the freedom and flexibility to make decisions at the household and community level."

The researcher asked the married respondents the following question:

"Do you and your husband share the expenses of the household?"

The following table highlights the responses.

TABLE 36: SHARING OF HOUSEHOLD EXPENDITURES

SHARING OF EXPENDITURES	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	40	66.7	18	43
NO	7	11.7	10	23
N/A	13	21.7	12	30
TOTAL	60	100	40	100

The above data reflects that majority of the women do share the expenses of the household with their husbands. More indigenous women (66.7%) had to share the expenses of the household than the women of Asian origin (45%) which raises doubts on the saving capacity of the women and thus the extent of economic power one gains.

It was then found appropriate to determine how the expenditures were shared as is shown in following two tables.

TABLE 37A: EXPENDITURES:

OWN EXPENDITURES	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
PAYING FOR LABOUR	1	1.7	1	2.5
HOUSEHOLD EXPENDITURES	42	80	22	52.5
BUYING INPUTS	-	-	2	5
PAYING BILLS	5	8.3	2	50
REINVESTMENT	1	1.7	-	-
UNFORESEEN CIRCUMSTANCES	1	1.7	-	-
ASSIST PARENTS	-	-	3	7.5
PERSONAL EXPENSES	-	-	7	12.5

* Multiple responses - hence total not 100%

Table 77A reflects that about 80% of the indigenous women and 52.5% of the women of Asian origin spent their money on household expenditures. This affected their saving and investing capacity.

TABLE 37B: HUSBANDS EXPENDITURES:

TYPE OF RESPONDENT

HUSBANDS EXPENDITURES	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
PAYING FOR LABOUR	1	1.7	1	2.5
HOUSEHOLD EXPENDITURES	28	51.7	2	5
BUYING INPUTS	-	-	3	7.5
PAYING BILLS	15	25	20	50

An attempt was made to try to determine how expenditures are met by wives & husbands, whether or not they share the expenses of the household. According to the data, women spend their money in meeting various household expenses. However, in the case of the women of Asian origin (50%), it was their husbands who met most of the major bills such as electricity, water, and telephone. As majority of the women still spend their money on household expenditures, it still raises the question on their saving capacity. If one cannot save, one cannot reinvest.

One has to keep in mind, that most of the women of Asian origin worked with their husbands, household needs being met by the business/company and hence it was difficult to separate their budgets.

Through observation, it was discovered that most of the women of Asian origin used their income for personal expenses such as purchase of personal clothes, gifts for friends etc more often than not. Most of the bills were settled by their husbands. This observation reflects that husbands did help in meeting the running costs of the households.

As has already been shown, women, whether indigenous or Asian origin do have some control over the use of their income.

The researcher made the assumption that increase in economic independence could have an impact on the decision making capacity of the respondents both at the household and community level. Hence, in terms of decision making capacity, the respondents were asked "WHO decides how much money is to be spent on health?"

TABLE 38: DECISION ON EXPENDITURE OF HEALTH

TYPE OF RESPONDENT

DECISION MADE BY	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
NO RESPONSE	1	1.7	-	-
SELF	17	28.3	13	32.5
HUSBAND	15	25	9	22.5
JOINT	22	36.7	15	37.5
OTHER	5	8.3	3	7.5
TOTAL	60	100	40	100

There seem to be quite an even distribution in terms of who decided how much to spend on health. There was not so high a percentage in terms of joint decision. This category comprised 36.7% indigenous women and 37.5% women of Asian origin. The main observation regarding this issue was that the respondents mainly said that whenever one fell sick, either decided to spend. In this case, that was why there was not much difference between "self" and "husband" responses. Nonetheless, amongst the women of Asian origin, higher percentage (32.5%) decided alone compared to about 22.5% of the husbands. This reflects, the responsibility on health lies more with the wife than with the husbands or other male relative. At the household level, women of Asian origin participate to a great extent in decision making compared to the indigenous women.

TABLE 39: DECISION ON BUDGET OF THE HOME

TYPE OF RESPONDENT

DECISION ON HOUSEHOLD BUDGET	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	26	43.3	16	40
HUSBAND	10	16.7	4	10
JOINT	20	33.3	12	30
OTHER/PARENT IN LAWS/PARENTS	4	6.7	8	8
TOTAL	60	100	40	100

This reflects that concerning the budget of the household, women did have a high rate of participation. However, "the other which includes parents or parent-in-law, reflects that such influence is more amongst women of Asian origin. This highlights, young single girls, do not

participate at home in such matters. There were others who had replied, "We cannot budget in the present economic situation whereby prices vary with each passing day."

In order to further explore the participation in decision making at the household level, the respondents were asked: "Who decides who is going to pay the household bills such as water and electricity?"

The table below shows the results.

TABLE 40: DECISION ON PAYMENT OF HOUSEHOLD BILLS

TYPE OF RESPONDENT

DECISION MADE BY	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	13	21.7	7	17.5
HUSBAND	16	26.7	15	37.5
JOINT	3	5	8	20
OTHER (PARENTS)	10	16.7	9	22.5
N/A	18	30	1	2.5
TOTAL	60	100	40	100

According to the above data, in most instances in both cases indigenous women (26.7%) and women of Asian origin (37.5%) it was the husband who decided to pay the bills. However, 20% of women of "Asian origin reported that they paid their bills jointly with their husbands. This reflects participation in decision making exists more amongst the latter than the former.

TABLE 41A: PARTICIPATION IN DECISIONS CONCERNING THE HOUSEHOLD BEFORE BECOMING A WAGE EARNER

TYPE OF RESPONDENT

PARTICIPATION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	45	75	31	77.5
NO	15	25	9	22.5
TOTAL	60	100	40	100

TABLE 41B: EXTENT OF PARTICIPATION

EXTENT OF SOURCE PARTICIPATION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
TO GREAT EXTENT	12	26.7	13	41.9
TO SOME EXTENT	33	73.3	18	58.1
N/A	15	-	9	-
TOTAL	45	-	31	100

According to the data on Table 41A, 75% of indigenous women and 77.5% of women of Asian origin participated in decisions concerning the household before becoming wage earners. This is quite a high proportion. However, out of this those who those participated "to some extent" comprised 73.3% indigenous women and 58.3% women of Asian origin. This reflects as do other studies that women may participate in some less important decisions and not others regardless of whether they are wage earners or not. Their low level of participation could be attributed to their low level of education (See table 6) or the fact that they have not gained much economic independence despite being wage earners or having had access to credit/loans.

TABLE 42A: INFLUENCE OF RELATIVES (MALE & FEMALE) ON UTILIZATION OF INCOME

INFLUENCED BY RELATIVES	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	8	13.3	6	15
NO	52	86.7	34	85
TOTAL	60	100	40	100

TABLE 42B: REASONS FOR CHOICE OF ANSWER

REASONS	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
NO RESPONSE	1	1.7	2	5
LONG DISTANCE	43	71.7	32	80
LAW PREVENTS	8	13.3	-	-
DISABILITY	1	1.7	-	-
HELPS THEM OUT	7	11.7	2	5
CLOSE TO RELATIVES	-	-	3	7.5
NOT INDEPENDENT	-	-	1	2.5
TOTAL	60	100	40	100

TABLE 43: EXTENT OF PARTICIPATION BEFORE AND AFTER BECOMING A WAGE EARNER

EXTENT OF PARTICIPATION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
TO GREAT EXTENT	16	26.7	10	25
TO SOME EXTENT	30	50	13	32.5
NOT AT ALL	13	21.7	17	42.5
N/A	1	1.7	-	-
TOTAL	60	100	40	100

As is evident from the above data, women perceived that becoming wage earners has improved their participation of the women in decision making at the household. For instance, 26.7% indigenous women and 25% women of Asian origin participate more "to great extent". The "not at all" category also comprised women who had always participated to great extent and in the category of women of Asian origin it also consisted of "single girls."

This reflects that when women have an income of their own, their participation does increase. Hence, the results again refute the hypothesis that "Increase in economic resources does not lead to women having the freedom and flexibility to make decisions at the household level" This was further tested by asking the respondents again "Who makes the decision on how your wage is spent?"

TABLE 44: DECISION ON EXPENDITURE OF ONE'S WAGES

TYPE OF RESPONDENT

DECISION MADE BY	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
DECIDED ALONE	27	45	30	75
DECIDED JOINTLY	17	28.3	5	12.5
ALWAYS CONSULT HUSBAND	12	20	3	7.5
ALWAYS CONSULT RELATIVE	4	6.7	2	5
TOTAL	60	100	40	100

According to the tables more women of Asian origin (75%) than indigenous women (45%) decide "alone" as to how they will spend their wages. One can assume that the women of Asian origin have more freedom to decide than the indigenous women. This could be so because the majority of these women work in their family businesses and the single girls are regarded as earning pocket money for themselves. How they spend is their business.

More indigenous women (48.3%) than women of Asian origin (20.5%) have to either consult their husbands or decide jointly. This again reflects that indigenous women have more interference from their men folk than do the women of Asian origin. This, again, could be attributed to the different opportunities existing for the two different groups of women, for instance, in terms of access to money.

The respondents were asked whether they perceived that they were participating in more decision making now that they had their own income.

TABLE 45A: EXTENT OF CHANGE IN PARTICIPATIONS IN DECISION MAKING DUE TO HAVING ONE'S OWN INCOME

TYPE OF RESPONDENT

EXTENT OF CHANGE IN PARTICIPATION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
TO GREAT EXTENT	15	25	7	17.5
TO SOME EXTENT	31	51.7	12	30
NOT AT ALL	14	23.4	21	52.5
TOTAL	60	100	40	100

TABLE 45B: REASONS FOR CHOICE OF ANSWER

REASONS	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
HEAD OD HOUSEHOLD	9	15	2	5
EARNED ECONOMIC POWER	23	41.7	9	22.5
ACCOUNTABLE TO HUSBAND	9	15	6	15
FREEDOM TO DECIDE	9	15	19	47.5
LACK OF ECONOMIC POWER	9	15	1	2.5
TRADITION HINDERS	1	1.7	1	2.5
LACK OF AUTHORITY	-	-	2	2.5
TOTAL	60	100	40	100

The above table 45A indicates that for 51.7% of the indigenous women, and 30% of the women of Asian origin, they are participating more in decision making than before to some extent. Contrary, for 52.5% of the women of Asian origin, having one's own income has not made much difference. The reasons being that they have always made household decisions either alone or jointly with their husbands. for the "single girls (Zambian of Asian origin), it was basically the parents who made major decisions. Similarly, 25% of the indigenous women and 17.5% of the women of Asian origin, they are participating more "to great extent." This reflects, having one's own income does have a positive impact on one's life.

This section will look at the participation, if any, of the respondents at the community level. The researcher focused on any type of participation that involved moving out of the house and participating in any meeting that dealt either with their own or the community's welfare.

TABLE 46A: INVOLVEMENT IN COMMUNITY ACTIVITIES

INVOLVEMENT IN ACTIVITIES	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	31	51.7	14	35
NO	29	48.3	26	65
TOTAL	60	100	40	100

TABLE 46B: REASONS FOR NON PARTICIPATION

REASONS FOR NON PARTICIPATION	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
LACK OF TIME	16	26.7	15	37.5
LACK OF OPPORTUNITY	7	11.7	6	15
LACK OF MORALE/ INTEREST	5	8.3	4	10
DISABLED	1	1.7	-	-
RELIGIOUS BARRIER	28	46.7	6	15
NO RESPONSE	2	3.3	1	2.5

This study reveals that only 35%, a very minor portion of the sample of the women of Asian origin, were involved in any community activities (Table 46A). The reasons for non-participation were many. Some did not have the time or morale or even the opportunity to participate. On the other hand 51.7% of the indigenous women did participate in community activities. This made it pertinent to test whether religious factors attributed to the non-participation of the female respondents in the community activities.

The researcher tried to explore whether there is relationship between variables such as level of education and Religion and participation at community level.

TABLE 47A: ATTENDANCE OF COMMUNITY MEETINGS BY RELIGION

ATTENDANCE OF MEETINGS	R E L I G I O N				
	NOT STATED		CHRISTIANS		TOTAL
	NO	(%)	NO	(%)	
YES	2	4.8	40	95.3	42
NO	2	11.8	15	88.2	17
N/A	-	-	1	100	1
TOTAL	4	-	56	-	60

CHI SQUARE
Pearson

VALUE
1.52

DF
4

SIGNIFICANCE
0.82

TABLE 47B: ATTENDANCE OF COMMUNITY MEETINGS BY RELIGION**WOMEN OF ASIAN ORIGIN**

ATTENDANCE OF MEETINGS	R E L I G I O N						TOTAL
	CHRISTIAN		HINDU		MOSLEM		
	NO	(%)	NO	(%)	NO	(%)	
YES	2	7.7	11	42.3	13	50	26
NO	2	15.4	2	15.4	9	69.2	13
N/A	-	-	-	-	1	100	-
TOTAL	4		13		23		40

CHI SQUARE**VALUE****DF****SIGNIFICANCE**

Pearson

5.29

6

0.5

Table 47A reflects that there is no statistically significant relationship between religion and attendance of community meetings. However, there is slight relationship between the two variables in Table 47B. One can infer that Religion is a key determining factor in participation at community level - there were 69.2% Moslems of those who said "NO". One can suppose Moslems are more bonded to their religion values than the others. Mixing with men freely is prohibited and hence when someone is asked to participate in a gathering that includes the men, it will always be a "man" who will attend the meeting. Only in instances where a religious or any other function is organised will the women be allowed to attend.

However, the fact that there is no relationship in the table may be due to the fact that most women attended religious or church meetings which is accepted by the men and society at large.

TABLE 48A: ATTENDANCE OF COMMUNITY MEETINGS BY LEVEL OF EDUCATION**WOMEN OF ASIAN ORIGIN**

ATTENDANCE OF MEETINGS	L E V E L O F E D U C A T I O N				TOTAL
	PRIMARY (%)	SECONDARY (%)	COLLEGE (%)	UNIVERSITY (%)	
YES	2 (7.7)	14 (53.8)	6 (23.1)	4 (15.4)	26
NO	4 (38.8)	8 (61.5)	1 (7.7)	-	13
N/A	-	-	-	1 (100)	1
TOTAL	6	22	8	4	40

CHI SQUARE**VALUE****DF****SIGNIFICANCE**

Pearson

10.35

6

.11

TABLE 48B: ATTENDANCE OF COMMUNITY MEETINGS BY LEVEL OF EDUCATION**INDIGENOUS WOMEN**

ATTENDANCE OF MEETINGS	L E V E L O F E D U C A T I O N					
	PRIMARY (%)	SECONDARY (%)	COLLEGE (%)	UNIVERSITY (%)	NONE (%)	TOTAL
YES	13 (31)	18 (42.9)	3 (7.1)	-	8 (19)	42
NO	7 (41.2)	6 (35.3)	1 (5.9)	2 (11.8)	1 (5.9)	17
N/A	1 (100)	-	-	-	-	1
TOTAL	21	24	4	2	9	60

CHI SQUARE

Pearson

VALUE

8.87

DF

8

SIGNIFICANCE

.35

An attempt was made to find out if attendance or community meetings was influenced by educational attainment. According to Tables 48A and B, it is evident that there was no relationship between the level of education and attendance of community meeting among both the indigenous and Asian women..

The researcher tried to determine whether the decision to be involved in community activities was made independently or not. Table below shows the results.

TABLE 49: DECISION TO BE INVOLVED IN COMMUNITY ACTIVITIES**TYPE OF RESPONDENT**

DECISION TO BE INVOLVED	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
CONSULT HUSBAND	1	51.6	5	35.7
NEED APPROVAL OF RELATIVES	1	3.2	2	14.3
CONSULT HUSBAND AND RELATIVES	10	32.3	7	50
ALONE	4	12.9	-	-
TOTAL	31	100	14	100

As is evident from the table, out of those who participated in community activities, a higher percentage of indigenous women (51.6%) than women of Asian origin (35.7%) had to consult their husbands. The majority of women of Asian origin (50%) had to consult their husband and relatives. This can be attributed to the fact that in some cases, there existed women living with *their in-laws and other members of the extended family. This reflects that for women of Asian origin to participate in community activities is not easy, except in cases where it is religious programmes, as was said by many of the respondents.*

It was then tried to determine if women attended any community meetings - be they of social or religious nature. This was what was received in reply.

TABLE 50A: ATTENDANCE OF COMMUNITY MEETINGS

TYPE OF RESPONDENT

ATTENDANCE OF MEETINGS	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	43	71.7	26	65
NO	17	28.3	14	35
TOTAL	60	100	40	100

TABLE 50B: VOICING OPINIONS DURING MEETINGS

TYPE OF RESPONDENT

VOICING OF OPINIONS	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	25	58.1	18	69.2
NO	18	41.9	8	30.8
TOTAL	43	100	26	100

TABLE 50C: REASON(S) FOR NOT VOICING OPINION(S)

TYPE OF RESPONDENT

REASONS FOR NOT VOICING OPINION	INDIGENOUS ZAMBIAN	ZAMBIAN OF ASIAN ORIGIN
	NO	NO
LACK OF OPPORTUNITY	9	-
LACK OF TIME	2	-
NO NEED	4	2
LACK OF INTEREST	10	9
RELIGIOUS BARRIERS	-	1
LACK OF CONFIDENCE	-	1
NO RESPONSE	2	-

* Absolute numbers are reflected in table 50C.

According to the data, in both categories of the respondents, quite a high percentage of the women attended community meetings. However, it has to be kept in mind, in the case of women of Asian origin, it was observed that they in most instances attended religious meetings. Very few attended other meetings.

Table 50B shows that, again, majority of the women who do participate in meetings do voice their opinion.

However, about 41.9% of the indigenous women and 30.8% of the women of Asian origin do not air any opinions in these meetings. The reasons varied as is reflected in Table 50C.

It then seemed necessary to find out, if, when women who attended community meetings, their opinions were taken into consideration.

TABLE 50D: OPINIONS TAKEN INTO CONSIDERATION

OPINIONS TAKEN INTO CONSIDERATION	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	20	80	17	94
NO	5	20	1	6
TOTAL	25	100	18	100

As is evident again, 80% of the indigenous women and 94% of women of Asian origin replied in affirmative to the above questions. Again, one can question the type of meetings these women attend. Therefore, despite having economic resources or power, it does not increase their participation in decision making at community level. This will further be demonstrated with the following data.

TABLE 51A: KEY POSITIONS IN COMMITTEES

KEY POSITIONS	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
YES	21	35	8	20
NO	27	45	15	37.5
N/A	12	20	17	42.5
TOTAL	60	100	40	100

TABLE 51B:

DESIGNATION

TYPE OF RESPONDENT

DESIGNATION	INDIGENOUS ZAMBIAN	ZAMBIAN OF ASIAN ORIGIN
	NO	NO
COMMITTEE MEMBER	5	4
CHURCH LEADER	9	1
TREASURER	2	-
SECRETARY	5	2
CHAIRLADY	-	1

As is evident, the majority of the indigenous women who were members of any committee were church leaders. Others who belonged to co-operatives were either a treasurer or a secretary. In the case of women of Asian origin (20%) very few held any key positions, elucidating their low participation in community activities.

From the foregoing analysis, it can be seen that despite being wage earners, women generally do not participate in community activities or decision making at the community level. Information on the less formal modes of participation was not given as all the women thought participation in community activities meant participating in formal activities. This could be attributed to the cultural values of the society where women's participating in funerals or attending to the sick or any other community problem is not considered work but a woman's obligation or duty to her family.

DISCUSSION

The researcher has divided the discussion into two parts.

- (1) Household Level
- (2) Community Level

HOUSEHOLD LEVEL

The findings reflected that in many cases, both husband and wife jointly decide, for example, decision on the education of children (boys and girls). A very small percentage replied self in both cases. This reflects that women very seldom make decisions alone but do so in consultations with their husbands. This means at the household level, women do participate in decision making in some issues and may not in others. This requires another indepth study. However, as women too participate in selecting and deciding which child will attend school, one can assume that if there exists a negative attitude towards sending girls to school, it emanates not from men only but from mothers as well. Therefore, this means educating both parents on educating their daughters as well. More specially, it requires removing the gender biases that exists towards the education of daughters.

Similarly, quite a high percentage of both types of respondents replied that they shared the expenses of the household. The research failed to determine whether they were being forced to share or whether they were doing it willingly. The majority of the women had to spend their money on household expenditures. One can infer from this that women in many instances may have been forced by economic hardships to work to meet some of the need of the family and may thus not really be in a position to increase her income. She has to shoulder some of the expenses of the household.

This then makes null the hypothesis "Increase in economic resources does not lead to women having control over resources and the freedom and flexibility to make decisions at the household level. This was further supported when about only 25% of the indigenous women and 22.5% of the women of Asian origin replied that it was their husbands who decided how much was to be spent on health. This reflects quite a high rate of participation - though in most cases it was a joint decision in both categories of the respondent. Further, the majority of the women made the budget of the house themselves. Similarly, about 86.7% of the indigenous women and 85% women of Asian origin had replied that their relatives did not have any influence over how they utilized their income and the majority decided alone as to how they will spend their income. At the household level women may control their income. As Hurlich (1986) observes, "one thing that does not come in the data is that there are differences in how the husbands' or wives' income is used.

Nonetheless, despite the hypothesis being nullified, one has to keep in mind, that the majority of the women also replied (75%-indigenous women and 77.5% women of Asian origin) that they had participated in decisions concerning the household before being wage earners, to some extent. For about 50% of the indigenous women and 32.5% of women of Asian origin who were wage earners, their participation increased to some extent. One can infer that if women do become wage earners there are possibilities of increasing participation in decision making and control of resources. Women thus may need to be educated, for instance in managing resources most effectively and how to increase their productivity. This, then, highlights that at the household level, regarding certain issues, women have always participated in decision making. It was not possible to determine, the type of participation and in what issues of concern do men and women participate and variations in participation by issue area.

It then became pertinent to discover if women are participating at the community level or not.

COMMUNITY LEVEL

PARTICIPATION AT COMMUNITY LEVEL

According to Carolyn Moser (1989) women's work includes not only reproductive work and productive work but are also involved in COMMUNITY MANAGEMENT work. This she says is undertaken " at a local community settlement level in both urban and rural context. With the increasingly inadequate state provision of housing and basic services such as water and health, it

is the women who not only suffer the most, but also who are forced to take responsibility for the allocation of limited resources to ensure the survival of their households." (Moser, 1989:1801) However, in the present study it was not determined whether women who attended the religious meetings were working towards organising the provision of services for collective consumption i.e whether religious groups and the power attached to it, spilled over to influence any other type of community activity.

The findings of the present study revealed that about 51.7% indigenous women and only 35% of the women of Asian origin were participating in any community activities. These activities were mostly religious gatherings and some were members of co-operatives. In order for them to be involved in such activities, 51.6% indigenous women and 35.7% of women of Asian origin had to consult their husbands. This reflects that cultural barriers exist for women's participation which involves being away from home. The fact that women were allowed to participate in religious activities may reflect that the men did not feel so threatened by such an activity. The men's reaction of their women participating in other activities not of religious nature may not have been so positive. The fact that traditionally women are not allowed to speak in public or mix with other men may have affected women's lack of participation in activities that were not of religious nature.

Regarding community, there was a high rate of participation for both types of respondents. This can be attributed to the fact that most were of religious nature. The same reason then applied regarding the voicing of their opinions during the meetings. Very few women held any key positions of any committee. As has been shown, most were church leaders. The above data then supports the hypothesis "Increase in economic resources does not lead to women having the freedom and flexibility to make decisions at the community level." It is possible to infer that to increase women's participation at the community level may require more than just an increase in economic resources. Women may need to be trained in public speaking or leadership training may need to be imparted to these women. There may also be the need to educate the husbands on the important role or contribution women make in community activities and the need to make their participation more effective, there is a need to let the women to participate effectively, for instance, in community meetings.

CONCLUSION

From the above discussion it can be concluded that women are participating in decision making more at the household than at community level. Having one's own income or resources has not increased their participation at the community level e.g in politics, voluntary organisations, civic responsibilities etc. This could be attributed to community participation being perceived too narrowly, whereas at the household level participation varies and has a wider scope. This could have met some of the needs of women. As pointed out before, the present study did not determine whether these women who participated in church activities were working towards organising the provision of services for collective purposes.

CHAPTER VII

EFFECT OF SOCIO-CULTURAL FACTORS ON ECONOMIC POWER
AND DECISION MAKING

This chapter looks at the effect of socio-cultural factors on the utilization of economic power. It is generally agreed women are hindered not so much by laws but by socio-cultural barriers as has been discussed in the literature review (chapter II).

The respondents were asked if they faced any economic or social constraints pertaining to their activities.

The data indicates that about 80% of the indigenous women are aware that they are constrained by either economic or social factors, whereas the majority of the women of Asian origin (52.5) replied "NO". This implies that either the women of Asian origin do not think they face any problems because, to a large extent, they are in family business, or because they accept the situation or the social condition as it is. This also may reflect the introversion of the community due to its size, close knit relations and desire to accept and maintain the status quo. Nevertheless, 42.5% of the women of Asian origin did reply "yes".

The respondents were asked to identify the economic and social constraints that inhibit their activities. Tables 52B and C reflect their replies.

TABLE 52A: ECONOMIC CONSTRAINTS

ECONOMIC CONSTRAINTS	TYPE OF RESPONDENT	
	INDIGENOUS ZAMBIAN NUMBER *	ZAMBIAN OF ASIAN ORIGIN NUMBER
LACK OF RESOURCES	9	4
LITTLE INCOME	16	4
HIGH COST OF LIVING	17	3
LOSSES INCURRED	7	1
HIGH COST OF RUNNING BUSINESS	2	1
NONE	5	7

* Note: multiple responses

TABLE 52B: SOCIAL CONSTRAINTS

SOCIAL CONSTRAINTS	TYPE OF RESPONDENT	
	INDIGENOUS ZAMBIAN	ZAMBIAN OF ASIAN ORIGIN
	NO	NO
INTERFERENCE FROM RELATIVES	-	1
FAMILY COMMITMENTS	9	1
LACK OF CO-OPERATION	9	-
POLITICAL INFLUENCE	3	-
MARITAL PROBLEMS	9	2
UNEXPECTED CIRCUMSTANCES	3	1
LACK OF FINANCIAL CO-OPERATION	-	1
CULTURAL BARRIERS	5	7
NONE	19	11

** absolute numbers are reflected in tables 52A & B.*

The various constraints as perceived by the respondents are shown in table 52A and B. Amongst the economic constraints were the high cost of living and lack of adequate income. This can be attributed to the negative impact of the present climate. Regarding the social constraints, the majority of the indigenous women thought that family commitments and marital problems are the major social constraints they encounter. The women of Asian origin, in most instances did not think there were any constraints but just replied "CULTURAL BARRIERS". There appeared a reluctance to talk about their cultural values and norms. Instead there appeared the acceptance of these values and norms without questioning their effect on their lives. However, it was still asked "IN YOUR TRADITION WHO CONTROLS (1) INCOME (2) RESOURCE."

TABLE 53A: CONTROL OF INCOME AND RESOURCES AS PER TRADITION

CONTROL OF INCOME AND RESOURCES	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	INCOME	RESOURCES	INCOME	RESOURCES
MAN	80%	90%	90%	87.5%
WOMEN	15%	5%	2.5%	2.5%
MAN & WOMEN	3.3%	5%	7.5%	10%
NO RESPONSE	1.7%	-	-	-

**Income and resources was perceived by the respondents as having monetary income. Though in this study it also referred to any asset the women may have.*

In both cultures, it is perceived by the women that it is the man who controls both the income and resources (see above table). The fact that women do not really have control over resources may have negative implications on the participation of women in community activities and for gaining credit. Further, it may have affected their productivity. It could also have an adverse affect on their participation in decision making both at the household and community levels. It then seemed appropriate to identify who controlled at the household level. Therefore, the respondents were asked "IN YOUR HOUSEHOLD WHO CONTROLS (1) INCOME (2) RESOURCE."

TABLE 53B: CONTROL OF INCOME AND RESOURCES AT THE HOUSEHOLD LEVEL

CONTROL OF INCOME & RESOURCES	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	INCOME	RESOURCES	INCOME	RESOURCES
MAN	33.3%	36.7%	22.5%	25%
WOMEN	48.3%	43.3%	35%	37.5%
MAN & WOMEN	18.3%	42.5%	20%	35%
NO RESPONSE	-	-	-	2.5%

Regarding the issue of income, 20% women of Asian origin replied that income was controlled jointly compared to 18.3% indigenous women. In contrast, more indigenous women (48.3%) said it was controlled by the women compared to women of Asian origin (35%). This reflects that at the household level, women have gained economic power to some extent e.g over their income. However, when it comes to resources, the man still controls as indicated in table 53A to some extent. This is similar to the data where it is reflected that women are also contributing towards meeting expenses of the household. The researcher then tried probing into the issue of 'WHO MAKES THE MAJOR DECISIONS AT THE HOUSEHOLD LEVEL? The table below highlights the responses:

TABLE 54: PERSON MAKING MAJOR DECISIONS AT THE HOUSEHOLD LEVEL**TYPE OF RESPONDENT**

DECISION MADE BY	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	13	21	8	20
HUSBAND	23	38.3	6	15
JOINTLY	23	38.3	18	45
SELF, HUSBAND & CHILDREN	-	-	3	7.5
PARENTS	1	1.7	5	12.5
TOTAL	60	100	40	100

Table 54 reflects that the majority of women of Asian origin (45%) made the decision jointly compared to only 38.3% of the indigenous women. The same percentage of the indigenous women replied "Husband." One can assume that in the indigenous women's households, men are more dominant than the women. Major household-decisions are usually made by the men, with very little involvement of the women. Nonetheless, women did make certain decisions either on their own or jointly such as decision to work, or which child would attend school. (see pages 48, 66, 67, 68).

The researcher tried to see whether or not a relationship existed between (1) age (2) level of education and decision making at household level.

TABLE 55A: DECISION MAKING IN THE HOUSEHOLD BY AGE**ZAMBIANS OF ASIAN ORIGIN**

DECISION MADE BY	A G E (YEARS)					
	UP TO 19	20-29	30-39	40-49	50 & ABOVE	TOTAL
SELF	-	-	6 40%	-	2 66.7%	8
HUSBAND	-	2 20%	2 13.3%	1 9.1%	1 33.3%	6
JOINTLY	-	5 50%	6 40%	7 63.6%	-	18
SELF, HUSBAND & CHILDREN	-	1 10%	-	2 18.2%	-	3
PARENTS	1 100%	2 20%	1 6.7%	1 9.1%	-	5
TOTAL	1	10	15	11	3	40

CHI SQUARE

Pearson

VALUE

25.37

DF

16

SIGNIFICANCE

0.06

The above table reflects that there is a statistically significant relationship between age and decision making in the household amongst women of Asian origin. One can thus infer that young girls do not usually participate in major decision making when living with their parents whilst even in the category between 40-49 years of age, decisions are made jointly.

TABLE 55B: DECISION MAKING IN THE HOUSEHOLD BY AGE**INDIGENOUS ZAMBIANS**

DECISION MADE BY	A G E (YEARS)					
	UP TO 19	20-29	30-39	40-49	50 & ABOVE	TOTAL
SELF	-	2 10%	4 23.5%	4 30.8%	3 37.5%	13
HUSBAND	-	10 50%	6 35.3%	4 30.8%	3 37.5%	23
JOINTLY	1 50%	8 40%	7 41.2%	5 38.4%	2 25%	23
PARENTS	1 50%	-	-	-	-	1
TOTAL	2	20	17	13	8	60

CHI SQUARE

Pearson

VALUE

34.345

DF

12

SIGNIFICANCE

.00

Amongst the indigenous women too, (Table 55B), there is a statistically significant relationship between age and decision making at the household level. One makes more decisions alone as one get older, as is reflected in the table.

TABLE 56A: DECISION MAKING IN THE HOUSEHOLD BY LEVEL OF EDUCATION

ZAMBIANS OF ASIAN ORIGIN

DECISION MADE BY	L E V E L O F E D U C A T I O N				
	PRIMARY	SECONDARY	COLLEGE	UNIVERSITY	TOTAL
SELF	3 (50%)	4 (18.2%)	1 (12.5%)	-	8
HUSBAND	. -	4 (18.2%)	1 (12.5%)	1 (25%)	6
JOINTLY	3 (50%)	9 (40.9%)	4 (50%)	2 (50%)	18
SELF, HUSBAND & CHILDREN	-	2 (9.1%)	1 (12.5%)	-	3
PARENTS	-	3 (13.6%)	1 (12.5%)	1 (50%)	5
TOTAL	6	22	8	4	40

CHI SQUARE **VALUE** **DF** **SIGNIFICANCE**
 Pearson 7.65 12 0.81

TABLE 56B: DECISION MAKING IN THE HOUSEHOLD BY LEVEL OF EDUCATION

INDIGENOUS ZAMBIANS

DECISION MADE BY BAND	L E V E L O F E D U C A T I O N					TOTAL
	PRIMARY	SECONDARY	COLLEGE	UNIVER SITY	NONE	
SELF	2 9.5%	6 25%	1 25%	-	4 44.4%	13
HUSBAND	9 42.9%	10 41.7%	1 25%	-	3 33.3%	23
JOINTLY	10 47.6%	7 29.2%	2 50%	2 100%	2 22.2%	23
PARENTS	-	1 4.2%	-	-	-	1
TOTAL	21	24	4	2	9	60

CHI SQUARE **VALUE** **DF** **SIGNIFICANCE**
 Pearson 10.59 12 0.56

According to Table 56A, it is reflected that as the level of education increases, more decisions are made jointly. This is also true of the indigenous women (see table B). However, both tables (A & B) reflect that there still exists a relationship between the level of education and autonomous decision making in the household.

It was investigated whether women are barred by their tradition from utilizing their own income and resources for self-directed purposes although men are supposed to control income and resources. The opinion reflected by both groups of women was that tradition did not affect the utilization of one's income and resources for self directed purposes. (Indigenous women- 61.7% and women of Asian origin-72.5%).

TABLE 57: AFFECT OF TRADITION ON UTILIZATION OF ONE'S INCOME AND RESOURCES FOR SELF DIRECTED PURPOSES: REASON(S) FOR CHOICE OF ANSWER

REASON (S)	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
TRADITION DOESN'T TEACH	5	8.3	7	17.5
TRADITION DEMANDS CONSULATATION	19	31.7	10	25
TRADITION DEMANDS SHARING	5	8.3	-	-
TRADITION ALLOWS	16	26.7	12	30
TRADITION PREVENTS	4	6.7	3	7.5
TRADITION AGAINST MODERNITY	1	1.7	-	-
INDEPENDENT FROM TRADITION	10	16.7	8	20

Both the indigenous women (61.7%) and women of Asian origin (72.5%) did not think that their tradition inhibited them from utilizing their own income and resources for self-directed purposes. One of the reason given was that they are not so bound to traditional values. This reflects that more and more women are feeling the need to have their own income and resources to utilize for self-directed purposes.

This then raised the issue whether traditional expectation have a direct effect on the effective utilization of economic power. According to 55% of the indigenous women and 57.5% of the women of Asian origin, it did not. Nonetheless, quite a substantive percentage thought it did. (See table below). This reflects that women are still bound to certain traditional and cultural expectations that influences their decision making capacity and the degree to which they can make independent decisions.

It was deemed necessary to determine "if ones relatives thought these women were going against their tradition by being a wage earner." More than 90% percent of both categories of respondents replied "NO" to the question asked. What is important to note is that about 38.3% of the indigenous women replied that their relatives had no objections to them working because they helped support them. Thirty per cent(30%) of the women of Asian origin replied as their tradition did not bar them from working, their relatives did not therefore object. It is also

important to note that "single" women of Asian origin replied they had "parental approval" to work. Another aspect that comes out is that women are breaking away from tradition in order to achieve their own goals. Though, to some extent, they are still hindered by cultural expectations. As stated on page 86, women did mention the word cultural barriers but were reluctant to discuss in detail what these were.

TABLE 58: REASON(S) FOR CHOICE OF RESPONSE

REASON (S)	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
TRADITION NOT AGAINST WORKING	7	11.7	12	30
INDEPENDENT FROM RELATIVES	10	16.7	3	7.5
EXPECT TO SUPPORT ONE SELF	19	31.7	3	7.5
SUPPORT THEM	23	38.3	-	-
FEEL JOB TOO HEAVY FOR HER	1	1.7	-	-
ECONOMICALLY INDEPENDENT	-	-	8	20
NOT VERY TRADITIONAL	-	-	5	12.5
PARENTAL APPROVAL	-	-	7	17.5
RELIGIOUS RESTRICTIONS	-	-	2	5

DISCUSSION

The data revealed that the majority of indigenous women (80%), compared to only 42.5% of the women of Asian origin thought they faced economic or social constraints. The lower response by Asian women may be due to who actually runs the business e.g their husbands, and not themselves. The former group of women were in most instances operating their enterprises themselves or were employees. The social constraints that affected the indigenous women were basically marital problems and family commitments. For the women of Asian origin it was just "CULTURAL BARRIERS" of which they were not willing to discuss.

This supports the hypothesis that "socio-cultural factors affect the utilization of economic power. In the majority of the households, income and resources were controlled jointly. Major decisions at the household level were very rarely made by the women, alone. One can assume that it is the socio-cultural factors, and more specifically the gender roles, that supports this hypothesis. In spite of the fact that the women were from two different races, both categories of

women did not think their tradition barred them from making use of their income and resources for self-directed purposes. However, more than 40 per cent of both categories of respondents thought their traditional expectations did have a direct effect on the actual utilization of economic power. One can infer that to date women are still bound to their cultural values and norms which sometimes may not be to their advantage and may in fact be a hindrance to them gaining economic independence and maybe even access to productive resources. This has been reflected in many studies (see literature review-chapter II). What makes this so interesting is the majority of women, (above 90%) in both types of respondents, did not think their relatives thought they were going against their tradition by being wage earners. The reason being, they help support these very relatives. This implies that had these women not been supporting these relatives, they might have had objections. This contravenes the traditional and cultural expectations where a man should be the breadwinner. A woman is not supposed to be a wage earner and become independent.

The change in attitudes may also have been brought about because of the economic hardship many people are facing these days. For the single girls (Zambian of Asian origin) as long as they had their parents approval, it did not matter what others thought. In others, they were independent from relatives, hence one could not object, which was also the case in the indigenous women. This reflects, the weakening of the control mechanism by the extended family system which may be due to the harsh economic situation prevailing in the country which makes it a necessity for women to seek work and contribute towards the household budget. However, the sense of protectiveness still persists for women working outside the home in both cultures but more so for the Asian women as their men folk be it husbands, fathers or other relatives feel it is culturally not right for women to work outside the home in a multicultural society.

CONCLUSION

The research highlighted that socio-cultural factors affect the utilization of economic power. Women are still bound to their traditional expectations, even though many are independent from their relatives who act as a moderating influence, exacting conformity. For example many Asian women are separated from their relatives by physical distance contrary to the indigenous women whereby, relatives exercise considerable pressure for conformity. This reflects the existence of cultural lag whereby, even though society as a whole is changing socially, women are still lagging behind men because of being bound to traditional expectations. Men too must observe these expectations but they are not stigmatised when they contravene these norms and mores. For example in the study there was a case of a woman who was abandoned by her husband. She still had to abide by the moral expectations in terms of how she conducted herself and brought up her daughters. Because of conflict between cultural expectations and what they want to do, there exists a situation of cognitive dissonance. Women, often do not pursue their own interest because it is a way to avoid many conflicts at the household level and social stigmatisation. One way to resolve the conflict may be to conform to cultural expectations.

CHAPTER VII

EFFECT OF SOCIO-CULTURAL FACTORS ON ECONOMIC POWER
AND DECISION MAKING

This chapter looks at the effect of socio-cultural factors on the utilization of economic power. It is generally agreed women are hindered not so much by laws but by socio-cultural barriers as has been discussed in the literature review (chapter II).

The respondents were asked if they faced any economic or social constraints pertaining to their activities.

The data indicates that about 80% of the indigenous women are aware that they are constrained by either economic or social factors, whereas the majority of the women of Asian origin (52.5) replied "NO". This implies that either the women of Asian origin do not think they face any problems because, to a large extent, they are in family business, or because they accept the situation or the social condition as it is. This also may reflect the introversion of the community due to its size, close knit relations and desire to accept and maintain the status quo. Nevertheless, 42.5% of the women of Asian origin did reply "yes".

The respondents were asked to identify the economic and social constraints that inhibit their activities. Tables 52B and C reflect their replies.

TABLE 52A: ECONOMIC CONSTRAINTS

ECONOMIC CONSTRAINTS	TYPE OF RESPONDENT	
	INDIGENOUS ZAMBIAN NUMBER *	ZAMBIAN OF ASIAN ORIGIN NUMBER
LACK OF RESOURCES	9	4
LITTLE INCOME	16	4
HIGH COST OF LIVING	17	3
LOSSES INCURRED	7	1
HIGH COST OF RUNNING BUSINESS	2	1
NONE	5	7

* *Note: multiple responses*

TABLE 52B: SOCIAL CONSTRAINTS

SOCIAL CONSTRAINTS	TYPE OF RESPONDENT	
	INDIGENOUS ZAMBIAN	ZAMBIAN OF ASIAN ORIGIN
	NO	NO
INTERFERENCE FROM RELATIVES	-	1
FAMILY COMMITMENTS	9	1
LACK OF CO-OPERATION	9	-
POLITICAL INFLUENCE	3	-
MARITAL PROBLEMS	9	2
UNEXPECTED CIRCUMSTANCES	3	1
LACK OF FINANCIAL CO-OPERATION	-	1
CULTURAL BARRIERS	5	7
NONE	19	11

* absolute numbers are reflected in tables 52A & B.

The various constraints as perceived by the respondents are shown in table 52A and B. Amongst the economic constraints were the high cost of living and lack of adequate income. This can be attributed to the negative impact of the present climate. Regarding the social constraints, the majority of the indigenous women thought that family commitments and marital problems are the major social constraints they encounter. The women of Asian origin, in most instances did not think there were any constraints but just replied "CULTURAL BARRIERS". There appeared a reluctance to talk about their cultural values and norms. Instead there appeared the acceptance of these values and norms without questioning their effect on their lives. However, it was still asked "IN YOUR TRADITION WHO CONTROLS (1) INCOME (2) RESOURCE."

TABLE 53A: CONTROL OF INCOME AND RESOURCES AS PER TRADITION

CONTROL OF INCOME AND RESOURCES	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	INCOME	RESOURCES	INCOME	RESOURCES
MAN	80%	90%	90%	87.5%
WOMEN	15%	5%	2.5%	2.5%
MAN & WOMEN	3.3%	5%	7.5%	10%
NO RESPONSE	1.7%	-	-	-

**Income and resources was perceived by the respondents as having monetary income. Though in this study it also referred to any asset the women may have.*

In both cultures, it is perceived by the women that it is the man who controls both the income and resources (see above table). The fact that women do not really have control over resources may have negative implications on the participation of women in community activities and for gaining credit. Further, it may have affected their productivity. It could also have an adverse affect on their participation in decision making both at the household and community levels. It then seemed appropriate to identify who controlled at the household level. Therefore, the respondents were asked "IN YOUR HOUSEHOLD WHO CONTROLS (1) INCOME (2) RESOURCE."

TABLE 53B: CONTROL OF INCOME AND RESOURCES AT THE HOUSEHOLD LEVEL

CONTROL OF INCOME & RESOURCES	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	INCOME	RESOURCES	INCOME	RESOURCES
MAN	33.3%	36.7%	22.5%	25%
WOMEN	48.3%	43.3%	35%	37.5%
MAN & WOMEN	18.3%	42.5%	20%	35%
NO RESPONSE	-	-	-	2.5%

Regarding the issue of income, 20% women of Asian origin replied that income was controlled jointly compared to 18.3% indigenous women. In contrast, more indigenous women (48.3%) said it was controlled by the women compared to women of Asian origin (35%). This reflects that at the household level, women have gained economic power to some extent e.g over their income. However, when it comes to resources, the man still controls as indicated in table 53A to some extent. This is similar to the data where it is reflected that women are also contributing towards meeting expenses of the household. The researcher then tried probing into the issue of 'WHO MAKES THE MAJOR DECISIONS AT THE HOUSEHOLD LEVEL? The table below highlights the responses:

TABLE 54: PERSON MAKING MAJOR DECISIONS AT THE HOUSEHOLD LEVEL**TYPE OF RESPONDENT**

DECISION MADE BY	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
SELF	13	21	8	20
HUSBAND	23	38.3	6	15
JOINTLY	23	38.3	18	45
SELF, HUSBAND & CHILDREN	-	-	3	7.5
PARENTS	1	1.7	5	12.5
TOTAL	60	100	40	100

Table 54 reflects that the majority of women of Asian origin (45%) made the decision jointly compared to only 38.3% of the indigenous women. The same percentage of the indigenous women replied "Husband." One can assume that in the indigenous women's households, men are more dominant than the women. Major household decisions are usually made by the men, with very little involvement of the women. Nonetheless, women did make certain decisions either on their own or jointly such as decision to work, or which child would attend school. (see pages 48, 66, 67, 68)."

The researcher tried to see whether or not a relationship existed between (1) age (2) level of education and decision making at household level.

TABLE 55A: DECISION MAKING IN THE HOUSEHOLD BY AGE**ZAMBIANS OF ASIAN ORIGIN**

DECISION MADE BY	A G E (YEARS)					TOTAL
	UP TO 19	20-29	30-39	40-49	50 & ABOVE	
SELF	-	-	6 40%	-	2 66.7%	8
HUSBAND	-	2 20%	2 13.3%	1 9.1%	1 33.3%	6
JOINTLY	-	5 50%	6 40%	7 63.6%	-	18
SELF, HUSBAND & CHILDREN	-	1 10%	-	2 18.2%	-	3
PARENTS	1 100%	2 20%	1 6.7%	1 9.1%	-	5
TOTAL	1	10	15	11	3	40

CHI SQUARE

Pearson

VALUE

25.37

DF

16

SIGNIFICANCE

0.06

The above table reflects that there is a statistically significant relationship between age and decision making in the household amongst women of Asian origin. One can thus infer that young girls do not usually participate in major decision making when living with their parents whilst even in the category between 40-49 years of age, decisions are made jointly.

TABLE 55B: DECISION MAKING IN THE HOUSEHOLD BY AGE**INDIGENOUS ZAMBIANS**

DECISION MADE BY	A G E (YEARS)					TOTAL
	UP TO 19	20-29	30-39	40-49	50 & ABOVE	
SELF	-	2 10%	4 23.5%	4 30.8%	3 37.5%	13
HUSBAND	-	10 50%	6 35.3%	4 30.8%	3 37.5%	23
JOINTLY	1 50%	8 40%	7 41.2%	5 38.4%	2 25%	23
PARENTS	1 50%	-	-	-	-	1
TOTAL	2	20	17	13	8	60

CHI SQUARE

Pearson

VALUE

34.345

DF

12

SIGNIFICANCE

.00

Amongst the indigenous women too, (Table 55B), there is a statistically significant relationship between age and decision making at the household level. One makes more decisions alone as one get older, as is reflected in the table.

TABLE 56A: DECISION MAKING IN THE HOUSEHOLD BY LEVEL OF EDUCATION

ZAMBIANS OF ASIAN ORIGIN

DECISION MADE BY	L E V E L O F E D U C A T I O N				
	PRIMARY	SECONDARY	COLLEGE	UNIVERSITY	TOTAL
SELF	3 (50%)	4 (18.2%)	1 (12.5%)	-	8
HUSBAND	. -	4 (18.2%)	1 (12.5%)	1 (25%)	6
JOINTLY	3 (50%)	9 (40.9%)	4 (50%)	2 (50%)	18
SELF, HUSBAND & CHILDREN	-	2 (9.1%)	1 (12.5%)	-	3
PARENTS	-	3 (13.6%)	1 (12.5%)	1 (50%)	5
TOTAL	6	22	8	4	40

CHI SQUARE **VALUE** **DF** **SIGNIFICANCE**
 Pearson 7.65 12 0.81

TABLE 56B: DECISION MAKING IN THE HOUSEHOLD BY LEVEL OF EDUCATION

INDIGENOUS ZAMBIANS

DECISION MADE BY BAND	L E V E L O F E D U C A T I O N					TOTAL
	PRIMARY	SECONDARY	COLLEGE	UNIVER SITY	NONE	
SELF	2 9.5%	6 25%	1 25%	-	4 44.4%	13
HUSBAND	9 42.9%	10 41.7%	1 25%	-	3 33.3%	23
JOINTLY	10 47.6%	7 29.2%	2 50%	2 100%	2 22.2%	23
PARENTS	-	1 4.2%	-	-	-	1
TOTAL	21	24	4	2	9	60

CHI SQUARE **VALUE** **DF** **SIGNIFICANCE**
 Pearson 10.59 12 0.56

According to Table 56A, it is reflected that as the level of education increases, more decisions are made jointly. This is also true of the indigenous women (see table B). However, both tables (A & B) reflect that there still exists a relationship between the level of education and autonomous decision making in the household.

It was investigated whether women are barred by their tradition from utilizing their own income and resources for self-directed purposes although men are supposed to control income and resources. The opinion reflected by both groups of women was that tradition did not affect the utilization of one's income and resources for self directed purposes. (Indigenous women- 61.7% and women of Asian origin-72.5%).

TABLE 57: AFFECT OF TRADITION ON UTILIZATION OF ONE'S INCOME AND RESOURCES FOR SELF DIRECTED PURPOSES: REASON(S) FOR CHOICE OF ANSWER

REASON (S)	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
TRADITION DOESN'T TEACH	5	8.3	7	17.5
TRADITION DEMANDS CONSULATATION	19	31.7	10	25
TRADITION DEMANDS SHARING	5	8.3	-	-
TRADITION ALLOWS	16	26.7	12	30
TRADITION PREVENTS	4	6.7	3	7.5
TRADITION AGAINST MODERNITY	1	1.7	-	-
INDEPENDENT FROM TRADITION	10	16.7	8	20

Both the indigenous women (61.7%) and women of Asian origin (72.5%) did not think that their tradition inhibited them from utilizing their own income and resources for self-directed purposes. One of the reason given was that they are not so bound to traditional values. This reflects that more and more women are feeling the need to have their own income and resources to utilize for self-directed purposes.

This then raised the issue whether traditional expectation have a direct effect on the effective utilization of economic power. According to 55% of the indigenous women and 57.5% of the women of Asian origin, it did not. Nonetheless, quite a substantive percentage thought it did. (See table below). This reflects that women are still bound to certain traditional and cultural expectations that influences their decision making capacity and the degree to which they can make independent decisions.

It was deemed necessary to determine "if ones relatives thought these women were going against their tradition by being a wage earner." More than 90% percent of both categories of respondents replied "NO" to the question asked. What is important to note is that about 38.3% of the indigenous women replied that their relatives had no objections to them working because they helped support them. Thirty per cent(30%) of the women of Asian origin replied as their tradition did not bar them from working, their relatives did not therefore object. It is also

important to note that "single" women of Asian origin replied they had "parental approval" to work. Another aspect that comes out is that women are breaking away from tradition in order to achieve their own goals. Though, to some extent, they are still hindered by cultural expectations. As stated on page 86, women did mention the word cultural barriers but were reluctant did discuss in detail what these were.

TABLE 58: REASON(S) FOR CHOICE OF RESPONSE

REASON(S)	TYPE OF RESPONDENT			
	INDIGENOUS ZAMBIAN		ZAMBIAN OF ASIAN ORIGIN	
	NO.	%	NO.	%
TRADITION NOT AGAINST WORKING	7	11.7	12	30
INDEPENDENT FROM RELATIVES	10	16.7	3	7.5
EXPECT TO SUPPORT ONE SELF	19	31.7	3	7.5
SUPPORT THEM	23	38.3	-	-
FEEL JOB TOO HEAVY FOR HER	1	1.7	-	-
ECONOMICALLY INDEPENDENT	-	-	8	20
NOT VERY TRADITIONAL	-	-	5	12.5
PARENTAL APPROVAL	-	-	7	17.5
RELIGIOUS RESTRICTIONS	-	-	2	5

DISCUSSION

The data revealed that the majority of indigenous women (80%), compared to only 42.5% of the women of Asian origin thought they faced economic or social constraints. The lower response by Asian women may be due to who actually runs the business e.g their husbands, and not themselves. The former group of women were in most instances operating their enterprises themselves or were employees. The social constraints that affected the indigenous women were basically marital problems and family commitments. For the women of Asian origin it was just "CULTURAL BARRIERS" of which they were not willing to discuss.

This supports the hypothesis that "socio-cultural factors affect the utilization of economic power. In the majority of the households, income and resources were controlled jointly. Major decisions at the household level were very rarely made by the women, alone. One can assume that it is the socio-cultural factors, and more specifically the gender roles, that supports this hypothesis. In spite of the fact that the women were from two different races, both categories of

women did not think their tradition barred them from making use of their income and resources for self-directed purposes. However, more than 40 per cent of both categories of respondents thought their traditional expectations did have a direct effect on the actual utilization of economic power. One can infer that to date women are still bound to their cultural values and norms which sometimes may not be to their advantage and may in fact be a hindrance to them gaining economic independence and maybe even access to productive resources. This has been reflected in many studies (see literature review-chapter II). What makes this so interesting is the majority of women, (above 90%) in both types of respondents, did not think their relatives thought they were going against their tradition by being wage earners. The reason being, they help support these very relatives. This implies that had these women not been supporting these relatives, they might have had objections. This contravenes the traditional and cultural expectations where a man should be the breadwinner. A woman is not supposed to be a wage earner and become independent.

The change in attitudes may also have been brought about because of the economic hardship many people are facing these days. For the single girls (Zambian of Asian origin) as long as they had their parents approval, it did not matter what others thought. In others, they were independent from relatives, hence one could not object, which was also the case in the indigenous women. This reflects, the weakening of the control mechanism by the extended family system which may be due to the harsh economic situation prevailing in the country which makes it a necessity for women to seek work and contribute towards the household budget. However, the sense of protectiveness still persists for women working outside the home in both cultures but more so for the Asian women as their men folk be it husbands, fathers or other relatives feel it is culturally not right for women to work outside the home in a multicultural society.

CONCLUSION

The research highlighted that socio-cultural factors affect the utilization of economic power. Women are still bound to their traditional expectations, even though many are independent from their relatives who act as a moderating influence, exacting conformity. For example many Asian women are separated from their relatives by physical distance contrary to the indigenous women whereby, relatives exercise considerable pressure for conformity. This reflects the existence of cultural lag whereby, even though society as a whole is changing socially, women are still lagging behind men because of being bound to traditional expectations. Men too must observe these expectations but they are not stigmatised when they contravene these norms and mores. For example in the study there was a case of a woman who was abandoned by her husband. She still had to abide by the moral expectations in terms of how she conducted herself and brought up her daughters. Because of conflict between cultural expectations and what they want to do, there exists a situation of cognitive dissonance. Women, often do not pursue their own interest because it is a way to avoid many conflicts at the household level and social stigmatisation. One way to resolve the conflict may be to conform to cultural expectations.

CHAPTER VIII

ANALYSIS, CONCLUSIONS AND RECOMMENDATIONS

This chapter examines some of the main issues that have emerged during the research. This is followed by several recommendations.

8.1 ANALYSIS

The research has shown that most women in the sample are earning an income. However, despite being wage earners, they have not become economically independent as defined in chapter 1 page 1. Consequently, their situation has not improved in terms of gaining access to credit or to save and reinvest or to participate in broader community activities. The following factors contribute to limiting women's economic power/independence:

1. SOCIO-ECONOMIC PROFILE

Majority of both categories of respondents were married and were between the ages of 20 - 49 years. The marital status of the respondents did not affect their decision to work. Most made that decision alone. This reflects the necessity to contribute to the household budget be it due to a personal need or expected cultural/traditional expectation. Hence, the situation of the two categories of women does not vary but differs in the manifestations in their behaviour. The Asian Women were more confined to working in the family business or conducting their businesses from their home. The indigenous women were more mobile. Hence, the type of economic activities these two categories of women were engaged in varied. The Asian women's economic capacity was restricted by their limitation of having to operate from home.

The young single Asian girls had to seek their parents permission not only to work but also where to work. This was not the case with the indigenous women who had greater freedom as far as going out to work was concerned. One can assume that young single Asian girls are more restricted in improving and expanding their horizon of operations than the single indigenous girls.

Very few women amongst the self employed (80% indigenous women and 72.5% Asian women- See table 13) applied and received credit from formal sources.. One can attribute this to women not being able to use the information available on existing services or not being aware of how to use existing structures. Perhaps banks cannot communicate effectively to this target group. In this study, the Asian women had more access to informal sources of funds than the indigenous women. It is perhaps for this reason that the Asian women did not approach formal credit institutions.

In this study, indigenous women, because of the extended family system, had more dependents than the Asian women. This could have had a more drastic impact on the former group reducing their saving capacity and thus limiting their economic independence.

The fact that most of the women were involved in church activities reflects that the church provides an avenue where most of the needs of women are met. The churches these days are involved in many developmental projects, not just religious activities. The religious groups also

provide an opportunity for women to take up leadership positions in both categories of respondents.

2. ACCESS AND CONTROL OVER RESOURCES

Both the indigenous and the Asian women did have access to earning an income but not so much access to credit from formal credit institutions. This could be due to their limited expansion in their economic capacity. The women do not get the opportunity to accumulate capital due to their social and cultural obligations.

Their capacity is further limited by the intrahousehold dynamics which determines the gender division of labour and the rights and obligations of both men and women. This is consistent with the findings of a World Bank study (1993) which states : " the gender division of labour critically determines women's and men's economic capacity and reflects strongly asymmetrical rights and obligations of men and women. These intrahousehold dynamics limits a woman's access to and control over resources. "

3. EDUCATION

Between 70 - 75 % of the women had attained either primary or secondary level education. But very few amongst the self employed which included the entrepreneurs had applied for loans from formal credit institutions. Hence, the quality of education received by women can be questioned. To be able to read, write and to count is not enough. The education received by women has not given them the sophistication to grasp opportunities or created the awareness to gain access to and how to use information. There could be communication problems between the lending institutions and the women. Therefore, the quality of education in Zambia is not highly correlated to development (World Bank, 1993). Women do not get the type of training that will enable them to enhance their coping strategies and how to make use of opportunities to better improve their status.

4. CULTURAL FACTORS

Women's efforts at improving their economic capacities is further hindered by cultural factors. The gender division of labour at the household level results in men and women having different social and economic responsibilities. Feeding the family is culturally perceived to be a woman's job. (Munachonga, 1989) Although there exists a major difference in salary scale between men and women, a woman has to use her meagre earnings to feed the family which reduces her capacity to save and reinvest. This problem is exacerbated by the large number of dependents she has to feed.

Moreover, traditionally, men and women have different obligations and expectations. Whereas men are considered to be the breadwinners, women have more social obligations to fulfil which impact on their economic power/independence. These social obligations such as giving gifts to the family, looking after the sick and the old are used by women to enhance their status in society. The definition of economic power too, varies between men and women. Women's

power lies more in their interpersonal relationships as opposed to economic independence based on levels of cash income and other resources.

8.2 CONCLUSIONS

The main focus of this study was to:

- a) assess the extent to which to credit from the formal/or informal sources or wages gives economic power;
- b) examine the extent of influence of socio-economic factors in the utilization of credit or own cash earnings;
- c) examine the factors that affect women's utilization of economic power at the household and community levels.

This problem was examined and assessed by testing the following hypotheses:

- a) Access to credit and/or being wage earners does not lead to an increase in the economic power;
- b) Source of credit (formal/informal) affects the extent of economic power one gains;
- c) Increase in economic resources does not lead to women having control over resources and the freedom and flexibility to make decisions at the household and community level;
- d) Socio-cultural factors affect the utilization of economic power.

This is what the data revealed:

The majority of the women, be they indigenous or of Asian origin, do not apply for credit. The reasons for not applying vary for both categories of respondents. For the indigenous women one of the reasons, amongst others, maybe their low level of education as has been shown by other researches. Their low level of education also may not be creating the awareness needed to make such decisions. However, one can infer that other factors affect the women of Asian origin such as the fact that most of them run family businesses. It was not possible to determine whether their husbands applied on their behalf or even who had the legal ownership of the enterprise. Nonetheless, a few of the respondents did indicate that they were either legal owners or jointly owned the business with their husbands. Another reason maybe that they have access to the informal source of credit.

The majority of the women made the decision to work alone. This reflects the need felt by and for women to contribute towards the household budget as per cultural expectations. Among the indigenous women, factors such as marital status or relationship to the head of the household had a direct relationship to factors such as decision to work and how one utilised one's own income. One can infer that this may have affected the saving capacity of the women, thereby reducing their economic power. Surprisingly, whether the women handed over the money to their husbands or a male relative had no effect on or relationship to the economic power of the women.

Among the women of Asian origin factors such as marital status or relationship to the head of household had no bearing on issues like decision to work and how one utilised one's income. This can be attributed to the nature of work such women are involved in. It would be interesting

to see what the reaction would have been had these women been involved in professional work. These women too, were not able to save for many reasons, raising the issue of "to what extent these women have really gained economic power?".

It must however, be noted that the scope of the study was greatly affected because of the small sample size, in particular the number of the women of Asian origin included in the sample. Another limitation that arose was the non availability of any secondary data on this category of respondents that is relevant to Zambia. Although data on the Asians in South Africa may have been available, it was not possible to access it due to the long history of isolation of South Africa in the region. Recent anthropological and sociological literature on South Africa is not available in Zambia. Also, the University of Zambia library does not have links with South African libraries.

8.3 RECOMMENDATIONS

- i) It would be very fruitful to conduct a similar longitudinal study over a period of time which will enable researchers to measure more accurately the economic power, especially before and after becoming wage earners. This will enable policy makers to deduce whether credit facilities really have a strong positive impact on improving the situation of women.
- ii) The family and the community must be made to realise the importance of the contribution women make both at the household and community level and to society as a whole. This means educating people and creating awareness on the changing gender roles through the media, the parents-teachers associations (PTA's), and the school system. All other avenues of communication should be used (such as movies, posters, drama) to create awareness and change the attitudes of people regarding the matter.
- iii) As socio-cultural factors affect the utilization of economic power of women, a more relevant educational programme is required- An educational programme that will enlighten women on: how to access resources and information, how to use information to improve their situation, educate them on human rights and to sensitize them to consider women's rights as human rights. The educational programme has to be more relevant to their career advancement. Though women are receiving formal education, it has not helped them break through the traditional occupations/fields. Hence, their economic capacity has been limited due to differential salary structures. As stated in a World Bank report (1993:43) "the inherent bias in assuming that men are breadwinners and providers for their women should be removed. Given women's roles, and their overarching share of the work burden of family survival and economic activity, it is more important for women to acquire relevant skills than it is for men." "This is especially critical in agriculture, where lack of education is cited as one of the key factors in diminishing productivity." (Milimo, 1990).

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APPENDIX

NAME OF INTERVIEWER: DATE:

THE UNIVERSITY OF ZAMBIA**A STUDY OF WOMEN AND ECONOMIC POWER/INDEPENDENCE**

Kindly, fill in the blanks and/or tick () where applicable. Please record answers in ink or ball point pen. All answers are CONFIDENTIAL.

INTERVIEW SCHEDULE FOR FEMALE RESPONDENTS

RESPONDENT:

1. Indigenous Zambia
2. Zambian of Asian Origin

PERSONAL DATA

- | | |
|---|---|
| 1. Age | 2. Marital Status |
| <ol style="list-style-type: none"> 1. Up to 19 years 2. 20 - 29 3. 30 - 39 4. 40 - 49 5. Above 50 years | <ol style="list-style-type: none"> 1. Married 2. Single 3. Divorced 4. Widow 5. Separated |
| 3. Level of Education | 4. Are you able to read or write? |
| <ol style="list-style-type: none"> 1. Primary School 2. Secondary School 3. College 4. University 5. Vocational 6. None | <ol style="list-style-type: none"> 1. Write only 2. Read only 3. Both 4. Can neither read nor write 5. Numeracy |
| 5. Form of Marriage | 6. What type of marriage ceremony did you have? |
| <ol style="list-style-type: none"> 1. Monogamous 2. Polygamous 3. Other (Specify) | <ol style="list-style-type: none"> 1. Traditional 2. Civil 3. Church 4. Both 1 & 2 5. Both 1 & 3 6. 1, 2, & 3 |
| 7. Do you come from a: | |
| <ol style="list-style-type: none"> 1. Matrilineal family 2. Patrilineal family | |
| 8. Religion: | |
| 9. What is your usual place of residence? | |
| 10. Number of dependents in the household? | |

11. What is your relationship to the household?

1. Head
2. Spouse
3. Parent
4. Other relative (specify)
5. None (specify)

12. What is your employment status?

1. Self-employed
2. Employer
3. Employee
4. Unpaid family worker

13. If you are self-employed or an employer, state your source of capital:

1. Own resources
2. Bank Loan
3. Grant
4. Other (specify)

14. What was the amount of our initial capital?

15. In which economic activity are you engaged in?

1. Manufacturing
2. Mining
3. Agriculture
4. Transport
5. Service
6. Marketing
7. Other (specify)

PART I

ACCESS TO CREDIT AND/OR BEING A WAGE EARNER DOES NOT LEAD TO AN INCREASE IN THE ECONOMIC POWER OR WOMEN

1. Decision to acquire credit/loan was made:

1. Alone
2. Jointly (husband and wife)
3. Influenced by relatives
4. Consulted husband
5. Consulted male relatives

2. Decisions to work was made:

1. Alone
2. Jointly (husband and wife)
3. Influenced by relatives
4. Needed husband's consent
5. Needed consent of relatives

3. How long have you been working in the:
1. Formal sector
 2. Informal sector
4. What was the credit/loan needed for
.....
5. The loan was needed by:
1. You
 2. Husband
 3. Both self and husband
 4. Other (specify)
6. Before you became a wage earner, who decided how the household budget was to be utilized?
1. You
 2. Husband
 3. Both self and husband
 4. Other (specify)
7. How much gross income do you realize:
1. Daily
 2. Weekly
 3. Monthly
8. How much do you save?
1. Daily
 2. Weekly
 3. Monthly
 4. None
9. Do you have to hand over the money earned to your husband or male relative?
1. Yes
 2. No
10. How you use your income is decided by:
1. Self
 2. Jointly (husband & Wife)
11. If you do not save any money, give reasons:
.....
.....
12. How the resources are utilized is decided by:
1. You
 2. Husband
 3. Both self and husband
 4. Other (specify)
13. Do you and your husband have a joint account?
1. Yes
 2. No

14. Do you maintain your own account?

- 1. Yes
- 2. No

15. Has having had access to credit and/or being a wage earner made any difference in your life in terms of:

- 1. An increase in confidence to earn money? 1. Yes 2. No
- 2. Save money? 1. Yes 2. No
- 3. Reinvest money? 1. Yes 2. No

16. Have you been able to increase your income over the months/years?

- 1. Yes
- 2. No

Reasons for your choice of answer:

.....

.....

17. If you do save, your savings are:

- 1. Reinvested in project
- 2. Spent on household expenses
- 3. Given to husband
- 4. Other (specify)

PART II

SOURCE OF CREDIT AFFECTS THE EXTENT ONE GAINS ECONOMIC POWER

1. Your source of credit

- 1. Formal
- 2. Informal
- 3. Both a & b
- 4. None of above

If formal

Name of Organisation.....

If informal

Specify your relationship from where credit obtained

.....

2. If formal source: To what extent do you have the freedom to decide how to invest the money?

- 1. To a great extent
- 2. To some extent
- 3. Not at all

3. If informal source: To what extent do you have the freedom to decide how to invest the money?

- 1. To a great extent
- 2. To some extent
- 3. Not at all

4. Do you think you would have more freedom to decide if your source of credit had been formal or informal?

- 1. Yes
- 2. No

Reason for your choice of answer:

5. What factors inhibit you from making your own decisions concerning your resources, income?

Resources

Income

6. To what extent do you decide how much you are going to save and reinvest?

- 1. To a great extent
- 2. To some extent
- 3. Not at all

7. To what extent do you decide how you are going to utilize your earnings?

.....

8. Does your source of capital affect how you will utilize this capital?

- 1. Yes
- 2. No

Reasons for your choice of answer

PART III

INCREASE IN ECONOMIC RESOURCES DOES NOT LEAD TO WOMEN HAVING CONTROL OVER RESOURCES AND THE FREEDOM AND FLEXIBILITY TO MAKE DECISIONS AT THE HOUSEHOLD AND COMMUNITY LEVEL

1. Who decides how much money is to be spent on the education of girls?

- 1. Is decided by you alone
- 2. Is decided jointly (husband and wife)
- 3. Other (specify)

Boys

- 1. Is decided by you alone
- 2. Is decided jointly (husband and wife)
- 3. Other (specify)

2. Do you and your husband share the expenses of the household

- 1. Yes
- 2. No

Your earnings are spent on

Husband's earnings are spent on

3. If you have managed to save, what do you do with your savings?

.....
.....

4. Who decides how much money is to be spent on health?

- 1. Self
- 2. Husband
- 3. Joint Decision
- 4. Other (specify)

5. Who makes the budget of the home?

- 1. Self
- 2. Husband
- 3. Joint Decision
- 4. Other (specify)

6. Are you involved in any community activities?

- 1. Yes
- 2. No

If no, why not?

If yes, did you need

(1) to consult your husband?

- 1. Yes
- 2. No
- * 3. N/A

(2) need the approval of your relatives?

- 1. Yes
- 2. No
- 3. N/A

(3) made the decision alone*

- 1. Yes
- 2. No
- 3. N/A

7. Do you attend community meetings?

- 1. Yes
- 2. No

8. Do you voice your opinion during meetings?

- 1. Yes
- 2. No

If no, why not?

If yes, are your opinions taken into consideration?

- 1. Yes
- 2. No

9. If member of any committee, do you hold any key positions?

- 1. Yes
- 2. No

10. Do your relatives (males and females) have influence over how you utilize your income?

- 1. Yes
- 2. No

Reasons for your answer

12. Do all your children attend school?

Sons
Daughters

13. If no, who decided which child would attend school?

1. Self
2. Husband
3. Joint Decision
4. Other (specify)

14. Who decided who is going to pay the household bills such as water and electricity bills?

1. Self
2. Husband
3. Joint Decision
4. Other (specify)

15. Did you participate in decisions concerning the household before you became a wage earner?

1. Yes
2. No

To what extent
1. To great extent
2. To some extent
3. Not at all

16. Do you participate more now than you did before becoming a wage earner?

1. To great extent
2. To some extent
3. Not at all

17. How you spend your wage is

1. Decided by you alone
2. Decided jointly
3. Always have to consult husband
4. Always have to consult relative

18. Do you participate more in decision making now that you have your own income?

1. To great extent
2. To some extent
3. Not at all

Reasons for your choice of answer
.....

PART IV

SOCIO-CULTURAL FACTORS AFFECT THE EFFECTIVE UTILIZATION OF ECONOMIC POWER

1. Are there any economic or social constraints pertaining to your activity?

- 1. Yes
- 2. No

If yes, specify

- 1. Economic constraints
-
- 2. Social constraints
-

2. In your tradition, who controls the

- 1. Income
- 2. Resources

3. In your household, who controls the

- 1. Income
- 2. Resources

4. Who makes the decision in the household?

- 1. Self
- 2. Husband
- 3. Jointly (self and husband)
- 4. Children
- 5. Self, Husband and Children

5. Does your tradition inhibit you from utilizing your income and resources for self-directed purposes?

- 1. Yes
- 2. No

Reasons for your choice of answer

6. Do you think that your traditional expectations have a direct effect on the effective utilization of economic power?

- 1. Yes
- 2. No

Reasons for your choice of answer

7. In your opinion, what other factors affect the effective utilization of economic power?

.....
.....

8. Do your relatives think you are going against their tradition by being a wage earner?

1. Yes

2. No.

Reasons for your answer

.....

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