

FEMALE HEADS OF HOUSEHOLDS IN ZAMBIA

by

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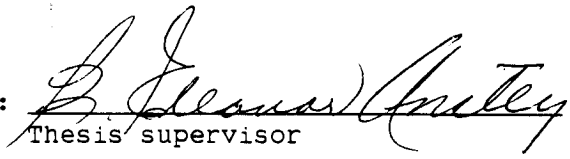
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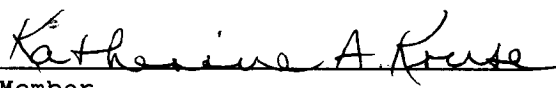
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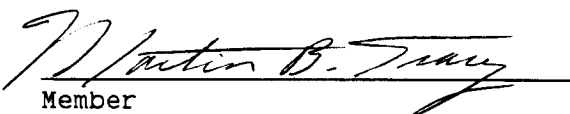
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CHAPTER I
INTRODUCTION

In Africa, it has been estimated that 30-40 percent of households are headed by women (Buvinic, Youssef, & Elm, 1978; Bardouille, Chanda, Kanduza, Keller, Shakakata (here and after referred to as Zambia Association for Research and Development [ZARD], 1985). These women are either divorced, single, separated or widowed. Overall about 1/3 of the world's heads of households are women. They have been constantly ignored in the official statistics. Consequently the planners have excluded them from the programs, thus putting women at a great disadvantage (Schuster, 1982). Women are the most neglected, the poorest and indeed the most invisible because very little is known about their economic and social contribution (Chilwesa, Kanduza, Kaunda, Keller, Longwe, Ndulo, & Siame, here and after referred to as Zambia Association for Research and Development [ZARD], 1986).

There has been an increase in the incidence of women heads of households in African countries such as Zambia. Female heads of households are the most disadvantaged group of Zambia's population. Their economic contribution, as is the case in other countries, is "invisible". Women-headed households are the poorest in the rural areas (Hurlich, 1986). In spite of the widespread prevalence of female-headed households in African countries such as Zambia, very little is known

about the social and economic aspects of this phenomenon of which there are several dimensions. The first problem relates to demographics: what proportion of female headed households are included in the statistics? A second problem is to explain social structural determinants and consequences. The objective of this study is to investigate the socio-economic characteristics of female-headed households in Zambia.

Background

The emergence of female-headed households is a relatively new phenomena. In the pre-colonial period, female heads of households were almost non-existent. There was division of labor between men and women. Women were responsible for the bulk of work. They were involved in tilling the land, planting, weeding, harvesting, frightening the birds, food preparation and preservation (Henn, 1984; ZARD, 1986; Muntemba, 1982). Further, women were responsible for child rearing and other family responsibilities. Men were responsible for felling the trees, hunting, fishing and clearing of the land (Henn, 1984; ZARD, 1986; Muntemba, 1982).

From the aforesaid, it is clear that women played many important roles in the social and political reproduction of households and kin groups. The nature of society's organization then was that besides performing the social and economic roles suggested above, women had to be married and bear children. Women were respected for their roles because these were considered very crucial. Women heads of households during the pre-colonial period were rare.

The colonial era (1900-1964) ushered in new societal organization. The colonial government restructured the way things were organized in the past, and imposed on the Africans the colonial way of doing things. Such impositions impacted women's economic activities and increased their workload (Henn, 1984).

During the colonial period young men were forced to go into towns in search of wage labor. Colonial policies, such as the pole hut tax, encouraged men to move into big towns especially on the Copperbelt towns. They were paid low wages because it was believed they were single (Hansen, 1987; Henn, 1984). Women were left behind to care for the children, the farms and other jobs that were usually done by the men. The rural areas basically remained underdeveloped because all the able bodied men were gone (Muntemba, 1982). In the areas where the chitemene system of agriculture was operating it was difficult for women to fell and lop trees, and subsequently women repeatedly grew food crops in the same fields which were unfertile or they grew less nutritious crops such as cassava in permanent fields. As a result of this situation women's and children's health was drastically affected (ZARD, 1986).

Furthermore, the colonial government used the best lands for cash crop production, leaving women with unfertile land to produce food for their consumption. The policies which had been introduced by the colonial government "systematically undermined precapitalist agricultural and trading systems in Northern Rhodesia and forced Africans into providing cheap labour for the mines and plantations" (Bardouille, 1984, p. 163). Women in the process became heads of

households. Thus the creation of women heads of households and its attendant impoverished situation can be traced as far back as the wage labor, from which the women were excluded in participating (Henn, 1984; Jule-Rosette, 1982).

After independence in 1964, most of the colonial policies were dropped. This gave more opportunities to both women and men to travel as they wished between rural and urban areas. It also meant that men could bring their families with them to join them in the towns. Political slogans in the newly independent country emphasized the need for equal opportunities between women and men in all the spheres, including public and private (Hansen, 1987).

For Zambia, the 1960s were a booming period because the copper prices were still good. However, in the 1970's things began to deteriorate because the copper prices on the world market fell (Hansen, 1987). Consequently, the situation in the rural areas worsened. The most affected were the rural women. As the Basic Needs Mission to Zambia report stated:

Rural women, whether single or married, whether living in a remote village or alongside the main road to Lusaka, all face multiple deprivation by virtue of their sex and differential impact of change on men and women (ILO/JASPA, 1981, p. 24).

Women today, still carry out important agricultural tasks such as harvesting, shelling, weeding and food storage (Hurlich, 1986). Between 60 and 80 percent of subsistence farming is estimated to be carried out by women (African Training and Research Center for Women [ATRC], 1975; ZARD, 1985). Planting crops and transportation of the produce to the market is done by both women and men. However, the bulk of household

chores: wood gathering, charcoal making, mealie meal (corn meal) grinding, child care and laundering clothes is all done by women. Women work longer hours than men (Hurlich, 1986). For those households headed by women the burden of all these household chores is worse.

The precarious situation of single women was acknowledged as far back as November, 1970 at the First Women's Rights Consultation held at Mindolo Ecumenical Foundation in Kitwe. In an opening speech by Mama Betty Kaunda (wife of His Excellency the President of the Republic of Zambia), she said:

In the traditional society a single woman or divorcee would have been taken into extended family by a new marriage or other arrangements. Now they face the difficulties of life staying single. The single woman plays an important role in society and thus she deserves respect like anybody who is contributing to the well being of everybody else (Betty Kaunda, quoted in Cutrufelli, 1983, p. 79).

Some of the recommendations made at the first Women's Right's Consultation were aimed at helping out single women:

- (1) There should be a unified divorce law based on provisions from both customary and statutory law which are appropriate to the present social situation in Zambia.
- (2) There should be a unified law of succession and inheritance based on provisions from both customary and statutory law which are appropriate to the present situation in Zambia (Cited in Women's Rights in Zambia, 1985, pp. 24-25).

It was only during the UN decade for women, 1976-1985, that the disadvantaged situation of women in general, was brought to the attention of the Zambian government. For instance, the 1981 ILO/JASPA report on basic needs about female-headed households, stated:

By far the largest vulnerable group in Zambia, apart from women and children as a whole, are the women and children of rural female-headed households, especially in peripheral areas. They number about 25 percent of all rural households. They suffer the full range of rural disadvantages, including diverse terms of trade,

difficulties obtaining basic goods, lack of markets for subsistence staple crops, and poor access to services. But on top of these, they are faced with acute labour scarcity. . . .She has to struggle to fit into one life activities of mother, housewife, farmer, food-processor, water carrier, wood-gatherer, and even marketeer. . . . As though these difficulties were not enough, social supports and mutual help appear to have declined, leaving these weak and vulnerable households more isolated than ever (ILO/JASPA, 1981, p. 118).

Unfortunately, the recommendation made by the commission implied that this group should not be considered as a special group, but treated like any other disadvantaged women.

The 1980 population census show that 65 percent of the households in Zambia were in rural areas, and 35 percent in Urban areas. Rural areas comprised 67 percent of all households headed by men and 33 percent by women. Eighteen percent less were headed by women in urban areas (Keller, 1985). The following tables give a breakdown of headship in Zambian households. Table 1 breaks them according to rural and urban; whereas Table 2 is provinces.

The Eastern Province of Zambia had the highest percentage of women heads of households. This has been attributed to the massive male migration. Thirty-three percent of households in rural Zambia are headed by women. Moreover, it is important to note that these percentages vary from province to province as well as from one district to another (Keller, 1985). According to the data available, 23.8 percent of the households were headed by women in 1969 (CSO, 1985). So the 1980 figures (33%) represent a significant increase. This, therefore, calls for some serious attention by the government to attend to their needs.

Table 1. Households by Sex of the Head in Zambia (Rural and Urban)

	Male Heads	Female Heads
Total Households, Rural and Urban	72%	28%
Urban households	82%	18%
Rural households	67%	33%

Table 2: Households by Sex of the Head in Zambia (Provinces)

	Male Heads	Female Heads
Central Province	77%	23%
Copperbelt Province	78%	22%
Eastern Province	61%	39%
Luapula Province	63%	37%
Lusaka Province	72%	28%
Northern Province	63%	37%
North-Western Province	69%	31%
Southern Province	73%	27%
Western Province	63%	37%

Source: CSO, Table A-9: Households classified by age and sex of head of household, and ethnic group; cited in Keller, 1985, p. 1.

Statement of Purpose *

The purpose of this study is to review the literature on female heads of households in Zambia. Further the study will examine the situation of these women. Many studies on women heads of households have been carried out in the Caribbean Islands. Few have been done in Africa. Since the author is a Zambian and has intimate knowledge of the social and economic conditions obtained in Zambia, this country has been selected for study.

Significance of Study

In Zambia, the literature shows that there is scanty information geared particularly to this group. Most studies on Zambian women merely give a skeletal picture of these women by simply mentioning them. The literature search further indicates that no such studies have been written from a social work perspective. Therefore, the information generated from this study will be a contribution to the existing knowledge on Zambian women. The author hopes that the study will be useful to various groups of people in Zambia including women, social work practitioners and the policy makers because, (1) the research focuses for the first time on a sub-population hitherto ignored by social work scholars; (2) this study has identified "female household heads" as an issue which needs to be tackled by the social work profession; (3) this work identifies the relationship between overall global issues such as sexism and less known problems such as female headed households; (4) this study provides change strategies that might be useful in the policy formulation by the social work profession. The data could assist policy makers in the development of policies that will affect women, and in particular, women heads of households.

Definitions

Terms which have been used in this paper will be used in the following context and defined the following way.

Female-headed households will be used interchangeably with "women heads of households". "Female heads of households" refers to those women who assume economic responsibility to support themselves and their children.

Subsistence farming refers to the production of crops that are meant for home consumption and are usually grown by women in the so-called "women's fields".

Cash crops refers to crops that are primarily grown for export and are usually grown by men in the so called "men's fields".

Chitemene system of production is/was mainly carried out in the Northern Province of Zambia. In this system of production men lop and fell the branches of the trees, women drag the branches. The Chitemene production is a traditional way of creating fertilizer.

Discrimination is defined here as the differential access to resources and opportunities, as well as actions and practices aimed at denying others the opportunity to have the resources (Marger, 1985; Schaefer, 1988).

Sexist refers to prejudices and stereotypes used against women based on sex.

Sexism refers to "unfair or unreasonable discrimination between sexes" (Oxford Advanced Dictionary, 1985, p. 783).

Informal sector are "unregistered small scale and informally organized activities" (International Labour Organization [ILO] & United Nations Research and Training for the Advancement of Women [INSTRAW], 1985, p. 10).

Household as defined in Zambia consists a group of people who eat and live together.

De facto female-headed households refers to female headed households that have been created through the migration of husbands from rural to urban areas (Safilios-Rothschild, 1985).

De jure female headed households refers to women headed households created through death, divorce or unmarried motherhood (Hurlich, 1986).

Survival is defined in terms of how women cope with the devastating situation of being alone without the breadwinners.

Lima is a Zambian concept which refers to an agricultural program developed in 1980 aimed at raising the productivity of incomes of small scale farmers and each farmer is expected to produce cash crops on one quarter of a hectare field (Eklund, 1985).

Organization of Thesis

Chapter I addresses the historical situation of female-headed households, statement of purpose, definitions and significance of study. Chapter II will examine factors that have contributed to the growth of female headship. Chapter III discusses the constraints or problems being faced by this group of women. Chapter IV is a discussion of the strategies women heads of households use to support themselves and their families. Chapter V looks at the response by the social work profession. Chapter VI concludes with suggestions for future direction of studies on female heads of households and with the thesis conclusion of the findings.

CHAPTER II

FACTORS CONTRIBUTING TO THE GROWTH
OF FEMALE HEADSHIP

Officials feared the consequences for rural society of mass migration, and believed, with rural authorities, that the presence of women in town would contribute to a level of proletarianisation which would have serious consequences for their social welfare and control responsibilities. . . (Chauncey, 1981, p. 157).

Women are left without a penny when a husband dies or they divorce, even when they have contributed considerably to the family income (Geisler, 1987, p. 44).

Female headship in Zambia can best be understood by examining some factors that have had some influence on its development. The commonly mentioned factors include: migration, divorce and separation, widowhood and births out of wedlock, although the last named factor has not been emphasized in most of the literature reviewed.

Migration

The penetration of the colonial capital into Zambia, resulted in the movement of men from rural to urban areas, in search of wage labor. As intimated in the introductory chapter, this movement was linked with the development of female headed households. In this section, the author will examine the role of female out-migration in the development of female-headed households, particularly in the post independence era.

Female migration is relatively a recent phenomena in Zambia. Historically, the colonial government in conjunction with the Native

Authorities had instituted stringent regulations which prevented women from visiting the urban areas. In 1929 the indirect rule was introduced (Cutrufelli, 1983; Heisler, 1975), and Native Authorities were given power to enforce regulations on women.

In colonial days the labor force used to go to the mines in Zaire, South Africa, Zimbabwe and Tanzania where wages were more attractive. By the 1930's the colonial government made some revisions to the regulations which allowed women to accompany their husbands in order to stabilize the labor force. Moreover, the colonial government wanted to benefit from the women's domestic services through low wages paid to their husbands (Chauncey, 1981; Hansen & Strobel, 1985; Parpart, 1986).

Women were restricted from migrating to towns if they were unaccompanied. As pointed out by Heisler (1974), women in the Eastern Province of Zambia:

were forbidden to leave the tribal areas except in company of their husbands or with a pass of leave from the Native Authority. . . . These laws are quite energetically enforced principally by placing of Native Authority police at strategic points along the lorry routes. These police inspect the passes of all passengers on the lorries and bring offenders before the nearest Native court (p. 9).

If women and their children were found in towns without their husbands or guardian, they were forcibly sent back to their villages (Chilivumbo, 1985; Hedlund & Lundahl, 1983; Heisler, 1974). Women, indeed, were the victims of harassment. There was nothing much they could do to protest, since, at that time both men and women were under the oppressive rule of the colonial systems. The Native Authorities were only used to victimize women which they did for their own survival.

Several justifications were given for not allowing women, especially single women to migrate. These included: First, it was assumed that if women accompanied their husbands, the men would be encouraged to stay permanently in towns. Put another way, returning to the village would be put aside in favor of town life, and that regular remittances to the village would be curtailed. Since it was not only the wives who enjoyed the remittances, other relatives who had been dependent on the money and other items sent from the towns would no longer have these. Therefore, the colonial governments' intention was to keep women in the villages so that their husbands would eventually return (Cutrufelli, 1983; Heisler, 1974). Second, men were concerned about their lack of control over their women and ". . .perceived the women's migration as a fundamental challenge to the structural basis of their power" (Chauncey, 1981, p. 153). Lastly, these men believed that women were immoral, and so their presence in towns would make things worse.

The 1983 Employment of Women Young Persons and Children's Ordinance, deprived women from getting employment in towns (Heisler, 1974). All jobs, including domestic work, were a preserve for the men. Employment was denied to women, on one hand, on the grounds that women were not suitable for the mining, factory and construction jobs. On the other hand, lack of education and training did not give women the necessary skills to enable them^{to} find jobs in domestic services and clerical fields (Chilivumbo, 1985; Heisler, 1974). Such differential access to the resources and services have continued to exist up to today, as it will be demonstrated later in the next chapter.

In spite of the relaxed regulations which enabled women to travel to towns, they still experienced some difficulties. They had to carry passes wherever they went. And this forced most women to stay in the villages. However, after independence in 1964, one of the constitutional rights was the "freedom of movement". This legal authority accelerated the movement of women. Under the United Independence Party (UNIP), the country's only ruling party, women had greater freedom to move between rural and urban areas than ever before (Chilivumbo, 1985; Hedlund & Lundahl, 1983).

Today, women have continued to move into towns in search of economic and educational opportunities. In addition, the deprivation of the rural areas have forced many women, particularly the widowed and divorced women, to migrate into towns where they hope to live comfortably. Therefore, both the "pull" and "push" factors do account for female migration.

One of the consequences of male migration is the creation of female-headed households and the attendant problems of deterioration of the economic conditions of the rural areas. Agricultural work is said to have suffered terribly because women were not able to carry out all the farm work. Despite these problems, women who remained in the villages continued to work hard for their own and children's survival. They continued to spend several hours of cultivating and performing various tasks, including child care and food preparation (White, 1984).

Undoubtedly, today, still fewer women than men migrate to the urban areas (Chilivumbo, 1985; CSO, 1985; Hedlund & Lundahl, 1983; Nag, 1983). This, however, is not easy to determine. Nag (1983) has estimated the

increase in female migration during 1969-1980 using "place of birth" and "place of residence" data. He estimates that female migration increased from 2 million seventy thousand in 1969 to 2 million eight hundred and ninety four thousand in 1980. In Lusaka alone for example, the female population almost doubled from 169,662 to 338,872 between 1969-1980.

Many women came to Lusaka because of its "importance as an administrative seat and a social cultural centre" (Nag, 1983, p. 67).

Most female migrants settled in various locations of the city of Lusaka, namely; Mandevu, Chibolya, Mtendere, John Howard, Ng'ombe and Misisi (Nag, 1983). Others settled in Chainda, Kanyama, Chibolya, Cook, Kaunda Square and Marrapodi (Nag, 1983).

It can be safely assumed that similar trends have occurred in the Copperbelt towns (See Appendix A): Kitwe, Ndola, Chingola, Chililabombwe, Mufulira and Luanshya. Also along the line of rail, notably; Kabwe, Livingstone, Kampirimposhi, Choma and Mazabuka must have experienced an increase of female migrants (CSO, 1985). A Lusaka study (Jules-Rossette, 1982) identified some of the types of women migrants found in the cities. These were:

1. Older divorced and widowed women with little formal education;
2. the younger single women with some primary training;
3. the women with mixed training and skills who accompanied their husbands; and
4. the town born daughters of first generation migrants (p. 4).

Both male and female migration have a part to play in the creation of female-headed households. Men leave their wives in the rural areas; whereas divorced, widowed or single women move into urban areas thereby creating an increase in the number of urban female household heads.

Widowhood

Widowhood is the most debilitating situation facing the Zambian women today. When a husband dies, relatives of the man converge upon the widow, grab the property and practically leave her with nothing to fend for herself and children. The widow virtually becomes poor, having been stripped of the property that she and her husband had acquired together (Cutrufelli, 1983; Kanduza, 1985; Sichinga, 1988). In most cases a widow does not inherit property left by her deceased husband, because his family deny her "any right of succession in the family estate since she is not a blood descendant" (Ndulo, p. 4, 1986).

In the traditional system there existed the customary law system. Under the customary law widows never inherited anything, but they were always cared for by the extended family system. The widow did not have much voice in the discussions that ensued. Usually family members of the deceased man made decisions affecting her future. She would either remain with her husband's family or return to her home village. Once she returned to her family both she and her children would be deprived of the estate.

However, this traditional or customary law is unjust and discriminatory (Ndulo, 1986). The law does not operate for the benefit of a woman at all. The African men, through the customary law, exerted their authority on the widows (Hansen & Strobel, 1985).

Because of bitter complaints from the Zambian women of the unfairness of the traditional practice of grabbing the property; and in accordance with the cherished philosophy of humanism, the Law Development Commission conducted a nation-wide enquiry. As a result a

law of succession report was submitted in 1982. The report drew as much information as it could from diverse ethnic groups. It was envisaged that the information gathered would help the Zambian government to come up with workable solutions to the widows' plight.

During the gathering of the information, the Commissioners met with some resentment. Many people, especially in the rural areas, were happy with the traditional customs (Law Development Commission, 1982), and did not see any unfairness in the manner in which things were conducted. But after so many years of protracted discussions in Parliament, House of Chiefs, women's seminars and workshops, there is an indication that something is finally being done to alleviate the widow's plight. This was stated in one of the local daily papers as follows:

. . .the newly announced law of succession in which children of the deceased are to receive 50 percent of the property and other wealth, the widows 20 percent while dependents get 10 percent. . . (Zambia Daily Mail, March 17, 1987).

The practicality of this still remains to be seen. Even with this succession law, the widows will still face some problems. The most fair way would be to apportion the assets on equal basis. However, it seems the arrangement so far, is an improvement in that the widow would be in a position to receive something from the deceased's estate provided this were enforced.

Widowhood significantly contributes to female headship. The 1969 census of Zambia show that 3.86 percent of household heads were widows as shown in Table 3.

In most cases widows do not remarry (Youseff & Hetler, 1983) and they are left on their own to support themselves and their children.

Table 3: African Population in Zambia Classified by Marital Status and Sex

Marital Status	Males	Females
Never married	63.68%	52.89%
Married	34.09%	38.20%
Widowed	0.64%	3.86%
Divorced	1.09%	5.01%
Status not stated	0.50%	0.09%
Percentage of widowed to married	1.89%	10.09%
Percentage of divorced to married	3.20%	13.12%

Source: Census of Zambia, 1969, cited in Nag, 1983, p.65.

Although a bill has been passed, women should continue to fight until there is a more equitable solution to the problem.

Divorced or Separated

Marriage instability is the source of many divorces in Zambia. In the 1969 census 5.1 percent accounted for divorced women as shown in Table 2. Touwen (1985), in her study of female heads of households in Chief Nkana's area on the Copperbelt Province of Zambia, found that 80 percent of women were divorced. Divorce usually occurs during the first seven years of marriage (Milimo, 1984). During these first few years, couples face many adjustment problems: social, economic, sexual and personal (Milimo, 1984). Some couples do not take problems experienced during this period lightly. So they simply end up in divorce or separation. For those who survive the first few years, the following years will be just a matter of perseverance (Milimo, 1984).

Several explanations have been given to account for divorces and separations in Zambia. First, it is believed that when couples do not belong to the same ethnic background, there is resentment on the part of couples' parents or other relatives (Milimo, 1984). This attitude creates some tensions in the couple who may subsequently divorce or separate if they are not guided by their own beliefs and values of what a stable and happy marriage should be like. Couples who have ignored their relatives or parents' intrusion have survived.

Second, the reason is rooted in their educational backgrounds. Couples who have large educational gaps, especially in situations where their wives never attended school; men tend to look for better educated women. However, Milimo's study show that education did not play an important role in creating divorces or separations.

Figure 1 shows some reasons given for seeking divorce. The more check marks as indicated in the figure the more frequently was the reason cited by the people. These reasons are given in a hierarchical order with negligence topping the list and venereal disease at the bottom.

Neglect by husband accounted for the majority of all the reasons given for seeking a divorce. This was followed by disputes between couples, being chased by husband, and violence. According to Milimo (1984), the court system operates in favor of the men. For instance, men had requested divorce on account of adultery committed by their wives, whereas none of the women had sought for divorce on similar grounds.

XXXXXXXXXXXXXXXXXXXXX	Negligence
XXXXXXXXXXXXXXXXXXXXX	Disputes
XXXXXXXXXXXXXXXXXXXXX	Chased
XXXXXXX	Violence
XXXXXX	Desertion
XXXXXX	Married to another woman
XXX	Long separation
XX	Adultery
X	Lack of sexual satisfaction
X	Barrenness
X	Sleeps out
X	In-laws
X	No more love
X	Witchcraft
X	Lack of obedience
	Venereal disease

Source: Milimo, 1984, Seminar presentation in the School of Humanities and Social Sciences, University of Zambia, Lusaka.

Figure 1. Reasons for Divorce in all Courts Other than the High Court

Another interesting reason for divorcing a wife is "barrenness" (Kanduza, 1985). There is, again, unfairness by the courts as well as the society because a woman cannot divorce her husband on grounds that he is barren. In Zambia, children are a symbol of status for both men and women as well as a source of security (social insurance) in old age. A home without children becomes a laughing stock in society. Here again the woman is always at the center of the problem. Often times she would be the one asked to do everything possible to ensure that she conceives in order to please her man and his relatives. If pregnancy is not achieved then almost certainly the woman has to leave to give room to another woman who would bear children.

However, Milimo's (1984) contention is that barrenness was not an important reason to use in order to divorce. We challenge this view because women who are so frustrated, never want to go through the court system to have their marriages dissolved. Sometimes the local court system is discriminatory in its manner of handling divorce cases since such women prefer that the "divorce proceedings" be conducted within the family. These divorce discussions that take place in family circles are never reflected in the statistics. Negotiations between families are sometimes also not fairly conducted because of the unfair treatment which discriminate against women (Kanduza, 1985). Most women are not knowledgeable about their own rights when faced with such situations.

Moreover, women are the majority complainants of their marriages. When they go to the local courts, their hope is always that the courts would be helpful in terms of reconciling couples (Milimo, 1984; Keller, 1979). It is rare to see men go to courts to complain. Munachonga (1986) states: ". . .in practice women do seek divorce from husbands, the general view in contemporary Zambia is that it is the man who marries or 'divorces' (both in the active sense) a woman but not vice-versa" (p. 15). It can be argued that men are too complacent to complain. Moreover, men sometimes engage in actions that may frustrate their wives. For example, men will have other women; whereas their wives will almost certainly not be involved in extra-marital affairs. Thus, "he is less committed to the marital home than his wife; is (sic) consequently he does not complain as often as his wife does about his marriage" (Milimo, 1984, p. 9).

Upon divorce women may experience many adjustment problems but especially problems associated with finances. Whether or not a woman is working; divorce creates a big set back in her financial situation. As a married woman she depends entirely on her husband for the provision of most of the things she needs since men are supposed to be breadwinners. When the couple separates or divorces the situation for a woman becomes intolerable. The woman will not have enough money to maintain herself and children. For the woman who has a job, she may experience adjustment problems in relation to her meager income since women are usually found in low-paying jobs. For an unemployed woman, divorce may be the worst situation ever to occur in her life because of her total dependency on the man. Above all, in both instances, divorced women lose their "sense of security" which they had enjoyed during their marriage.

Unwed Mothers

Unwed motherhood is not uncommon in developing countries such as Zambia. There is a growth proportion of births out of wedlock (Schuster, 1979). As far as it can be ascertained there have been no sociological or social work investigations in such births. In addition such births have not been clearly reflected in national statistics despite the category of single women. This category does not indicate whether the person who is single had children.

In general, economic, social and historical factors are instrumental in out of wedlock births in Zambia. Industrialism and Urbanism has encouraged the migration of women into urban areas for

economic reasons. Young women who find themselves having no jobs resort to other means of getting financial assistance. Usually they find themselves involved in relationships which may result in out of wedlock births (Schuster, 1979). Men may either agree or refuse to marry the women for varied reasons. Most often, men refuse to marry the woman because of having other commitments for often they are married men. Others may simply not want to marry the woman.

Another factor is historical in that the colonial system disrupted the traditional family organization (Cutrufelli, 1983). As the Zambian society gradually became westernized, the country witnessed more unwed motherhood as more women began to assert their independence. Nonetheless illegitimacy is not an issue in Africa (Hansen & Strobel, 1987) such that in Zambia the use of the concept "illegitimacy" has been rejected. The 1985 Women's Rights Conference in Zambia recommended that the concept be changed in future legislations (ZARD, 1985).

In Zambia, motherhood is highly valued and very little social stigma is attached to out of wedlock births (Geisler, 1987). Unwed motherhood is preferred if women do not want to marry their children's fathers for lack of support from them (BAM, cited in Youssef & Hetler, p. 236). Many women who do not have children find it extremely stressful to function in a society because of the blame usually placed on them for their inability to conceive. Such a societal attitude is based on patriarchal ideologies that idolize women who bear children for the men's status--their manhood. Women have to work very hard to find traditional healers who would help them achieve pregnancies. This

does not matter whether one gets married or not. An insignificant minority of women however, are not dependent on men for their existence.

Teenage pregnancy is of grave concern to both parents and the government (Schuster, 1979). Nevertheless, children born out of wedlock are cared for through support systems available in the community. Parents or other relatives may assume financial responsibility for the child while the mother continues with her education or training. This type of support received from the family may reduce the kind of pressures usually experienced by young mothers in the western societies, such as being on welfare, which is so stigmatizing. Adoption and foster care is not the norm of the Zambian society, although there are laws to protect the welfare of children in general. Adoption laws are mainly for the convenience of the expatriates, for in the traditional society no child can be orphaned because the extended family can take care of the child (Kaunda, 1966).

Accordingly, out of wedlock births have not been emphasized as causative of female-headed households in most of the literature reviewed.

Summary

This chapter examined some factors which contributed to the growth of female headed households in Zambia. These factors are migration, divorce or separation, widowhood and births out of wedlock. The author noted that during the colonial era the colonial officials and the Native Authorities only allowed men to migrate to the towns, while their spouses and children stayed behind to take care of the fields. The

author strongly believes that the colonial treatment of African women were based on patriarchal ideologies which did not accord women the respect they deserved. Because women were considered as a "second sex" in the colonial officials' home country, the same treatment was extended to African women through the use of indirect rule. However, when the colonial governments' regulations were slightly changed more women began to migrate into towns. This early migration of women benefited the mines in the sense that women's labor was used through payment of low wages to the men. Dramatic changes of female migration, however, occurred during the post independence days when more women, especially the divorced, widowed and single women came to towns in search of economic and educational opportunities.

The writer also noted that widowhood significantly contributed to the growth of female headed households and how traditional customs worked against widows. Evidently the ill treatment of widows has been acknowledged by the government and that some measures were undertaken to ensure equitable distribution of the deceaseds' estate. The practicality of these measures still remains to be seen.

In addition, it was noted that there are many divorces in Zambia arising from several reasons: negligence, desertion and many others. Women complainants are in the majority because they always take it upon themselves to straighten their marriages. Besides society seems to blame the women for all their marital problems instead of taking into account the environmental pressures which seriously impact women. The Zambian society needs to change its attitudes towards women so as to

reflect a more integrated view of problems faced by women in their marriages so that action may be taken to effect changes.

Finally, the author observed that unwed motherhood is prevalent and some concerns have been raised by both parents and the government, but that there is no stigma attached to unwed motherhood. In fact, the concept of illegitimacy is being challenged so that a more humane concept is used to reflect the respect to be accorded to unwed mothers and their children.

The women identified in this chapter are basically unsupported women who do not have a male figure in their homes to contribute to the sustenance of the households. The unsupported women in Zambia are, indeed, a disadvantaged group, and they do experience many problems such as lack of access to productive resources and other opportunities, and the precarious economic status. The next chapter will examine these concerns.

CHAPTER III
CONSTRAINTS OR PROBLEMS EXPERIENCED BY
FEMALE HEADS OF HOUSEHOLDS

Women in Zambia, and in particular, women heads of households, experience some problems or constraints which seriously impact their full participation in social development. The lack of women's involvement in social development eventually creates their impoverished state. Women in general are the poorest, and women heads of households are the most disadvantaged segment of the whole population in both rural and urban areas.

The major constraints or problems women face are their lack of access to productive resources and their precarious economic situation. Productive resources are vital for on-farm and off-farm activities in both rural and urban areas. Women have unequal or limited access to land, labor, extension services, capital or credit, education and training (Geisler et al., 1985; Hurlich, 1986; Safilios-Rothschild, 1982, 1985; Youssef & Hetler, 1983; Hudgens, 1988). Furthermore, women have limited access to wage employment, health care and family planning services.

In terms of economic status women are poor, and women heads of households are the most impoverished, since they do not have resources or income for their livelihood. This chapter will review problems or constraints of women heads of households.

Access to Productive Resources

Land

In pre-colonial times both men and women acquired land for use and not for sale (Lewis, 1980; Mvunga, 1982) and land was under the control of the community. The advent of the colonial system created its own ways of allocating land which was divided into "(i) Reserves and Trust Land, (ii) state land (previously crown lands), and (iii) private estates of land held by individuals" (Mvunga, 1982, p. 63). In fact, "women were eliminated by the European-styled land reforms" (Boserup, 1970, p. 60) and control of the land was largely in the hands of the men--the so called colonial masters. After independence, the third category (private estates of land) was incorporated into the second category (state land), but basically continued to follow land policies that had been introduced by the colonial government and these were still under the control of men.

In the 1975 Land reforms, the government decided to exercise total control over land. President Kaunda said:

Land, obviously, must remain the property of the state today. This in no way departs from heritage. Land was never bought. It came to belong to individuals through usage and passing of time. Even the chiefs and elders had overall control. . .this was done on behalf of all the people (Quoted in Mvunga, 1983, p. 86).

Thus, land is generally owned by the government although the local leadership (chiefs, headmen, etc.) does exercise some control over the use of land. People are entitled to land, but customs to own land do vary in matrilineal (Tonga and Bemba ethnic groups), patrilineal (Ngoni

ethnic group) and bilateral (Lozi ethnic group) societies (Safilios-Rothschild, 1985). Whether divorced or single, women are eligible to acquire land. In urban areas the commissioners of Land and Local Municipalities are responsible for providing the land, whereas in rural areas the chiefs, male relatives or village headmen take charge of land distribution to women. Women, therefore, cannot acquire land in their own right (ZARD, 1985). For the most part, divorcees and widows usually lose land rights.

In urban areas married women usually have to get permission from their husbands in order to acquire land, or they need collateral. For women heads of households the problem arises if the land given to them is not developed within the specified period. In the event of land under-utilization the land gets snatched away from the women. Thus, women household heads face problems because of their limited opportunities to acquire land or have title deeds, even though the policy is not discriminatory.

Since women in urban areas do get loans, it was observed that female heads of households had less problems in working on their plots (Shakakata, 1985). However, evidence in other studies in rural areas reviewed by ZARD (1985) and Geisler et al. (1985) point to the fact that labor is a critical problem. Given this labor constraint women heads of households will not be able to develop the land and eventually the land may be repossessed by the state or re-allocated to other people. The writer argues that although land policies existing now are not discriminatory, there are other factors that constrain women such as labor.

Another problem faced by both rural and urban women is land dispossession. With the spread of export of cash crops, women's subsistence crops became undervalued. The fertile land on which women grew their crops was taken away from them and was given to men. In this way women were excluded from participation in the cash crop production. In addition, women's land was usually of poor quality. As Muntemba's study (1982) in the railway region of Zambia has documented: historically, access to land was constrained by land availability as well as the quality of land. Such a situation inevitably affected the agricultural activities of women since more labor was needed to till the unfertile land. Moreover, food produced from these unfertile lands was not nutritious and this affected women's health and that of their children. Unfortunately even after independence women's access to land has not changed much. Single women have very little land allocated to them and they have to work on family fields as well (Geisler et al., 1985).

Land is a major means of production to own. On land people can grow anything they want to. For people who are not dependent on wage labor, owning land and having the right to use the land helps them to solve many other problems that they may be experiencing. With ample land one can grow and support a family, and if the produce is in abundance, one can sell the surplus and use the money for other things. Since women heads of households are denied access to this vital means of production, many other vital resources are denied as well. Such resources may include: membership in cooperatives, access to extension services and other agricultural inputs, for example, fertilizers and pesticides.

(Safilios-Rothschild, 1985). As a result of differential access to land, women become impoverished as a result of having no resources on which to fall back on for their survival.

Labor

Many differences can be observed between agricultural practices in normally constituted households run by women alone: one such practice is the cutting of chitemene that, due to dearth of male labour between 20 and 35 years old, most of the trees on selected garden sites are felled instead of being lopped so that they could start growing again (Brothers of All Men [BAM], 1981, quoted in Kalumba, 1982, p. 15).

The above quote from a BAM study in the Northern Province of Zambia summarizes the problem women heads of households face as they struggle to earn a livelihood without the assistance of males. Labor, indeed is critical for female heads of households (Geisler et al., 1985; ZARD, 1986).

In the Northern Province of Zambia men and women are responsible for different duties in the chitemene production system. The chitemene production system is the felling and chopping of trees and this is usually done by men, while the women drag the branches (Geisler et al., 1985; Kalumba, 1982). Female heads of households basically depend on their male relatives to fell and chop trees. Male relatives, however are not reliable, and so women work alone to clear the land for cultivation. Since not much can be done by women in terms of climbing on to the trees and lopping them women are only able to fell small trees and this is a great disadvantage, as we shall see later.

The chitemene production system is a traditional way of creating some fertilizer through the process of felling and lopping trees.

Women's inability to fell and lop trees as traditionally done creates serious consequences which affect the women's crops yield. In fact women are "forced to grow cassava on a permanent field and are unable to meet their food requirements" (Geisler et al., 1985, p. 13). As a result the growing of foods such as cassava affects the women's health and that of their children because of lack of the necessary nutrients found in other crops.

In most instances, women heads of households have to work on their own. In rural areas women face severe problems of labor and mostly depend on their own labor as well as that of their children. The most important source of labor for agricultural production is "family labor". Yet for female heads of households this is hard to come by because they have fewer children. On very rare occasions labor is hired but this is costly for female heads of households. As a consequence, these households cannot grow labor intensive crops as well as cash crops. Furthermore, women with fewer labor find themselves growing food crops on small acreages (Due & White, 1986; Geisler et al., 1985; Hurlich, 1986; Hudgens; 1988).

Moreover, both women heads of households and wives carry out between 60-80 percent of total subsistence production. Women's workload also includes: drawing water, fetching firewood, charcoal burning, pounding maize (corn) flour, laundry work, cleaning the house, child care and care of the sick. In carrying out all this drudgery of housework women heads of households struggle hard.

Because of labor constraints female heads of households are seriously impacted. Women are not able to participate in Lima programs

(Safilios-Rothschild, 1985), because they are considered a financial risk whose fields may not yield much given their labor problems. Lima is a local word which means "to cultivate" and is used to refer to a quarter of a hectare field of cash crops which each farmer is expected to cultivate. Lima programs were introduced in the late 1970's and are aimed at raising the productivity of incomes and standard of living of small scale farmers. Unfortunately women's inability to participate in Lima programs has created an impoverished situation. Further, most women heads of households do not even own oxen for ploughing: these can especially be useful to expedite the tilling of the land.

Credit or Capital

Since women are responsible for the bulk of agricultural work, access to credit or capital is crucial for the increase in productivity. Women, however, do experience some problems with the lending institutions in that access to credit or capital is often based on land ownership and other resources. Because there is no guarantee that women are creditworthy, consideration for assistance to women is often minimal, and in fact, women do not have collateral (Hurlich, 1986).

Men are often considered heads of households and, therefore, assistance to them is always readily available from the male-dominated institutions. If women have to borrow money they have to do so in their husband's or father's name. In fact women are usually asked to procure some form of consent from the men, yet men do not go through the same procedures.

There is no law that prohibits women from having access to credit, but rather, in practice there are some negative attitudes exhibited by the lending institutions. For example, the lending institutions do not see any form of security against the loan which then leads them into discriminatory behavior towards women, whether married or single. Women therefore, face bureaucratic problems as they struggle to get financial assistance (Hurlich, 1986; Malekani, 1984; ZARD, 1986).

Another problem faced by women, particularly those in the rural areas, is that they are not well informed about their rights. Women are basically lacking information about the credit facilities available to them. Because of the traditional attitudes toward land ownership only men are told about the credit facilities by their male colleagues (Hurlich, 1986; Malekani, 1984).

However, there are some efforts being pursued to ensure women's access to credit such as those by the Zambia Agricultural Credit Committee which was formed in 1983. Its main task is to inform rural women about loan and credit activities. There are also many financial institutions that have shown some interest in helping women. Notably, the Agricultural Finance Company (AFC) and the Zambia Cooperative Scheme (ZCS) have set aside funds for small-scale women farmers. The Village Industries Service (VIS) too, has a revolving fund for small scale industries for women entrepreneurs (Hurlich, 1986). In addition, there is the Credit Union and Savings Association of Zambia with female membership between 10 and 15 percent (Hurlich, 1986). Such organizations as those mentioned above were set up as a result of the realization that women played an important role in the

development/social development of the country. Women's full involvement in the development is a welcome venture.

Despite such efforts made as those mentioned in the preceding paragraph women still have to produce some evidence in form of letters from husbands. Although widows and divorcees are exempted from this, compared to men, their participation in credit facilities is very negligible (Hurlich, 1986; Keller, 1985; Safilios-Rothschild, 1985). Thus, the majority of women heads of households have limited access to financial institutions. Safilios-Rothschild (1985) for example, indicated that the AFC had given loans to just few women heads of households (5%). For the most part these women do not even have a forum where they can go and voice their complaints. Sometimes women have to borrow funds from their friends or relatives, even then such means do not provide them with the security they need. Usually funds borrowed from other people are inadequate, and therefore, without cash or credit these women are doomed. Women cannot buy farm inputs, support their families and indeed gain access to the very much needed resource--the land.

Extension Services

Extension services are vital because through these people are provided with some information on agriculture, but women are precluded from such information. Because of the male bias inherent in the extension workers, their knowledge is only imparted to their fellow men. As noted earlier, patriarchal systems tend to recognize men as heads of households and ignore women, yet for the most part, both wives and women

heads of households do much of the farm work. This oversight of not giving information to women leaves the women ignorant of the knowledge which is essential for food production, although in married couples husbands do tell their wives about what has been told to them. As for women heads of households, they are overlooked completely (Geisler et al., 1985; Hurlich, 1986).

In a study conducted by Due et al. (1985) it was found that women farmers received fewer 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. Other researchers (Geisler et al., 1985; Hurlich, 1986; Lewis, 1984) have indicated that the prevailing customs require that there be minimal contact between male outsiders and women. Visits made to women alone invoked some suspicion and jealousy from husbands and such situations made extension workers by pass the women, whether single or married. In addition male extension workers had been "taught implicitly or explicitly that women are dependent laborers or homemakers" (Lewis, 1984, p. 178), or "subsistence farmers" (Safilios-Rothschild, 1985), thus deserved to be excluded from the essential knowledge for their sustenance.

Evidently, there are few women extension workers in Zambia (Safilios-Rothschild, 1985). Women form a very tiny percentage of staff and most of them are trained in Home Economics. Very few female agents have gone on a two year's training to receive a certificate and become agricultural assistants (Safilios-Rothschild, 1985). Even the few

female extension workers may not be interested to work in certain locations especially in the rural areas. It is in the rural areas where female heads of household predominate and this is where female extension workers are mostly needed. Most female extension workers are married and live in town, or if they are single they quickly get married to urban men, and so the rural areas remain in a perpetual shortage of female extension workers.

A plausible reason that might explain the apparent apathy from the male extension officers in terms of offering extension services to women is that the name of the section within the Agriculture Department is "Home Economics". The section is predominantly staffed by women (Hurlich, 1986). Hurlich's (1986) discussion with staff in the Agriculture Department revealed that they wanted the name changed so that the stereotypes associated with "Home Economics", for instance, sewing and cooking were removed. Zambian men did not show interest in working with this section because they considered cooking and sewing to be a women's preserve. There is need, therefore, for the change of name because the present name as it is, still perpetuates the images of women as non-productive because of the inclusion of ~~co~~oking and sewing, which are of course very important activities.

Education and Training

It is well acknowledged the world over that education and training are essential for full participation in modern societies. It is, therefore, imperative that women have access to programs of literacy, education and vocational/technical training. Education and training

enhance women's knowledge and opportunity for employment in skilled and higher status jobs, and it also improves one's access to other community resources.

During the colonial era, women were disadvantaged in terms of access to formal education and training. Education was not considered as important for girls, therefore, their curriculum was geared towards homemaking. Girls were taught such subjects as needlework, cookery, and mothercraft, all of which only prepared them to be good mothers and housewives. 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. Biblical teachings emphasized the importance of dutiful and obedient wives. In addition, only the dominant groups' (whites) beliefs and values were taught in schools and ignored the most valuable beliefs of the indigenous population. The Europeans regarded African traditions and values as inferior. The Europeans ethnocentric attitude was such that it resulted in the Africans' internalization of their oppression and thought that the western education was the right way of doing things.

Attitude is another factor in the education of girls during the colonial period which deserves explanation. Parents felt that it was more important to educate boys than girls because parents believed that boys would bring income, whereas the girls would get married and therefore would not be in a position to help parents financially. The fact that most parents had some financial constraints justified parents' not sending their daughters to school. In the final analysis only boys' education was valued, while girls were expected to spend more

time at home and do the household chores and to eventually find men to marry them.

The table below gives a summary of the enrollment situation in 1954 and 1956. During these years there were more males enrolled than females.

Table 4. Enrollment Figures - 1956

<u>Lower Primary Education</u>												
<u>Sub Standard A</u>		<u>Sub Standard B</u>		<u>Standard 1</u>		<u>Standard 2</u>						
<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>			
21904	22219	27041	18474	25767	15379	26705	12176					
<u>Upper Primary Education</u>												
<u>Standard 3</u>		<u>Standard 4</u>		<u>Standard 5</u>		<u>Standard 6</u>						
<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>			
4645	2958	9318	2193	4348	970	3335	667					
<u>Secondary Education</u>												
<u>Form I</u>		<u>Form II</u>		<u>Form III</u>		<u>Form IV</u>		<u>Form V</u>		<u>Form VI</u>		
<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	
1954	251	12	216	12	76	3	70	--	55	--	9	--
1956	420	88	301	38	131	5	105	8	76	--	26	--

Source: Northern Rhodesian African Education Annual Report for the Year 1956 (cited in Zambia's Report to the World Conference of the United Nations Decade for Women, July 1985, Women's League, pp. 28-29.

The situation as reflected in the statistics just presented were so bad, that at independence in 1964, Zambia inherited a very distorted educational system. The new government, therefore was committed to see that the imbalances created during the colonial period are corrected. Both boys' and girls' potentials had to be developed to the full for their own well being and that of the society.

Since independence, Zambia's educational curriculum has changed considerably, giving women equal opportunities with those of men to get involved in every sphere of education (ZARD, 1985; Women's League, 1985). Nonetheless, proportionately girls still comprise a small percentage of enrollment. An example, is the girls enrollment between 1964 and 1980 which was between 44 and 47 percent each year (ZARD, 1985). At Secondary level there is a higher attrition rate. A variety of reasons account for this. Some pockets of parental attitudes towards girls' educations are still discernible. Some parents still believe that a "woman's place is in the kitchen" and therefore place higher importance on the boy's education only. Other factors are pregnancy, early marriage and school facilities which seem to favor boys. For example, the availability of Secondary School Places is fewer than that of boys (ZARD, 1985). However the mere fact that girls' ceiling points for Secondary Education entry is lower than that of boys created as a policy to increase the number of girls in Secondary Education, which in itself is both good and bad, does not change the fact that there are fewer available places for girls. The policy is good because eventually girls' enrollment will increase in secondary schools, yet this positive discrimination reinforces the idea that girls are not that smart.

However, given the historical circumstances surrounding girls' access to formal education one is inclined to agree with the present policy as initiated by the government.

Another very evident situation as far as education for girls is concerned is that there has been very little change in the girl's choice of subjects. Due to gender based socialization girls choose subjects that are considered feminine and easy. During colonial period subjects were divided according to girls' subjects and boys' subjects based on patriarchal beliefs which essentially considered women as weak. The post independence situation seems not to have changed either. For instance, girls will not take classes that are oriented toward science or mathematics. Instead courses that are regarded women's are preferred. These subjects include: domestic science, needlework, office practice, typing and nursing (Women's League, 1985; ZARD, 1985). A situation like this only reinforces the stereotyped images of women as being mothers and wives and therefore are in dependent roles, yet women play other important roles.

It is important to stress that negative images of women were inherited from the colonial system so that even after independence the process of undervaluing women's capability has continued. Nkole (1984) states:

Girls are therefore the victims of cultural conditioning which impresses on them the fallacy that they are not as capable of high academic achievement as boys and that it is futile and in bad taste to compete with males in technical and scientific subjects which require abstract thinking (p. 3).

Indeed the school system continued to reinforce the stereotypes despite the impressive educational reforms that have allowed women to

fully participate in education. The "gender-specific" socialization patterns can be seen in the provision of different subject specializations to boys and girls which perpetuate the sexual division in the labor market (ZARD, 1985). Even after their education women continue to function in a manner that reinforces subservience. Education for most women functions, as Robertson puts it, as an "instrument of oppression", and thus perpetuates the subordinate position of women.

The differential access to formal education puts women at a disadvantage because they may not be able to find wage employment (Touwen, 1985; Robertson, 1986). Women will not have the skills required for jobs because in certain situations women have had courses oriented 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. Sometimes women may simply opt for lowly paid jobs.

The lengthy discussion on women's access to education was to set it in the larger context so as to enable us one to see clearly why some women are not literate. The majority of rural women who are heads of households are, indeed, illiterate. Zambia's illiteracy rate is about 64 percent, and 72 percent of these are women (ZARD). These women do not have the basic skills which are required in the modern sector. Nonetheless, non-formal education is offered to these women through governmental and non-governmental organizations. Most of the training is carried out in women's clubs and are mostly home economics based: cooking, sewing, nutrition, child care, and housekeeping. Sometimes

women are involved in various income-generating activities which help them to raise some income for their livelihood. However, such activities sometimes do not raise the women's income status because these activities are only marginal. In addition, most of activities conducted through the colonial inherited clubs system do not reach the poor women.

In spite of the favorable educational system during the post independence days, women's education still lag behind that of men. However, it is important to underscore the great achievements that Zambia has made since independence. Women, though few in numbers, have continued to break new grounds in different employment areas. In the past, women had concentrated in teaching and nursing positions. Today, Zambian women are lawyers, economists and doctors. It is hoped that the younger generation will experience better changes that will have impact on their lives. So access of education should be expanded so that the numbers will become more or less equitable. The factors that militate against women's access to education such as the cultural, structural and economic should be removed to ensure a wider involvement by women. The small number that enjoy educational facilities should be increased.

Technology

Comparatively speaking, women's access to modern technology is very limited. Women as well as men are still using very simple technology such as hoes and axes for their farming activities. For households headed by women the situation is worse. In a small survey carried out in Mukungule area in Mpika district, a large number of female households

did not own the basic implements required for farming activities (cited in Geisler et al., 1985). For these women to be more productive they need labor saving devices. Such would include: maize shellers, simple oil pressers, maize grinders, solar driers, and cookers. However, in introducing these one would have to be extra careful so that the burden of women is not increased.

Women's Economic Status

The most vulnerable groups in Zambia are women and children, especially those in rural areas. Women are the ones who bear the brunt of poverty, and women heads of households are the poorest of the poor (Due & White, 1986; Hurlich, 1986; NCDP, 1987; Safilios-Rothschild, 1985; Schlyter, 1985; ILO/JASPA, 1981). The situation can be seen in the quote below:

If a woman has no money, she goes to the shopkeeper and works for him until he gives her a pot, or she works in someone's garden till he gives her finger millet to brew beer and with the cash from selling that she can buy a pot. Or she just uses one pot for everything (quoted in ILO/JASPA, 1981, p. 24).

The above quote shows how desperate the situation of a rural woman is to the extent that in order to survive she has to go to great lengths to do something about her poverty stricken situation.

Poverty

Every society has its own standards of measuring poverty and these may not be quantifiable but they are real, objective facts. As pointed out at the preparatory workshop on the situational analysis of women and children in Zambia (UNICEF/IAS, 1985), "poverty is not an abstract phenomenon. It is real and it is lived" (p. 13). The writer defines

poverty as having insufficient resources to satisfy ones minimum needs. In determination of these needs, s/he who is "poor" is an individual who is living below the minimum subsistence level, whose essential needs: food, clothing and shelter are not being adequately met and who lives in deprivation. Other essential needs might include: "pure water, sanitation, public transportation, and health and educational facilities" (Sandbrook, 1982, p. 10).

The situation of women and children in Zambia is that they have become disproportionately and increasingly victims of poverty. Rural women, for example, have incomes which are 3.5 times lower than those in urban areas (Mwanza, 1985). However, the status odds seem to be against female heads of households in both rural and urban areas, since for many women, poverty is not a temporary thing but a situation which is enduring and continuing fact of life. Poor families often do without many of the necessities that families with average incomes consider to be so. Clothing and finding money for their children's education are major problems. Many women have to sacrifice the little that they have to enable their children attend school.

There are, however, few studies that have documented slightly higher incomes earned by female heads of household. Due and White (1986) in the study of "women's contributions to farming systems and household income in Zambia" reported that female families earned off-farm income was more than that of the male headed families, where both husband and wife were present. Further, they reported that on the average, female families earned K230 compared to K261 earned by men. In contrast, net cash incomes from the farming activities was K849 for

male-headed households and K319 for female-headed households. The difference in net is so significant that female heads of house could not survive with the little income that remained.

Women heads of households were reported to have earned a higher income than men in Chitoshi area in the Northern Province of Zambia (Geisler et al., 1985). Single women earned higher incomes because of their awareness and independence. Such exceptional situations, however, are not many. Otherwise the bottom line for most women is that their earning capacity is very low and therefore poor.

As far as it can be envisioned, the major causes of poverty are: First, the situation in which women found themselves following the colonial penetration as already shown in Chapters I & II. Suffice it to say that Africa's peripheral situation in the world system continue to have great impact on the women's economic situation. In Zambia today, the decline of the economic performance resulting from the world wide recession has adversely affected women. In addition, measures such as the "Foreign Exchange Auctioning" as dictated by the IMF/World Bank, which began in 1985 and was abolished in 1987, had worsened the situation (NCDP, 1987). During the Foreign Exchange Auctioning the rate of the Kwacha against the American dollar had escalated to alarming proportions such that livelihood for the majority of Zambians had become difficult. However, it appears that even after the pulling out of the IMF and the World Bank, Zambia's economic crisis is escalating further and the poor segments of the population including female head of households have been the hardest hit.

Secondly, the limited access to productive resource as noted in the preceding paragraphs is the root cause of poverty in women. The importance of such resources which are necessary for the uplifting of women's lives needs underscoring. The lack of these resources simply means that women cannot participate in the development process and this perpetuates their impoverished situation.

Against such a background, the author thinks that the situation of women in poverty can best be described in terms of "the Feminization of Poverty", to borrow Pearce's terminology (1986). In Zambia's case this then refers to the growing numbers of poor women and their children.

Women's Economic Activities

As far back as 1970, Boserup, in her pioneering work on the role of women in economic development wrote, "the subsistence activities usually omitted in the statistics of production and incomes are largely women's work" (Boserup, 1970, p. 163). Since then many studies have been done to document this lack of recognition. In Zambia, one study mentioned the invisible nature of women's activities (Geisler et al., 1985). Keller (1985) affirms that "the vast majority of rural women ARE economically active and are engaged in making an important and vital contribution in support of their families" (p. 10). However the 1980 Zambia Census population data showed that 28 percent of women were economically active compared to 57 percent of men recorded as economically active (Keller, 1985).

In discussing the urban women, Bardouille (1985) pointed out that women's economic activities had been grossly underestimated. She

stated: "women's contribution to agriculture is very significant, yet this continues to be underestimated in official statistics" (pp. 11-12). Thus, only 32.8 percent of women in urban areas were considered economically active, whereas significantly 67.1 percent were economically inactive. In contrast, 73.1 percent of men were considered as economically active (Bardouille, 1985).

The undervaluation of women's work has been attributed to the way in which labor force activity is defined (Bardouille, 1985). If an individual works for money then s/he is placed in the category of a worker. In case where there is no money involved, then the person is considered not to be working. It is no wonder that various activities in which women are involved are not counted as economic activities. The division between "women's work" and "men's work" seem to be so vivid in the Zambian society. 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.

Based on the definition of what women's work is supposed to be, the labor market has treated women unfairly. This will be elucidated in the next section on wage labor and employment. However, in view of lack of proper definition of economic activity, it then becomes necessary that this is done so that both paid and unpaid work in which women are involved are recognized.

Wage Labor and Employment

At independence, Zambia inherited a distorted economy which was exclusively copper mining. Most African men who worked in the mines were semiskilled or unskilled and only few educated men were able to take over clerical and administrative jobs, as well as elementary teaching jobs (ZARD, 1985). Unfortunately, because women did not have the opportunity to go to school during the colonial era, they were excluded from the labor market.

The problems affecting women's access to wage labor and employment dates back to the colonial period when at that time the colonial government was only interested in hiring men to work in the mines as well as the commercial sector. Both married and single women were barred from wage employment in the towns and were relegated to subsistence production in the rural areas. Women were, therefore, dependent on men. At independence many policies were relaxed but still women could not be incorporated into the wage employment because they lacked the necessary skills.

Independence accelerated the pace at which women became involved in many things. More and more young women received education and later joined the world of work as secretaries, nurses, clerks (Schuster, 1979). The 1980 population census of Zambia revealed that only 7.2% of the total labor force (365330) was female (ZARD, 1985), whereas the figures for 1966 and 1975 were 2% and 5.6% respectively. Comparatively the 1980 figures were an improvement over the past years. However, in proportion to men's figures, the 1980 figures are still far from being satisfactory. Thus, the majority of women are not in wage employment

because they need to be highly educated in order to have access to formal employment. As pointed out:

. . .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 qualification that is deemed necessary for a particular job (ZARD, 1985, p. 27).

Women who do not have the education and training are automatically excluded from the formal employment. For the few women who have made it in the labor market their conditions of service tend to differ from those of men, for example women may have low wages and no fringe benefits. Since jobs are sex stereotyped women receive very low salaries. In fact a significant number of women are found in domestic service jobs, informal sector and many others in which women are marginalized. Few women are found in higher status jobs and by implication women are either in unpaid work or low paying jobs. This state of affairs inevitably creates a situation whereby women will remain poor. And if women are single they have a burden to support themselves and their children.

Health Care and Family Planning Services

At independence, Zambia's health care system provided free health care services to all people. These services are provided to all women irrespective of their social standing.

There are many basic health care services provided to all people at various health centers throughout the country. These services include ante-natal and post-natal services and everyone has access to the health care service. However, women are constrained by some factors which prevent them from getting these services. In order to receive medical

services women have to walk long distances and this is worse in rural areas where the transportation system is inadequate. Women, especially those heading households are disadvantaged in that they do not have husbands to help them when children become sick. Women have to walk many kilometers to get health care services at their nearest health center. Such conditions somehow discourage women and often times they end up using traditional treatment which in most cases may be to their disadvantage.

There are marked differences between rural and urban areas in terms of infrastructure services. In the health care services urban areas are favored for example, because the distribution of doctors and nurses between urban and rural areas is skewed. Such a situation results from the unfavorable conditions obtaining in rural areas, where very few, if any, incentives are available for personnel to work (Kalumba, 1983). Furthermore, due to the country's worsening economic situation (NCDP, 1987) the health care services have drastically been affected; there is a short supply of drugs and equipment and a delay in the implementation of the primary health care. The majority of health care services consumers are women, therefore the problems now being experienced in the medical services certainly affects women more.

In terms of the nutrition status, women heads of households are disadvantaged because they do not adequately provide for their families, given their low agricultural production. Faced with such a situation women end up depriving their children and themselves. There is a likelihood of high mortality rates of infants because mothers cannot pay attention to nutritional needs of their children as well as their own.

In addition, women's multiple roles are such that women are overwhelmed and therefore, have little time to attend to other activities such as preparing nutritious food for their own health and that of their children.

As regards family planning services, these are widely available to women and are provided "on individual basis to space children so as to promote maternal and children well-being" (Women's League, 1985, p. 26). However, not all women utilize the services because of the problems they encounter with their husbands. Usually a consent letter has to be signed by a husband before a woman can participate in the family planning services although some women who ignored this requirement and have found themselves in trouble with their husbands when discovered. In addition, single women do not have access easily to family planning services. As a consequence they become pregnant and sometimes they perform illegal abortions. Indeed, family planning services were such a controversy until recently when the women's league began to fully acknowledge the need for these services given the frequent births which did not provide women with enough rest before the next baby.

In general, however, despite a progressive health care system women's health care issues are not yet fully recognized in terms of providing some education to women, especially in "screening for cervical and breast cancer" (ZARD, 1985, p. 137). Instances where nutrition information is made available, women's poverty militate against their improvement because they are not able to provide their families with nutritious diet. Women are unable to afford foods such as meat, fish, eggs, beans and groundnuts which are necessary for their health. This

situation has worsened in recent years because of the skyrocketing of the prices of such essential commodities.

Summary

This chapter has discussed some problems experienced by women heads of households. Female heads of households do not have access to productive resources which include land, labor, credit/capital, extension services, education and training, and technology. The economic status of women which is so precarious resulting from their inability to access to wage employment. In the same context women's economic activities have been undervalued and ignored in the official statistics.

The issues examined in this chapter are inextricably connected in that the lack of productive resources inevitably creates a situation in which female heads of households, especially those in rural areas become the poorest of the poor. The question is, given such a situation in both urban and rural areas how do women cope with the problems they experience? The next chapter will explore this question.

CHAPTER IV
SURVIVAL STRATEGIES FOR POOR WOMEN

This chapter will discuss alternative ways of coping with pressures of society, especially those arising from women's lack of access to productive resources as well as from their precarious economic situation. Zambia does not have a "social welfare system" as is the case in the western countries. However, because of Zambia's commitment to the philosophy of humanism which requires that people help each other (Kaunda, 1986), there is a non statutory provision for public assistance for unsupported women, the majority of whom are either widowed, divorced or single. This public assistance is administered through the Department of Social Development in the Ministry of Labour and Social Services. Unfortunately the majority of these women do not receive assistance due to limited resources available within the department.

As noted in Chapter III, most female heads of households are not in wage employment. For the most part these women engage themselves in informal sector activities in order to eke out a living. These informal activities include beer brewing, marketeering, sale of food and many other activities. Other coping strategies are: through social support systems especially those from the family, friends and relatives; subsistence farming; domestic services and room renting. Women face

some problems as they conduct informal activities and these will be elaborated later in the chapter.

These strategies for survival used by female heads households are in no way different from those used by married women. Nevertheless, what distinguishes female heads of households from married women is that married women have husbands to turn to for more support, whereas female heads have to struggle in their own right without supplementary help from husbands. Moreover, many studies have documented that widows, divorcees or unwed mothers tend to be the ones who use the coping strategies most (Hansen, 1987).

Informal Sector

The rapid rate of urbanization resulted in the Zambia governments' decision to expand self-employment opportunities. Consequently the Third National Development Plan (TNDP), 1979-1983, devised some policies which were directed at solving the employment crisis in the urban areas (Todd & Shaw, 1980). Yet, the policy guidelines issued in this plan lacked some important information pertaining to the "informal sector". This chapter will not get into that debate, but suffice it to say that the TNDP did not envisage the inconsistencies especially in the dealings with the informal sector participants such as the street vendors (Todd & Shaw 1980).

As defined in Chapter I, "informal sector" refers to "unregistered, small-scale and informally organized activities" (ILO/INSTRAW, 1985, p. 10). Informal sector activities are often operated by self-employed people "with no employees receiving cash wages" (Todd & Shaw, 1980, p.

418). In both rural and urban areas, the majority of women participate in the informal sector; and men too participate in these activities. The informal sector activities are generally carried out by unskilled people (ILO/INSTRAW, 1985).

Several studies explored the informal sector activities and most of these have been conducted in Lusaka (Bardouille, 1981, 1984; Hansen, 1980, 1984, 1986, 1987; Julles-Rosette, 1982, 1985; Schuster, 1982; Todd & Shaw, 1980). Almost all these studies consistently talked about the poor women who had resorted to various means of generating their income as a way to survive under the vicissitudes of urban pressures.

Women form the largest participants of the informal sector in the urban areas (Todd & Shaw, 1980). Women in the urban areas are involved in the trading activities such as food retailing of fruits, vegetables and fish (Bardouille, 1984; Hansen, 1982). Other informal sector activities are beer brewing and sale of illicit beer called Kachasu, marketeering, cottage industries and ceramics (Jules-Rosette, 1982, 1985). Only few of these informal sector activities will be highlighted in this chapter.

The informal sector is certainly a good alternative for those women who cannot find wage employment on the highly competitive labor market. Notwithstanding, the informal sector is without some teething problems because most of these are conducted illegally. Illegal, in this sense, means that activities are carried out on an unlicensed basis either in the home or public places (Schuster, 1982). The legal requirement is that people should sell items only in authorized areas such as the Council operated markets which must also meet the health standards,

especially where the sale of food items is concerned. And yet licenses for stall operation are difficult to obtain , and in fact until 1970, licenses were restricted (Jules-Rosette, 1985). Licenses then were only issued to male heads of households. Thus for women the problem still was compounded by government officials who often did not consider women as playing an important role and this process has continued to the present day. Because of the restrictive nature of licensing, most women have turned to conducting their activities in their own homes or in the streets--street vending.

When activities are conducted in the homes women are subjected to regular inspections by the police and because of these inspections most of the informal sector activities are sporadic and "clandestine" (Hansen, 1980, p. 212) in nature since women do not want to be prosecuted. In street vending women sell their food and other items used in the homes, for example, handicrafts, charcoal and second hand clothes in strategic points especially in the down town areas where they expect to raise more income. Even in the streets women are subjected to police harassment and these policemen or women often demand production of licenses from women for conducting informal sector activities. Sometimes women are accused of overcharging. The harassment women go through in both their homes and streets is so demoralizing for them that sometimes they just give up such ventures. Besides, informal sector activities are not so viable and yet women often get arrested and fined. These women who try very hard to survive face myriads of problems from the bureaucracy that does not seem to be sympathetic with the women's plight.

Marketeering or market vending emerges as the most important strategy used by women in most urban towns of Zambia. As indicated earlier most of the studies reviewed on the informal sector were conducted in Lusaka. Still the findings in terms of what women do to earn a living can be generalized to most towns in the Copperbelt and to the towns along the line of rail.

Marketeers, as they are popularly known, mostly sell a variety of food items at the markets and most of the foods sold are the perishables. An example of typical situation of a marketeer woman is as described below in the case of Clara Phiri:

Clara Phiri lives in Chawama, a squatter area, and sells vegetables at the market. To obtain her daily supply, Clara starts off her journey at about 5 a.m., walking a 10 mile distance to the airport junction on Great East Road, a delivery point for the growers who come from adjoining farm areas. There is a stiff competition between Clara and other buyers for reasonable prices and a variety of produce. When the appropriate vegetable produce has been purchased, Clara walks back another 10 miles to Chawama where she rearranges the product for retail sale in the market. There is no system of costing involved except that her experience in the urban trade determines the price at which she sells her produce. In addition, she considers purchase price and seasonality.

Once at the market, Clara competes with other marketeers to sell her produce, which is very similar to that offered for sale by others. With limited demand from consumers in the area due to their income, Clara may end the day with half of her perishable produce unsold and without proper storage facilities or means of preservation. There is a great loss in economic opportunity cost through inappropriate storage, method, and total activity time.

Other women who sell vegetables but do not belong to an organized market system like Clara are classified as unlicensed street vendors. They also re-package their produce and sell it at selected strategic points such as near a shopping area. Some of these street sellers are firmly established but are still subjected to continuous police raids which result in frequent confiscation of their produce. Criticisms of alleged overcharging because of the unspecified weights of their produce and also of the unhygienic conditions under which some of the produce is sold are made by the consuming public (Mwanamwambwa, 1977, p. 26, quoted in Jules-Rosette, 1985, pp. 93-94).

Such is the situation of the poor women marketeers. It seems the wrath of the police reaches even those women who have the proper documentation to operate in the markets because of their alleged overcharging.

Another very common informal sector activity carried out by women is beer brewing as well as the sale of illicit beer known as Kachasu. Historically, beer brewing began in the mining areas and was associated with prostitution. Single men frequently patronized the homes where the beer was brewed, and there they found women to flirt with. The beer brewing homes were known as "shebeen queens" (Jules-Rosette, 1985). Today home beer brewing is still popular and Hansen (1988) who has just returned from her continued research in Zambia confirmed that Kachasu brewing is still conducted by women who have even managed to send their children to school out of the little that they had raised from beer selling (Telephone conversation between author and Hansen on August 9, 1988). But the truth of the matter is that this is considered an illegal activity. To counteract this activity the government introduced a legally controlled beer called "Chibuku", and despite this, the illicit beer brewing is conducted secretly and if the culprits are found they get punished (Jules-Rosette, 1985). On the other hand the regular police raids in shanty townships has seriously made this a risky business.

Craft work is yet another popular informal sector activity in which women are engaged. In Jules-Rosette study (1985) of women potters in Lusaka, she pointed out that ceramic work is usually carried out in combination with other informal sector activities such as cooking and

beer brewing. Fortunately ceramics activities are not subjected to legal prohibitions as is the case with street vending.

Finally, women collect rent (Bardouille, 1984). Because of the shortage of housing in most residential areas, women who own homes are able to rent their rooms. Money raised from rent charges can assist substantially in alleviating some financial constraints experienced by poor women.

As mentioned earlier informal sector activities are carried out by both men and women, but women predominate. Informal sector activities conducted by women were a response to the stresses of poverty that had stricken the urban population. Although informal sector employment seem to be the most viable alternative for women, there is absolutely no substantial economic advantage because this does not uplift women's economic status. Informal sector activities are in a way marginal activities because the majority of women are found in the least profitable petty trading activities as already noted (Bardouille, 1981, 1984; Hansen, 1982). However, men are found in the most lucrative activities such as, fish mongering, selling of grocery items, tailoring, carpentry and other businesses (Bardouille, 1981; Hansen, 1982). Based on the inherent sexual division of labor it has been argued that gender is a critical variable, and thus plays a role in legitimizing the differential access to most of the resources available in the community (Bardouille, 1984; Hansen, 1981). This situation has been attributed to the historical process experienced during the colonial rule. However, the unequal division of labor under independent Zambia has continued to be the same if not worse because Zambia is still in a dependency

situation in which the outside forces resulting from the world's economic recession continue to perpetuate the economic crisis together with its concomitant problems.

Subsistence Farming

A vast majority of women in rural areas are predominantly engaged in subsistence farming. Subsistence farming is defined as production of crops for domestic consumption unlike cash crop production which is grown for export. During the UN Decade for women, 1976-1985 women's role as food producers became increasingly documented and has since been recognized as an important contribution to development. Women contribute about 60-80 percent of food production and through this food production women are able to feed themselves and their families.

Women also "go around to beg", which is euphemistically used to mean that women work for others in order to have a meal. This type of work is referred to as "piecework" (Geisler et al., 1985). Women go to cultivate and weed other peoples fields in order to earn an income and sometimes women go out in the bush to collect wild fruits, caterpillars, mushrooms and other foods either for sale or their own consumption whenever they are in season.

In urban areas women cultivate in their backyards and they grow various crops such as cabbage, rape, pumpkin leaves and many other food crops needed for their consumption. In the rain-season larger fields are cultivated in which maize (corn), sweet potatoes, pumpkin leaves and many other crops are grown. Sometimes when a surplus is produced women sell the food at the market. Sanyal (1984) found urban cultivation to

be very crucial for low-income earners in Lusaka. Further, the research showed that more people were turning to urban agriculture as a means to cope with the growing problems resulting from the lack of income and other resources. Indeed as observed by Sanyal (1984) ". . .urban agriculture. . .is a household activity primarily undertaken to supplement the low-income of household" (p. 134).

Support Systems

The source of strength for most women is the extensive help they receive through a network of relatives, friends and neighbors. Without such support systems women may find it hard to cope with the vicissitudes of urban problems.

In the past the African society relied on the extended family systems in times of great need. This practice is unlikely to be the case under the current prevailing economic crisis in many African countries such as Zambia. The extended family does not seem to be as strong as it used to be in the past. Such a view was also expressed by most African women who were interviewed by the author for her advanced research class project in which ten women were interviewed from three regions of Africa: Eastern Africa, Western Africa and Southern Africa (Kanduza, 1988). In Zambia's situation the philosophy of humanism demands that the extended family should be preserved (Kaunda, 1966). In times of need Zambians are expected to help each other. Indeed few women do get assistance from their relatives, friends and neighbors on humanitarian grounds. Women also receive assistance from their own children who are working. But with the worsening situation now

obtaining in Zambia the strain on working relatives can be stressful and help to their family members may be minimal.

Domestic Service

Historically, domestic service in Zambia was exclusively the domain of Zambian men since men were expected to work and earn income in order to pay taxes (Hansen, 1986). Women were precluded from the domestic service because they had to stay in the villages in order to work on the land and look after children. After independence, more women joined the rank and files of the domestic service. Hansen (1986) has estimated that about 100,000 people are employed in the domestic service and about one fourth of these are women. Women took up domestic service as a last resort because there were no jobs available for them in the formal sector.

The working conditions for domestic service (maintenance of houses and gardens, cooking and taking care of children) are not favorable because women have to work long hours with a very low pay (Hansen, 1986). But "half a loaf is better than none" as Hansen's respondents told her during her field research. Because women lack the skills needed on the labor market they can only take whatever little they are offered by their employers in order to survive. In the absence of a powerful union that would fight for better conditions women have no recourse but to stick to these poorly paid positions until such a time that some union or other pressure groups can help to alleviate the problems of women in the domestic service.

Summary

In this chapter the writer examined some means and ways used by poor women in order to earn a living in the face of the urban and rural pressures. Some strategies used were highlighted: First, through conducting informal sector activities in urban areas women are involved in the marketeering of food stuffs, beer brewing, craft work and rent collection. Second, in both rural and urban areas women are involved in subsistence farming. In rural areas women produce food to feed themselves and their families and they also cultivate other peoples fields in order to eke out a living. Similarly in urban areas women make gardens either in their back yards or they go elsewhere to till bigger fields where they grow crops mainly for their consumption. Third, the author noted the social support networks namely; the family, friends and neighbors who may come in handy in times of great need. Lastly, women join the domestic service sector as a last resort for lack of absorption into the wage labor system.

Further, it has been noted that the informal sector is riddled with some problems. The most notable problems are: (1) the sexual division of labor in the informal sector activities conducted by women and men such that women end up in less lucrative activities; (2) for many women the informal sector is a risky undertaking because of the governments' insistence in asking poor women such as the ones examined in this thesis to meet the standards of operation; (3) there has been little appreciation by the government as reflected in the official statistical documents which do not include informal sector activities as contributing to the economy of the country; (4) the attitudes reflected

by government officials in the way women are treated is so humiliating, as exemplified by women's harrassment by police as they carry out the informal sector activities. Surprisingly enough, irrespective of whether women obtain the licenses or not police raids are always inevitable.

The majority of poor women do not have skills to run big businesses and so they end up in the informal sector which does not do much to boost up their economic status. Very few women raise their income beyond the subsistence level. Indeed women's concern in their daily living is to find food, clothing and shelter and these are considered the most important basic needs and thereafter women try to find other necessities of life. Thus, for poor women of Zambia their concern is "survival". Given the prevailing economic situation in Zambia how can the profession of social work respond to the situation of women heads of households examined in this study? The next chapter attempts to discuss the response by the profession.

CHAPTER V
THE SOCIAL WORK RESPONSE

Much of the literature reviewed was not written from a social work context. Recommendations resulting from such works did not shed enough light on what the response by the social work profession should be in view of structural problems women heads of households have had to experience. This chapter is an attempt to fill the gap for the benefit of social work practitioners in Zambia.

Goals

The social work profession is somewhat unique because of its concern for the total functioning of a person and its challenge to bring about change in the structures of a society and its institutions. For a long time social work's commitment had been in dealing with people who are oppressed, powerless and disadvantaged (Chandler, 1986). Furthermore, social work has been mandated to eliminate discrimination of all forms based on sex, class, race, sexual orientation and other related "isms". Chandler (1986) states: "the social development perspective can revitalize the profession's commitment to these concerns. . .that social work still has an important role in working with such groups" (p. 86).

The issue of women heads of households examined in this paper is indeed critical and thus, deserves special attention by the social work

profession. Women heads of households include, widows, divorced or separated women and unwed mothers (single), all of whom are vulnerable people and this calls for social work practitioners to take special interest. The profession should further recognize that women as a group have been systematically discriminated against as has been established in Chapter III because of their differential access to many of the resources available in society.

The Zambian Context

Zambia's approach to social Work practice has moved largely from the dichotomized approaches of Social Welfare and Community Development to a more integrated approach of Social Development (Katati, 1985).

According to the preamble of the Social Development policy:

The social development process is one whereby the efforts of people themselves are united with those of Central and Local Government political leaders and voluntary agencies to achieve the greatest advancement by all available means for overall welfare of the people (Social Development Department, 1981, p. 1).

Social work in Zambia is widely practiced from a social development model which assumes no barriers to social political participation across social groups. As a result a claim has been made that discrimination in Zambia is non-existent given that the Constitution of the country abhors discrimination on the basis of "race, tribe, place of origin, political opinions, color or creed" (Zambia Constitution, n.d., p. 32). The word sex was not included in the constitution and this omission can be considered discrimination. In fact, despite the antidiscriminatory provision in the Zambian constitution, in practice women experience a high degree of discrimination. At times one can be discouraged from

pursuing issues of this nature because time and again women are told to become "more practical instead of. . . 'shopping lists of impossibles' and moaning about non-existent discrimination on grounds of sex" (Zambia Daily Mail, December 29, 1983). Such are the comments from our male colleagues and this is really hard on women.

Women suffer from many kinds of social discrimination. Take for example sexism as has been documented by scholars from developed countries (Tolman, Mowry, Jones & Brekke, 1986; Kravetz, 1986; Collins, 1986; Donadello, 1980; Cummings, 1980). In Zambia, the Zambia Daily Mail article (March 12, 1984) titled "Fighting bias against women" argued that sexism had permeated the Zambian society. As has been reflected throughout this paper societal arrangements had been impacted by the process of colonialism. The article referred to in here stated: "In case of Zambia, the attitude that the woman's place was in the home had been created by colonial authorities to control the process of labour reproduction" (Zambia Daily Mail, March 12, 1984, p. 4). The article continued to observe that the colonial penetration had also affected the school system in the manner in which the curriculum developed during the post independence era. For example, the Social Studies work books depicted boys doing more important things than girls, clearly sending the message that boys were more "competitive" and "successful" than girls. As noted in Chapter III, girls tend to cluster in non-science subjects, sometimes not by their own choice but by the way they are perceived by the selection process which categorizes them into those who can get into science classes and those who cannot. More boys are likely to be placed into science classes whether they liked the

subjects or not. All this point to the fact that sexism is indeed alive in Zambia and needs to be acknowledged by the social work profession and solutions to this should be worked out.

Intervention Strategies

Towards a Reformation

If social workers are to be responsive to women's needs, they must begin to address the pervasive nature of sexism, including an examination of the practitioners attitudes towards women clients. Most often, when working with women clients social workers are bound to view women in terms of societal mandates or expectations and they deal with women along these lines without taking into account women's personal choices. This way of working with women clients is tantamount to "blaming the victim" and should be avoided. As social workers working with women clients, emphasis should not be placed on adjustment, rather attention should be paid to the circumstances which need to be changed so that women would be able to define themselves (Berlin, 1976).

A feminist perspective in working with women recognizes that the "personal is political" and it is from these personal experiences that social workers can be in a position to help women understand their situation so that they can collectively take action towards social change. Women would be helped to recognize that their problems are problems of other women too (Sancier, 1981). However, recognizing the difficulties Zambian social workers might encounter in using a feminist perspective, it is crucial that such a perspective be introduced slowly through institutions such as Schools of Social Work where feminist

issues could be incorporated into the curriculum. This would lead to African feminist research which would sensitize both women and men on issues they need to work on to ensure equitable distribution of societal resources as well as equitable treatment of disadvantaged groups, especially women.

There is need for social work practitioners to allow women to participate in their own welfare. Evidently, "social work, perhaps more than any other profession is based on the belief that human beings have the potential to change themselves and their world" (Weick & Vandiver, 1981, 9.XVII). "It is important to treat women as intelligent, autonomous beings capable of making their own potential" (Calvert, 1985, p. 68) so long they do not impinge on other peoples rights. Women should be given the right to direct the course of their own lives. Human beings can make decisions if they are made aware of the available options. It is empowering to the women just to let them know about different options. For instance, if women do not have access to the resources then this is not their choice.

Towards Social Policies

Another aspect of social work practice is that practitioners should be in the forefront of influencing changes in the social policies that directly concern women. Social workers are expected to contribute to the development and modification of policies so that these are not incompatible with the social work values (Pincus & Minhan, 1971). Efforts should be made to improve things so as to make fundamental changes in the structure of societal institutions. For example, the

government could be influenced in seeing that allocation and distribution of the resources of the society are equitably distributed (Pincus & Minhan, 1971). Social workers could take up the issue with the government by ensuring that the currently limited resources for women heads of households are expanded. However, as practitioners working towards bringing about change in society, they must be aware of the limitations that they might encounter. Most important for social workers, in trying to influence social policy is that they should be careful not to dictate or impose their own views of social change on women. Women at the grassroot level should participate in decision making of matters that affect their lives.

In addition, social workers should by all means try to work through the professional association such as the Zambia Association of Social Workers, in order to contribute to the development and modification of social policy especially at the macro level. For women's issues, such as those of female heads of households to be heard, the professional association should also have adequate representation of women who would be in a better situation to speak to the issues of women.

At agency level, social work practitioners could also influence social policy through educating fellow members of staff about matters affecting women heads of households. Social workers can also encourage colleagues to take a position on women's issues. In addition, social work practitioners can get involved in various organizations to study problems and conditions as well as the needs of women and be able to

...and the organizations that would be for the betterment of women.

are working towards the amelioration of undesirable conditions for the people.

Improving the Knowledge and Skills of Intervention

In keeping with the purposes of social work; "aimed at enhancing the coping ability of people, linking people and needed resource systems, promoting the effective operation of informal, formal societal systems and contributing to the development of social policy" (Pincus & Minhan, 1971, p. 30), social workers need to have a wide range of knowledge and skills which will be useful in understanding the problems and be able to select appropriate intervention strategies. The knowledge base of social work should include: Human Behavior and Social Environment, Social Welfare Policy and Services, Social Work Practice and Social Work Research. In terms of skills, social work practitioners need to have interviewing skills, communication skills, assessment skills and the ability to identify with the goals of the disadvantaged groups (ZASTROW, 1985).

Advocacy and Related Strategies

On an advocacy level, social workers can provide information to people involved in policy making such as the Women's Affairs sub-committee of the central committee, Women's League and the Non Governmental Organizations (NGO'S). The social work practitioners could, in fact, be involved in the women's league and NGO's in order to advocate on behalf of women's enhancement.

Information dissemination on women heads of households is yet another task for social workers. The profession can be particularly

effective by undertaking an analysis of economic, social and cultural variables affecting women heads of households. An analysis of this nature would ensure that social workers are an integral part of the decision making processes where they should strive to include women's issues. Issues of women should also be included in professional seminars and workshops. Through public discussion realities faced by women can begin to be recognized and addressed. Social work's responsibility in this process is to contribute to the understanding of issues about women.

Another strategy that can be used by social work practitioners is the empowerment of women. Social workers must be advocates for women by informing them of their rights. Some of the best ways of empowering women is by helping them to have access to those resources that have been denied to them as well as validating their efforts to help themselves. Such actions can go a long way in reducing women's feelings of helplessness. As Antrobus (1985) states: "Strategies and methodologies that focus on building women's confidence, skills, and access to resources" (p. 18) are very important in heightening one's self-esteem. In addition, the skill of mobilizing the resources for women can be very helpful in assisting these women (Solomon, 1986), especially as they struggle to cope with being female heads of households and in their efforts to survive.

Finally social workers, particularly female practitioners need to get involved in research of women's needs such as those of female heads of households. Research techniques that take into account the cultural context of women's vital roles are highly recommended (Terborg-Penny,

1987; African Association for Women's Research and Development (AAWORD), (1982). A feminist research perspective would be the most ideal one because this would certainly be different from the traditional perspective in that the feminist perspective would include women's experiences, ideas, and needs, and therefore, present a different reality (Cummerton, 1986). A feminist perspective recognizes that the "results of research are neither value-free nor objective" (Cummerton, 1986, p. 86).

Social work practitioners should also be committed to non-sexist research whose major assumption "is that sexist research is antithetical to obtaining useful data about social phenomena" (Cummerton, 1986, p. 83). Furthermore, a feminist research ensures that research participants are involved in the whole process of problem formulation, data collection, review of findings, interpretation and dissemination of the information, and using the findings in order to improve the quality of life for the participants and the lives of other women. "Research for women rather than on women" (Cummerton, 1986, p. 87) is necessary if the quality of life for women is to improve. As a feminist researcher, one can play an important role as an agent of change. By using the findings of the research the social work researcher may influence or change the lives of people s/he has studied. "Research findings then become a strategy for documenting the conditions of women so change can occur" (Gottlieb, 1987, p. 56). For female social workers in Zambia the challenge is for them to undertake research for women for the betterment of women's lives.

CHAPTER VI

CONCLUSION

The present study sought to analyze the situation of female heads of households in Zambia. The literature review found that there is sparse information on women heads of households and that among the few that have been published, none were written from a social work context. This is a challenge to social workers and, therefore, should conduct studies and disseminate information on the conditions of women heads of households so as to inform the policy makers. The review considered factors contributing to the growth of women heads of households: migration, widowhood, divorce or separation and unwed motherhood. Problems experienced by women in terms of access to productive resources, health care and family planning services and economic status were critically examined. The review found that women heads of households have been seriously impacted by these limitations and that they still remain the poorest of the poor. The survival strategies used by female heads of households in the hope of escaping from the vicissitudes of urban and rural pressures were examined. Indeed, for these women, as long as they have their basic necessities of food, shelter and clothing they can survive. However, these necessities are not the only ones, but these women do not have extra means of getting them. Since the social work profession is in a unique position to

respond to problems experienced by these women some intervention strategies have been suggested. The future direction of the study calls for more research on the situation of female heads of households so as to make a better assessment in order to assist policy makers.

Recommendations

Several recommendations are offered for future direction of study.

These recommendations are as follows:

1. There is need to encourage research which will be conducted from a non-sexist perspective. Along the same lines research on sexism in the profession should be conducted in order to check on the effect of social worker's sexist attitudes toward women clients.
2. A study should be conducted to establish the extent to which female heads of households have been impacted by the mental health systems. Studies in western countries point to the fact that women are the majority consumers of the mental health services and that women have not been treated with respect. Mental health problems are often attributed to women themselves instead of considering the environment and its impact on women. To what extent is such treatment of women clients existent in the Zambia's mental health systems?
3. Further investigation to assess and identify specific needs of women heads of households needs to be done in order to influence action by the government. So far the token assistance that has been rendered to women in general through

government departments or non governmental organizations has had no desired impact on women heads of households. Policies that will directly address the needs of these women are needed.

4. Research into discriminatory laws should be conducted so as to discard the unsuitable ones. Furthermore, customary laws which disadvantage women need to be examined and this has to be systematically approached so as not to impinge upon the rights of the people. This area of examination tends to be very sensitive since the traditional leaders do not want to lose their power.
5. The social work profession need to introduce programs that will help women develop their own identity. Women are often treated as dependents of men, thus it becomes necessary that the profession instills some awareness in women from "a personal is political" stance. Women's personal experiences are important because it is only from such experiences that one is able to bring about change. In addition, feminist services such as the provision of counseling for women, educational programs, career counseling for women, consciousness raising, all of which are very important if many women are to be reached. Caution here should be urged, however, that before developing such services a needs assessment be conducted.
6. Social workers should take up the challenge to be researcher-practitioners, activists, policy makers, community organizers,

social developers and indeed direct care givers to this group of women which is almost ignored. The more interest social workers show in the population examined in this study the better for the profession whose mandate is to work with disadvantaged groups.

7. Further investigation should be carried out to determine the possibility of incorporating feminist studies into the social work curriculum. The inclusion of feminist studies would increase feminist social work research.
8. The informal sector should be recognized because of the significant role it plays in the economy of the country. Further, since the majority of women who are heads of households are involved in the informal sector activities, it is necessary that they be protected from the constant harassment they receive from the police.

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