

# 2012

Humanitarian Aid Studies Centre,  
Almería, Spain

Moses N. Ngulube  
Email: [mngulube2001@yahoo.com](mailto:mngulube2001@yahoo.com)

Professor: Marilise Turnbull

## Aid and Women's Economic Empowerment in Zambia (The Case of World Vision Zambia)



**MASTERS IN INTERNATIONAL COOPERATION AND HUMANITARIAN AID  
2011-2012 (SUMMER)**

## Acknowledgments

This research report is a product of synergy; synergy of effort, minds, inspiration, goals and values. Many people are behind this accomplishment.

Thanks to you Mr and Mrs Martin. You have been all-weather friends and generous supporters. It was due to your support also that I commenced my masters. I'm most grateful for your belief in my giftedness, discipline and passion for life. *Merci bien! Muchas gracias!*

Thanks to World Vision Zambia (WVZ) first, for granting me the research internship opportunity and second, for the partial material and financial support I received during the 9-day data collection exercise. Some members of staff deserve mention:

- Thanks to the Advocacy Team: Batuke Walusiku (Director of Advocacy and Communications), Dr Gertrude Chanda (Head of Advocacy) and Helen Lungu (Gender Program Officer). You introduced me to the wider WVZ family. Your trust that the final deliverable would add value to WVZ's programming was particularly encouraging.
- Thanks to the Livelihoods and Food Security Sector: Makabaniso Ndhlovu (Livelihoods and Food Security Technical Advisor), Alice Namuyamba (Empowerment, Respect and Equality Project Manager) and Munang'andu Munang'andu (Driver/Logistics Officer). I knocked several times at your doors and you never grew tired of seeing me.
- Thanks to Sajilu Kamwendo (Design, Monitoring and Evaluation Advisor). Your insistence on a fair balance between theory and practice has borne fruit. This study will be relevant to both a development practitioner and an academic.
- Kapululwe Area Development Program (ADP) Staff: Saboi Simasiku (ADP Manager), Pastor George Kamau (Development Facilitator - Christian Commitments), Brenda Musamba (Community Development Worker [CDW]), Melissa Mwanza (CDW), Ronald Kaululwe (Development Facilitator - Food Security [DF-FS]) and Derrick Chongo (STEPS OVC Focal Person). A pre-test was done in your catchment area and you expressed an even greater interest in a fully-fledged data collection process.
- Thanks to Nyimba ADP Staff: Daniel Ngulube (ADP Manager), Hudson Hatwambo (DF – Sponsorship). Thanks for giving us access to your women's groups and for

introducing us to one of your development partners, the Ministry of Community Development, Mother and Child Health (MCDMCH).

- Thanks to Makungwa ADP Staff: Zelu Kafunda (ADP Manager), Elliot Phiri (STEPS OVC Focal Person), Moffat Mtonga (Monitoring and Evaluation Officer), Mphaso Njovu (CDW) and Webster Chikunduzi (DF-FS). You distinguished yourselves in hospitality and the women's groups, in your ADP, were very prepared for the research.

Thanks to the MCDMCH in Nyimba. Your presence Patrick Phiri (District Community Development Officer) and Benny Sakala (Community Development Assistant) was a clear demonstration of your conviction that sustainable development requires, among other things, broad-based partnerships.

Eleven (11) WVZ Staff and two (2) MCDMCH Officers actively participated in data collection. The research (kafukufuku) team included: Helen Lungu, Alice Namuyamba, Munang'andu Munang'andu, Brenda Musamba, Ronald Kaululwe, Derrick Chongo, Pastor George Kamau, Benny Sakala, Patrick Phiri, Mphaso Njovu, Elliot Phiri, Moffat Mtonga and Webster Chikunduzi. You were such a great team. There were times when you went on administering the 50-question interview schedule without food or water. Thank you for your selfless service. I look forward to working with some of you when I will be doing yet another research, in the near future, this time on human rights.

Thanks to the many authorities that have extensively written and published on Zambia, aid effectiveness, women's empowerment and women's economic empowerment. You furnished me with numerous tools of analysis and fostered my interpretation and appreciation of data collected from the field. Every effort has been made, throughout the report, to acknowledge your contribution.

Thanks to my research supervisor Marilise Turnbull. Your incisive and timely comments and guidance are invaluable. If this piece of work is exponentially appealing and relevant, it's largely because of you. *Merci beaucoup!*

Finally, I wish to register my profound gratitude to my family and friends (you are too many to list). However distant some of you may be; distance is not a barrier. Many of you have supported every inch of my movement. You are a blessing. *Zikomo kwambiri.*

To Sandra Ngulube my younger sister

## Table of Contents

<b>List of Figures</b> .....	<b>vii</b>
<b>List of Tables</b> .....	<b>vii</b>
<b>List of Acronyms</b> .....	<b>viii</b>
<b>Executive Summary</b> .....	<b>x</b>
<b>Chapter 1: Background</b> .....	<b>1</b>
1.0 Introduction .....	1
1.1 The Paradox of Scarcity in the Land of Plenty .....	1
1.2 Why Zambia’s Growth is Stunted .....	2
1.3 Women and Girls in Zambia .....	4
1.4 Synopsis of the Aid Effectiveness Agenda .....	7
1.5 Statement of the Problem .....	9
1.6 Research Objectives .....	10
1.7 Conceptual Framework .....	12
1.8 Research Rationale .....	13
1.9 Study Scope and Limitations .....	13
<b>Chapter 2: Methodology</b> .....	<b>14</b>
2.0 Introduction .....	14
2.1 Sampling .....	14
2.2 Data Collection Methods .....	15
2.3 Data Analysis .....	18
2.4 Challenges Experienced during the Study .....	18
2.5 Ethical Considerations .....	18
<b>Chapter 3: Literature Review</b> .....	<b>19</b>
3.0 Introduction .....	19
3.1 Women’s Empowerment .....	19
3.1.1 Empowerment in Perspective .....	19
3.1.2 Bottlenecks in Women’s Empowerment .....	22
3.1.3 Fostering Women’s Empowerment .....	22
3.2 Women’s Economic Empowerment .....	23
3.2.1 Brief Background of Microfinance and Women .....	23
3.2.2 Definition of Women’s Economic Empowerment .....	24
3.2.3 Limitations of Microfinance in Fostering Women’s Wellbeing .....	25

3.2.4	What Suffocates Women’s Economic Empowerment .....	27
3.2.5	Pathway to Economic Empowerment .....	28
<b>Chapter 4:</b>	<b>Findings .....</b>	<b>29</b>
4.0	Introduction .....	29
4.1	Sample’s Selected Socio-demographic Characteristics .....	29
4.2	Business and Control of Profits .....	34
4.3	Accumulation of Assets .....	34
4.4	Communities Perception of Women’s Dignity .....	35
4.5	Changes in the Distribution of Domestic Work .....	36
4.6	Causes and Prevalence of Domestic Violence .....	36
4.7	Family Planning, Intimate Encounters and Family Size .....	37
4.8	Business and Child Wellbeing .....	39
4.9	Changes in Women’s Resourceful Networks .....	40
4.10	Women’s Collective Agency .....	40
<b>Chapter 5:</b>	<b>Conclusions, Recommendations and Future Research .....</b>	<b>41</b>
	Conclusions .....	41
	Recommendations .....	41
	Future Research .....	42
	<b>References .....</b>	<b>43</b>
	<b>Annex: Household Interview Schedule .....</b>	<b>47</b>

## List of Figures

Figure 1	Labour-Force Participation Rates among Persons Aged 21 years and above, by Sex and Rural/Urban, for 2010 .....	6
Figure 2	Unemployment Rates – by Sex and Rural/Urban for 2010 .....	6
Figure 3	Distribution of Employed Persons by Industrial Sector in Rural Areas for 2010 .....	7
Figure 4	Empowerment Indicators at Individual Level.....	12
Figure 5	Gender Outcomes result from interactions between households, markets and institutions .....	21
Figure 6	Average Age of Savings Group Members in Kapululwe, Makungwa and Nyimba ADPs .....	43
Figure 7	Formal Education Levels of Savings Group Members in Kapululwe, Makungwa and Nyimba ADPs .....	45
Figure 8	Savings Group Members’ Marital Status in Kapululwe, Makungwa and Nyimba ADPs .....	46
Figure 9	Main Sources of Livelihood of Savings Group Members in Kapululwe, Makungwa and Nyimba ADPs .....	47
Figure 10	Savings Group Members’ Total Fertility Rates in Kapululwe, Makungwa and Nyimba ADPs .....	52

## List of Tables

Table 1	Primary Data Collection Methods, Target and Collection Size .....	15
Table 2	Secondary Data Collection Method, Target and Collection Size .....	17

## List of Acronyms

ADP	Area Development Program
AIDS	Acquired Immune Deficiency Syndrome
BDPA	Beijing Declaration and Platform for Action
CDW	Community Development Worker
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CIDA	Canadian International Development Agency
CPI	Corruption Perception Index
CSO	Central Statistical Office
CVA	Citizen Voice and Action
CWD	Commission on Women and Development
DC	Direct Current
DF-FS	Development Facilitator – Food Security
ERE I/II	Empowerment, Respect and Equality (project I/II)
FGD	Focus Group Discussion
GDP	Gross Domestic Product
GII	Gender Inequality Index
GNI	Gross National Income
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
LFS	Livelihoods and Food Security
MCDMCH	Ministry of Community Development, Mother and Child Health
MDGs	Millennium Development Goals
MFI	Micro Financial Institution
MMD	Movement for Multiparty Democracy
MPI	Multi-dimensional Poverty Index
n.d	no date
PF	Patriotic Front
QDA	Qualitative Data Analysis
SIDA	Swedish International Development Agency



<b>SNDP</b>	<b>Sixth National Development Plan</b>
<b>STEPS OVC</b>	<b>Sustainability Through Economic Strengthening, Prevention and Support for Orphans and Vulnerable Children [Youth and other Vulnerable Populations]</b>
<b>TI</b>	<b>Transparency International</b>
<b>TV</b>	<b>Television</b>
<b>UN</b>	<b>United Nations</b>
<b>UNDP</b>	<b>United Nations Development Program</b>
<b>UNIP</b>	<b>United National Independence Party</b>
<b>US</b>	<b>United States</b>
<b>US\$</b>	<b>United States Dollars</b>
<b>WHO</b>	<b>World Health Organisation</b>
<b>WVZ</b>	<b>World Vision Zambia</b>
<b>ZMK</b>	<b>Zambian Kwacha</b>

## Executive Summary

Between 2007 and 2009 World Vision Zambia committed some resources to economically empower some women (through their groups) in selected districts including Nyimba and Chipata (Makungwa). The project was called *Empowerment, Respect and Equality I* (ERE I). Lending was group based and several groups are still struggling to settle their loans. Two years later (2011), utilizing the lessons learnt from ERE I; ERE II was born. ERE II is essentially about savings and credit; WVZ does not provide loans to groups but offers them trainings and the initial stationery and cash boxes. ERE II is being implemented in three United States (US) funded (WVZ's) Area Development Programmes (ADPs) and these are Kapululwe (Lusaka Province), Sinazongwe (Southern Province) and Mwamba (Northern Province). The project goal and outcomes are:

1. Women's economic empowerment through the development, training and monitoring of women's groups using the Savings Group model in 3 US funded ADPs and partner with Harmos (the WV Zambia MFI) to transition qualified groups to the MFI.
2. Support vulnerable girls by providing secondary and tertiary scholarships and other support to vulnerable girls (ERE II Proposal, n.d: front page).

This research project sought to ascertain the progressive realisation of project goal and/or outcome number 1 (in Kapululwe) and extended the enquiry to ERE I (in Nyimba and Makungwa).

From 12-26 April, 2012, the student researcher, thanks also to the vibrant and gracious research team, had 100 household interviews and 7 focus group discussions. Key informant interviews were 14 in total and were spread over a longer period (January-April 2012). The findings are summarized as follows:

### Sample's Selected Socio-demographic Characteristics

The average age for the sampled population was 42.2. The oldest member was found in Kapululwe (late 70s) and the youngest in Makungwa (18). Kapululwe had the highest number of women who have attained secondary education (53.1%) followed by Makungwa with 26.8% and Nyimba had the least 3.8%. None of the women who reached secondary level completed grade 12, they either stopped in grade 9 or 10 or 11.

Another captivating statistic under education concerns those who never stepped their feet in a classroom. Nyimba had the highest (11%), Makungwa came second (7.1%) and Kapululwe third (6.3%).

Agriculture, maize cultivation in particular, claimed the lion's share as a main source of livelihood. When women were asked to explain what motivated them to join their respective groups, over 80% of women in Nyimba and Makungwa answered that they wanted to get subsidized farming inputs. It is only in Kapululwe where the figure reduces to about 50%. Other reasons behind group membership in Kapululwe, for example, included the possibility to save one's money and to obtain small loans at relatively fairer interest rates.

Women, who concentrated mainly on selling vegetables, bananas, groceries and on knitting and tailoring, have also registered very marginal gains. Interviews revealed that most of these undertakings are survival oriented rather than entrepreneurial.

Maize bran was reported to have been lucrative for about five (5) women from three different groups in Makungwa. The profit margins are relatively very high and there is a growing market in Lusaka.

#### **Business and Control of Profits**

40 out of 60 (2/3) of women who own small businesses affirmed that they run their enterprises on their own and also decide on how to use the profit that they make. 12 women plan and operate jointly with their husbands. 2 women delegate the running and control of businesses to one of their children (one in Kapululwe and another in Nyimba). It is only in 6 cases where income generating activities were said to be dominated by men, of which three (3) involved maize farming that is normally a family venture rather than individual. Generally speaking women seem to have a lot of control over projects that they initiate.

#### **Accumulation of Assets**

Only 10% of the sampled population reported to have accumulated some assets through their businesses. Women who acquired some assets had small running enterprises even before the introduction of the two respective ERE projects. The range of assets included, TV sets, refrigerators, solar panels, DC inverters, kitchen utensils, animals (goats, cattle and pigs), increased stocks of groceries and cash in hand (and in very few cases cash at bank).

#### **Communities' Perception of Women's Dignity**

By and large, women felt that their communities hold them in high esteem. Many faced ridicule at the beginning that they were just wasting time. With the passage of time and thanks to women's determination to press on, many community members, men and women, admire their resolve to make a difference in their lives.

About 40% of women observed no significant changes in the way they interact with their communities. They argued that they have very little evidence to show to their neighbours that their membership is more than mere participation in group meetings and doing piecework to service group loans.

### **Changes in the Distribution of Domestic Work**

Out of the 62 married women below the age of 51; 90% saw no changes in the distribution of domestic work. Only 10% reported some significant and noticeable changes in the distribution of unpaid work at home. These changes included increased frequencies of their husbands fetching water and firewood and the cleaning of surroundings.

### **Causes and Prevalence of Domestic Violence**

Except in three (3), all other incidences of domestic violence (16 in total) that married women said to have had in their conjugal lives, women themselves initiated them.

Drunkenness and its associated temporal mental and physical imbalances were highlighted as main vulnerabilities of men. In 8 cases, 3 in Kapululwe, 2 in Nyimba and 3 in Makungwa women boxed their husbands because they came home late, drunk and were suspected to have had an affair with some women.

### **Family Planning Methods, Intimate Encounters and Family Size**

Except in 7 cases: 1 in Kapululwe, 2 in Nyimba and 4 in Makungwa; 55 women reported that their opinion is priority on the choice of family planning methods. Women generally felt supported by their partners. The support included accompaniment to health posts to receive desired and appropriate contraceptives and education/information on usage.

Variations were more manifest in who makes a decision and initiates the process of intimate encounters. Initial responses from women were that husbands dominate but when probed further they acknowledged that whereas men, in most cases, communicate openly (overtly) about their desire, 'to have it' as one woman (2012) put it in Kapululwe, women often use encrypted language (covert ways) that an alert husband has to decode. The codes/signals that women use include, embracing, wearing suggestive clothes and if it is during the day telling the husband that she wants to sleep.

Except for 6 women, the rest indicated that their husbands decide on how many children they should have as a couple.

The researcher saw no direct correlation between the amount of money that sampled women controlled and their increase in agency on intimate encounters, family planning methods and family size. Socialization instead and its resultant babies: attitudes and mindset - summed up in culture, seem to have a greater bearing.

### **Business and Child Wellbeing**

Testimonies are abounding on how excited some women were that they could contribute to the wellbeing of their children. Improvements were reported on three things: nutrition, clothing and school requirements.

### **Changes in Women's Resourceful Networks**

Group membership didn't have much impact on women's creation and maintenance of resourceful friends. Some women were actually hesitant to have more friends.

### **Women's Collective Agency**

Women's empowerment by definition implies that women should become change agents. Women should take an active role, just like men, in defining what is good for them and in claiming the right share of national resources. They should be equipped, both as individuals and as a group, with requisite skills and information on how to engage meaningfully with their leaders including those who decide, on their behalf, on how national resources are allocated.

16 women's groups were sampled during the research (Kapululwe 6, Nyimba 5, and Makungwa 5). None of them has ever organized and had an audience with their local councillor, to start with.

### **Conclusions**

The intention is noble. There is a lot of good will both from rights holders and from duty bearers. Some sense of dignity and hope has been restored in some women. Several children have had their nutrition enhanced, clothes purchased and school fees paid, thanks to the small proceeds that their mothers are realising from their engagements. Food security has improved tremendously for many families who received some subsidized farming inputs through their groups.

It has also been highlighted that many businesses that women are doing are not lucrative. They work so much and yet have little returns. The research has revealed equally that money is not the only variable in the empowerment equation. Other factors should be taken into account as well, for example, ensuring that men and women work together to change long

embedded retrogressive attitudes and norms. Cognisant of the fact that poverty (and by extension women's disempowerment) is structural, women should be enabled to dialogue with and influence their representatives at different levels of governance.

### **Recommendations**

In order to enhance performance and foster women's empowerment, respect and equality, the author wishes to recommend the following:

1. Incorporating men in economic empowerment programs. It will increase program legitimacy, foster participation and increase the likelihood of changing many harmful traditional practices and attitudes
2. Integrating advocacy, utilizing especially the Citizen Voice and Action (CVA) approach, in economic empowerment programs. If properly utilized, CVA has enormous potential for women to hold their leaders accountable and to influence national decisions and/or policies
3. Establishing broad-based partnerships of non-state actors to contribute to favourable legal and policy reforms
4. Connected to the foregoing is the building of wider coalitions (including with Government) in service delivery. No single organisation has all the requisite expertise to bring about sustainable development
5. Working closely with women and men to identify and grow profitable businesses that can optimally utilize local resources

### **Future Research**

Owing to the scope of this study and some issues it has raised, the author finds it fitting that future research explores:

1. Possible lucrative business ventures that women and men in project areas can do.
2. The impact of bride price on power relations between husband and wife. Its findings could subsequently inform, among other things, gender sensitization programs

# Chapter 1

## Background

### 1.0 Introduction

This chapter seeks to situate women's economic empowerment in Zambia within the wider development challenges and debates both at local and international levels. The chapter covers the following:

1. The Paradox of Scarcity in the Land of Plenty
2. Why Zambia's Growth is Stunted
3. Women and Girls in Zambia
4. Synopsis of the Aid Effectiveness Agenda
5. Statement of the Problem
6. Research Objectives
7. Conceptual Framework
8. Research Rationale
9. Study Scope and Limitations

### 1.1 The Paradox of Scarcity in the Land of Plenty

Zambia gained her political independence from Britain on October 24, 1964. Zambia is found on the African continent, south of the Equator. It's landlocked, surrounded by eight (8) sovereign countries. Zambia has a total surface area of 752,612km<sup>2</sup> with a population of 13 million (Central Statistical Office, 2010a:2). Dependency ratio stands at 6.2 and the total fertility rate in rural areas is 7.5 whereas in town 4.3 (ibid). Maternal mortality ratio is 470 per 100,000 live births (WHO, 2011:26). The World Bank in its most recent *World Development Report* indicates that Zambia has the highest total fertility rate in the world: on average, the fertility of a woman in the poorest quintile is 8.5 children and for a woman in the richest fifth it is slightly over 3 (2012:75). Unfortunately, the probability of dying for a child under the age of five per 1000 live births is 141 (WHO, 2011:24). The 141 child mortality ratio is in sharp contrast with the 119 that was reported in the *Zambia Demographic and Health Survey 2007* (Central Statistical Office, Ministry of Health, et al. p. xxii). What is also perturbing is that 14.9% of children under the age of 5 are underweight (WHO, 2011:13).

Zimbabwe that has suffered an array of sanctions has even a better rating, 14%, than Zambia (ibid).

In 2011, the World Bank in its *List of Economies* classified Zambia as a lower middle income country. Zambia's Gross Domestic Product (GDP) per capita grew from US\$1,060.72 in 2001 to 1,428.60 in 2009 (UNDP, 2011a:24). The current recorded economic growth is attributed to increased output in mining, construction, transport, storage and communications industries. When human development is spanned over a longer period, for example, between 1980 and 2010, one would notice a remarkable decline in Zambia's performance. Life expectancy at birth has reduced from 51.9 in 1980 to 47.3 in 2010 the lowest being 42 in 2000. The Gross National Income (GNI) per capita has equally reduced from US\$1,533 in 1980 to US\$1,359 in 2010 (ibid, p. 31).

Zambia's macro-economic indicators have generally improved. Annual inflation reduced from 18% in 2004 to 7.2% in 2010; GDP growth rate moved from 5.4 in 2004 to 7.1 in 2010. The sad news is that these seemingly appealing improvements in macro-economic indicators have not translated into tangible benefits for majority Zambians. During the same period, poverty reduced only by 4 points (considering also intermediary changes), that is, from 70% in 2004 to 64 in 2010% (UNDP, 2011a:24). When we disaggregate further the poverty figure, one is outfoxed by the magnitude of deprivation. The Central Statistical Office's (CSO) 2010 Multi-dimensional Poverty Index (MPI) reveals that an average poor person, in 2006, was deprived 44 percent in the weighted indicators. The weighted indicators are health, education and standard of living.

From the foregoing, it would be logical to deduce that Zambia has similarly performed badly on the Human Development Index (HDI). It is ranked 164<sup>th</sup> out of 187 countries (UNDP, 2011b: 134) making it one of the 45 poor performers on HDI. The HDI, between 1980 and 2011, has seen an upward movement from 0.401 in 1980 to 0.430 in 2011 (ibid). The 2010 UNDP's ratings of Zambia on HDI are in conflict with what they have indicated in their latest (2011b) report. In the 2010 report, Zambia is stated to have had an HDI of 0.382 in 1980 (UNDP, 2010:150). The UN's first ever *World Happiness Report* (2012) has classified Zambians as among the less happy people in the world.

## **1.2 Why Zambia's Growth is Stunted**

Zambia is endowed with enormous natural resources and has enjoyed relative peace since her political independence in 1964. There has been relatively peaceful handovers of power, first,



between the United National Independence Party (UNIP) and the Movement for Multiparty Democracy (MMD) in 1991 and second, between the MMD and the Patriotic Front (PF) in 2011. Why then has Zambia not recorded any meaningful progress in the past 47 years? The reasons are manifold. The UNDP's Case Study of Zambia: *Economic Policies for Growth, Employment and Poverty Reduction*, identified three inter-linked factors to account for Zambia's alarming levels of poverty and its stunted recovery after 2000. The three factors are: a heavy external debt burden, lack of diversification of the economy and the 'almost-catastrophic' HIV/AIDS pandemic (2007:6-7).

The first [factor] derives directly from explicit decisions by outside agencies, and was characterised by the Operations Evaluations Department of the World Bank as 'not realistic'. The second was exacerbated by stabilisation and structural adjustment programmes whose design was flawed. To some degree these programmes, stressing balance of payments support, reflected the priorities of funders rather than the needs of the Zambian economy. And, the lack of attention by the major funders to the HIV/AIDS pandemic undermined the effectiveness of the large scale lending that occurred. Discussions with government officials and representatives of international agencies, and a review of documents including evaluations from those agencies indicate that at least over two decades, programme assistance to Zambia was inappropriately designed and characterised by excessive conditionality. [...]. Overall, the relationship between the Zambian Governments and external agencies from the 1980s into the new century was one of 'donorship'. The relationship was one in which donors and lenders collectively acted as setters of policy priorities, designers of economic programmes, active participants in the implementation of policy, and assessors of the outcome of policy; in other words, a case of profound aid dependency that went beyond dependency on funding (ibid).

The authors of the foregoing UNDP case study do not posit that the Zambian Government and its citizenry were helpless victims/survivors of donors' and lenders' stringent conditionality. The authors argue that "[t]here is truth to the allegation of observers that Governments of Zambia have made major policy mistakes regarding the economy at critical times. Similarly, the record of outside agencies suggests that a degree of modesty and self-doubt on their part would be appropriate in proposing policies to Government" (ibid, p.8). Dambisa Moyo in her book *Dead Aid* stretches the argument further by stating that in fact concessional loans and grants are a kind of a curse as they foster corruption and conflict and concomitantly stifle free enterprise (2009, 2010, p. x).

The three unwanted proceeds of aid that Moyo, so far, has added to the debate, require special consideration. Zambia is relatively peaceful, so conflict, to be more precise armed conflict, has not been an issue since 1964. With the coming into power of the MMD in 1991

and under the architecture of several donors and lenders, the Zambian economy has been and perhaps continues to be liberalized. Corruption is what is problematic to discard especially when we consider Transparency International's (TI) *Corruption Perception Index* (CPI). TI uses a scale of 0-10 where 0 denotes that a country is perceived to be very corrupt and 10 to be very clean. The lesser the number the more corrupt a country is and vice versa. Over a ten year period, Zambia's score on CPI has seen a minimal upward movement from 2.6 in 2001 to 3.2 in 2011. Is the 3.2 just an average of misguided perceptions or it paints a fairer picture of the spread and depth of corruption in Government and public administration?

The African Development Bank's remarks are similarly poignant. They argue that:

The foremost barrier to moving out of poverty in Zambia is the lack of sustained levels of positive growth. This has been exacerbated by increased income inequality; the persistence of discrimination against women and the girl child, insufficient investment in economic and social infrastructure to keep pace with requirement for rapid growth, and the HIV/AIDS pandemic. Income inequalities persist due to the over-dependence on poor performing and subsistence farming, lack of access to credit, and diversified employment opportunities (2006:31).

### **1.3 Women and Girls in Zambia**

#### **Descent Systems**

Zambia is blessed with 73 tribes who have lived in relative harmony with each other for a long period. There are essentially two descent patterns in the country, namely, matrilineal and patrilineal. How these two ways of reckoning descent are lived, expressed and passed-on from one generation to another differ from tribe to tribe and within tribes. It is beyond the scope of this paper to delve into their detailed investigation. An attempt will be made, nevertheless, in the following few lines, to illustrate each one of them. In a matrilineal society, for example, among the Bemba, children belong to a woman and in the event of death or the dissolution of marriage children are expected to follow their mother or live with their mother's relatives. Understandably also, the bride price that a man pays when marrying can be relatively smaller i.e. US\$100, as compared to those contracting marriages with ladies from patrilineal communities.

In a patrilineal society, for instance the Ngoni's, children belong to a man and in case of death or divorce, children are expected to remain with their father or his relatives. Bride price in patrilineal societies is considerably high and in many instances it is measured in terms of cattle (whose value could be converted into cash if the groom-to-be has no cattle). When converted into money, the bride price could be as high as US\$3000 especially if a lady has

some tertiary education and is formally employed. The average monthly income of many employees, in Zambia, is US\$465 (CSO, 2010:37)<sup>1</sup>. If a man has to solely rely on his monthly salary, it would mean him completely not spending anything from his earnings for 7 months. If the couple-to-be intends to have a visible wedding, it would mean for a man some additional months of strict saving. The bride and her family are normally expected to contribute also towards wedding expenses though the primary responsibility rests on a man.

Interactions with several newlyweds (in both matrilineal and patrilineal systems) have revealed that most of them begin their matrimonial configuration already highly indebted. They borrow money from banks, micro-financial institutions and other private lenders just to service their weddings.

Very little literature exists on how the processes leading up to marriage and the manner in which the actual marriage/wedding is validated factor into power relations between husband and wife and their access to and control over assets.

### **Selected Socio-Economic Indicators**

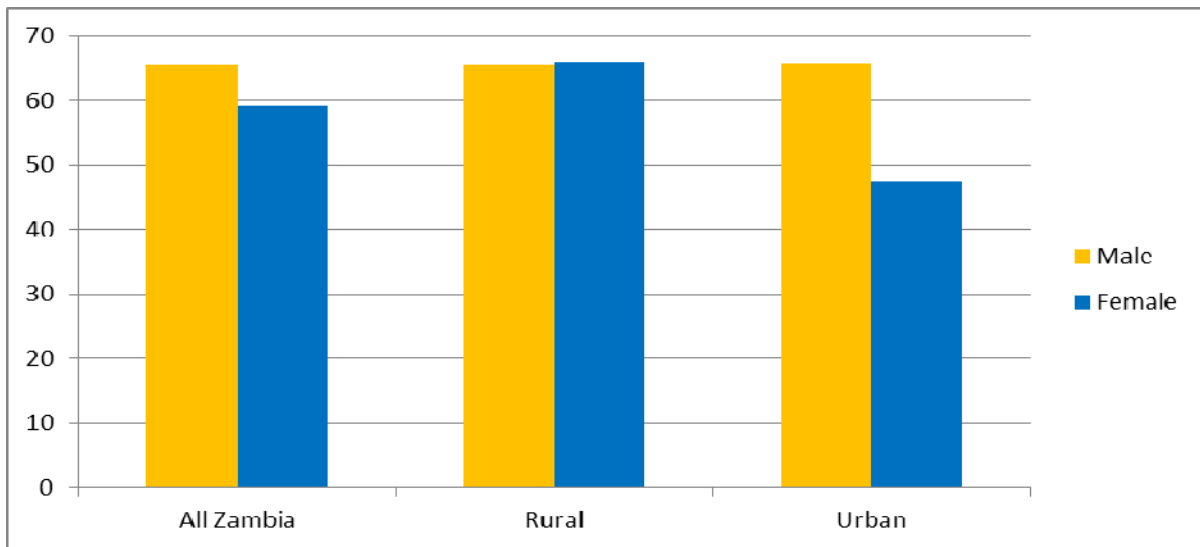
The Gender Inequality Index (GII) is a composite measure depicting inequality in achievements between women and men in reproductive health, empowerment and the labour market. Out of 187 countries that were assessed in 2011, Zambia ranked 131<sup>st</sup> with an index of 0.627 (UNDP, p.141).

51% of the Zambian population is female (CSO, 2010a). There are wide disparities between men and women in certain dimensions. As of 2011, only 14% of the total number of Members of Parliament were women (UNDP). In 2000 adult literacy rates (aged 15 years and above) were 58.3% females and 76.6% males (cited in CSO, 2010b). There is some parity in labour force participation in rural areas: 66.0% females and 65.6 males. Inequality in labour force participation is more visible in urban areas: 47.5% females and 65.8% males. Below is a graphic representation of labour force participation rates.

---

<sup>1</sup> When we convert the monthly national average earnings (ZMK 2,323,965) in 2009 into dollars at an exchange rate of 1 US\$ = ZMK 5000 (2,323,965/5000 = 464.793).

**Figure 1: Labour-Force Participation Rate among Persons Aged 12 Years and above, by Sex and Rural/Urban, for 2010**

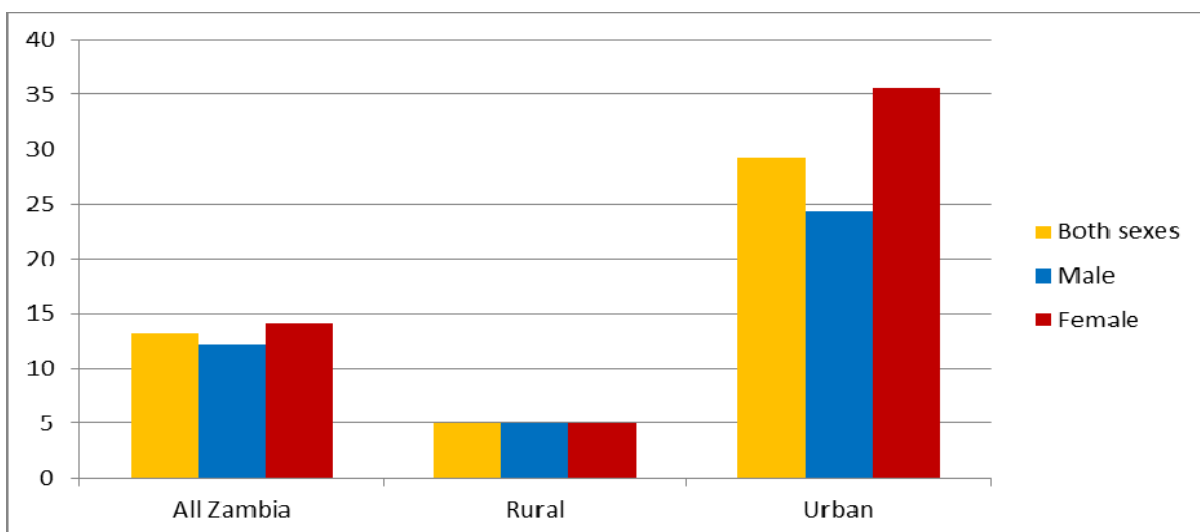


Source: CSO. (2010c). Living Conditions Monitoring Survey Report. p.107

The 47.5% labour-force participation by females is suffocated by their 10.5% representation in the formal sector leaving an astronomical 89.5% in the informal sector of employment. The males' situation is somewhat different: 23.9% are in the formal sector [more than twice the rate of females] (CSO, 2010c:122).

The relatively high unemployment rate recorded among females is driven by urban areas. Unemployment among males and females in rural areas is the same, at 5%, for each group. In towns, the situation changes remarkably: 35.6% among females and 24.3% among males.

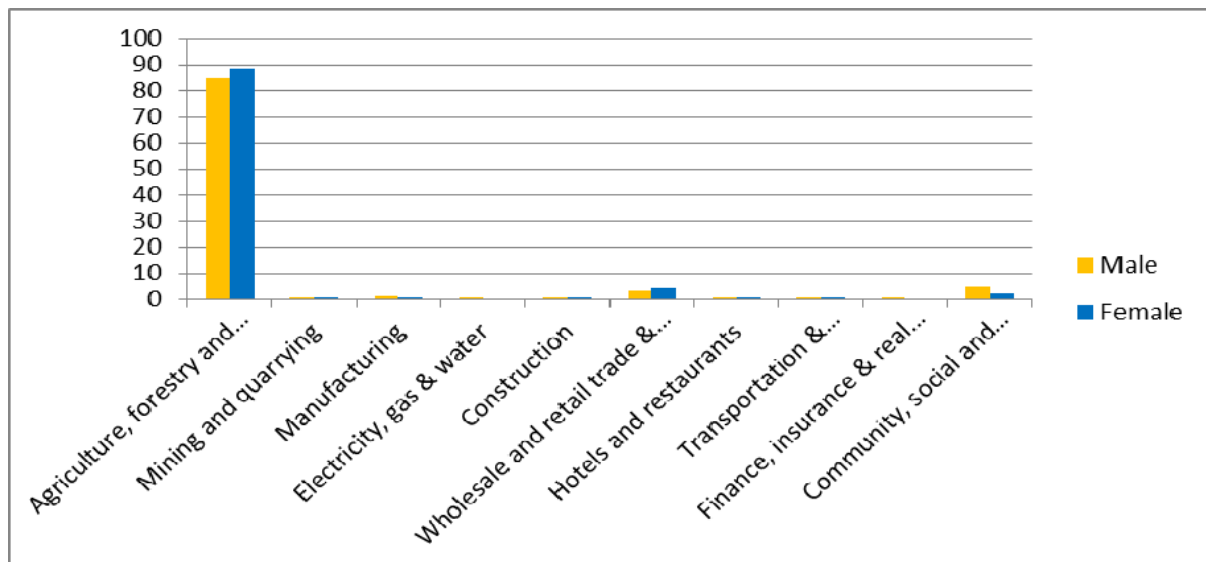
**Figure 2: Unemployment Rates among Persons Aged 12 Years and Above by Sex and Rural/Urban, for 2010**



Source: CSO, 2010c:110

When employment in rural areas is distributed according to industrial sectors, the results point to the fact that the livelihoods of Zambia’s rural population, by and large, still depend on agriculture as illustrated below. Interesting to note here also is that females produce more food than males.

**Figure 3: Distribution of Employed Persons by Industrial Sector in Rural Areas among Persons Aged 12 Years and Above, for 2010**



Source: CSO, 2010c:114

Like many other parts of the world (World Bank, 2012), females also in Zambia outlive males. In 2000, life expectancy at birth for females was 52.0 and males 48.0 (cited in CSO, 2010b:14). Why are females living much longer than males? Is it life added to years or years added to life?

#### 1.4 Synopsis of the Aid Effectiveness Agenda

A definition of aid is useful to the debate on aid effectiveness. Simply put, aid is assistance. Moyo (2009, 2010) distinguishes three types of aid: concessional loans, grants and humanitarian aid. The Aid Effectiveness Agenda strives to optimize the impact of the above three forms of aid.

In 2000, 192 countries agreed on 8 Millennium Development Goals (MDGs) aimed at halving world poverty by 2015. In 2002 at the International Conference on Financing for Development in Monterrey, Mexico, the international community created the *Monterrey Consensus* where, among other things, they agreed to increase funding for development and acknowledged that aid alone was not adequate to bring about development.

In the pursuit to unleash the potential of aid to foster development, in 2003, the First High Level Forum on Aid Effectiveness was convened in Rome. The forum was attended by aid officials, representatives of donor agencies and recipient countries. Donor agencies committed themselves to working closely with developing countries in order to better coordinate and streamline their operations at country level. They further agreed to evaluate progress before meeting again in March 2005 in Paris for the Second High Level Forum on Aid Effectiveness. When the international community met in Paris, they ratified the *Paris Declaration on Aid Effectiveness* – a document that maps out a new paradigm of development cooperation based on the principles of genuine partnership where developing countries are in charge of development processes. The declaration focuses its attention on five mutually reinforcing principles, namely, ownership, alignment, harmonisation, managing for results and mutual accountability.

Three years after, in 2008, in Accra Ghana, the Third High Level Forum took place and evaluated progress in order to accelerate and deepen implementation of the Paris Declaration on Aid Effectiveness. *The Accra Agenda for Action* was endorsed by ministers of developing and donor countries in charge of promoting development and heads of multilateral and bilateral organisations. The Accra Agenda for Action insists that aid is only a part of the development process. Democracy, economic growth, social progress, and care for the environment are the prime engines of development in all countries. Addressing inequalities of income and opportunity within countries and between states is essential to global progress (para. 3). The Agenda also acknowledges that though world poverty has reduced, many people, 1.4 billion, are still extremely poor, most of them women and girls. In order to speed up and deepen the wanted change, The Third High Forum agreed to address three major challenges:

1. The centrality of country ownership
2. Establishing more effective and inclusive partnerships
3. Aiming at delivering development results and openly accounting for them

During the same forum, a specific request was made to the Working Party on Aid Effectiveness to continue monitoring progress on implementing the Paris Declaration and the Accra Agenda for Action and to provide feedback, in 2011, during the Fourth High Level Forum on Aid Effectiveness.

The Fourth High Level Forum on Aid Effectiveness took place in Busan South Korea between November 29 and December 1, 2011. The outcome document is the *Busan Partnership for Effective Development Cooperation*. Indeed partnership is the key word. While re-iterating the validity of preceding high level fora on aid effectiveness, they also underline the fact that the desired change “has not been even neither fast nor far reaching enough” (OECD, para. 6). The proposed solution is to again accelerate and deepen collective efforts by forging “a new global development partnership that embraces diversity and recognises the distinct roles that all stakeholders in co-operation can play to support development (ibid, para. 7)”. To this end, a commitment was made to “modernise, deepen and broaden co-operation, involving state and non-state actors that wish to contribute to change that has until recently been dominated by a narrower group of development actors” (ibid). The forum also posits that aid is only part of the development picture, consequently, we need to broaden our focus “from aid effectiveness to challenges of effective development” (para. 28). In the new paradigm, for example, governments’ own revenues will play a greater role in meeting their development needs and governments in turn will be more accountable to their citizens for the development results they deliver.

## **1.5 Statement of the Problem**

The current aid architecture is largely modelled on the post World War II Marshall Plan. Some critiques, such as Moyo (2009, 2010) have strongly argued that though the Marshall Plan worked to resuscitate post war Europe, Africa, Zambia included, didn’t have well established social, legal and economic systems that aid could revamp. Aid, Moyo maintains, has not actually empowered Africa but left it impoverished and provides a fertile ground for corruption, conflict and inhibits free trade.

Oxfam in its working paper: *21<sup>st</sup> Century Aid* (May 2010, front page) contended that to “argue that all aid is bad is both incorrect and irresponsible ... whilst there is much room for improvement, good quality 21st century aid not only saves lives, but is indispensable in unlocking poor countries’ and people’s ability to work their own way out of poverty”.

It was noticed in preceding paragraphs that poverty in Zambia is skewed towards women and girls. Article 13 of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) directs all states to ensure that there is equality in the economic and social spheres within and outside the family. This equality between men and women will include family benefits, financial credits and participation in recreational and cultural activities. The

Beijing Declaration and Platform for Action, establishes a close link between women's empowerment and advancement with sustainable development and peace (para. 13). It further encourages the promotion of women's economic independence and the eradication of persistent and increasing burden of poverty on women by addressing the structural causes of poverty (para. 26). The Government of Zambia through its *Sixth National Development Plan* (SNDP): 2011-2015, commits itself to "continue to advance gender mainstreaming into policies and legislation, and support the socio-economic empowerment of all, especially women" (SNDP, p. 6).

Between 2007 and 2009 World Vision Zambia mobilized some money to economically empower women in selected districts including Nyimba and Chipata. Several women's groups received loans to start up group businesses. The foregoing is what we refer to as the Empowerment, Respect and Equality (ERE I) Project. In 2011, utilizing the good practices of ERE I, ERE II was created. ERE II is essentially about savings and credit; WVZ does not provide loans to groups but offers them trainings and the initial stationery and cash boxes. ERE II is being implemented in three US funded (WVZ's) Area Development Programmes (ADPs) and these are Kapululwe (Lusaka Province), Sinazongwe (Southern Province) and Mwamba (Northern Province). The project goal and outcomes are:

1. Women's economic empowerment through the development, training and monitoring of women's groups using the Savings Group model in 3 US funded ADPs and partner with Harmos (the WV Zambia MFI) to transition qualified groups to the MFI.
2. Support vulnerable girls by providing secondary and tertiary scholarships and other support to vulnerable girls (ERE II Proposal, n.d: front page).

This research project sought to examine the progressive realisation of project goal and/or outcome number 1.

## **1.6 Research Objectives**

### **General Objective**

The research project sought to ascertain the impact that aid, provided by World Vision Zambia, has had on women's economic empowerment in Zambia and establish the constraints within which such an impact has been achieved.



### **Specific Objectives**

- a. Determine if there is a correlation between aid and women's economic empowerment
- b. Establish circumstances within which aid can foster/contribute to women's economic empowerment
- c. Highlight and evaluate the desired and/or unwanted change in the lives of women, at household level, that could be attributed to World Vision Zambia's (WVZ) intervention

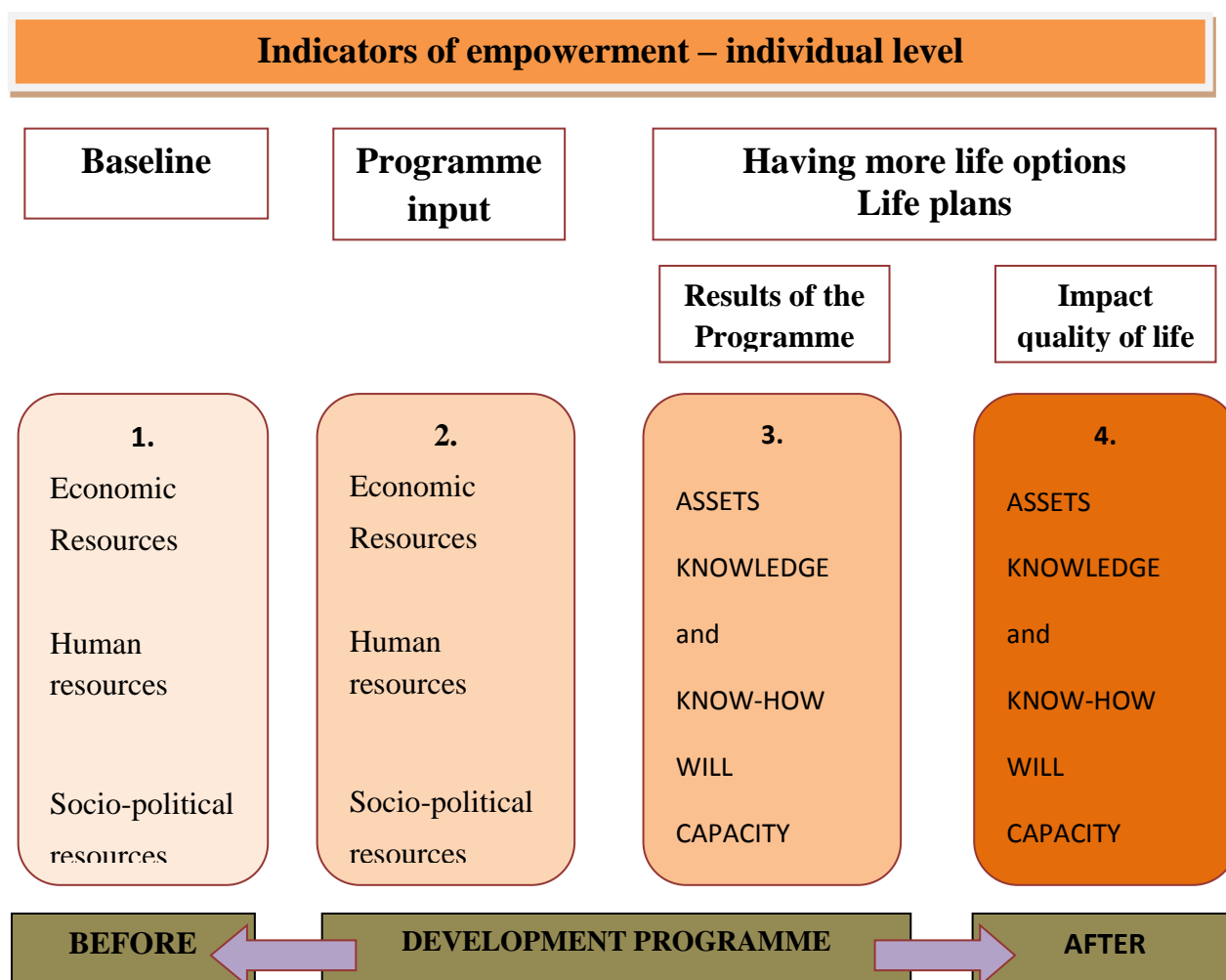
### **Guiding Questions**

The following questions were central to the research process:

- a. What changes are there in women's purposeful agency, well-being, self-perception, power structures (formal and informal), and access to and control over economic opportunities and productive resources?
- b. Under what strategies/mechanisms and constraints has the recorded impact been achieved?
- c. Is the positive change sustainable?
- d. What are the shortcomings of the selected projects/programs on women's economic empowerment?
- e. What type and magnitude of support services are needed to enhance the impact of women's economic empowerment endeavours?

## 1.7 Conceptual Framework

Figure 4: Empowerment Indicators at Individual Level



Adapted, with slight modification, from the Commission on Women and Development, 2007:17

Central to the above conceptual framework, figure 4, are the four aspects of empowerment, namely, assets, knowledge and know-how, will and capacity. A closer scrutiny of the Commission on Women and Development's (CWD) understanding (pp. 12-16) of the four aspects review the following:

### Assets

Indicators at the "assets" level should enable us to monitor increases in women's economic power. The improved economic power could be a combination of several of these: an increase in capital or income, better means of production such as land, improved health for women and their families, having more time to spend with children and to relax, more information on the market and prices, etc.

### **Knowledge and Know-how**

Indicators at the “knowledge” level aim at capturing the increase in women’s knowledge: greater ability for analysis, to criticise both oneself and others, an enhanced ability to manage human resources and conflicts, improved literacy, knowing how to manage economic activity.

### **Will**

Indicators at the “will” level are useful for monitoring women’s increased ability for self-determination, an increase in self-confidence, self-image or an ability to handle their fears. It is also women’s ability to use their values to look to the future with optimism.

### **Capacity**

Indicators at the “capacity” level will highlight women’s increased ability to associate: to form groups and manage them effectively, as well as their ability to lobby, negotiate and to influence institutions (informal and formal i.e. State, financial institutions, Churches, NGOs, etc).

Figure 4, higher, was used to track changes in how individual women made decisions and implemented them, taking advantage of available resources (human, economic and socio-political), in order for them to live dignified lives, lives that are in harmony with their values and beliefs.

## **1.8 Research Rationale**

The study is particularly important in three ways:

1. Contribute to the existing body of knowledge on the catalytic role that aid plays in women’s economic empowerment.
2. Ensure accountability by providing valuable evidence of the impact that WVZ’s Empowerment, Respect and Equality (ERE) projects have had in fostering women’s economic empowerment.
3. Document ERE good practices that could inform WVZ future programming.

## **1.9 Study Scope and Limitations**

The enquiry was restricted to three World Vision Zambia Area Development Programs, one in Lusaka Province (Kapululwe), and two in Eastern Province (Nyimba and Makungwa).

Extensions of findings, therefore to other parts of the country and to similar projects implemented by other partners should be done with caution.

## Chapter 2

### Methodology

#### 2.0 Introduction

This chapter looks at the techniques and tools that were used in sampling, collecting and analysing data and highlights some of the challenges that were encountered and some ethical principles that informed interactions with interviewees. Its outline is as follows:

1. Sampling
2. Data Collection Methods
3. Data Analysis
4. Challenges Experienced during the Study
5. Ethical Considerations

#### 2.1 Sampling

After a research topic was formulated in September, 2011, World Vision Zambia was approached, early October 2011, if they could be interested in the study. Through WVZ Advocacy team, the application for a research internship was processed and accepted. By mid November 2011, the student researcher was in touch with the Advocacy Team and agreed on the women's groups to be evaluated. Women's groups in two districts were identified in: Nyimba (Eastern Province) and Mweru (Luapula Province). Two months later, it was realised, albeit late, that the two districts were too far apart and involved huge costs that could not be met. The Livelihoods and Food Security (LFS) sector was then contacted to ascertain if they could give access to their projects dealing with women's economic empowerment. The LFS leadership expressed interest in the study and committed itself not only to provide access, project documents but also to contribute to logistics. LFS field staff, located in several districts, were contacted by their national leadership asking them to identify and list women's groups that have received any form of support aimed at empowering them economically. The field staff prepared their respective lists, and through their leadership, the lists were shared with the student researcher. It took another two months to decide on which women's groups were to be studied. Finally, a decision was made to research on the beneficiaries/rights holders of the ERE Project (I & II), in Chongwe (Lusaka Province); Nyimba and Chipata (both in Eastern Province).

The ERE (II) Project Manager had a monitoring trip, between 12 and 19 April 2012 to ERE I beneficiaries in Nyimba and Makungwa. During the lifecycle of ERE I, among other things, several loans were given out to groups and some of them have not yet been recovered. For logistical considerations, the groups that the Project Manager monitored, they were the same that were sampled for the research, that is, 5 in Nyimba and another 5 in Makungwa.

Similarly for pragmatic reasons, focus group discussions (FGDs) were jointly done in Nyimba and Makungwa between the researcher and the Project Manager. A minimum of 1/3 of the participants in FGDs were randomly sampled for the household interview schedule. For a group with a membership of 20, every 3<sup>rd</sup> person on the list of members was selected, and if not present, the immediate person, either before or after, could be considered. Alternatively, names of participants were written on a piece of paper and then shuffled. Any participant could be asked to pick randomly a determined number and read out loudly names that were selected. Exceptions were made to situations where FGD participants were less than 7. In such scenarios all group members were interviewed.

The Project Manager did not join the research team in Chongwe (specifically Kapululwe Area Development Programme). Only groups within a radius of 20km were selected for the research. No FGDs were held in Chongwe mainly because of time constraints and also because the test-run for the household interview guide was administered in the same place two months earlier.

## 2.2 Data Collection Methods

In order to gain a fairer understanding of the impact of aid on women's economic empowerment in Zambia, a variety of data collection methods were utilized.

### Primary Data

*Table 1: Primary Data Collection Method, Target and Collection Size*

<b>Data Collection Method</b>	<b>Target</b>	<b>Collection Size</b>
Household Interview Schedules	ERE I&II Project beneficiaries/rights-holders	Kapululwe = 32 Makungwa = 42 Nyimba = 26 Total = 100
Focus Group Discussions	ERE I&II Project	Kapululwe = 0

(unstructured)	beneficiaries/ rights-holders	Makungwa = 4 Nyimba = 3 Total = 7
Key Informant Discussions (unstructured)	LFS Advisor, ERE II Project Manager, Gender Program Officer, LFS Facilitators, Community Development Workers	LFS Advisor = 2 ERE II Project Manager = 2 Gender Program Officer = 3 LFS Facilitators = 2 Community Development Workers = 4 (All being WVZ staff) Total =13

### *Household Interviews*

The development of the interview schedule was informed by the project documents, publications on aid and women's empowerment and by discussions with key informants mentioned higher. The Design, Monitoring and Evaluation Advisor (of WVZ) was also involved in the review of the research tool to ensure that the outcome document (research report) could also be useful to the organisation.

The tool was largely qualitative given the nature of the topic. The aim of the study was to capture the beneficiaries' own experience and interpretation of the change that they have lived through the intervention. Quantities were then limited, by and large, to demographic features and assets. Most of the questions were retrospective as a baseline for ERE I was not available and the one for ERE II was still in draft form.

A pre-test was done in Kapululwe, two months before a fully fledged data collection exercise. Observations that were made were incorporated into the final product. The final version of the tool had the following main features:

1. Demographic features of respondents
2. Community's perception of respondents
3. Group dynamics
4. Respondent's economic activity
5. Changes at household level
6. Changes at individual level

Several individuals were involved in administering the tool. The onus was on the researcher to ensure that enumerators captured the right information. All other enumerators were WVZ staff except for two in Nyimba who came from the Ministry of Community Development, Mother and Child Health. Part of the training, in administering the tool, involved having a common translation of key words in Nyanja – as the tool was in English and most of the sample was unable to communicate in English.

A total of 100 interviews were conducted: 32 in Chongwe (Kapululwe), 26 in Nyimba and 42 in Chipata (Makungwa). Since the main focus of the study was on digging deeper into the change that aid has fostered in the lives of individual women and their households, the bulky of the information, specifically in the findings chapter, is drawn from household interviews.

#### *Focus Group Discussions - Unstructured*

The ERE II Project Manager took the lead in the discussions as most of the questions that were asked met also the research requirements. The researcher only intervened where he felt there was need for further probing or where there were some gaps. A total of 7 FGDs were held: 3 in Nyimba and 4 in Chipata (all in ERE I project sites). Notes were simultaneously taken as the discussion evolved.

#### *Key Informant Interviews – Unstructured*

Key informant interviews were also very unstructured and developed naturally as the researcher interacted with interviewees, in corridors, offices, over coffee and en route to project sites. At the end of each day, key points were written down.

#### **Secondary Data**

*Table 2: Secondary Data Collection Method, Target and Collection Size*

<b>Data Collection Method</b>	<b>Target</b>	<b>Collection Size</b>
Desk review	Project documents (baseline and proposal), literature on Zambia’s socio-economic development, aid effectiveness and women’s economic empowerment	<p>ERE II Baseline - Draft = 1</p> <p>ERE II Proposal = 1</p> <p>Literature on Zambia = 10</p> <p>Aid Effectiveness = 15</p> <p>Women’s Empowerment = 60</p> <p>Total = 87</p>

### ***Desk Review***

The researcher spent a lot of time familiarising himself with available literature on the subject and after his reviews, he concluded that very little has been written on the same topic in Zambia. This research project, therefore, is an important endeavour that can serve as a basis for further investigation into the subject-matter.

### **2.3 Data Analysis**

Two computer programs were used to analyse data: excel and Weft QDA. Given that most of the data that was collected was qualitative, the initial stages involved familiarisation with data; data cleaning and entry, codification and marking. The codes or categories of analysis were generated from recorded interview responses.

Several qualitative data analysis techniques have been employed to systematize data interpretation and presentation of findings. These techniques are: trends analysis, illustrative method and cultural analysis.

The analysis has yielded many summaries in form of figures, means, percentages, and quotations as appropriate.

### **2.4 Challenges Experienced during the Study**

The major challenge was the delay in collecting data from the field. Coupled with the foregoing is the inherent cost factor of research. Serious bottlenecks were experienced in mobilizing and committing requisite logistics to data collection.

### **2.5 Ethical Considerations**

The security of interviewees and the research team is of paramount importance. Interviewees were assured right from the first few minutes of meeting with them that any information they gave out will be presented anonymously. If later on, a need is identified to write case studies bearing names of individuals who have navigated the path of change, consent will be sought from concerned persons. It is therefore the pledge of the author of this report that no name of a person shall be used against any quotation or statistic. At the final publication of this report all printed material has been destroyed and digital database encrypted.



## Chapter 3

### Literature Review

#### 3.0 Introduction

The following few pages are consecrated to the review of accessed literature on women's empowerment in general and women's economic empowerment in particular. Below is the itinerary:

1. Women's Empowerment
  - 1.1 Empowerment in Perspective
  - 1.2 Bottlenecks in Women's Empowerment
  - 1.3 Fostering Women's Empowerment
2. Women's Economic Empowerment
  - 2.1. Brief Background of Microfinance and Women
  - 2.2. Definition of Women's Economic Empowerment
  - 2.3. Limitations of Microfinance in Fostering Women's Wellbeing
  - 2.4. What Suffocates Women's Economic Empowerment
  - 2.5. Pathway to Economic Empowerment

#### 3.1 Women's Empowerment

##### 3.1.1 Empowerment in Perspective

There is a galaxy of recurring key words in the understanding of women's empowerment. These words include: power, options, rights, interests and control. The concept of empowerment has received some special attention, by many authors and activists, especially after 1990. The Beijing Declaration and Platform for Action [BDPA] (1995), article 13 for example, establishes a causal link between women's empowerment and development and peace.

Gina Sen (1993 [in Malhotra, Schuler and Boender, 2002:6]) defines empowerment as “altering relations of power ... which constrain women's options and autonomy and adversely affect health and wellbeing”.

Naila Kabeer (1999) in her essay: *Conditions and Consequences of Choice: Reflections on the Measurement of Women's Empowerment* provides very incisive insights. Kabeer posits that central to the idea of empowerment is the concept of power. One way of thinking about

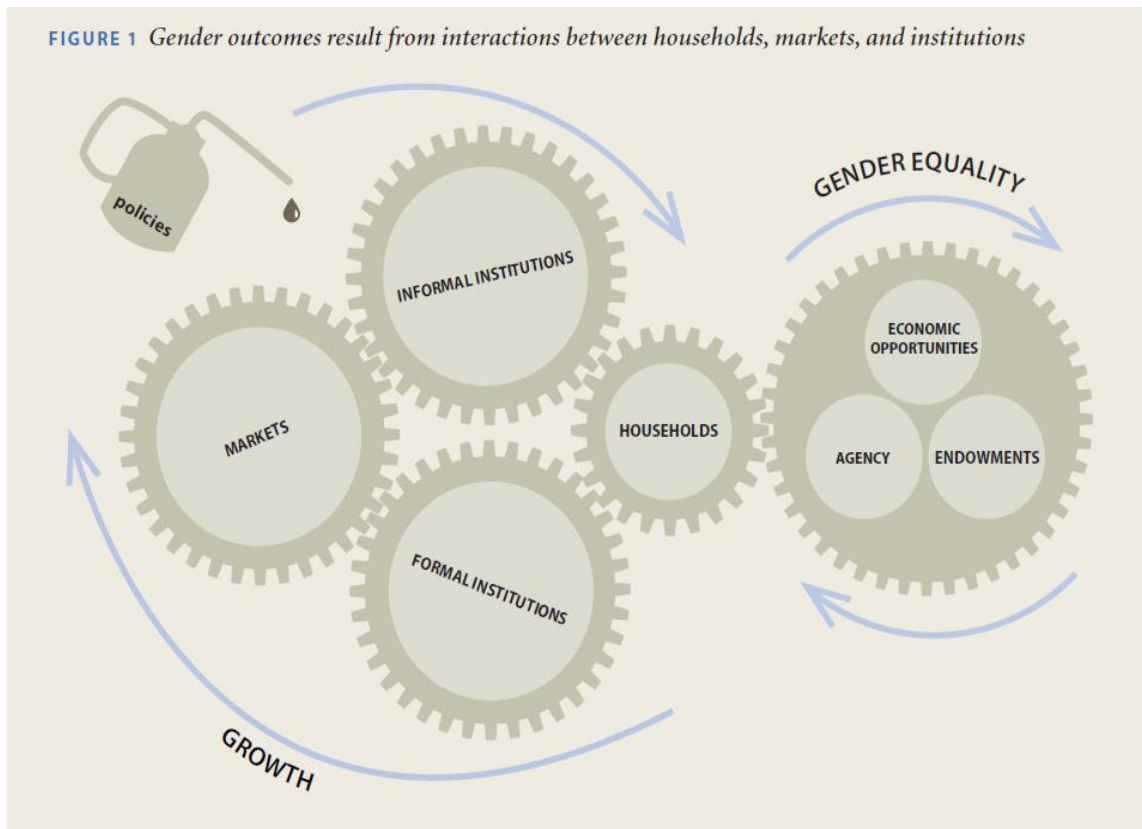
power, she argues, is the ability to choose. She associates empowerment with disempowerment. She argues that empowerment is intrinsically linked to disempowerment. Empowerment is only conceivable in situations where individuals who were denied the opportunity to choose previously acquire the ability to make choices (ibid: 8). She also sees a correlation between poverty and disempowerment given the limited options that poor people often have in meeting their basic needs.

Kabeer makes a distinction between first order and second order choices in the process of social change. First order choices concern strategic decisions that individuals have to make in order to live their desired lifestyles i.e. choices of livelihood, marriage partner, location of domicile. Second order choices are about ensuring daily existence.

Empowerment for Kabeer has three dimensions: resources (pre-conditions), agency (process) and achievements (outcomes). Empowerment, as a social change, is a process by which individuals attain the ability to set their goals and pursue them (agency) utilising available resources in order to live meaningful lives [achievements] (ibid: 9). This change (achievements) can occur at different levels: individual, household and state. The change might include self-image or access to material resources (ibid: 15).

Due consideration, when analysing women's disempowerment, should be given to household and inter-familial relations (Malhotra, Schuler and Boender, 2002). The World Bank (2012) enlarges the units of analysis for gender inequality (and implicitly women's disempowerment). For the World Bank, gender equality is influenced by the interplay between households, institutions (formal and informal) and markets. Good policies provide an enabling (lubricated) environment for interaction.

**Figure 5: Gender Outcomes result from interactions between households, markets and institutions**



Source: World Bank, 2012:9

A note is needed on the gender equality gear (far right) regarding endowments. Endowments encompass health and education. The World Bank argues that:

Investments in health and education – human capital endowments – shape the ability of men and women to reach their full potential in society. The right mix of such investments allows people to live longer, healthier, and more productive lives. Systematic differences in investments between males and females, independent of their underlying causes, adversely affect individual outcomes in childhood and those of the next generation (2012:104).

Women can only be said to be empowered if empowerment is self-created and not given. They should be actively involved in the process of social change and not simply recipients. At institutional and aggregate levels it consists of the significance of participation and inclusion and at micro level it is founded on the concept of self-efficacy and the importance of women realising that indeed they are agents of change in their own lives (Malhotra, Schuler and Boender, 2002; Kabeer, 1999).

### 3.1.2 Bottlenecks in Women's Empowerment

Several obstacles have been identified that suffocate the process of empowerment among women. High levels of poverty among women often constrain their agency (BDPA, 1995; Kabeer, 1999; World Bank, 2012). Women are also time poor, they bear the disproportionate share of domestic work and care (African Development Bank, 2006; World Bank, 2012). Social norms regulating family formation and size, domestic violence, and access to and control over assets, in many instances, have tended to relegate women to second place.

The legal framework and the enforcement of laws have also not been adequate. Zambia's duo legal system and the resultant two court systems operate to the detriment of women. The World Bank, (2004), in its *Zambia – Strategic Country Gender Assessment*, made the following conclusions on Zambia's legal and court systems:

1. The supreme law is the Constitution of Zambia, from which all other laws derive their legitimacy. [...] The Constitution itself contains discriminatory provisions, notably in Article 23(4) c and d, which allows discrimination in the areas of personal law (marriage, divorce, inheritance, etc.).
2. The subsidiary laws which contain discriminatory provisions or whose effects are discriminatory include:
  - a. Intestate Succession Act (Cap 59), where widows in a polygamous marriage share 20% of their deceased husband's estate;
  - b. The Employment Act, which provides for gender-differential retirement ages (55 years for women, 60 years for men);
  - c. Marriage Act (Cap 50) – e.g. Section 17 which requires consent for a party below the age of 21 to be given by the father unless he is dead or mentally incapable or absent from Zambia in which case consent may be given by the mother;
  - d. The Local Courts Acts (Cap 29) and Subordinate Courts Act (Cap 28) which apply customary laws – which discriminate against women;
  - e. The Penal Code (Cap 87) which does not provide for protection of women and girls against domestic violence, spousal rape, and wilful infection with HIV/AIDS (para. 171).

Configurations and operations of markets and institutions are also a major challenge. All institutions (formal and informal) do resist change simply because they mirror the interests of powerful and influential individuals who populate them. Change is only feasible with some collective agency (World Bank, 2012:22).

### 3.1.3 Fostering Women's Empowerment

Women's empowerment undertakings should aim at changing structures of subordination and repression and foster equality and rights. Further, it should be acknowledged that women's

organisations are not the only players in this issue, governments, professionals, broad social movements are equally significant as partners (Aasen, 2009:12). Aasen insists that it is important to involve men in order to change men's perceptions and restrictions towards women:

One has illustrative evidence that shows that involving men increases the legitimacy and decreases risks for women, both for the group of women engaged in programme activities, but is also reduces risks for opposition to the programmes from men and increases programme legitimacy in the community (ibid, p. 15).

The involvement of especially older women is similarly critical. Often times, older women act as custodians of traditions and act as supervisors of the behaviour of younger ladies (ibid, pp. 15-16).

McLaren, et al (n.d), postulate that feminists concerned with global women's issues and rights should give priority to economic and social rights, rather than political and legal rights:

If someone's basic needs for food, shelter and health care are not met, they may not have time or energy to concern themselves with gender equality under the law or in the political sphere. The granting of rights is empty without the corresponding ability to exercise those rights (n.d, p. 2).

Gender inequality is a consequence of several systemic injustices including economic. McLaren and group maintain that political and legal remedies are not adequate, because even if the law provides for equal pay for women, women without education or job skills remain left behind (ibid, pp.12-13). In order to succeed in the pursuit of gender equality and social justice there is need to use a variety of strategies aimed at not only political and legal issues, as it has often been, but similarly at economic aspects (McLaren, n.d; World Bank, 2012).

## **3.2 Women's Economic Empowerment**

### **3.2.1 Brief Background of Microfinance and Women**

Women's need for microfinance or access to credit was articulated during the first International Women's Conference in Mexico in 1975 leading to the establishment of the Women's World Banking Network. Ten years later, in 1985, especially after the second International Women's Conference in Nairobi, "there was a mushrooming of government and NGO-sponsored income generating programmes for women, many of which included savings and credit", (Mayoux and Hartl, 2009:10).

The 1990s saw micro-financial institutions such as of the Grameen Bank targeting women for two basic reasons: first, as a poverty reduction strategy and second, because women's repayment rates were much higher than men's (Mayoux and Hartl, 2009:10).

### 3.2.2 Definition of Women's Economic Empowerment

Women's economic empowerment is part of the wider and composite picture of women's empowerment. The Swedish International Development Agency (SIDA) is among the few that have attempted to define women's economic empowerment. In its working paper (2009) *Women's Economic Empowerment: Scope for SIDA's Engagement*, SIDA defines economic empowerment "as the process which increases women's real power over economic decisions that influence their lives and priorities in society" (p.7). When reflecting on women's economic empowerment, Bettcher, (2011), gave the following descriptive definition:

In speaking of women entrepreneurs, empowerment largely means independence. As an entrepreneur, a woman solves her own problems, becomes self-reliant, and raises self-esteem in the process. Importantly, she realizes her own potential, and simultaneously contributes to her family, community, and country.

It can be deduced from the above definitions that women are economically empowered when the increase in their actual ability to access and have control over scarce resources enables them to live lifestyles of their choice. It is equally important to note that empowerment is a process and not a onetime snap-shot.

When highlighting the importance of microfinance in empowering women, Mayoux argued that:

[Microfinance] is about much more than access to money. It is about women gaining control over the means to make a living. It is about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their homes, their villages, their countries (2002:2).

Seven (7) years later (2009) Mayoux identified several potential benefits of microfinance in women's lives. Her list includes:

- Improved wellbeing and gender equality in households
- Increased women's status in community due to improved self-confidence, skills, knowledge and market access
- Women's increased economic activity and increased agency in households may result into broader social and political empowerment

Cheston and Kuhn (n.d) underscore the enormous potential of microfinance in fostering women's wellbeing. They state that by giving women access to revolving funds and training, microfinance helps to mobilize women's productive capacity to reduce poverty and maximize economic output (ibid, p.4)<sup>2</sup>. They further argue that it has been proven that women spend a larger part of their income on their household; this is the reason why when we help women to increase their revenues, the wellbeing of the whole family is improved (ibid, p.5)<sup>3</sup>. The duo also assumes that access to credit and participation in income-generating activities strengthens the bargaining power of women within the home, allowing them to influence a greater number of strategic decisions (ibid, p.15)<sup>4</sup>. And the ability to contribute some financial resources to the family or community confers a bigger legitimacy and a greater value to women's opinions and gives them more rights than they would otherwise have (ibid, p.17)<sup>5</sup>. Improved women's economic situation may also challenge social norms around women's role in household and in society (World Bank, 2012:154).

SIDA adamantly defends the importance of women's economic empowerment. They posit that:

Women's economic empowerment is the single most important factor contributing to equality between women and men ... it's vital for household survival especially in low-income households ... it increases women's options in life ... it puts women in a stronger position and gives them the power to participate, together with men, in the shaping of society, to influence development at all levels of society and to make decisions that promote their families' and their own wellbeing. [...]. It also contributes to the reduction of gender-based violence, increases women's family-planning possibilities and slows the spread of HIV/AIDS (2009:5-13).

### **3.2.3 Limitations of Microfinance in Fostering Women's Wellbeing**

It must be acknowledged that women's economic empowerment is not an end in itself. It is a means to dignified living. Some development practitioners and scholars have consecrated some effort and time to the study of possible shortfalls of microfinance.

---

<sup>2</sup> En donnant aux femmes accès à des fonds de roulement et des formations, la micro-finance aide à mobiliser la capacité de production des femmes pour réduire la pauvreté et maximiser le rendement économique.

<sup>3</sup> On a prouvé que les femmes dépensent une plus grande partie de leurs revenus pour leur foyer; c'est pourquoi, lorsqu'on aide les femmes à augmenter leur revenus, le bien-être de l'ensemble de la famille est amélioré

<sup>4</sup> On suppose que l'accès au crédit et la participation dans des activités génératrices de revenus renforcent le pouvoir de négociation des femmes au sein du foyer, leur permettant ainsi d'influencer un plus grand nombre de décisions stratégiques.

<sup>5</sup> Pouvoir apporter des ressources financiers à la famille ou à la communauté confère une plus grande légitimité et une plus grande valeur aux opinions des femmes et leur donne plus de droits que ce qu'elles auraient eu autrement.

One notable prolific critic of the role of microfinance in enhancing gender equality is the Canadian International Development Agency (CIDA). CIDA's critique begins right from the indicators that many organisations use as evidence of impact. CIDA negates a direct correlation between repayment and business success, and even less between repayment and impacts on social and gender relations (1997:9). Mayoux shares the foregoing concerns: "financial indicators of access such as women's program membership, numbers and size of loans and repayment data cannot be used as indicators of actual access or proxy indicators of empowerment" (2002:8). CIDA observes that changes in income can be misleading as an indicator of social and gender impact especially if they are presented as an aggregate. This is due to the huge heterogeneity among the poor so impact varies between and within different segments of the population. Without technical support, micro-entrepreneurs may saturate the market and thus reduce returns on their businesses; they may also over-supply driving prices down and consequently forcing some micro-entrepreneurs out of the market (ibid, p. 12).

Microfinance alone is not adequate to have significant and durable impact on women's status (CIDA, 1997:13; World Bank, 2012:50). Although economic justice is foundational for other forms of social justice, on its own, it cannot foster equality for women in the middle of persistent gender stereotypes and women's devaluation (McLaren, n.d., p. 2; Mayoux, 2009:13). Microfinance is also incapable of tackling structural causes of poverty (CIDA, 1997:20).

The activities in which most women invest their small loans are more opportunistic than entrepreneurial. These activities include trading in vegetables and assorted groceries. The profit margins recorded on most of these undertakings are also minimal (ibid, p. 15). Female entrepreneurs are more likely to be 'necessity' entrepreneurs than 'opportunity' entrepreneurs (World Bank, 2012:207). Mayoux also asserts:

All the evidence suggests that most women invest in existing activities which are low profit and insecure and/or in their husband's activities. [...]. In many programs and contexts, it is only a minority of cases that women can develop lucrative activities of their own through credit and savings alone (2002:9).

There is no direct correlation between women's economic empowerment and participation in decision-making. Participation in decision-making has to be supported actively and not viewed as a direct outcome of economic empowerment (CIDA, 1999;



Aasen, 2009; McLane, n.d; Cheston and Kuhn, n.d; Mayoux, 2002, 2009; World Bank, 2012).

### **3.2.4 What Suffocates Women's Economic Empowerment**

Under the generic women's empowerment, there is a list of bottlenecks in the process of empowering women. Among the main challenges that were identified included:

- High poverty levels among women
- Disproportionate domestic and care work – rendering women time poor
- Conflicting and discriminatory legal systems (customary and statutory)
- Institutional (formal and informal) and market failures

The foregoing ills do also impede women's economic empowerment. The above list could be expanded to include the following:

- Gender disparities in access to productive inputs (especially land and credit) and extension services (African Development Bank, 2006; World Bank, 2012)
- High illiteracy levels and lack of work experience among many women (African Development Bank, 2006; CSO, 2010; World Bank, 2012)

The World Bank recapitulates the challenges faced by women by affirming that “it is precisely this interaction of segregation with gender differences in time use, access to inputs, and market and institutional failures that traps women in low-paying jobs and low productivity business (2012:201).

### **3.2.5 Pathway to Economic Empowerment**

One way of forging the route to economic empowerment is to adequately work on the bottlenecks. A serious scrutiny would include the following areas of attention:

1. Working with men and women in tackling gender stereotypes and retrogressive social norms and/or practices
2. Promoting literacy among females and providing them with various training opportunities
3. Having an integrated approach to development. No single intervention is sufficient, on its own, to reverse the relative discriminatory position of women
4. Establishing broad-based partnerships of non-state actors to contribute to favourable legal and policy reforms

5. Connected to the foregoing is the building of wider coalitions (including with Government) in service delivery

## Chapter 4

### Findings

#### 4.0 Introduction

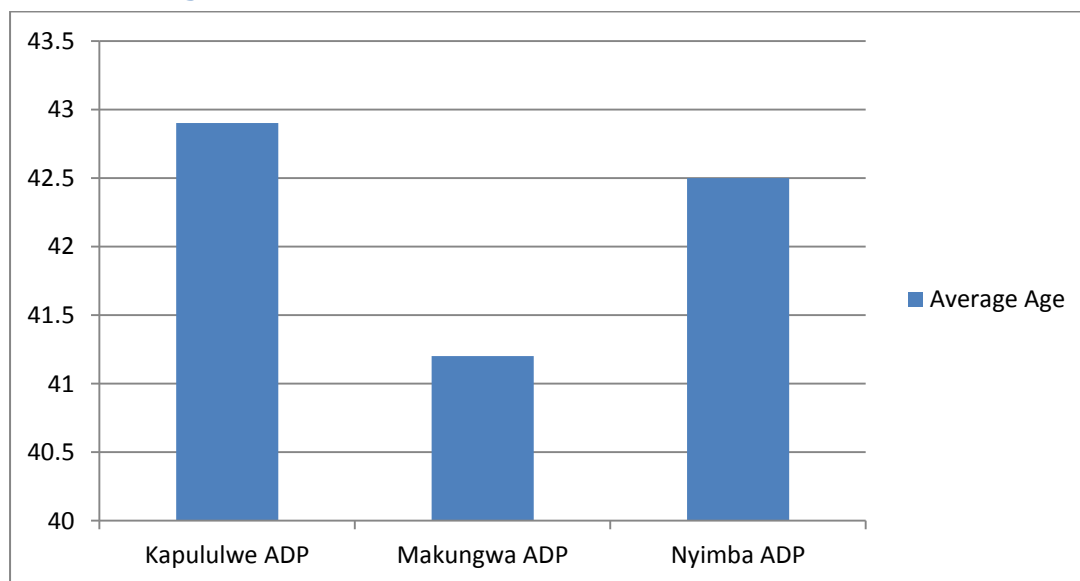
This chapter analyzes, discusses and presents data collected from the field under the following categories:

1. Sample's Selected Socio-demographic Characteristics
2. Business and Control of Profits
3. Accumulation of Assets
4. Communities' Perception of Women's Dignity
5. Changes in the Distribution of Domestic Work
6. Causes and Prevalence of Domestic Violence
7. Family Planning Methods, Frequency of Intimate Encounters and Family Size
8. Business and Child Wellbeing
9. Changes in Women's Resourceful Networks
10. Women's Collective Agency

#### 4.1 Sample's Selected Socio-demographic Characteristics

##### Age and Participation

*Figure 6: Average Age of Savings Group Members in Kapululwe, Makungwa and Nyimba ADPs*



Source: Household Interviews, 2012

The average age for the three sampled ADPs was 42.2. Kapululwe had the oldest member participating in the project. The woman was in her late 70s. Makungwa had the youngest member aged 18. How do these age differences impact on members' active participation in group activities? Are group meetings also forums where members discuss social matters other than income generating activities? How do younger ladies interact with their seniors and vice versa? One group in Nyimba has two main items that draw its members together, usually on a Thursday. The group meets to discuss and explore possibilities of creating money but also deliberately seeks to preserve their cultural heritage, by and large, through dance and the sharing (especially) of good bedroom practices. The cultural heritage part is what they call, *Gule waba Chembele* (Group of Elderly Women). Membership is restricted to people who are (or were) married, better with a child, have capacity to keep secrets and are willing to twist their waist to the rhythm of drum beats. If a woman is unable to dance but is in need of having a live watch of *Gule waba Chembele*, she has to pay. One woman in her early 40s remarked:

You don't enter a house where your friends are dancing and stand still. You need to dance as well, if not, you are stealing. That is why we charge those who don't dance.

*Gule waba Chembele* originally conceived as a crucible of cultural norms and practices has progressively taken on an income generating face. Young ladies preparing for marriage do consult seasoned members of *Gule* at a fee.

Several members attested that *Gule* is more than a platform for cultural enrichment, it also about women getting out of their busy domestic chores, about enjoying each other's company and about recreating.

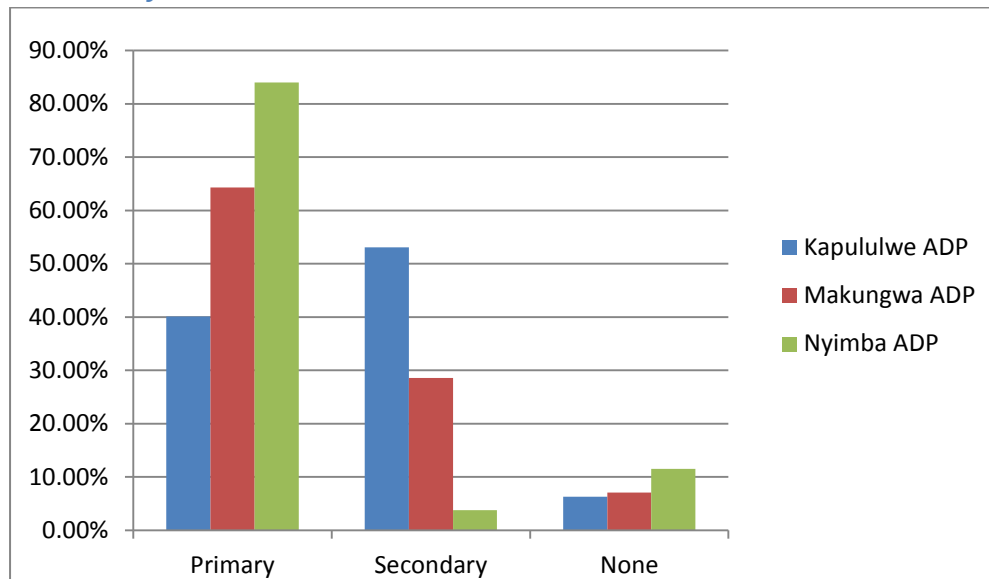
I feel so nice whenever we meet to dance. Even if our group has not made a lot of money, many times when we meet for *Gule waba Chembele*, the ambience is really nice, we dance, laugh and enjoy together.

A woman in Nyimba, 2012

Some women may qualify for the mainstream group income generating activity but be disqualified for *Gule*.

## Education

*Figure 7: Formal Education Levels of Savings Group Members in Kapululwe, Makungwa and Nyimba ADPs*



Source: Household Interviews, 2012

Differentiation is more manifest in education levels. Kapululwe had the highest number of women who have attained secondary education (53.1%) followed by Makungwa with 26.8% and Nyimba had the least 3.8%. None of the women who reached secondary level completed grade 12, they either stopped in grade 9 or 10 or 11.

Why is this marked differentiation in secondary education? Several factors could be behind these extremes. Geographically, Kapululwe is relatively closer to the capital city Lusaka; Nyimba is almost half-way to the provincial headquarters Chipata where Makungwa is located. The self-selection philosophy of most savings groups could as well account for the more than half percentage of women in Kapululwe who populate most of the groups. Members may be tempted to choose their peers and in the process neglect those in most need, the relatively less educated ones. It was also noticed during household interviews and focus group discussions that many women with some secondary education, appeared more confident, could articulate issues and seemed to be more curious which allowed them to take advantage of available opportunities.

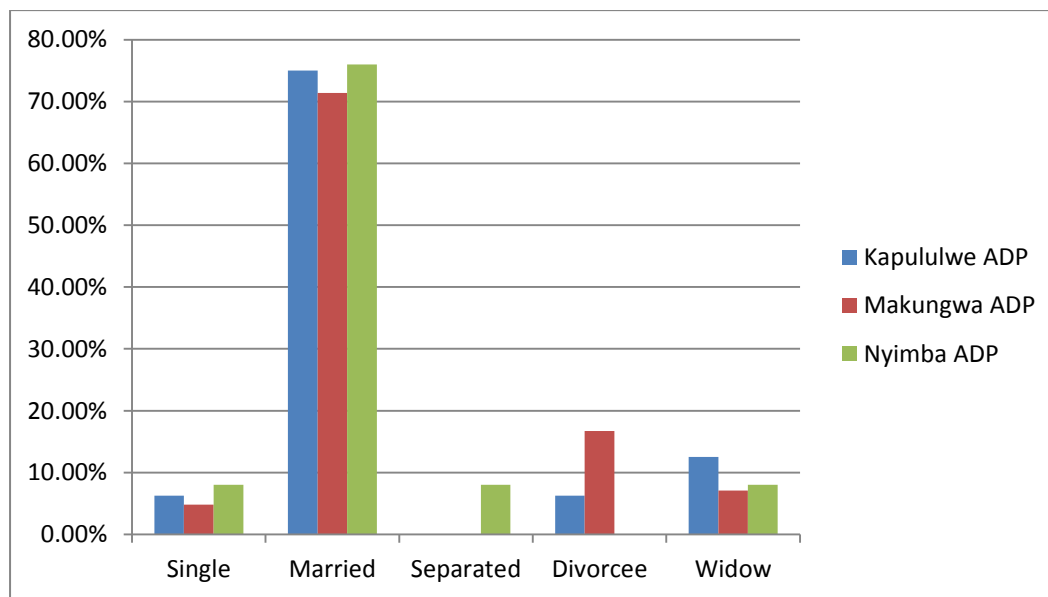
Another captivating statistic under education concerns those who never stepped their feet in a classroom. Nyimba had the highest (11%), Makungwa came second (7.1%) and Kapululwe

third (6.3%). The disparities among ADPs, under this category, are not very pronounced as compared to those noticed under secondary and primary education.

Whereas education is not the only variable in the success and happiness formula, its non-attainment does indeed affect women’s probability of assuming leadership positions, of accessing economic opportunities and may as well distort their self-image and the way they interact and interpret, generally, the world around them.

### Marital Status

*Figure 8: Savings Group Members’ Marital Status in Kapululwe, Makungwa and Nyimba ADPs*



Source: Household Interviews, 2012

All three ADPs recorded above 70% presence of married women in their respective groups. Marriage for some women has been a big asset. Some husbands provided the initial capital for their women and subsequently showed keen interest in the progress of their partners. Women who reported close collaboration with their husbands also enjoyed better relationships with their spouses and felt assured that in times of difficulties their partners will be there for them to see them through:

God has blessed me with a wonderful husband. He is very understanding and helpful. I love him.

A woman in Makungwa, 2012

In the same area, another woman was walking on egg shells. Whatever little money she made she ensured that it was not within the radius of her husband’s microscopic sight.

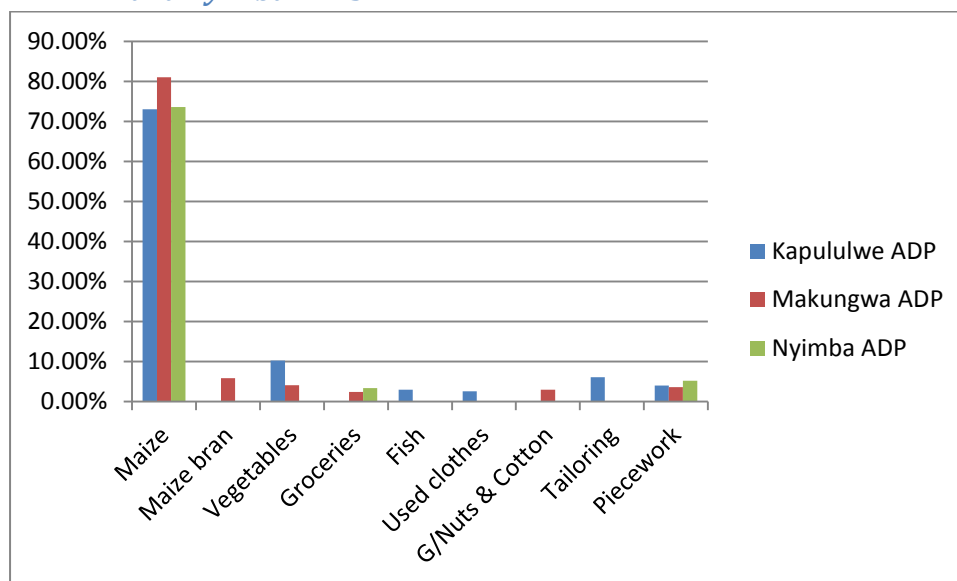
I closely watch over my money for fear of my husband drinking it. Whenever he spends part of my money, I see to it that he reimburses it.

Extravagance is not a preserve of men only. Some women testified that there were moments when the little money that their husbands left for domestic use, was utilized for its unintended purposes. Unfaithfulness for women as regards to money and other resources included inflating family expenditures, hiding money and later on denying to have seen it, etc.

Widows, divorcees and those on separation also deserve some special attention given the often disproportionate burden that they bear to care for their children and sometimes their grandchildren. One particular example is Kapululwe where a woman in her late 70s does piecework in order to feed her grandchildren. Physically the old lady looks exhausted, thanks to her strong spirit, each day is an occasion to gather something for her grandchildren.

### Main Sources of Livelihood

*Figure 9: Main Sources of Livelihood of Savings Group Members in Kapululwe, Makungwa and Nyimba ADPs*



Source: Household Interviews, 2012

Agriculture, maize cultivation in particular, claimed the lion's share as a main source of livelihood. When women were asked to explain what motivated them to join their respective groups, over 80% of women in Nyimba and Makungwa answered that they wanted to get subsidized farming inputs. It is only in Kapululwe where the figure reduces to about 50%. Other reasons behind group membership in Kapululwe, for example, included the possibility to save one's money and to obtain small loans at relatively fairer interest rates.

Though maize farming is labour and capital intensive, many women still felt that it was one of the major engines that has enormous potential to propel them out of the vicious circle of poverty.

Women, who concentrated mainly on selling vegetables, bananas, groceries and on knitting and tailoring, have also registered very marginal gains. Interviews revealed that most of these undertakings are survival oriented rather than entrepreneurial. Though they carry low risk the profit margins are equally small. The situation is compounded further when the family has children in secondary school. If a woman can sell a tablecloth every week at US\$5 and her two kids need US\$100 each, every four months for school fees, how will this business lady meet the shortfall? Besides raising the US\$200 for school fees, the rest of the family needs also to live.

Maize bran was reported to have been lucrative for about five (5) women from three different groups in Makungwa. The profit margins are relatively very high and there is a growing market in Lusaka. The commodity is obtainable locally at reasonably low prices. The main challenge associated with this kind of business is travelling long distances often on trucks and sometimes at night. Such businesses, may be a recipe for matrimonial disharmony, may breed suspicions that the woman, in the process, could become promiscuous:

There is a lot of money in maize bran; the only problem is that I have to travel to Lusaka sometimes on trucks at night. I am afraid that my husband may be thinking that I could be cheating on him.

A woman in Makungwa, 2012

## **4.2 Business and Control of Profits**

40 out of 60 (2/3) of women who own small businesses affirmed that they run their enterprises on their own and also decide on how to use the profit that they make. 12 women plan and operate jointly with their husbands. 2 women delegate the running and control of businesses to one of their children (one in Kapululwe and another in Nyimba). It is only in 6 cases where income generating activities were said to be dominated by men, of which three (3) involved maize farming that is normally a family venture rather than individual. Generally speaking women seem to have a lot of control over projects that they initiate.

## **4.3 Accumulation of Assets**

Only 10% of the sampled population reported to have accumulated some assets through their businesses. Women who acquired some assets had small running enterprises even before the



introduction of the two respective ERE projects. Two factors could explain the minimal accumulation of assets:

1. Loans under ERE I were given to groups and several of these groups are still servicing their loans
2. Low profit margins on women's businesses versus increasing household consumption demands

The range of assets included, TV sets, refrigerators, solar panels, DC inverters, kitchen utensils, animals (goats, cattle and pigs), increased stocks of groceries and cash in hand (and in very few cases cash at bank).

#### 4.4 Communities' Perception of Women's Dignity

By and large, women felt that their communities hold them in high esteem. Many faced ridicule at the beginning that they were just wasting time. With the passage of time and thanks to women's determination to press on, many community members, men and women, admire their resolve to make a difference in their lives.

People used to laugh at us when we just started our savings and loan group. They thought that we didn't know what we were doing. We never got discouraged. We continued with our trainings and began buying small shares. We are now able to get small loans. Some of those who used to think that we had no aim have now become interested in joining us.

A woman in Kapululwe, 2012

One woman in Makungwa (2012) had this to say:

Many people in our village call me a man (*mwamuna*). I started doing business and erected a decent house well before I got married. Some people even say that I am expensive.

Other women refuted to attribute their value to their membership in women's groups. A lady in Nyimba (2012) emphatically stated:

I am important because of what God created in me. It is not the business I do or the amount of money I have that makes me more significant.

About 40% of women observed no significant changes in the way they interact with their communities. They argued that they have very little evidence to show to their neighbours that their membership is more than mere participation in group meetings and doing piecemeal service group loans.

As a group and as individuals we have achieved very little. We don't have many results to speak on their own.

A woman in Makungwa, 2012

#### **4.5 Changes in the Distribution of Domestic Work**

Of the 100 women interviewed at household level, 72 were married. For purposes of this category only, the analysis was restricted to married women below the age of 51. Of the 72, 10 were aged 51 years and above thus leaving us with 62 women.

90% of the 62 women saw no changes in the distribution of domestic work and one of them remarked:

I have not seen any changes because it's me who is still doing most of the work at home.

A woman in Kapululwe, 2012

Another woman from Kapululwe (2012) even complained:

I find it difficult to cook, care for children and do business. I am yet to get used.

Only 10% reported some significant and noticeable changes in the distribution of unpaid work at home. These changes included increased frequencies of their husbands fetching water and firewood and the cleaning of surroundings.

In over 50 cases, women indicated that their husbands do participate in cooking, washing of clothes and kitchen utensils and in cleaning the house in the event where the wife is sick, incapacitated and there is no other person to do the job.

#### **4.6 Causes and Prevalence of Domestic Violence**

The absence of domestic violence, either physical or psychological or a combination of both is one of the critical proxy indicators of empowerment. It highlights one's belief in the right to life with dignity for all human beings. It further affirms humanity's trust in the power of reason and people's capacity to forgive and tolerate.

Against all currents, what is outfoxing is that except in three (3), all other incidences of domestic violence (16 in total) that married women said to have had in their conjugal lives, women themselves initiated them. While smiling one woman in Makungwa (2012) said:

Yes we fight sometimes - especially when my husband comes back home drunk. Sometimes he speaks nonsense and I get upset. To shut him up, I do slap him and run away.

Drunkenness and its associated temporal mental and physical imbalances were highlighted as main vulnerabilities of men. In 8 cases, 3 in Kapululwe, 2 in Nyimba and 3 in Makungwa women boxed their husbands because they came home late, drunk and were suspected to have had an affair with some women.

In Kapululwe a man used to fight his wife each time she asked him for school fees for their children:

We used to fight in the past with my husband. If I ask him about school fees, he would just keep quiet and wait for the day he will be drunk to sort me out.

A woman in Kapululwe, 2012

The above family no longer fights over non-availability of school fees. The couple have agreed to work together for the wellbeing of their children.

Why do men not report cases of violence to law enforcers? One plausible explanation is that masculinity is often associated with a lot of physical power and resilience. In the name of keeping his face, a bruised man may conceal his wife's viciousness and impunity. Besides, most headlines concerning domestic violence depict men battering their wives.

#### **4.7 Family Planning Methods, Frequency of Intimate Encounters and Family Size**

There is a lot of power around the Freudian libidinous energy. In an intimate relationship like marriage, sex can be used to punish, reward or express and enhance conjugal love. The researcher sought to ascertain if women's group membership and the subsequent entrepreneurship resulted in increased bargaining power or agency on three things: frequency of intimate encounters, choice of family planning methods and family size. The investigation was limited to 62 married women below the age of 51 (average age for menopause though it may start much earlier in some cases).

##### **Family Planning Methods**

Except in 7 cases: 1 in Kapululwe, 2 in Nyimba and 4 in Makungwa; 55 women reported that their opinion is priority on the choice of family planning methods. Women generally felt supported by their partners. The support included accompaniment to health posts to receive desired and appropriate contraceptives and education/information on usage.

The 7 exceptions mentioned higher concern, first, 6 women (Kapululwe 1, Nyimba 1, and Makungwa 4) who, for various reasons, have had difficulties to conceive and consequently

find no reason to use contraceptives of any kind. The 7<sup>th</sup> case is from Nyimba concerning a young lady who uses contraceptives without the knowledge and consent of her husband. When the research team tried to dig deeper, the lady simply stated that it is much easier, that way, for her to control the number of children she can bear.

### Frequency of Intimate Encounters

Variations were more manifest in who makes a decision and initiates the process of intimate encounters. Initial responses from women were that husbands dominate but when probed further they acknowledged that whereas men, in most cases, communicate openly (overtly) about their desire, ‘to have it’, as one woman (2012) put it in Kapululwe, women often use encrypted language (covert ways) that an alert husband has to decode. The codes/signals that women use include, embracing, wearing suggestive clothes and if it is during the day telling the husband that she wants to sleep.

Coded language is much safer for us. If you explicitly ask your husband that I want to us to meet, he might think that you used to be a prostitute. What we also teach young ladies is that they should not be denying their husbands and not that they should be in charge of the issue.

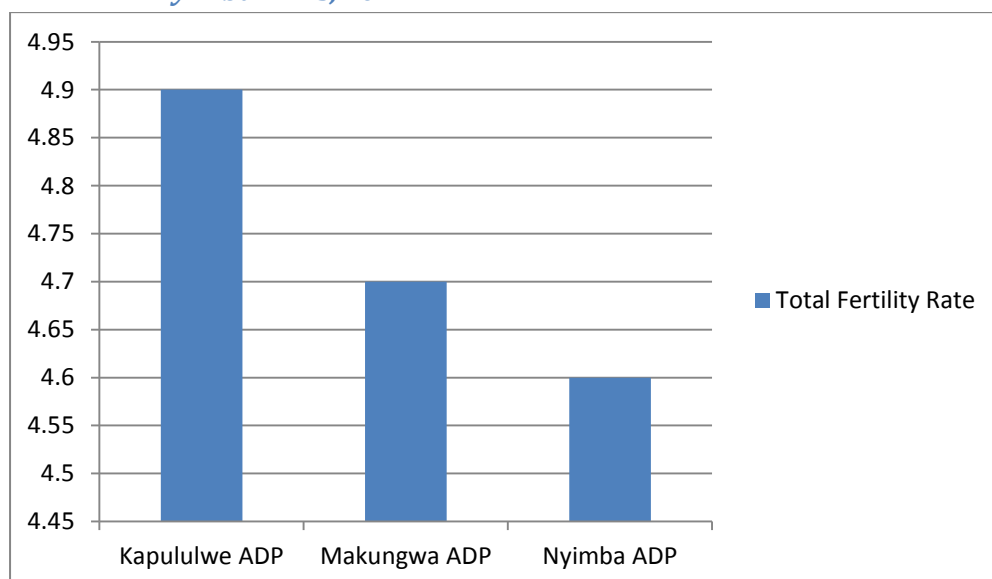
A woman in Nyimba, 2012

One woman in Kapululwe (2012) stated:

It can be frustrating if a man [husband] is not initiated in picking signals.

### Family Size

**Figure 10: Savings Group Members’ Total Fertility Rates in Kapululwe, Makungwa and Nyimba ADPs, 2012**



The average total fertility rate for the 3 sampled ADPs was 4.7. Kapululwe had the highest 4.9 and Nyimba the lowest, 4.6.

Except for 6 women, the rest indicated that their husbands decide on how many children they should have as a couple.

My husband is the head of the house. If I don't give him the number of children he wants, he will look for another woman who will give him what he wants. After all, he paid the bride price.

A woman in Kapululwe, 2012

The breakdown of the 6 women, mentioned higher, is as follows: Kapululwe 2, Nyimba 2 and Makungwa 2 (even distribution!). These women make resolutions on how many children they have as couples.

The researcher saw no direct correlation between the amount of money that sampled women controlled and their increase in agency on intimate encounters, family planning methods and family size. Socialization instead and its resultant babies: attitudes and mind-set - summed up in culture, seem to have a greater bearing.

#### **4.8 Business and Child Wellbeing**

Testimonies are abounding on how excited some women were that they could contribute to the wellbeing of their children. Improvements were reported on three things: nutrition, clothing and school requirements.

I feel extremely happy that I can contribute something. My children eat well; have some nice clothes and school fees are paid on time.

A woman in Nyimba, 2012

We now have enough food and are able to send children to school.

A woman in Kapululwe, 2012

We can now afford many things for our children: food, clothes and exercise books.

A woman in Makungwa, 2012

There were also feelings of powerlessness. One experience in Nyimba (2012) deserves some special consideration. One woman keeps two orphans (children of her elder sister) and was unhappy that her business collapsed. She has no other source of income to send children to school.

I often hear, at night, my late sister's children praying "God, you create a way where there has been none, help our mother to start doing business. In the past when she had her business, we never used to suffer like this. If her business does well, our mother will send us to school".

#### **4.9 Changes in Women's Resourceful Networks**

Group membership didn't have much impact on women's creation and maintenance of resourceful friends. Some women were actually hesitant to have more friends:

It's not good to have many friends. It is difficult to keep secrets.

A woman in Kapululwe, 2012

#### **4.10 Women's Collective Agency**

Poverty is a structural ailment that requires an integrated and concerted medication at all fronts. The household is only one of the many gears of empowerment. Similar attention should be directed to the quality of movements of other gears: formal and informal institutions and markets. Right policies are also needed to constantly reduce inertia in the gears and accelerate equality.

Women's empowerment by definition implies that women should become change agents. Women should take an active role, just like men, in defining what is good for them and in claiming the right share of national resources. They should be equipped, both as individuals and as a group, with requisite skills and information on how to engage meaningfully with their leaders including those who decide, on their behalf, on how national resources are allocated.

16 women's groups were sampled during the research (Kapululwe 6, Nyimba 5, and Makungwa 5). None of them has ever organized and had an audience with their local councillor, to start with.

## Chapter 5

### Conclusions, Recommendations and Future Research

#### Conclusions

The intention is noble. There is a lot of good will both from rights holders and from duty bearers. Some sense of dignity and hope has been restored in some women. Several children have had their nutrition enhanced, clothes purchased and school fees paid, thanks to the small proceeds that their mothers are realising from their engagements. Food security has improved tremendously for many families who received some subsidized farming inputs through their groups.

It has also been highlighted that many businesses that women are doing are not lucrative. They work so much and yet have little returns. The research has revealed equally that money is not the only variable in the empowerment equation. Other factors should be taken into account as well, for example, ensuring that men and women work together to change long embedded retrogressive attitudes and norms. Cognisant of the fact that poverty (and by extension women's disempowerment) is structural, women should be enabled to dialogue with and influence their representatives at different levels of governance.

#### Recommendations

In order to enhance performance and foster women's empowerment, respect and equality, the author wishes to recommend the following:

1. Incorporating men in economic empowerment programs. It will increase program legitimacy, foster participation and increase the likelihood of changing many harmful traditional practices and attitudes
2. Integrating advocacy, utilizing especially the Citizen Voice and Action (CVA) approach, in economic empowerment programs. If properly utilized, CVA has enormous potential for women to hold their leaders accountable and to influence national decisions and/or policies
3. Establishing broad-based partnerships of non-state actors to contribute to favourable legal and policy reforms
4. Connected to the foregoing is the building of wider coalitions (including with Government) in service delivery. No single organisation has all the requisite expertise to bring about sustainable development

5. Working closely with women and men to identify and grow profitable businesses that can optimally utilize local resources

### **Future Research**

Owing to the scope of this study and some issues it has raised, the author finds it fitting that future research explores:

1. Possible lucrative business ventures that women and men in project areas can do.
2. The impact of bride price on power relations between husband and wife. Its findings could subsequently inform, among other things, gender sensitization programs.



## References

- Aasen, B. (2009). *Aid for women's empowerment and gender equality – what do we know?* Working Paper 116. Guastadalléen: Norwegian Institute for Urban and Regional Research.
- ActionAid. (2011). *Real aid: Ending aid dependency*. Retrieved from: [http://www.actionaid.org.uk/doc\\_lib/real\\_aid\\_3.pdf](http://www.actionaid.org.uk/doc_lib/real_aid_3.pdf)
- AfDB., & ILO. (2009). *Cairo Platform for the development of women entrepreneurship in Africa outcome document*. Retrieved from: <http://www.enterprise-development.org/page/library-item?id=1497>
- AfDB. (2006). *Republic of Zambia: Multi-sector country gender profile*. Lusaka: Author. Retrieved from: <http://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/zambia.pdf>
- Bachrach, P., & Baratz, M.S. (1970). *Power and poverty: Theory and practice*. New York University Press.
- Bank of Zambia. (2009). *FinScope Zambia 2009*. Lusaka: Author. Retrieved from: [http://www.boz.zm/FSDP/FinScope\\_Zambia\\_Brochure.pdf](http://www.boz.zm/FSDP/FinScope_Zambia_Brochure.pdf)
- Beall, J. (2002). Living in the present, investing in the future - Household security among the poor. In C. Rakodi & T. Lloyd-Jones, eds., *Urban livelihoods. A people centred approach to reducing poverty*, pp. 71-90. London: Earthscan.
- Benhabib, S. (2002). *The claims of culture: Equality and diversity in the global era*. Princeton: Princeton University Press.
- Berg, L. B. (1995). *Qualitative research methods for the social sciences*, (2<sup>nd</sup> edn). Boston, London, Toronto, Sydney, Tokyo, Singapore: Allyn and Bacon.
- Boserup, E. (1970). *Women's role in economic development*. New York: St. Martins. Brighton: IDS, Discussion Paper 378.
- Central Statistical Office, Ministry of Health, Tropical Diseases Research Centre, University of Zambia, & Macro International Inc. (2009). *Zambia demographic and health survey 2007*. Calverton, Maryland, USA: CSO and Macro International Inc.
- Central Statistical Office. (2010a). *2010 Census of population and housing*. Lusaka: Author.
- Central Statistical Office. (2010b). *Selected social economic indicators*. Lusaka: Author.
- Central Statistical Office. (2010c). *Living conditions monitoring survey*. Lusaka: Author.
- Cheston, S. and Kuhn, L. (n.d). *Le renforcement du pouvoir d'action des femmes par la micro-finance*. Retrieved from: [http://www.microcreditsummit.org/papers/fr\\_cheston+kuhn-ew.pdf](http://www.microcreditsummit.org/papers/fr_cheston+kuhn-ew.pdf)

- CIDA. (1997). *The role of microcredit in poverty reduction and promoting gender equality - A discussion paper*. Retrieved from:  
[http://www.microfinancegateway.org/gm/document-1.9.28404/3247\\_3247.pdf](http://www.microfinancegateway.org/gm/document-1.9.28404/3247_3247.pdf)
- Commission on Women and Development. (2007). *The women empowerment approach: A methodological guide*. Brussels: Author. Retrieved from:  
[http://www.atol.be/docs/publ/gender/women\\_empowerment\\_approach\\_CVO.pdf](http://www.atol.be/docs/publ/gender/women_empowerment_approach_CVO.pdf)
- Cracknell, B.E. (2002). *Evaluating development aid – Issues, problems and solutions*. London: Sage Publications.
- Cutt, J., & Murray, V. (2000). *Accountability and effectiveness evaluation in non-profit organisations*. London: Rutledge.
- Denscombe, M. (1998). *The good research guide for small-scale social research projects*. Maidenhead/Philadelphia: Open University Press.
- Ellis, F. (2000). *Rural livelihoods and diversity in developing countries*. Oxford: Oxford University Press.
- Farmer, P. (2003). *Pathologies of power: Health, human rights and the new war on the poor*. Berkeley: University of California Press.
- ILO. (2008). *ILO strategy on promoting women's entrepreneurship*. Geneva: Author. Retrieved from: <http://www.enterprise-development.org/page/library-item?id=1477>
- Kabeer, N. (1999). *Conditions and consequences of choice: Reflections on the measurement of women's empowerment*. UNRISD Discussion Paper No. 108.
- Kim, B. (March 7, 2011) Reflecting on women's economic empowerment. *Community of women entrepreneurs: Empowering women internationally*. Retrieved from: <http://www.reformsnetwork.org/women/?p=1632>
- Lakwo, A. (2006). *Microfinance, rural livelihoods and women's empowerment in Uganda* (Doctoral research report 85/2006). Leiden: African Studies Centre.
- Malhotra, A., Schuler, S. R., & Boender, C. (2002). *Measuring women's empowerment as a variable in international development*. Washington, DC: International Center for Research on Women
- Mayoux, L. (2002). *Women's empowerment and microfinance: A 'think piece' for the microfinance field*. UNIFEM.
- Mayoux, L. (2002). Women's empowerment versus sustainability? Towards a new paradigm in micro-finance programmes. In B. Lemire, R. Pearson and G. Campbell, eds., *Women and credit: Researching the past and refiguring the future*, pp.245-269. Oxford and New York: Berg Publisher.

- Mayoux, L. & Hartl, M. (2009). *Gender and rural microfinance: Reaching and empowering women. A guide for practitioners*. Rome: IFAD. Retrieved from: [http://www.ifad.org/gender/pub/gender\\_finance.pdf](http://www.ifad.org/gender/pub/gender_finance.pdf)
- McLaren, A. M., George, D., & Harriet, W. (2008). *Gender equality and the economic empowerment of women*. California: Forum on Public Policy. Retrieved from: <http://www.forumonpublicpolicy.com/archivespring08/mclaren.pdf>
- Ministry of Finance and National Planning. (2011). *Sixth National Development Plan 2011-2015: Sustained economic growth and poverty reduction*. Lusaka: Author.
- Moyo, D. (2009, 2010). *Dead aid: Why aid is not working and how there is another way for Africa*. London, Johannesburg: Penguin Books Ltd.
- OECD, *Accra Agenda for Action*. Adopted during the Third High Level Forum on Aid Effectiveness, September 4, 2008.
- OECD, *Busan Partnership for Effective Development Cooperation*. Adopted during the Fourth High Level Forum on Aid Effectiveness, 29 Nov - 1 Dec 2011.
- OECD, *Paris Declaration on Aid Effectiveness*. Adopted during the Second High Level Forum on Aid Effectiveness, March 2, 2005.
- OECD, *Rome Declaration on Harmonisation*. Adopted during the First High Level Forum on Aid Effectiveness, February 24-25, 2003.
- OECD. (2011). *Aid in support of women's economic empowerment*. Retrieved from: <http://www.oecd.org/dataoecd/19/8/46864237.pdf> (06.10.11)
- Ofei-Aboagye, E. (2000). *Promoting the participation of women in local governance and development: The case of Ghana*. Maastricht: ECDPM, Discussion paper No. 18.
- Oxfam. (20<sup>th</sup> May, 2010). *21<sup>st</sup> Century Aid: Recognising success and tackling failure*. Oxfam Briefing Paper 137.
- SADC, *SADC Protocol on Gender and Development*. Adopted by SADC Members States on Aug. 17, 2008.
- Scoones, I. (1998), *Sustainable rural livelihoods: A framework for analysis*. Brighton: IDS, Working Paper 72.
- Sen, A. (1999). *Development as freedom*. (6th edn). New York: Alfred A. Knopf, inc.
- Sen, G. (1993). *Women's empowerment and human rights: The challenge to policy*. Paper presented at the Population Summit of the World's Scientific Academies.
- SIDA. (2009). *Women's economic empowerment: Scope for SIDA's engagement – Working paper*. Retrieved from: <http://www.enterprise-development.org/page/library-item?id=1524>

- The SEEP Network. (2010). *Savings groups: What are they?* Washington, DC: Author.  
Retrieved from [http://worldvisionmedia.ca/asca/wp-content/themes/green-stimulus/assets/pdfs/SEEP\\_Savings\\_Groups\\_Overview.pdf](http://worldvisionmedia.ca/asca/wp-content/themes/green-stimulus/assets/pdfs/SEEP_Savings_Groups_Overview.pdf)
- UNDP. (2007). *Economic policies for growth, employment and poverty reduction – Case study of Zambia*. Ndola: Mission Press.
- UNDP. (2010). *Human development report 2010 – The real wealth of nations: Pathways to Human Development*. Washington, DC: Palgrave Macmillan.
- UNDP. (2011a). *Zambia Human Development Report 2011: Service Delivery for sustainable human development*. Lusaka: Author. Retrieved from:  
[http://www.undp.org.zm/index.php?option=com\\_content&view=article&id=4:zambia-national-human-development-reports&catid=3:publications&Itemid=5](http://www.undp.org.zm/index.php?option=com_content&view=article&id=4:zambia-national-human-development-reports&catid=3:publications&Itemid=5)
- UNDP. (2011b). *Human development report 2011. Sustainability and equity: A better future for all*. New York: Palgrave Macmillan
- UNDP. (2011c). *Zambia: Millennium Development Goals progress report 2011*. Lusaka: New Horizon Printing Press.
- United Nations, *Beijing Declaration and Platform for Action*. Adopted at the Fourth World Conference on Women, 27 October 1995.
- United Nations, *Convention on the Elimination of All Forms of Discrimination against Women*. Adopted by the UN General Assembly on Dec. 18, 1979.
- United Nations, *Monterrey Consensus*. Adopted during the International Conference on Financing for Development, 18-22 March 2002.
- WHO. (2011). *World health statistics 2011*. Geneva: WHO Press.
- World Bank. (2011). *World development report 2012: Gender equality and development*. Washington, DC: Author. Retrieved from: <http://econ.worldbank.org/>

## Annex: Household Interview Schedule

Date: .....

Time: .....

Name: .....

Age:

Tribe: .....

Province: ..... District: ..... Village: .....

ADP's name: ..... Group's name: .....

Marital status: .....

Number of own children: Female  Male

Number of dependents: Female  Male

Family size

Own house  rented  and if rented how much  ZMK  or do have some other arrangement (describe): .....

Highest education level: .....

Religion: ..... Religious denomination: .....

How many household members earn a monthly income?  Female  Male

If any, what is their average monthly income? Female  ZMK  Male  ZMK

1. Description of employment situation of household members (except interviewee):

2. What is your employment history?

3. What does your community expect a woman to be or behave?

4. What do you want a woman to be?

5. How supportive is your community toward your income-generating activities?
6. Which cultural values inspire you and foster your progress?
7. Which cultural practices and norms hinder your progress?
8. In which specific ways has your participation in this group affected the way the society perceives and treats you?
9. Why did you join the group?
10. Do you have passion for business?
11. What form (and size) of support have you received from and/or through your group?
12. How have you utilized this support?
13. Is the support you have received, as an individual, adequate and appropriate for your business expansion and profitability?
14. Do you feel respected and appreciated by other group members?
15. Has the network of your trustworthy and resourceful friends grown?

16. Do you now have more information on the market and prices?
17. How are your leaders chosen?
18. Do your leaders adequately represent your views or mainly their own interests?
19. Is your group now better managed and has the capacity to influence institutions (state, financial institutions, religious establishments, NGOs)?
20. What do you like about your group?
21. What would you like to improve regarding the way the group is organized and run in order to optimize your performance?
22. Do you think being a woman is an advantage to do business or engage in some economic activity?  
Please explain.
23. Who made the decision concerning which business you should be involved in and what was the process of doing such?
24. What difficulties did you encounter, before joining the group, in accessing credit, information regarding business opportunities, farm inputs, and technical support/training, etc?
25. Has your membership eased some or all of your earlier challenges? Which ones and how?
26. Do you feel that your business is doing fine?

27. What assets have you acquired through your business?

Before joining	After joining	Variance

28. Who controls the borrowed funds?

29. Who runs the income-generating activity?

30. Who controls the money that you earn from your business?

31. How has the income you generate from your business changed your spending habits?

32. In which way(s) has your business benefited your family especially children, (if any)?

33. How much do you invest back into your business?

34. Do you save?

35. By what margin have your personal savings grown?

36. Where do you keep your money? If it is at the bank, in whose name is the account?

37. Are the loan conditions i.e. repayment schedules and interest rates appropriate to your business?

38. How do you repay your loan?

39. How can you enhance your business performance and profitability?



40. Can your business run profitably without any further support from and/or through the group?

41. Has your business enabled you to have more time (to be) with your family and to relax?

42. How has your family supported your economic endeavours?

43. Do you fight at home? With whom and over what do you fight?

44. Are you much freer now to move outside your home?

45. What changes have you seen in the distribution of domestic work i.e. cooking, cleaning and caring of children and of other family members?

46. (*If married or in a relationship*) Who decides on the family size, family planning methods and frequency of intimate encounters?

47. Can you easily express your views and claim for your rights?

48. How has your business affected your self-image?

49. Which factors (personal and external) have helped and/or hindered your progress?

**Personal**

**External**

50. How has your business affected your family's happiness?