



Report No 29

Gender profile of Zambia

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LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
ANC	African National Congress
CIDA	Canadian International Development Agency
CNU	Caucus for National Unity
CSO	Central Statistical Office
CUSA	Credit Union and Savings Association
DANIDA	Danish International Development Agency
EC	European Community
FAO	Food and Agricultural Organisation
FINNIDA	Finnish International Development Agency
GDP	Gross Domestic Product
GRZ	Government of the Republic of Zambia
GTZ	German Organisation for Technical Co-operation
HIV	Human Immunodeficiency Virus
ILO	International Labour Organisation
IMF	International Monetary Fund
LOR	Line-of-Rail
MCSU	Mutambe Credit and Savings Union
MMD	Movement for Multi-party Democracy
NCDP	National Commission for Development Planning
NGO	Non-governmental organisation
NORAD	Norwegian Agency for International Development
NWLG	National Women's Lobby Group
ODA	Overseas Development Administration (UK)
SDR	Standard Drawing Rights
SEP	Small Enterprise Promotion Programme
SIDA	Swedish International Development Agency
SIDO	Small Industries Development Organisation
UDP	United Democratic Party
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
UNICEF	United Nations Children's Fund
UNIDO	United Nations Industrial Development Organisation
UNIP	United National Independence Party
USAID	United States Agency for International Development
VAP	Village Agricultural Programme
VIS	Village Industry Service
WID	Women in Development
WL	Women's League
YWCA	Young Women's Christian Association
ZARD	Zambia Association for Research and Development
ZCF	Zambian Co-operative Federation

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1. INTRODUCTION AND SUMMARY¹

This report was commissioned by the Department of Foreign Affairs of Ireland and is intended to assist the Department in developing the gender awareness of its aid programme in Zambia. The report provides an overview of the situation of women in Zambia, looking at the political and legal context, as well as particular sectors, i.e. agriculture, urban employment, finance, education, health, water supply and sanitation and the financial sector. A section reviewing recent and current donor interventions addressing gender inequality or targeting women is also included.

Existing literature on gender relations in Zambia is limited, particularly in the areas of non-agricultural rural employment, and the conditions and livelihoods in peri-urban areas. There is also only limited research on the impact of adjustment on cropping patterns and gender divisions in agriculture, and women's political participation. There is virtually no data on violence against women (including child abuse) although small studies suggest that incidence is high. There is virtually no recent gender-disaggregated statistical data on Zambia and much of the data cited here is from the mid-late 1980s.²

Zambia's development has been shaped by a history of colonial domination and uneven development; in particular, the development of a migrant labour economy around copper mining, beginning in the 1920s, and large scale commercial agriculture. As a result, the small-scale agricultural sector was underdeveloped and many men migrated to urban areas and the Copperbelt, leaving women largely responsible for agricultural production and household well-being. Zambia thus has one of the highest rates of urbanisation in sub-Saharan Africa, as well as a high proportion (one third to one half in some areas) of female-headed households, who face particular constraints as producers and are over-represented among the poor.

Gender relations in Zambia are underpinned by the legal and institutional context, whereby customary law tends to determine women's rights in different settings, in spite of constitutional guarantees of equality. As such, women are in the main treated as dependants and have limited independent property and inheritance rights which are not contingent on marriage or familial ties.

Like many countries in sub-Saharan Africa, Zambia has suffered from severe economic crisis and the subsequent adoption of stabilisation and adjustment to address balance of payments deficits has led to further austerity measures. In the Zambia case, the dependence of the economy on copper, for which the world demand slumped in the mid-1970s and has not recovered, means that the external shock was particularly extreme. Further, the political orientation (under Kaunda) and demographic

¹ This report was written for BRIDGE by Bridget Byrne, with advice and editorial guidance from Sally Baden, BRIDGE Manager. Advice from Professor Charles Harvey, IDS Fellow, in the preparation of this paper is gratefully acknowledged.

² The World Bank has published a nation-wide survey of household heads conducted in 1991 (World Bank, 1993). This provides data on gender differences in the areas of: population, employment and time use, education, health and nutrition, access to basic needs, agro-pastoral activities and income and expenditure. However, the majority of the data is collected at household level and thus is unable to give a picture of differences within households.

distribution of the country, with a highly urbanised population by African standards, meant that there was considerable opposition to structural adjustment in Zambia such that it occurred fairly late, possibly worsening the impact. Crisis and adjustment in Zambia have meant a severe decline in real wages and incomes. Poverty is widespread, affecting two thirds of the population in 1991, according to the World Bank, with over half in absolute poverty. Poverty is more acute in rural areas where 76 percent of the population are estimated to be in absolute poverty - compared with 29 percent of the urban population.

Declining salaries have led to an exodus of skilled personnel (e.g. doctors) and reduced government expenditure to cuts in social sector expenditure (health and education), leading to drastic deterioration in the level and quality of service provision. Recently, various cost-recovery measures have been introduced in these sectors and there has been a reorientation towards basic services provision (at least in education). The gender impact of these trends is unclear due to lack of systematic studies; however, the shift towards community based provision and financing of services would tend to increase women's workload and create new demands on household expenditure, possibly leading to less access to services for girls and/or greater demands on women's incomes. There has been a growth of peri-urban areas around large cities and towns which benefit from few services; access to education is a particular problem in such areas, as well as sanitation and waste collection.

Given the collapse of copper, agriculture is now more crucial than ever for the economy. Further, agriculture is one area where there is considerable potential for increased output, productivity and incomes under adjustment, and particularly for women, who are the main agricultural producers. However, most assessments indicate that the benefits of price increases and liberalisation have tended to be captured by large scale commercial farmers and, to a lesser extent 'emergent' small scale commercial farmers. The end of pan-territorial pricing, combined with transport costs and the removal of subsidies on inputs have led to major shifts in cropping patterns away from maize in areas away from the line of rail, towards beans and other more profitable crops. The shift away from maize has led to concerns about food security, compounded by the recent drought in the sub-region.

Shifts in cropping patterns under adjustment alter the division of labour and control over produce and incomes within the household. Small-scale producers rely heavily on family labour, such that the intensification of production tends to increase the workload of women, who may nevertheless lose out in terms of their ability to control the resulting income. Women's independent production is constrained by lack of access to land, credit, technology and information and, crucially, labour. Women are increasingly hiring out labour, often working for payment in kind rather than cash, in order to control the proceeds of their labour. Where women's control of income is diminishing, there may be negative consequences in terms of household nutrition and well-being. Non-agricultural employment of women in rural areas is confined to a narrow range of occupations (e.g. beer brewing, garments, food-processing), is suffering competition from commercial products, and is constrained by lack of access to credit.

In urban areas, women are heavily concentrated in informal sector occupations and within the informal sector they are largely involved in areas marked by low capital, low profits and high competition, such as beverage and food-processing. Women entrepreneurs face constraints which include lack of access to credit, and lack of knowledge of market mechanisms. Despite its low returns, the informal sector is becoming an increasingly important part of urban household support.

As a result of economic crisis, drought and deteriorating services, nutritional, morbidity and mortality problems have intensified since the late 1980s. Malaria is the largest single killer in Zambia, and increasing outbreaks are likely due to declining sanitation service provision by local government. Women are especially affected by health problems as the main carers for children and other family members and time taken caring for the sick, or taking them to hospital, can undermine women's productivity. In recent years, HIV/AIDS has become a huge health problem in Zambia, with an estimated 1 million people being HIV positive. Women are especially vulnerable to HIV infection because of their subordinate position and lack of control over their sexuality. They face particular pressures as both HIV sufferers (e.g. around issues of pregnancy and familial expectations) and as carers; home based care programmes often assume that women are able and willing to adopt this role. Family planning programmes tend to target mainly women, without examining the role of men and family pressures more generally in decision making over reproduction.

The post-1989 wave of democratisation in Africa, combined with the effects of economic crisis and of corruption of various kinds, led to crisis of legitimacy for Kaunda one-party regime, and moves towards multi-party democracy, culminating in the election of the MMD (Movement for Multi-party democracy) in 1992. There is limited information on or analysis of women's participation in and representation in political structures. Overall, participation in the electoral process has been poor, with only 10 percent turnout for the 1992 local government elections, suggesting that women's participation was even lower, particularly given their concentration in rural areas. The Fourth National Development Plan (1989-93) devoted a separate chapter to women. However, despite its establishment of Women's Affairs desks in all ministries, there is a general sense that the commitment to addressing gender inequalities is limited in the new government. In 1991, a National Women's Lobby Group was formed, to exert pressure on the government on women's issues.

A number of projects and programmes are underway in Zambia to address gender inequalities or channel resources towards women. These include interventions in the areas of education; health, credit and water and sanitation.

2. BACKGROUND

2.1 Population

In mid-1992, the population of Zambia was estimated to be 8.64 million. Zambia has a low population density by African standards, at 10.7 people per square metre in 1991. In common with much of Sub Saharan Africa, Zambia has a high rate of population growth as well as a high dependency ratio. Between 1980-91, the population grew at a rate of 3.2 percent per annum, and in the middle of that period, 1986, almost 50 percent of the population was under 15 years and 2 percent was over 65 years. Zambia is notable for its high rate of urbanisation, making it the third most urbanised country in mainland black Africa, with 42 percent of the population living in towns of more than 5,000 - a result of continuing rural-urban migration. These factors lead to acute social problems as growth is not matched by expansion of employment, formal housing, health or educational provision. (Europa, 1994:696)

The official language of government and business is English, but seven other languages are also recognised as official vernaculars, with *Chinyanja* being the most widely spoken. Although 73 different ethnic groups have been identified among Zambia's indigenous population, ethnic conflict has proved a less severe political problem than in other African states, largely due to the inability of any one group to dominate the main wealth-producing areas.

The *Bemba* are Zambia's biggest ethnic group comprising 18 percent of population in north-east and Copperbelt regions. The *Tonga* of Southern Province make up 10 percent of the population and other important groups are the *Nyanja* of Eastern Province who are also numerous in Lusaka, and the *Lozi* of the west. The main religion is animism, with 21 percent Christian (mainly Roman Catholic) and small Protestant, Muslim and Hindu minorities. (Van Buren, 1994:412)

2.2 History

In 1924, the area of Zambia (then Northern Rhodesia) came under the control of the British Colonial office and in 1953 a federation with Southern Rhodesia was formed resulting in the enrichment of Southern Rhodesia at the expense of the North. The federation with Southern Rhodesia stimulated African nationalist political agitation. In 1951, the Northern Rhodesian African National Congress (ANC) was formed, followed by the formation of the more radical United National Independent Party (UNIP) under Kenneth Kaunda. Zambia finally won Independence in 1964 and Kaunda became its first president.

In 1972, a new constitution created Zambia as a one party state. This constitution confirmed the personal position of Kaunda who was president of both government and party and commander of the armed forces with arbitrary powers of indefinite detention. (Van Buren, 1994:413)

Kaunda attempted to play a pivotal role in the search for a peaceful solution to the problems of Southern Africa, giving support to the South African ANC and to the independence movement in Zimbabwe. Zambia was particularly vulnerable to the effects of the conflicts in Southern Africa due to its land-locked position which made it important to keep open transport and communication links across borders. This was not always possible, although since Zimbabwean Independence and the all-race elections in South Africa, the position has improved. (EIU, 1994:8)

2.3 Resources, Economy and Adjustment

At Independence, the Zambian economy was characterised by dependence on the rest of Southern Africa and on international copper prices. In 1975, international copper prices slumped leaving a legacy of debt, foreign exchange shortages and falling output which has yet to be overcome. Approximately two thirds of foreign purchasing power disappeared in 1975, more or less permanently. The copper industry, which had previously contributed up to sixty percent of government revenue, was contributing nothing by 1980³. Zambian copper reserves are now declining rapidly and in 1983 an attempt to restructure the economy was begun, initially by import-substitution, but more recently by trying to develop the export economy. This is no easy task: in order to eventually replace the mining sector, the agricultural sector would have to more than double its share of GDP. (EIU, 1994:12)

Zambia's main resource is land which is in general under-utilised, with only two thirds of cultivable area being used. The indigenous agricultural economy was disrupted by colonialism which favoured the development of urban areas. Migrant labour was a major feature of most areas of the territory, encouraged by the imposition of poll taxes. A large proportion of the male economically active population were removed from agriculture, leaving subsistence farming largely to women, who were prohibited from living in the towns. African farmers were ejected from the most productive lands, especially around the 'line-of-rail' running through the centre of the country, to make way for white settler commercial farming.

The decline of the agricultural sector, dating from this period, has not been halted, especially in areas like milk, cattle and tobacco production. There was considerable public sector investment in the rural infrastructure in the period after Independence, with investment in education, health and the road network, and experiments with co-operatives, rural reconstruction centres and state farms. The main food crops are maize, cassava, millet, sorghum and beans. Zambia has potential for maize self-sufficiency, and has at times exported maize. However, the disparity between import and export prices, high cost and inefficient storage mean that staple foods continue to be imported.⁴

The aims of Zambia's adjustment programme, begun in 1983, are to stabilise and liberalise the economy. The IMF-backed austerity measures and the restructuring of the economy are intended to deal with Zambia's huge budget deficits and poor

³C. Harvey, personal communication

⁴C. Harvey, personal communication

balance of payments - in part a legacy of the massive external shock which the economy suffered in 1975. Various measures are seen as necessary in order to attain these objectives: devaluation of the local currency - the *kwacha* - in order to discourage imports and make exports more competitive; allocation of scarce foreign exchange resources through market mechanisms; price liberalisation with a view to encouraging producers and removing distortions from the economy; the overhaul and privatisation of inefficient state-owned enterprises; reduction in size of the civil service and the removal of subsidies to reduce government expenditure. (Lungwangwa, 1992:1)

In general, fiscal restraint under adjustment entails a reduction in the amount of resources devoted to social services, such as education and health, which were already in a state of deterioration. In order to try and avoid further deterioration in the level and quality of social services, cost sharing schemes and private health and education services are being encouraged. This may succeed in increasing the supply and/or quality of health provision, but is unlikely to improve access of the poor to health services and may in fact exclude some groups who cannot afford to pay fees.

From the early 1980s onwards, Kaunda suffered problems of unrest and strikes especially with the mineworkers in the Copperbelt region, largely due to Zambia's increasing economic problems and the effects of IMF-backed austerity programmes. In 1986 violent riots broke out on the Copperbelt after the government increased price of mealie meal by 120 percent. The subsidy eventually had to be reintroduced. Other austerity measures in 1985-6, such as the reintroduction of boarding fees for pupils at primary and secondary schools, also led to student boycotts. (Europa, 1994:971)

1987 was marked by continuing discontent and, on May 1, the government announced that Zambia was breaking with the IMF and instituting its own self-help recovery programme. The move prompted international criticism and a rapid slowdown in financial flows, but was popular domestically. Nevertheless, the failure of the self-help programme focused even more attention on economic mismanagement.

After the 1988 elections, the government introduced a wide range of economic policy changes including the devaluation of the *kwacha*, the removal of price controls and the reduction of maize subsidies, all of which allowed for a rapprochement with the IMF. By March 1990, a three-year Policy Framework Paper was officially accepted by the IMF.

In June 1990, the austerity measures demanded by IMF included a doubling of the price of mealie meal, the nation's staple food. With annual inflation already running at 122 percent, the moves prompted a three-day wave of riots with at least 23 people killed and over 1,000 arrested before the violence was suppressed. Nevertheless, Kaunda refused to rescind the price rise. (EIU, 1994:7)

2.4 Political and Economic Liberalisation 1990-1994

By 1990 in Zambia, as in many African countries, there was growing pressure for a multi-party system, especially from the Zambian Congress of Trade Unions under the leadership of Frederick Chiluba. Multiparty elections in 1991 gave Chiluba and his party, the Movement for Multiparty Democracy (MMD), a massive majority. Kaunda stepped down from power and eventually, in September 1992, as leader of the UNIP party.

In 1991, a policy framework under the new government was agreed with the IMF and the World Bank in which the priority was seen to be to get monetary policy and inflation back on track. An acceleration of the pace of structural adjustment was also proposed. The target dates for exchange rate and trade liberalisation, the removal of maize and fertiliser price controls, and the start of parastatal reform were all brought forward.

The economic reform programme of the new government proved popular with donors, but less so domestically. By the beginning of 1992, economic conditions prompted a wave of strikes which was to be repeated in 1993. The MMD was failing to deliver the higher living standards it had promised and economic problems were compounded by the worst drought in living memory in Southern Africa. The reforms were pushed off course by elections causing the World Bank and other bilateral donors to freeze aid and loan disbursements until after the elections when relations were once again normalised. (EIU, 1994:7)

By mid-1993, the government had implemented most major economic measures: all price controls, including those on maize, mealie meal and fuel had been lifted and 10,000 civil servants had been made redundant as part of civil service and parastatal reform. However, privatisation had made little progress and annual inflation was still high at over 100 percent for 1993.⁵ The economy remained dependent on copper and the development of other sectors remained limited. The decontrol of prices, the elimination of subsidies and the energy crisis have dramatically increased the prices of essential items such as transport, food, rents and utilities. In an attempt to mitigate the potentially serious impact of adjustment on the poor, the government established a social action programme as an integral part of the public investment programme for 1990-94. (UNICEF, 1991:3)

In 1992, a dissident faction of academics within MMD, the Caucus for National Unity (CNU), and the Zambia Research Foundation as well as the Women's Lobby, advocated the establishment of a constitutional commission to curtail the executive power vested in the President and Cabinet. This included criticism of the government for rigid enforcement of the structural adjustment programme, which was seen to have led to an increase in economic hardship. After this was refused, the CNU registered as an independent party under leadership of Dr Muyoba Macwani from MMD. In 1992, a breakaway faction of UNIP formed the United Democratic Party (UDP).

⁵Inflation was brought down to 3 percent in the fourth quarter of 1993 and to 11 percent in the first quarter of 1994, when the government ceased allowing any borrowing from the central bank and began operating a cash budget. Charles Harvey, personnel communication.

Despite this opposition, the MMD won the majority of seats in local government elections in November 1992. But, there was a high rate of abstention, with a turnout of less than 10 percent of registered voters. This was seen to be the result of disillusionment with the government and its lack of success in dealing with the economic crisis. (Europa, 1994:973) Opposition has continued in 1993 and 1994, including the formation, by defectors from the MMD, of the National Party.

3. POLITICAL AND LEGAL CONTEXT

3.1 Women, Political Participation and Political Representation

As mentioned in the introduction, there relatively little information about the participation of women in government in Zambia and their representation in the political process. The UNIP had a commitment to the integration of women in government and in 1975 it created the Women's League (WL), which was a political wing of UNIP. The WL tended to dominate other women's organisations as membership of WL was a prerequisite for getting government funds. Within the League, the Women's Affairs Committee was created in 1983 as a sub-committee of the central committee of the UNIP.

Since 1986, there has been a WID (Women in Development) Department in the National Commission for Development Planning. The Department is responsible for: planning, co-ordinating and monitoring the implementation by sectoral ministries and other bodies of any plans and projects related to WID; research on women in development; and public awareness creation.

The Women's National Conference of the Movement for Multi-Party Democracy was given the task of formulating a standpoint with respect to the provisions in the Fourth National Plan (1989-1993). The plan contains a chapter on WID and there are WID components in other chapters. In 1992 the new Government established a Women's Affairs Desk in all ministries to attend to women's issues.(UNIDO, 1993:1)

A National Women's Lobby Group (NWLG) was formed in 1991, as a non-governmental body, seeking the increased participation of women in politics and education, and the advancement of women in general. It is a non-partisan group which encourages women to stand for election, and gives them training for this purpose. It is funded by local companies directed by women and the Zambian YWCA (Young Women's Christian Association), NORAD (Norwegian Agency for International Development), Oxfam, SIDA (Swedish International Development Agency), UNICEF (United Nations Children's Fund), CIDA (Canadian International Development Agency) and FINNIDA (Finnish International Development Agency). The NWLG has been successful in raising gender issues as items for inclusion on the political agenda, but suffers constraints in its attempt to maintain a cross-party position. Issues which the NWLG has raised include: calls for women to have the same access to land as men and to be able to obtain title deeds in their own right; for access for women to loans from lending institutions on their own merit; and for equality in employment and housing rights. It has also called for girls to have equal access to all educational subjects and for men to have the right to paternity leave. (Liatto-Katundu, 1993:81)

3.2 The Legal Context

The Zambian Constitution guarantees every person their fundamental rights and freedoms of the individual irrespective of race, place of origin, political opinions, colour, creed or sex. It also prohibits discrimination in any law or administrative regulation. Since 1964, women have had voting rights.

Zambian women's legal status is determined by two separate legal systems: customary law - a synthesis of discrete bodies of ethnic-specific law with roots in the pre-colonial past - and statutory law. The two legal systems affect women's rights and obligations particularly in marriage and with the termination of marriage by divorce or the husband's death.

However, the practices of customary law and the modern statutory laws are in conflict and in many cases, the former perpetuates discrimination against women. (UNIDO, 1993:5) Customary law treats women as dependants. A woman's relatives must consent to her marriage and in the event of a dispute they can insist that she remains with her husband against her will, although it is possible that a woman who can refund her own bride price may be able to institute divorce proceedings. (ZARD, 1985:61) Polygamous marriages are also allowed under customary law.

Nothing in the statute books prohibits a woman from owning land, but in practice the land authorities will usually sell only to men. Under customary law there is no communal property jointly held by the spouses. The wife and all that she produces belong to her husband. Inheritance laws leave the widow potentially destitute as the relatives of a recently deceased husband may descend on the widow and remove all her property and possessions.

Under statutory law a woman above the age of consent (21 years) can marry and divorce without her family's consent. In a statutory marriage a woman's rights to her own property or to a claim for a share in communally held property are, in theory, more secure, but this may not translate into practice. However, the majority of Zambians do not marry under statutory law, often because men believe it predisposes a wife to sue for divorce in order to make a claim for property. (ZARD, 1985:62)

Legislation prohibits women from working underground in the mines and from working at night in any public or private industry unless it is in a family business. Maternity legislation is the most generous in the region with all female employees entitled to the three-month period of maternity leave after one year of employment whatever their marital status. Zambia also has a liberal abortion law, with abortions allowed for social and economic as well as strictly medical reasons. However this does not mean that poor and ill-educated women will have knowledge of their rights or the means to pursue them. (Kasonde and McLaughlin, 1992:96)

4. AGRICULTURE

4.1 Background

Zambia has considerable agricultural potential, with about nine million hectares of reasonable to good agricultural land and the possibility of growing a wide range of crops. Almost two thirds of total arable land under cultivation is farmed by subsistence farmers with an average farm size of less than two hectares. Of the remaining farming households, 18.7 percent are small-scale commercial farmers with an average farm size between 2 and 10 hectares, 4.2 percent consist of medium-scale commercial farmers (10-40 hectares) and 0.1 percent of all farming households are large-scale commercial farmers (over 40 hectares). (Roelofs, 1988:1) Women account for some 60 to 80 percent of subsistence farmers and the majority of rural women bear major economic responsibility for the support of their families.

The colonial period saw the discouragement of agricultural production in what was then Northern Rhodesia. Agriculture has remained neglected in Zambia since Independence, contrary to UNIP rhetoric, and despite apparent its high priority in development plans and programmes. During the 1980s, budgetary subventions for this sector (excluding subsidies) stayed constant at only 4-8 percent of total government expenditures, resulting in few infrastructural improvements. (Geisler, 1992:116) Support for agriculture had mainly favoured large commercial farmers. Production was in effect discouraged by unfavourable pricing policies and inefficient marketing and input distribution by the parastatals.

After 1980, the government tried to achieve food self-sufficiency and boost agricultural exports and inputs to industry as part of the process of restructuring the economy to move it away from copper dependence. Between 1980 and 1986, annual increases in producer prices for all main crops were introduced to give farmers an economic return. However, without substantial improvements in the marketing system, poor and middle income farmers were unable to take advantage of higher producer prices. (Geisler, 1988:116; Pausewang, 1987:2)

The gender division of labour, resources and control over crops and incomes in agriculture is clearly unequal. However, gender roles are variable and are not fixed, reacting to social and economic developments. These roles are significantly influenced by a range of factors: cultural, economic, political, and ecological. Different kinship systems and systems of residence at marriage influence the degree of autonomy of women. Matrilineal and matri-local systems are associated with both greater female autonomy and more submission of younger male-headed households to older female-headed households. (Sutherland, 1988:400, Young and Evans, 1988:130)

Although there are regional variations, men are predominantly in control of cash crop production, while women are responsible for production for household consumption. Small-scale farmers are heavily dependent on unpaid labour, frequently that of their wives and children. Yet, despite their major labour input in cash crop production, women and children have little or no say over the proceeds of what is sold. Men have

access to personal incomes through selling off surplus produce; however women are less able to do this as the crops they control are meant for consumption. Any extra income from women's income-generating activities such as beer-brewing or wage labour is likely to flow back into the household. Men are responsible for 'big ticket' items such as school books, fees and uniforms and fertilisers, whilst women are financially responsible for the day to day expenses of the household.

4.2 Non Agricultural Rural Employment

In rural areas, nearly 90 percent of women are employed in agriculture. Traditional female crafts such as pottery-making and food-processing have been supplanted by modern technological processes which have tended to exclude women. There is a distinct sexual division of labour and ownership in rural non-agricultural enterprises. Areas which are female dominated include: beverage manufacture which includes beer brewing and distillation of teas and spirits; ceramics; food processing and garment manufacture. (Kane, 1990:7)

4.3 Gender-based Constraints in Agriculture

4.3.1 Land

Ordinarily Zambian women do not own land in their own right. They only acquire the use of land through marriage, relatives or village headmen. Married women generally work on family plots which have been allocated to male heads of household. If they wish to have an independent field, they must obtain use-rights by virtue of a relationship with a man - mostly their husband, but occasionally a relation. Widows and divorcees typically have no further claim on land obtained through a husband and must rely on claims to land under the control of their own relatives. Unmarried women are especially disadvantaged in that they have no claims to land and can only be given use of land by relatives. With increasing commercialisation of land and crops, women's traditional rights to use land and control the products of the land may be further threatened.

Married women are obliged to work first on family plots, the income from which is controlled by their husbands, and which are generally bigger than their own independent plots. Women's independent plots vary between less than a hectare to approximately three hectares, and widows have in general less acreage than divorced women. The land granted for women's use often has problems of quality and location. The result of poor, unirrigated land or scattered and small plots means that women are unable to use more efficient cropping measures, thus limiting their productivity. (ZARD, 1985:87-8; Roelofs, 1988:17)

4.3.2 Labour

In subsistence or small-scale commercial farming, family labour forms the main source of labour input and is segregated by gender. Women contribute higher labour input than their husbands or children, working longer hours on both family and

independent plots. Women are estimated to perform 50 to 75 percent of all agricultural labour and virtually all of the daily housework. Men spend considerably more time than women in visiting and leisure activities - as much as five times more in parts of Northern Province.

Women's labour tends to be concentrated in the areas of weeding, harvesting, transporting and marketing whilst men's is more concentrated on soil preparation, fertilising and pest control. Women perform virtually all household chores, while men provide most of the labour for non-household employment, hunting and gathering. The patterns of gender segregation of labour are reproduced among children, with girls performing three to seven times as many hours of household chores as boys and less time on leisure and education. (Loxley, 1990:74)

Men control women's labour through marriage, and the high incidence of polygamy among small-scale farmers attests to the high female labour input in family enterprises. Women are perceived as cheaper, more reliable and a more permanent source of labour than hired labour or kin. Female headed rural households often face severe labour problems, as discussed in section 4.3.5.

Technologies are needed which can reduce the burden on women of weeding, transplanting, harvesting, food processing/ preserving and water carrying. These are needed not solely to raise output but also to allow women more time for leisure activities and education.

4.3.3 Capital/Credit Facilities

Credit, which is closely associated with technical advancement, is crucial for small-scale farmers attempting to grow cash crops which need investment in inputs in the form of seeds, fertilisers and labour, as well as transportation costs. However the evidence suggests that it is only families who are already relatively rich who receive credit and that poor families are virtually excluded. It is estimated that only about 10 percent of rural households benefit from credit. (Loxley, 1990:73)

Women face severe constraints in attempting to gain access to credit, in particular they face disadvantages in the areas of security, access and socio-cultural attitudes, all of which are discussed in section 8 on financial issues.

4.3.4 Skills and technology

The Ministry of Agriculture extension system has problems of underfunding and inefficiency, but it also fails to cater for the needs of women farmers - even though they are the major food producers in Zambia. The extension services are directed primarily at men and especially to the emergent, commercial farmers rather than peasants and small-scale farmers. The focus on single production units means that the extension system is biased against wives. Many extension officers fail to take seriously the needs, as well as the importance, of women farmers, and women may be inhibited from talking to a male stranger. Often the only training offered to women concentrates on home economics and household management. It is clear that more female extension officers are needed to help raise the productivity of female headed

households in particular, and women farmers in general. (Due, Sikapande and Magayans, 1991:69; Hudgens, 1988:385; Sutherland, 1988:401)

The failings of the extension services means that women are disadvantaged in their access to and knowledge about improved agricultural inputs such as fertilisers, pesticides, hybrid seeds, etc. which are crucial to improving productivity. Gender-differentiated access to farm equipment, particularly modern implements, contributes to the differentiation in resources available to female and male-headed households. Women often spend long hours doing arduous agricultural tasks which could be relieved by access to farm implements. (ZARD, 1985:91)

The low educational attainment of rural women means that the majority of rural women in Zambia are illiterate and thus disadvantaged in the learning of modern productive skills. The government's functional literacy programme, which uses maize cultivation as a teaching tool, is intended to assist women to increase yields from their lands and to learn a few basic skills in arithmetic - but coverage is not widespread. Wives may also face opposition from husbands who do not wish them to attend courses. (Roelofs, 1988:33)

4.3.5 Female-Headed Households

In examining the gendered nature of agriculture and the effects of policy changes in the agricultural sector, it is important not to overlook the significant proportion of households that are female-headed. Most farms are run by husband and wife together, but a considerable and growing number of subsistence farming households are run solely by women. It is estimated that, on average, 33 percent of all rural households in Zambia are female headed, the percentage ranging from 22 percent in the Copperbelt province to 39 percent in Eastern province. However, it is important to remember that households are generally more diverse than is implied by the male-headed versus female-headed dichotomy.(Geisler, 1992:127; World Bank, 1993:vii)

It is important not to ignore the problems experienced by women in male headed-households who may be even worse off than women heading households. Even if male-headed households grow more food, have more income, more access to labour etc., it cannot be assumed that its individual members will reap the benefits equally. In a study in Zambia on male and female-headed houses, it was found that the wives in the sample spent more time on farming than their female head of household counterparts. In times of scarcity, intra-household conflicts over resources tend to increase and women's vulnerability to exaggerated demands and violence from husbands are heightened. (Geisler, 1993:1969, Sutherland, 1988:401)

Nor should female heads of household be regarded as a homogenous category. Many of the statistics on female heads of household fail to distinguish between *de facto* and *de jure* heads of households. *De facto* household heads include those whose husbands are away on wage labour or had just disappeared and either failed to support or officially divorce their unwanted wives. These women may find it difficult to become farmers in their own rights and control crops and incomes. Additionally, families of absent husbands may make claims on their labour and produce in lieu of their husbands. In contrast *de jure* female household heads may be older, higher status

women with many children and grandchildren and thus better off in terms of labour and they can at least retain control over what they produce and any income they earn. (Geisler, 1993:1972, Due and White, 1986:96) Some households that are female headed may also be supported by remittances from husbands away working. A recent assessment of poverty in Zambia indicated that it was not female-headed households *per se* who were disadvantaged, but specifically female-headed households lacking male adult support. (IDS, 1994)

However, in general, female headed households tend to produce less than other households because of labour constraints in general and especially for tasks such as clearing land, which are considered men's jobs. Women in general also have difficulty gaining access to credit, training programmes and extension services. Thus, households headed by women tend to be over-represented among the rural - as well as urban - poor.⁶ (Loxley, 1990:75) This is illustrated in Table 1.

Table 1: Poverty status by household-head (percent) 1991

Type of household	Extreme Poverty	Moderate Poverty	Not Poor
Traditional	75.4	7.6	17.1
De jure Female	87.3	3.0	9.8
De facto Female	78.8	4.0	17.2
Polygamous	53.9	10.3	35.8
Single Male	64.8	11.7	23.6

Note: traditional refers to a household and his spouse, whether or not other relatives are present; polygamous is a male headed household with more than one spouse; de jure female headed household refers to a female head, who is either divorced, legally separated or widowed and de facto female headed households are those where the male spouse lives in the household but has been away for more than three months of the year of reference.

Source: World Bank 1993:26

Constraints on the ability of female-headed households to mobilise labour mean that they are often unable to grow cash crops which are labour-intensive crops. The majority of female headed households grow a narrower range of crops, have lower yields, and are less integrated into cash-crop production than male household heads who have the labour of possibly multiple wives as the main source of input. (Due and Magayane, 1989:2) This does not necessarily mean that the wives in male-headed households are reaping many benefits from their households' production. In addition, wives face constraints similar to female heads of households on their ability to command labour to work on their independent plots.

Women's dependence on men as far as labour input is concerned is also influenced by whether oxen or cattle are needed for ploughing, as draft power is seen as the preserve of men. Where draft power is important, women generally, and female-headed households in particular, are likely to be far more dependent on men and male headed households for successful crop production. This largely depends on ecological conditions. (Sutherland, 1988:401) One strategy available to women for overcoming

⁶A study measuring net *per capita* income in female and male-headed households found little difference between them. (Geisler,1993)

labour constraints is to organise work parties and make payments in the form of home-brewed beer. (C. Harvey, personal communication)

4.4 Impact of Structural Adjustment in Agriculture

As a result of agricultural development policies since 1989, in particular the decontrol of agricultural product pricing, the cultivated area of Zambia has expanded and the agricultural base has widened to include new crops like coffee and new exports such as cotton, sugar and horticultural products. Farming areas outside the traditional heartland of Eastern, Southern and Central Provinces have also been developed. Maize is the main subsistence crop in Zambia and was traditionally the main earner for commercial farmers, who, until the 1980s, produced about two-thirds of the total. As a result of policy shifts in the 1980s, small-scale producers now account for two-thirds of maize production, doubling the area under cultivation to over one million hectares between 1980 to 1989.

In June 1989, the prices of all crops except maize were liberalised. However, the continued control of the maize price made maize relatively unprofitable for many producers so that there were reductions in the area planted with maize between 1989 and 1991. Since 1989 commercial farmers have cut down on maize planting by at least 30 percent, switching to more export-oriented crops, in particular soya, horticultural products, seed cotton and sunflower. In 1990, the government announced that farmers were free to sell maize to any willing buyer and in 1991 the monopoly of the co-operatives over collection and distribution of maize was ended. The MMD government pledged to gradually decontrol prices of maize and maize meal by the end of 1992. However, virtually all agricultural development was put on hold by early 1992 as the country was hit by drought and the government was forced to import nearly one million tons of maize. In 1993, agriculture recovered well, contributing nearly one-fifth of total GDP. (EIU 1994:19)

By 1993, the maize market was completely liberalised and the state was not even recommending minimum trading prices. Groundnuts have traditionally been a significant cash crop for small farmers and sales increased dramatically between 1990 and 1993. Cotton remains the primary cash crop for small farmers. Due to good prices and successful extension programmes, production and the number of registered growers has risen annually since the 1980s. Soya is also becoming an important small-scale cash crop. (EIU, 1994:20)

The liberalisation of maize marketing and ending of subsidies to provincial co-operatives caused severe problems to producers in more remote areas, in particular Northern Province, as the haulage of maize became virtually uneconomic, with both farmers and truckers not being paid by co-operatives and not only urban, but some rural areas, running out of maize. This caused a further shifting of cropping patterns and a shortage of maize in both rural and urban areas, as small-scale farmers, unable to buy the fertilisers required for maize production, had shifted their cropping patterns to more profitable crops like beans and ground nuts, which need fewer inputs. (Geisler, 1992:121)

4.4.1 Effects of Adjustment on Small Farmers and Women

To the extent to which these changes benefit small farmers, the liberalisation of price controls can be seen as a positive element of structural adjustment and marks a shift away from the traditional urban bias. However, it is unlikely in Zambia that poorer farmers and those in more remote provinces are in a position to reap the benefits to the same extent as farmers with larger holdings and more structural support. Some poorer farmers have been bought out by larger farmers and reduced to wage labour or part-time labour on the land they previously owned, in a highly competitive labour market. (Banda, 1990:29)

The moves towards further commercialisation and liberalisation of agriculture are also not gender neutral in impact. The gendered effects of structural adjustment policies, and the range of women's possible responses to them, are mediated by the extent of women's ownership of land, the gendered division of labour and women's access to credit, technology and employment (see above). Economic stress and restructuring has an effect not only on the large number of female-headed households, but can also serve to disadvantage married women and girls as the intra-household resource and labour allocation changes. Even where household incomes are raised through a shift to more profitable crops, this does not necessarily translate into improvements for women and may involve an increased burden on women's labour time. Where hybrid maize has been successfully adopted, this may be accompanied by a reduction in decision taking by women in such areas as hiring of labour, purchase of inputs and sale of produce. In addition, female headed households have found it more difficult than others to adopt commercial production practices. (Loxley, 1990:121)

4.4.2 Changes in Labour Allocation

Changes in production patterns have an effect on intra-household labour allocation. As the household moves into commercial maize production, not only do demands on total household labour rise, but some shifts take place in the gender division of labour. It has been found that both men and women devote significantly more hours to farm labour, but that men do so more than women and female heads of households more so than wives. However, men still work less on farm activities than women, even though the gap closes significantly and especially that between man and wife. (Loxley, 1990:75). The changes in labour allocation may partly explain women's loss of decision making power with the adoption of hybrid maize.

As farms become commercialised, the reported number of hours devoted to leisure falls for all groups, leaving women with approximately one hour or slightly more a week for visiting and leisure time. Women also have less time for household chores and food production, with potentially serious consequences for nutritional standards. The reduction of women's time spent on visiting friends and relations which was seen after the introduction of hybrid maize in the Northern Province, due to the increased time spent on cultivation, also has serious implications for social welfare. The social support system, often crucial to survival, is dependent on maintaining contact between women to enable reciprocal arrangements to be made. These reciprocal arrangements have been reduced after the introduction of hybrid commercial maize. (Young and Evans, 1988:158)

The switch to high yielding maize crops, especially in the non-LOR provinces, and to export crops in the more central provinces, has resulted in increased demands for labour as both tend to be more labour-intensive. This leads to an increased dependence on hired labour, which can potentially offer a survival strategy to women in food-deficient households. However, agricultural work is characterised by very low wages, or payment in kind. Women generally work for consumer goods and food (such as a small dish of salt a day) and men always for cash. Whilst payment in kind may ensure that women retain control of their earnings, women's payment is frequently as little as one third that of men. In addition, wages for agricultural labour are being depressed by an oversupply of often desperate potential workers. Female heads of household may also be forced to work on other peoples' land by their need to supplement their food stocks, just at a time when they need to work on their own land, with serious consequences for the yields of their own plots.(Geisler, 1992:133)

4.4.4 Changes in Income and Control over Income under Adjustment

While government policies have had the effect of doubling the income terms of trade of the agricultural sector, the benefit has not been felt equally by all. Agricultural wage increases have not matched the increases in agricultural prices and women were often excluded from moves towards commercialisation. Many government incentives are out of the reach of small-scale farmers and there is a tendency for small-scale farmers to be displaced by more successful farmers. (Banda, 1990:29) Although agricultural product prices have been raised, because of the removal of subsidies (e.g. inputs), the real incomes of many small-scale farmers have effectively declined. The decline in real incomes hits women particularly hard since they are expected to feed and clothe the family. Husbands who still sell cash crops have become less willing to share the proceeds because of their own consumption needs. The result is less expenditure on school fees and other items, preventing children continuing their education, and a reduction in the time spent by women on the provision of regular meals. Girls are more affected than boys as their labour is needed to substitute for their mothers' labour for household chores and cultivation.

Shifts in cultivation have gender implications in terms of control of the crop and income, which vary according to the region and patterns of production. If a new cash crop is adopted as a direct substitute for maize grown on former maize fields, there is likely to be little change in the control of resources as the crop and the land will be automatically embedded in male-dominated marketing and extension structures and the husband will control the income. This is the case with the adoption of soya beans in Northern Province.

Where land formerly used to produce crops for household consumption is taken over by cash crops, or where a traditional consumption crop gains importance in the cash sector, there is a tendency for men to take control of the income derived from the crop. This is even more likely when, as is the case now, men's incomes from some established cash crops are declining and/or the costs of meeting their private consumption needs are increasing. This is the case for case of mixed beans in Northern Province and for cotton and soya beans in Eastern Province. In Eastern Province, cotton and soya beans are increasingly replacing maize, which was an

important food crop. As men hold ultimate control over both cotton and soya beans, wives have encountered greater difficulties in protecting scarce resources from male demands. The fall in maize production severely threatens the food security of a large number of farming households leading to increasing problems of seasonal hunger. (Geisler, 1992:129)

Women adopt various strategies to try to deal with these shifts in control and resultant food shortages. One strategy is an increase in bartering which keeps crops out of the cash economy and so retains the income from crops in the control of women. Another strategy is to adopt other crops, such as groundnuts, which are traditionally considered 'women's crops' and over which women are more likely to retain control. However these crops may have the disadvantage of involving arduous labour input and making further demands on women's time.

5. URBAN EMPLOYMENT

Women in Zambia have restricted employment opportunities in both the formal and non-formal urban sectors. In general, in both sectors women are largely limited to the service industries and forms of employment which can be seen as extensions of their domestic roles. In the colonial period, men were drawn into wage labour in mining towns, on commercial farms, in domestic service and in migration to neighbouring countries. However, women's movement to the towns was severely restricted by the colonial authorities and by the elders of various ethnic groups. The structure of employment was highly gendered as the western ideal of the male bread winner was imported by colonialists, with women reserved for subsistence farming and domestic responsibilities. (Touwen, 1990:16)

After Independence, with the lifting of restrictions on movement, Zambia experienced high rates of rural-urban migration, making Zambia currently the third most urbanised country in Sub-Saharan Africa. Women, as well as men, took part in the move to the towns but found the formal urban job market largely closed to them. Women did not have the educational qualifications and training to take advantage of the Zambianisation policy which offered new employment opportunities in the bureaucracy and the newly created parastatal sector in the immediate post-independence period.

Table 2: Currently employed by sector, rural/urban and sex

	Formal	Informal
Total Number	5,379,000	18,263,000
% rural	35	85
% male	84	47
% female	16	53
% urban	65	15
% male	85	43
% female	15	57

Source: CSO 'Selected Socio-Economic Indicators 1992':5 1986 data

5.1 Formal sector employment

The formal sector in Zambia, with its emphasis on capital-intensive production, has very limited employment-generation capacity. Declining economic opportunities and a growing labour force mean that of the 40,000 people entering the labour market each year, only 15,000 will be absorbed in the formal sector. Inflationary pressures have meant that both wage and salary earners in the formal sector have lost real purchasing power over the last fifteen years. Women have low rates of formal sector employment: making up between 15 to 16 percent of formal sector employment in both rural and urban areas. Those employed are disproportionately concentrated in the

tertiary sector; women are almost totally excluded from technical and industrial fields. Women employed within the formal sector are largely employed in public sector or government jobs which in general have lower wages than private sector employment. In recent years, the public sector has experienced many job losses with the implementation of structural adjustment policies.(Bardouille, 1991:47; EIU, 1994:39)

Women seeking employment in the formal sector in Zambia face obstacles due to their disadvantaged position in the educational system but they also suffer from labour market discrimination. Women are deemed unsuitable for certain occupations, for example, it is illegal for women to work underground in mines. Women are viewed primarily as housewives and mothers and only secondarily as workers, making employers often reluctant to hire women when men are available. There is also fear of cost and inconvenience as women are potentially able to take of four to five months every two years or so in maternity and sick leave. Paid maternity leave is granted provided birth does not occur within two years of the previous birth. These factors combine to produce low representation of women in the formal sector, their over-representation in service industries and their lower average rates of pay. On average, women in the urban formal sector earn three times less than men. (ZARD, 1985:31; Kane, 1990:9; CSO, 1991:34)

5.2 Informal sector employment

The limited employment opportunities in the formal sector mean that the informal sector is becoming an increasingly important source of employment. Women are in the majority working in the informal sector - making up between 54 and 55 percent of the total employed. But, as in formal sector employment, women are concentrated in the service and lower income areas of the informal sector, often simply adapting their domestic activities, such as food production, to the cash economy. Women, also are in a large majority (70.6 percent) of unpaid family workers. (World Bank, 1993:xi)

Petty trading dominates the informal sector making up 70 - 80 percent of its activities and the large majority of vendors are women (74 percent). Petty trading is characterised by stiff competition, low profits and few opportunities for expansion. Men, in contrast, dominate the more lucrative areas of the informal sector such as manufacturing, artisan activities and shopkeeping. Whilst most women in the informal sector have little hope of upward mobility or advancement into formal sector employment, many men, particularly young men, see informal activities as a stop-gap measure before entering wage employment. (Bardouille, 1991:95)

Table 3: Women's share in employment in the informal sector

Economic Activity	percentage women
Total	54
Trade	64.9
Manufacturing	43.6
Personal Services	41.0
Others	17.0

Source: Bardouille, 1991:94, 1988 data

The average monthly profit of a female entrepreneur was estimated in 1986 to be K350.6, compared with K1130.0 for a male entrepreneur. Even when participating in the same activity, women in the informal sector on average earn up to 50 percent less than their male counterparts.

The most successful women in informal enterprises are those who are able to secure substantial assistance from their husbands in terms of the initial working capital, can make use of kinship and neighbourhood networks for flexibility in labour time and child care, and those who have sufficient knowledge of market mechanisms. The operators in the informal sector do not constitute a homogenous group and different groups of people and women may face differing constraints. However, the general prospects for high earnings in the informal sector are not good due to the economic situation, intense competition and the informal sector's dependence on the purchasing power of the low-income population which makes up its clientele. (Bardouille, 1991:112)

Nevertheless, despite the competition, official harassment and poor returns, women continue to participate in the informal sector because it is crucial to the survival of their families. Women in Zambia have to be economically active and bring in an income because they are by and large responsible for feeding their families. Where there are increasing pressures on household budgets and real incomes, husbands are less likely to contribute to household expenses.

The problem of unemployment in urban areas has led to a growing number of street children. Although accurate figures are not available, it is estimated that there may be as many as 35,000 street children in the main urban centres and a further 350,000 children are estimated to be at risk because of vulnerability to the 'push' factors which place children in the street. Parents may encourage children to be on the streets as a way of being self-supporting. There are problems of both girls and boys living and playing truant on the streets and becoming involved in prostitution and drug abuse. (Republic of Zambia, 1993:viii)

5.3 Constraints for women in the informal sector

One of the most serious problems confining women to petty trading activities in the informal sector is a lack of capital and access to credit. These issues are explored in section 8 on finance.

Women in the informal sector are largely confined to sub-sectors where the income elasticity of demand is low, serving poor populations in an already saturated market. Women are concentrated in areas of informal sector activity characterised by ease of entry and requiring little initial capital outlay. Thus profits are continually cut by increasing competition as new entrants crowd the sub-sector. These areas, such as vending and brewing are characterised by low productivity, and are also affected by lack of capital which mean that the enterprises have little prospects for development and expansion. (Touwen, 1990:12)

The informal sector is also subject to official harassment as activities may be illegal, such as unlicensed home brewing and trading. Women are subject to arrest, confiscation of goods and fines, which further reduces their profit levels and increases the risks of economic activity. (Bardouille, 1991:131)

5.4 Institutions supporting the informal sector

Despite the legal ambiguity of the informal sector, the Government of Zambia has recognised its importance to the national economy in the Fourth National Development Plan (1989 - 1993). However, there is an emphasis on the 'dynamic' as opposed to the 'static' areas of the informal sector which it is hoped will aid the formalisation of the economy as well as provide employment. Petty trading and small-scale crafts, the areas where women by a large majority are to be found, are characterised as the 'static' sectors of the informal economy as they offer little opportunity for expansion, or entry into the formal sector.

SIDO (Small Industries Development Organisation), SEP (Small Enterprises Promotion) and VIS (Village Industries Service) are government initiatives which exist to assist small-scale enterprises, but there is no recognition of the specific needs of women in the informal sector. The authors of the United Nations Economic Commission For Africa's report on women entrepreneurs in the informal sector, found little evidence in 1988 that these organisations were assisting women as the businesses which were deemed large enough and 'productive' enough for assistance were generally run by men. (UNECA, 1988:102)

6. EDUCATION

6.1 Education Policy and System

After Independence, the government had a policy of free education for all, in full-time and part-time schooling, and in formal and non-formal continuing education. Free provision of tuition and boarding started at primary school level and continued through to secondary level, and to college and university. As a result, school enrolment expanded rapidly in the 1970s and 1980s, with high rates of enrolment and an improved male to female ratio, at least at primary level. While access to education has increased, there has been no corresponding increase in resources, with the result that the quality of education has declined. In an effort to resolve the shortage of resources in education, the Fourth National Development Plan included a 'cost-effective strategy' which promoted cost-sharing between government and users. This has implications for the accessibility of schooling for low-income groups, and in particular girls. (Chidumayo et al, 1989:14)

The majority of schools are government owned, managed and financed, but at secondary level there is a long tradition of educational provision through church-owned and -operated schools that receive grants from the government. Approximately twenty percent of secondary schools and forty percent of teacher training colleges are church-affiliated. In recent years the government has invited and attempted to encourage grant-aided agencies and voluntary organisations to increase their participation in education. The role of private schools is minimal, and reserved largely for the children of government, diplomatic and business officials. Most schools are co-educational. (World Bank, 1992:6)

Basic Education covers seven years of primary school and two years of secondary school. There are a further three years of senior secondary school. There are public examinations at the end of each level - primary - junior secondary - senior secondary - determining access to the next. The two major gaps in the primary education system are the insufficient number of classrooms to ensure that all children are able to enrol in Grade One, which is an acute problem in urban and peri-urban areas, and the insufficient number of primary schools which have classes beyond Grade Five, particularly in the rural areas.

The children of widowed, divorced and single parents and the disabled are hard hit in the provision of resources to permit completion of their education. In rural areas, such problems are combined with an inability to meet other basic needs due the widening impact of cyclical hunger. As it becomes harder to fund the schooling of children, school children have intensified their participation in family trading, either to pay their way through school, or as full-time workers. Children from low income families in new settlements in urban and peri-urban areas face long distances to travel which effectively discriminates against poor families in educational provision. Transport is also a gender specific problem as girls are likely to be disadvantaged if travelling arrangements are seen as unsafe or unsuitable.

From the 1980s, an objective has been to provide nine years of basic education for all children, beginning at the age of seven. This requires overcoming the present bottle necks in the system at Grade One and Grade Five.

Basic Schools

The bottle necks in the educational system have led to the establishment of Basic Schools, by local communities, which enrol students for what is supposed to be a continuous cycle from Grade One to Grade Seven. In January 1983, there were only three basic schools; by April 1992, there were 379. For the first time in 1991 entrants to basic Grade Eight classes constituted a larger number than those admitted to conventional schools. As Basic Schools are established with community support, they are most numerous in rural areas where community cohesion enables such support. The Northern, Eastern and Southern Provinces have the largest number of basic schools, whilst there are almost none in Lusaka and very few in Copperbelt. It can be argued that basic schools are expanding at the expense of the rest of the education system. In addition there are problems involved in fitting basic schools into educational structure. Basic schools have poor quality indicators, their student intake is weaker, and they are staffed largely by primary school teachers with few learning resources and physical facilities. (World Bank, 1992:13)

6.2 Gender Gaps in Education

Eighty-eight percent of all children of enrolment age enrol in primary school and of those, 27 percent go on to enrol in secondary school. Boys have a higher enrolment ratio than girls, 101 compared to 92 at primary and 20 to 14 at secondary according to the 1987-92 estimate. (World Bank, 1994:649) At the university level in Zambia, there is only one female student for every four male students.

Table 4: Girls as a percentage of total school enrolments, primary, secondary, 1980-1989

Primary School	1980	1985	1986	1987	1988	1989
Grade 1	49.3	49.2	49.2	49.5	49.2	49.7
Grade 5	46.1	47.1	47.0	47.1	47.6	47.9
Grade 7	40.8	41.8	42.2	42.8	43.2	45.1
Grades 1-7	46.8	47.1	47.2	47.4	47.6	48.2
Secondary School						
Grade 8	37.8	41.8	38.5	38.8	35.7	41.2
Grade 12	28.0	33.6	32.9	30.8	34.4	33.9
Grades 8-12	35.1	36.6	38.0	36.7	37.3	38.7

Source: World Bank 1992:50

Possible reasons for the high drop out rates of girls include the need to do domestic chores and withdrawal from school for marriage. Pregnancy leads to expulsion and it is estimated that this is the reason for dropout of about two percent of secondary school girls. In lower income groups, the preference for financing boys' education is probably an important factor. The participation of girls in formal education is likely to be further jeopardised by the introduction of examination and other related school fees. Secondary education is an important factor in determining entry to the labour market. For jobs in the formal sector at least a Form III certificate is required. (Chidumayo et al, 1989:16)

Girls' raw scores in all national examinations are consistently lower than those for boys, in every subject and in every province. The difference is greatest in social studies and mathematics, to the extent that, for selection to secondary school, the Ministry of Education uses a lower cut-off point for girls in order to increase their secondary school enrolments. Boys also perform better at secondary level. (Kane, 1990:12; World Bank, 1992:12-13) More research is needed on the reasons for girl's poor performance, especially in the areas of maths and science, which have been targeted by the government as areas of particular importance.

The sex distribution of students in tertiary institutions is even more disproportionate than at primary and secondary level. In 1980, only 28 percent of all students in post-secondary institutions were female. Moreover, women are clustered in a small number of institutions/programmes such as primary school teaching; secretarial and related colleges; and in a restricted range of subjects in more general institutions. At the University of Zambia in 1986, 17.7 percent of students in all schools were female, but only 9.6 of students in science were female. Three quarters of the women were in Arts, Social Science and Education. (Kane, 1990:17)

The result of poor female participation in formal education, beyond the first Grades of primary school, is seen in the higher rates of female illiteracy - as seen in Table 5.

Although some women benefited from the government's functional literacy programme, this programme has lost its impetus and there are low rates of enrolment. (Touwen, 1990:11)

Table 5: Female Rates of illiteracy

	1980-85	most recent estimate 1987-92
% of population aged 15+	33	27
% of female population aged 15+	41	35

Source: World Bank 1994

6.3 Effect of Recent Economic Developments on Education

The increasing rates of school enrolment since Independence in Zambia have not been matched by development of the educational infrastructure. The educational system is now under severe strain. Zambia's current commitment to education, as measured by levels of expenditure, is much lower than that of other countries in the region. In 1980, spending on education was about 4.5 percent of GNP. By 1990, this figure had dropped to 2.5 percent, one of the lowest education expenditure levels in the world and a level only slightly larger than the 2 percent of GNP that is required to be spent on primary education alone if universal primary education is to be achieved. Between 1985-1990, education's share of total public expenditure fell from 13.5 percent to 8.4 percent. (World Bank, 1992:7)

Primary education has borne the brunt of the decline in educational expenditure. The share of the education expenditure on primary schools declined from 42.1 percent in 1985 to a record low of 29.0 percent in 1990 before rising to 31.4 percent in 1991, in the context of an overall decline in educational expenditure. (World Bank, 1992:8)

Restrictions on government spending have had severe effects on the quality of teaching and the morale of teachers leading to high rates of absenteeism. The real starting salary of a primary school teacher declined by 40 percent between 1971-85, and by the end of 1989 it had fallen to a quarter of its 1985 value. At the same time there has been a crowding out of virtually all non-salary expenditures, such as textbooks and equipment, which are crucial to quality teaching. Primary teachers' salaries absorb about 97 percent of the primary education's recurrent budget. (World Bank, 1992:1)

This, coupled with rising enrolment rates, has resulted in substantially lower expenditure per student. Construction of new classrooms has not kept pace with the rise in enrolments. Many primary classes now contain over 100 pupils and triple shifts are being practised in some urban areas to cope with the imbalance between classroom facilities and the numbers of students. It is estimated that over 5,000 new primary classrooms will have to be built to make up for the current shortfall. (GRZ,

1990:7) Girls' education may be particularly affected by poor facilities and overcrowded classrooms which may inhibit their attendance.

Primary schools particularly suffer from a critical shortage of essential textbooks, writing materials, supplementary learning materials and general teaching and learning resources. There is a serious lack of furniture, in some schools pupils are not registered until they bring their own seat or desks. Many of the chalkboards are old, broken and unusable. The unmaintained sanitation facilities constitute serious health hazards sometimes resulting in schools closing because of outbreaks of cholera. Due to lack of privacy and shortage of water, girls may miss school during menstruation, which contributes to their poor academic performance. (World Bank, 1992:8-13)

In 1985 the government introduced primary and secondary boarding school upkeep fees of K100 per term. Other costs, such as transport, uniforms and food are also high and rising. Extra-curricular fees are constantly demanded by schools and their parent teacher associations - those who do not pay face sanctions, mainly exclusion from school.

The increased direct costs of education are likely to lead to discrimination against girls whose parents may be less willing to spend money on them. In addition, girls' schooling involves a higher opportunity cost for parents as girls may be required to substitute their mothers' labour while they go out to work. (Banda 1990:32) The education of girls (as well as the employment opportunities of women) is affected by the serious shortage of appropriate child care facilities in Zambia, who are much more likely than their brothers to be required to stay away from school in order to look after a younger sibling or relation. (World Bank, 1993:19)

Education is clearly a crucial resource, the quality of which has an impact on both the economic and social welfare of the country. The low educational level of women particularly, has an effect on labour productivity, incomes and international competitiveness. There is a strong correlation between lack of education and poverty, especially between illiterate female heads of households and extreme poverty. 71.7 percent of extremely poor rural de jure female heads of household and 46.3 percent of the extremely poor urban de jure female heads of households are illiterate. For both male and female heads of households, poverty reduces with increasing educational attainments. (World Bank 1993:xviii)

7. HEALTH

7.1 Health Service Provision

At Independence, health services in Zambia were concentrated almost exclusively in urban areas with one doctor on average for every 11,400 people. However, by 1984 there was on average one doctor for every 7,000 people, and there was an increase in the average life expectancy from 40 years in 1964 to 49 years in 1991.

The last two decades of economic crisis have resulted in major cutbacks in capital development in the health services and shortages in drugs and equipment. Falling standards and erosion of real incomes has caused a mass exodus of skilled personnel to neighbouring countries, drawn by better pay. By the late 1980s, almost half the established posts for doctors in Zambia were vacant. Despite an increased provision of hospitals and health centres, low rates of investment in health have resulted in the poor maintenance and the physical deterioration of facilities. (EIU, 1994:10)

Medical care and health services were free of charge until the late 1980s and although clinics and health centres are still free of charge, admission fees are now being levied the major hospitals, as well as charges for laboratory tests and medical examinations. (Mwale and Burnard, 1992:4) Whilst fees may enable the wider provision of health services, it is likely that the re-introduction of user fees for health care services may limit the access to health care of poorer households and dependent women and children in non-poor households. Fees may serve as a barrier to utilisation, especially to a population which is accustomed to having westernised medical services provided free. The need to pay for health services, as well as for items for school, may put unsupportable pressure on household expenditure. Not enough is known about the gender divisions of responsibility for such costs within households and how they are changed by the introduction of new fees.

7.2 Trends in Health Indicators

Table 6 shows the general trends in health indicators and facility provision between 1970-75, 1980-85 and 1987-92. As can be seen, there is a general rise, since the mid 1980s, in infant mortality. Possible reasons for this increase in mortality include deteriorating economic conditions, under nutrition and AIDS. Infant and child mortality rates are higher in rural than in urban areas, and rural children run a 33 percent higher risk than urban children of dying before their first birthday. The Zambia Demographic and Health Survey in 1992 found that infant and child mortality was higher in Luapula/ Northern Provinces and lowest in Southern Province. Infant mortality has been matched by a rise in malnutrition since 1990. Malnutrition remains the major killer of children aged one to four of both sexes. Forty percent of children under the age of five are stunted or short for their age, and the prevalence of stunting increases with age. This is a reflection of chronic under nutrition. Stunting is more prevalent in rural areas, in Northern and Luapula Provinces and among children of mothers with no education. (CSO, 1992:10)

Table 6: Health Statistics and Facilities

	unit of measure	1970-75	1980-85	1987-92 (most recent estimate)
Infant mortality	per thousand live births	100.0	89.0	107.0
Under 5 mortality	per thousand live births	-	-	177.5
Measles immunisation	percentage of age group	-	55.0	76.0
Child malnutrition (under 5)	percentage of age group	24.1	24.7	23.0
Life expectancy	years	47	51	48
Population per physician	persons	13,486	7,076	10,917
Population per nurse	persons	1,698	743	583
Population per hospital bed	persons	300	284	-

Source: World Bank **Social Indicators of Development** 1994 p382-383

Nutritional status is influenced by health and sanitation, nurturing practices, levels of household income and food security. These are also influenced by intra-household dynamics which affect rights to share in household resources. The effects of the introduction of cash cropping and structural adjustment measures on intra-household control are discussed in the agriculture section. Household food security tends to be dependent on the control exerted by women over land, labour and produce as women are generally held to be responsible for producing for household consumption. If more of these resources are channelled into the cash economy, there is a tendency for men to divert the profits away from the household and thus the nutritional standards of the household to be diminished. If women's labour is required for cash crop production, there will also be less time to spend on domestic work such as cooking which can have a detrimental effect on nutrition. However men, are also dependent on women's labour and thus it is possible that women may be able to demand co-operation and help in paying extra household expenses.

7.3 Water and Sanitation

Women, who have the major responsibility for water collection and provision, are primarily affected by problems of access to safe water. The provision of safe water and sanitation supplies is still strongly differentiated along rural-urban lines in Zambia, in part a legacy of the colonial heritage. Rural areas have much lower access

to safe water, adequate sanitation and medical facilities. This can be seen in Table 7.⁷ However the growth of peri-urban areas mean that urban levels of safe water coverage may be falling. In rural areas, the primary source of water is lakes and rivers, followed by unprotected wells. In urban areas, public and private taps are the most common source of water, which barely exist in rural areas. In rural areas, women often have to walk long distances to rivers and lakes, taking up a large proportion of their time. If children are needed to help in the carrying of water, which is often the case, this is usually done by female children, which reduces their available time for education. (World Bank, 1993:20)

Many donor financed water and sanitation projects are based on community participation. However, the planning and implementation of these projects are usually dominated by men and when community committees are established, women are often under-represented or confined to gender-defined roles such as preparing refreshments for male committee members. A UNDP project in Kalomo, Choma and Mumbwa concentrates on expanding women's involvement in water supply in rural areas by providing them with technical knowledge to operate and maintain water facilities. However, there may be a limit to the amount of time that women have available to become involved in such projects. (Republic of Zambia, 1993:37)

Table 7: Access to water and sanitation

Percentage of the population with access to:	Total	Urban	Rural
safe water	53	70	28
sanitation	37	75	21

Source: UNICEF 1994:68 1988-91 data

Diseases contracted via poor water supply or poor toilet facilities affect not only the individual, but also women who are expected to care for other members of the household when they are sick. (World Bank, 1993:20)

Malaria is the biggest single killer in Zambia. It is reported that an average of 200,000 cases of malaria are seen each year. Problems of malaria are exacerbated by poor financing of council services. In urban and peri-urban areas, services such as rubbish collection, spraying for mosquitoes and maintenance of water supply systems have either ceased or been pared down to a minimum. Responsibility for providing these services has been shifted to the community and household levels - and ultimately to women since they are perceived as domestic tasks. (Siamwiza and Kasuta, 1993:8)

⁷Statistics for water and sanitation provision are often inaccurate as they fail to account for the condition of facilities and that many of the wells, taps etc. provided may not actually be working. A study of rural water supply revealed that around 70 percent of the water supply systems were out of operation or drying up in drought areas in February 1992. (Republic of Zambia, 1993:vi)

7.4 Reproductive Health

The annual population growth rate in Zambia averaged 3.7 percent between 1980 and 1990, compared with 3 percent in the period 1965 to 1980. This was primarily due to a long-term drop in infant and child mortality, although infant mortality has increased since the mid 1980s. In 1991, an estimated 106 children per 1000 live births died before the age of one, compared with 121 in 1965.

The crude birth rate has remained almost static since 1960 at approximately 50 births per 1,000 people. In 1989 the Government launched an active population policy with donor support aimed at improving education and access to family planning as well as mother and child nutrition. The target is to reduce infant mortality to 75 per 1,000 live births and the crude birth rate to 40 per 1,000 of the population by the mid 1990s. (EIU, 1994:9)

Although fertility levels are high, it appears they have been declining slightly over the past 15 years. At current levels, Zambian women will give birth to an average of 6.5 children during their reproductive years. Fertility rates are highest in Luapula/ Northern Provinces (7.4 children per women) and lowest in Lusaka Province (5.5 children per women). Urban-rural residence also has an impact on fertility rates - a rural women can expect to have an average of 7.1 children in her life time compared to 5.8 for an urban woman. (CSO, 1992:4)

Child bearing begins early in Zambia. Over one quarter of teenagers (age 15-19) have borne a child. By the time they reach 19, two thirds of Zambian women are either mothers or pregnant with their first children. Only half of births in Zambia are assisted by medically trained personnel; one third are assisted by relatives, 9 percent by traditional birth attendants and 7 percent are delivered without assistance. This also contributes to high infant and maternal mortality rates. (CSO, 1992:5)The maternal mortality rate (the number of deaths of women from pregnancy-related causes per 100,000 live births) was 600 in 1988, compared to the Sub-Saharan average of 700. (UNDP 1994:67)

Although knowledge of modern contraceptive methods is high (in a study of a representative sample of women aged 15-49 in Zambia in 1992, over 90 percent of married women reported knowing about at least one modern contraceptive method), usage is relatively low, especially among rural women. Urban users are more likely to be using modern methods while rural women rely primarily on traditional methods. There is evidence of a desire among women to limit family size, or increase birth-spacing - one third of married women either do not want any more children or they want to wait at least two years before having another child.(CSO, 1992:7) However this may not be a simple matter of increasing the supply of modern contraceptives. There may be barriers to the usage of modern contraceptives and, in some respects, promoting the use of traditional methods may be more effective.

There is not enough research on male knowledge and use of contraceptives or preferred family size. There is a need to involve men in responsibility for contraception as well as to increase women's choice and control over their fertility. Women who do not want more children or who wish to space their children may not

be able to do so, not because of the lack of availability of contraceptives, but because they do not have the power within the marriage to take control of their own reproductive health. Women may be subject to social pressure and pressure from their husbands and extended families to have more children. The ability to resist that pressure is dependent on a wide variety of factors, including age and economic independence.

7.5 HIV and AIDS

AIDS is becoming a growing burden on over-stretched health facilities in Zambia. The United Nations currently estimates that 1.1 million Zambians will die of AIDS by the year 2005. Zambia is the fourth worst affected country in the world. In early 1988 a five-year anti-AIDS plan was launched with WHO support and almost 9 million dollars in donor funds for the first two years. But efforts to contain the spread of AIDS are hampered by inadequate resources, popular prejudice and fear. In 1987 President Kaunda publicly acknowledged that his son Masuyo had died of AIDS. Kaunda's honesty did lead to a more open atmosphere for dealing with AIDS and there was a dramatic increase in media coverage from 1988 onwards. However, approaches to AIDS are still governed by fear and it is regarded as a 'shame disease' because of its association with extra-marital sex. (Williams, 1990:5)

Rates of HIV infection among men and women are equal as in most of Africa where the virus is primarily spread by heterosexual contact. In Zambia, by mid 1993, 36 percent of expectant mothers attending ante-natal clinics at the country's largest hospital in Lusaka tested HIV positive and a study of the capital's prostitutes estimated that 90 percent were infected with the virus. HIV seroprevalence in towns is twice that of rural areas, and is also high in conurbations around trunk roads. (Mouli, 1992:2)

Women are particularly vulnerable to infection due to their lack of decision making power and autonomy within personal relationships and their lesser access to health care, social services and education. (Mwale and Burnard, 1992:10) Women with AIDS also face difficult decisions about child bearing because of the risks of passing on virus to new or unborn children and of the risks to themselves. HIV positive women are encouraged not to have any more children as there is a 25 to 40 percent chance that the child would be born HIV positive. There is also a risk that pregnancy and childbirth may accelerate the development of the virus, increasing the chances of the mother herself developing AIDS.

For these women there may be risks involved in either choice. For young couples without children, pressures from parents and relatives to have children may well be irresistible. If a women fails to produce a child the husbands family may press for a divorce. At the Chilankata hospital in Southern Zambia, about one in every three HIV positive women tell the counsellor that it will not be possible for them to refuse to become pregnant again.

There are also traditional practices which increase the risk of HIV infection such as 'ritual cleansing' of widows and widowers. In many parts of Zambia, the family of

the deceased has an obligation to prepare the bereaved spouse for another marriage. This is usually done by a member of the dead person's family having sexual intercourse with the widow or widower. It is believed that failure to carry out the cleansing correctly will result in the bereaved person going mad. In areas with a high prevalence of HIV infection this risks spreading the disease. There are traditional alternatives, such as other forms of non-sexual contact with the bereaved, which need to be promoted. (Williams, 1990:22)

Women are affected by both malaria and AIDS not only as sufferers, but also in their multiple roles in society and the family, as health care providers, educators, wives, mothers and income providers. Nursing the sick is generally seen as a feminine activity, particularly when unremunerated, as occurs for family members. The development of home based care programmes for chronically ill patients - such as those with AIDS, whilst saving hospital beds, will have an impact on women by increasing their domestic duties.⁸

⁸An example of such a programme is described in Williams 1990

8. FINANCE

Access to credit is associated with technological advancement and expansion in both rural and urban sectors yet both men and women lack access to credit from formal financial institutions. It is questionable whether poor rural households or informal entrepreneurs would be capable of borrowing and repaying loans on the terms required by formal sector institutions to make a profit. Thus any credit service offered to these households is likely to require subsidising. Women are at a particular disadvantage in access to credit in three main areas of security, access and socio-cultural attitudes.

8.1 Security

Women face problems in offering guarantees acceptable to the lending institutions. Land is legally controlled by men not the women and most women do not own agricultural machinery, animals or other tangible forms of security except small implements, which are not enough to secure a loan. In addition, women rarely have independent bank accounts which could prove their credit-worthiness. (ZARD, 1985:89)

The Agricultural Finance Company (AFC) is a major source of credit for small-scale farmers, offering short, medium and long term credit. However it uses loan security arrangements such as mortgages, insurance, animals, machinery etc. which women are unlikely to be able to offer. Commercial banks have also started lending to small-scale farmers but they also require some form of security.

Credit unions and co-operatives are also a source of credit, but in order to be eligible for a loan one must already be a member of the co-operative or union. Women's low rates of participation in co-operatives means that this is rarely an option. (Roelofs, 1988:18)

Men are also more likely to have the education and skills which would give them access to wage employment from which they could save up money to fund a new business. With their better sources of credit, men are able to dominate the more lucrative areas of the informal sector, such as manufacturing, which require relatively high initial inputs of capital.

8.2 Access

Apart from the AFC, which has rural offices, most financial institutions are located in urban areas, which from the very beginning poses problems of access and time for rural women. Arranging credit involves filling out long and detailed forms as well as requiring several trips to the bank before any money is received. This also creates difficulties for women who have severe constraints on their time. Even women living in urban areas, with their low educational status and high rates of illiteracy, are less likely than many men to be aware of what credit there is available and to find the

procedures and form-filling required intimidating, making credit inaccessible. (ZARD, 1985:89)

8.3 Socio-Cultural Attitudes

Attitudes which consider men to be household heads, and wish to restrict women to the confines of the house make it difficult for women to contravene tradition and develop an interest in business, negotiating loans with 'strangers'. Women also face disadvantages when dealing with financial institutions of which they have little knowledge and experience due to being largely isolated from market networks.

Even if women have overcome all these barriers and are considered eligible for a loan, administrative practice, as influenced by tradition, often dictates that a woman must obtain her husband's consent before a loan is granted - despite the fact that legally women are entitled to make credit agreements on their own behalf. (Roelofs, 1988:25.)

8.4 Institutions Providing Credit to Women

In recognition of the importance of credit to women, several institutions are seeking to provide funding for women. The Zambian Government, supported by the UNDP has set up a Credit Support System for Productive Activities of Women based in Lusaka. The Home Economics Section of the Ministry of Agriculture and Water Development holds revolving credit funds for women, and the Integrated Rural Development Programmes which are SIDA-supported has launched a pilot credit scheme. Both the Credit Union and Savings Association of Zambia (CUSA) and the Zambia Co-operative Federation (ZCF) offer loans to women. The Bank of Zambia is planning to create a Credit and Export Guarantee Scheme. It is not known how effective these schemes are at reaching women. (UNIDO, 1993:10)

8.5 Alternatives to Formal Credit

In the absence of access to formal credit, the only option for women is to try to borrow money from family and friends and informal credit arrangements which, whilst an important source of money, have many disadvantages. Opportunities to borrow money thus becomes dependent on the income levels of their husbands and their willingness to enable their wives to become involved in trading. Husbands may seek to control the activities of their wives, for example funding only those activities which can be carried out in the home or residential vicinity. (Bardouille, 1991:97)

Borrowing from family and friends or private lenders cannot usually provide a regular source of income and often only consists of short-term loans, *kaloba*, at very high rates of interest (up to 100 percent). The repayment period may be abruptly changed if the creditor finds himself in urgent need of money and even once the loan is repaid, obligations to the creditor may continue. Women may take part in a rotating credit system known as *chilimba* in which the members agree to hand over a certain sum of

money each month to one member. This is a means to stretch money and helps to enable payment of larger, lump-sum expenditures. (Tranberg Hansen, 1984:14)

NGOs and bilateral and multilateral agencies often make it a condition of financial support that women work collectively. Women may start communal group farms in addition to individual fields to demonstrate collectivity and thus receive credit. However this can result in an increased burden on women and young project members. (Banda, 1991:27)

9. AGENCY ACTIVITIES

Bilateral assistance in Zambia comes from twenty three countries and national agencies. International agencies have been instrumental in promoting WID and the integration of gender issues into social programmes. (Siamwiza and Kasuta, 1993:17)

UNDP (United Nations Development Programme) development co-operation is focused on improving access to food processing technologies and addressing women's concerns in relation to fuelwood supply and other issues relating to environmental health. Particular emphasis is placed on improving women's access to agricultural services such as credit, extension packages, marketing and distribution. (UNDP, 1991:13) The UNDP also has a regular programme of technical co-operation around areas of nutrition, food security and income generation as well as a programme covering women's participation.

In 1992, the World Bank loaned the Zambian government 32 million US dollars in support of a major rehabilitation project which attempts to reverse the continued deterioration of the education system in the context of fiscal austerity. This programme is expected to have a greater impact on girls who have been worst affected by the deterioration in educational provision and they are particularly expected to benefit from support to the primary education system. The programme also pays attention to gender-specific concerns in such areas as improvements in sanitary conditions which take into account special needs of mature adolescent girls; the provision of gender sensitivity training for education managers; and the introduction of gender-appraisal criteria in the development of textbooks and exam questions.

The World Bank is also supporting the government Social Action Programme, with a loan of 14.8 million SDR (Standard Drawing Rights), which aims to improve the availability of social services to the poor and to cushion the impact of economic adjustment programmes. The programme is timetabled to continue until 1997. It encompasses education, health, WID, water supply, sanitation and other public utilities, small-scale industries and employment generation and infrastructural development. (World Bank 1992:3)

UNICEF has committed up to US\$ 28,845,000 for its programme in Zambia from the period beginning January 1991 and ending in December 1995. The objectives of its programme include reducing maternal and perinatal morbidity and mortality, improving the status of women and especially young girls and reducing the prevalence of anaemia in women, as well as improving Primary Health Care Programmes and educational provision. One goal is to reduce the female illiteracy rate. The programme also aims to reduce infant mortality from 108 to 65 by the year 2000 and to 50 by the year 2015.

There is considerable donor support for education. FINNIDA, SIDA, the EC and ODA are all involved in supporting the production and supply of learning materials. The ODA supports the procurement of science materials and textbooks to secondary schools in a parallel programme with the World Bank. FINNIDA also supports the development and production of secondary textbooks. ODA, SIDA and UNESCO/UNDP are supporting in-service teacher training programmes.

The EC WID technical assistance programme has just started a two year assignment in Zambia to assess how gender could be incorporated into their projects in the future. In the Copperbelt rural development programme there was a focus on gender and an attempt to promote the involvement of women in the work and decision making,

The EC also financed a large Microprojects Programme which was administered by the Zambian Microprojects Unit and the Ministry of Finance. In a recent evaluation of the programme it was found that while women were the main beneficiaries of the projects, which often involved improved access to water and sanitation, they were not involved in the decision-making behind the development of projects. The process of communities applying for funds and contributing 25 percent of the cost of projects had left women largely excluded from the initiation and control of projects. In the next phase of the programme, there will be an attempt to include more women and women's groups in decision-making processes.

Sweden, Norway and the Netherlands are providing technical assistance based on coherent policies that they have developed for women's development in Zambia. The Netherlands provides extension assistance through Women's Clubs. SIDA has been giving direct support to women's organisations and directly targeting rural landless women in its programmes. NORAD's approach is integrating women in development through four main activities: The Village Agricultural Programme (VAP); wells and boreholes providing clean and safe drinking water; assistance to local NGOs working with and for women (for example, feasibility studies on the construction of a multi-purpose training centre for women, and on providing co-operative pre-schools to female marketeers); and finally a WID initiative consisting of a programme in support of rural women which also provides credit to small-scale farmers and female producers. (UNIDO, 1993:12)

The Swedish and Norwegian Governments have provided US\$ 1 million for the WID department in the NCDP (National Commission for Development Planning) to co-ordinate women's programmes with other government ministries and departments.

The GTZ of Germany provides assistance to Women's Clubs in functional literacy, primary health care and vocational training. USAID has an explicit WID policy and provides assistance mainly to rural women in the area of agriculture.

DANIDA's assistance consists mainly of soft loans and its only direct WID programme is the provision of a general advisor to a women's organisation to help develop its extension programme to Women's Clubs while providing a small finance grant and a few scholarships.

Oxfam supports women in small-scale income generating projects and skills training, as well as projects aimed to strengthen the food production capacity of women. It also has a security loan held by the Mutambe Credit and Savings Union (MCSU) to be used for lending to youth and women's groups who lack collateral to get loans from the union, as well as projects to strengthen women's leadership skills and women's groups.

In the review of Oxfam's Drought relief and recovery programme it was recognised that rural women provided the bulk of the labour for executing food for work projects, and that women's role in agricultural production had not been adequately addressed in the relief phase of the drought programme. Thus in the recovery phase there is increasing emphasis on engaging women in decision making processes at all levels and ensuring their access and benefit to resources and change.

Other agencies active in Zambia with concern for gender issues include CIDA, World Vision, and Danish Volunteer Services.

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