



**Theorising Poverty and Inequality in the Case of Rural Women in  
Mungwi District in Zambia. A Grounded Theory Approach**

**By**

**Tobias Mubanga Mutale**

**Student Number - 217064933**

**A thesis submitted in fulfilment of the requirements for the  
degree of Doctor of Philosophy in Development Studies**

**School of Build Environment and Development Studies University  
of KwaZulu Natal, Durban**

**Supervisor: Prof. Oliver Mtapuri**

**August 2021**

# COLLEGE OF HUMANITIES

## DECLARATION - PLAGIARISM

I, Tobias Mubanga Mutale (Student Number 217064933, declare that:

1. The research reported in this thesis, except where otherwise indicated, is my original research.
2. This thesis has not been submitted for any degree or examination at any other university.
3. This thesis does not contain other persons' data, pictures, graphs, or other information, unless specifically acknowledged as being sourced from other persons.
4. This thesis does not contain other persons' writing, unless specifically acknowledged as being sourced from other researchers. Where other written sources have been quoted, then:
  - a. Their words have been re-written, but the general information attributed to them has been referenced
  - b. Where their exact words have been used, then their writing has been placed in italics and inside quotation marks and referenced.
5. This thesis does not contain text, graphics or tables copied and pasted from the Internet, unless specifically acknowledged, and the source being detailed in the thesis and in the References sections.

**Tobias Mubanga Mutale**

Student Name

---

Signature

**15/08/2021**

Date

**Prof Oliver Mtapuri**

Name of Supervisor

---

Signature

## **ABSTRACT**

Poverty and inequality are undesirable, and nations strive to reduce them. The government of Zambia continues to try to alleviate poverty and inequality among rural women, but prospects of succeeding are still distant. This study was aimed at theorising poverty and inequality using a grounded theory approach in Mungwi District in Zambia. The following were the objectives of the study: To Investigate the perceptions of the rural women in Mungwi district regarding poverty and inequality; to examine the challenges faced by rural women due to poverty and inequality; to evaluate current interventions aimed at alleviating poverty and inequality among rural women; to develop a framework of interventions to reduce poverty and inequality in Zambia and to develop elements of theories of poverty and inequality using a grounded theory approach. Three theoretical frameworks namely sustainable livelihoods approach, liberal feminist theory and Abraham Maslow's human needs theory were used. The study adopted an interpretive paradigm and a qualitative case study research design. Also, a grounded theory methodology was used for data collection and analysis. Data was collected using semi-structured interviews, focus groups interviews and observation. The sample comprised of 64 women aged between 20 years and 65 years from Mungwi District in Zambia. This study applied purposive sampling to reach the target group which provided the required information to address the research questions of the study. The key findings are that poverty and inequality are complex and are understood in many ways. The women of Mungwi District comprehend poverty not just as a lack of income and wealth, but also being unable to afford rudimentary commodities and resources coupled with the failure to sustain life. For them, poverty amounts to powerlessness, voicelessness, isolation, exclusion and a loss of confidence, inasmuch as it is a lack of education and healthcare. Similarly, Inequality for these rural women is experienced via unequal treatment, dissimilar opportunities, and differences in the delivery of resources. They also expressed inequality as oppression, discrepancies in development, and exclusion from community development. These findings do not just mirror rural women's poverty and inequality but reveal unfathomable abasement of the rural women of Mungwi District. Consequently, the researcher recommends that social protection in form of a Social Cash Transfer, Pension Fund, and other social grants be allocated to all women who do not have reliable sources of income as in permanent jobs. Likewise, the government ought to consider employment opportunities for rural women and discourage negative cultural norms that stifle

women's upward mobility. The researcher's contribution to body of knowledge in this study lies in the presentation of Intricate Poverty and Inequality Reduction Framework (IPIREF) and in the postulation of the social capacitation theory and approaches such as the Balance of Dominance Approach (BDA), the Co-holding Approach (CoHA), Devoted Rural Leadership Approach (DRLA) and Women Income Support Approach (WISA). The IPIREF is useful for stakeholders because it points to the needs of the rural women in Mungwi District, transforming structures that can assist, and the expected results after intervention.

## TABLE OF CONTENTS

<b>DECLARATION - PLAGIARISM</b> .....	ii
<b>ABSTRACT</b> .....	iii
<b>LIST OF TABLES</b> .....	xiv
<b>LIST OF FIGURES</b> .....	xv
<b>DEDICATION</b> .....	xvi
<b>ACKNOWLEDGEMENTS</b> .....	xvii
<b>ABBREVIATIONS</b> .....	xviii
<b>CHAPTER 1</b> .....	1
<b>GENERAL INTRODUCTION AND BACKGROUND</b> .....	1
<b>1.0 Introduction</b> .....	1
<b>1.1 The background to the study</b> .....	1
<b>1.2 Problem statement</b> .....	3
<b>1.3 Rationale for the study</b> .....	5
<b>1.4 The scope of the study</b> .....	7
<b>1.5 The objectives of the study</b> .....	7
<b>1.6 Research questions</b> .....	8
<b>1.6.1 Main research question</b> .....	8
<b>1.6.2 Other critical questions</b> .....	8
<b>1.7 The structure of the thesis</b> .....	8
<b>1.8 Conclusion</b> .....	10
<b>CHAPTER 2</b> .....	12
<b>STATUTORY, REGULATORY, AND POLICY FRAMEWORK ON POVERTY AND INEQUALITY ALLEVIATION</b> .....	12
<b>2.0 Introduction</b> .....	12
<b>2.1 United Nations: Why initiate human rights?</b> .....	13
<b>2.2 Generations of rights: Why are they important?</b> .....	14
<b>2.2.1 First generation: Political and civil rights</b> .....	14
<b>2.2.2 The second generation of human rights</b> .....	15
<b>2.2.3 The third generation of human rights</b> .....	17
<b>2.3 Reducing poverty and inequality through the International Bill of Human Rights</b> .....	17
<b>2.4 Alleviating poverty and inequality through CEDAW</b> .....	19
<b>2.4.1 Article fourteen of CEDAW</b> .....	19

2.4.2 Rural women and development planning .....	20
2.5 Combating poverty and inequality through African instruments.....	21
2.5.1 The OAU and its charter .....	21
2.5.2 The African Charter on human and peoples' rights.....	22
2.5.3 The protocol to the African Charter on Human and People's Rights on the rights of women in Africa .....	23
2.6 Combating poverty and inequality through Zambia's constitution.....	23
2.6.1 National gender policy.....	26
2.7. Conclusion .....	26
CHAPTER 3.....	28
CONCEPTUAL, THEORETICAL AND CONTEXTUAL FRAMEWORK .....	28
3.0 Introduction.....	28
3.1 The sustainable livelihood approach .....	28
3.2 Livelihood .....	30
3.3 Capabilities .....	31
3.4 Sustainability .....	32
3.5 Assets in sustainable livelihood framework.....	34
3.5.1 Human capital .....	35
3.5.2 Social capital.....	36
3.5.3 Natural capital.....	37
3.5.4 Physical capital.....	38
3.5.5 Financial capital.....	39
3.6 Other aspects of SLF .....	40
3.6.1 The transforming structures and processes.....	40
3.7 Strength and critique of the SLA.....	41
3.8 Feminist theories .....	45
3.8.1 Liberal feminism .....	46
3.8.2 Critique of feminism theory .....	47
3.9 Human needs theory .....	48
3.9.1 Physiological needs.....	49
3.9.2 Safety or security needs .....	50
3.9.3 Social needs.....	51
3.9.4 Esteem and prestige needs.....	51
3.9.5 Self-actualisation .....	51
3.9.6 Understanding need .....	52

3.6.7 Aesthetic needs .....	52
3.9.8 Deficient needs and growth needs.....	52
3.9.9 The importance of human needs theory.....	53
3.9.10 The critique of Maslow’s human needs theory.....	54
3.10 Justification for additional examiners.....	55
3.11 Conclusion .....	56
<b>CHAPTER 4.....</b>	<b>57</b>
<b>BEST PRACTICES AND CHALLENGES OF WOMEN’S POVERTY AND INEQUALITY..</b>	<b>57</b>
<b>4.0 Introduction.....</b>	<b>57</b>
4.1 Women’s poverty and inequality in western countries .....	57
4.2 The nature of women’s poverty in western countries.....	58
4.3 The nature of women’s inequality in western countries .....	60
4.3.1 Gender inequality in western countries .....	61
4.3.3 Employment and work inequalities in western countries .....	65
4.3.4 Educational inequalities in western countries .....	68
4.3.5 Health-related inequalities in western countries.....	68
4.3.6 Remedies to poverty and inequality in western countries.....	70
4.3.7 Other remedies to poverty and inequality in the western world .....	73
4.4 Poverty and inequality in relation to women in Asia.....	73
4.4.1 Income inequality in Asia .....	76
4.4.2 Health, education, work, patriarchy and the legal systems in Asia.....	78
4.5 Women’s poverty and inequality in Latin America.....	81
4.5.1 Equality and praxis in Latin America.....	83
4.5.2 Poverty and inequality reduction in Latin America .....	84
4.6 Women’s poverty and inequality in Sub-Saharan Africa (SSA) .....	86
4.6.1 Remedies to women’s poverty and inequality in SSA.....	87
4.7 Women, poverty, and inequality in the SADC region .....	88
4.7.1 SADC’s efforts to alleviate women’s poverty and inequality.....	89
4.8 Poverty and inequality in Zambia .....	89
4.8.1 Nature of poverty and inequality at the national level in Zambia.....	90
4.8.2 Inequalities exacerbating women’s poverty in Zambia .....	93
4.8.3 Gender inequalities .....	93
4.8.5 Gendered employment inequalities .....	98
4.8.6 Educational inequalities .....	101

4.8.7 Healthcare in Zambia .....	107
4.8.8 Inequalities and poverty related to lack of access to land .....	110
4.8.9 Women’s political involvement in Zambia .....	112
4.8.10 Justice system and customary law in Zambia .....	114
4.8.11 Time poverty and inequality .....	117
4.9 The environment, women, poverty, and inequality in Zambia .....	118
4.10 The impact of poverty and inequality on rural areas .....	120
4.11 Ameliorating women out of poverty and inequalities .....	120
4.12 Poverty and inequality in Northern Province .....	121
4.13 Conclusion .....	121
<b>CHAPTER 5 .....</b>	<b>123</b>
<b>RESEARCH METHODOLOGY .....</b>	<b>123</b>
<b>5.0 Introduction.....</b>	<b>123</b>
5.1 Qualitative research.....	123
5.2 Case-study.....	124
5.3 Understanding a paradigm .....	125
5.4 Interpretive paradigm .....	125
5.5.1 Why GT?.....	128
5.5.2 Canons and procedures of GT .....	129
5.5.3 Data collection and data analysis in GT.....	129
5.5.4 Concepts.....	134
5.5.5 Categories .....	135
5.5.6 Theoretical sampling in grounded theory.....	136
5.5.7 Analysis and constant comparison .....	137
5.5.7 Theoretical memos .....	138
5.5.9 Theoretical saturation.....	139
5.5.10 Theory construction.....	140
5.6 Samplings for this study .....	141
5.7 Strategies for gathering data.....	142
5.8 Pilot study for instrument .....	143
5.9 Why semi-structured interviews.....	143
5.10 Why focus group discussions .....	146
5.11 Observation .....	147
5.12 Why Mungwi .....	148

<b>5.13 Approaching Mungwi District as the research field</b> .....	151
<b>5.14 Reflexivity</b> .....	153
<b>5.15 Ethical considerations</b> .....	154
<b>5.16 Trustworthiness of the study</b> .....	155
<b>5.16.1 Credibility</b> .....	155
<b>5.16.2 Transferability</b> .....	156
<b>5.16.3 Dependability</b> .....	156
<b>5.16.4 Confirmability</b> .....	157
<b>5.17 Limitations of the study</b> .....	157
<b>5.18 Conclusion</b> .....	158
<b>CHAPTER 6</b> .....	160
<b>RURAL WOMEN’S PERCEPTIONS OF POVERTY AND INEQUALITY IN MUNGWI DISTRICT</b> .....	160
<b>6.0 Introduction</b> .....	160
<b>6.1 Demographic profile of the participants</b> .....	160
<b>6.2 Perceptions of poverty and inequality</b> .....	163
<b>6.2.1 Women’s perceptions of poverty</b> .....	164
<b>6.2.2 Description of a poor woman</b> .....	165
<b>6.2.3 Sinking into poverty</b> .....	168
<b>6.3 Women’s perceptions of Inequality</b> .....	170
<b>6.3.1 Unequal treatment</b> .....	170
<b>6.3.2 Unequal access to opportunity</b> .....	171
<b>6.3.3 Inequality as unequal distribution of resources</b> .....	172
<b>6.3.4 Inequality as favouritism and oppression</b> .....	173
<b>6.3.5 Inequality as landlessness</b> .....	174
<b>6.3.6 Unequal share of work</b> .....	175
<b>6.4. How inequality begins</b> .....	176
<b>6.4.1 Gender disparity</b> .....	177
<b>6.4.2 Greed</b> .....	178
<b>6.4.3 Government negligence</b> .....	178
<b>6.4.4 Unequal treatment of people</b> .....	180
<b>6.4.5 State corruption and big men’s theft</b> .....	181
<b>6.4.5 Politics and conflicts</b> .....	183
<b>6.5 Young women’s experience of poverty and inequality in Mungwi District</b> .....	185
<b>6.6. Other experiences of order women</b> .....	187

6.7 Consequences of poverty and inequality.....	190
6.8 Conclusion .....	191
<b>CHAPTER 7.....</b>	<b>192</b>
<b>CHALLENGES FACED BY RURAL WOMEN OF MUNGWI DISTRICT DUE TO POVERTY AND INEQUALITY.....</b>	<b>192</b>
<b>7.0 Introduction.....</b>	<b>192</b>
7.1 Education challenges .....	192
7.2 Healthcare challenges .....	198
7.3 Agricultural challenges.....	206
7.3.1 Women’s unequal access to land .....	207
7.3.2 Absence of government assistance and lack of markets .....	209
7.3.3 Lack of adoption of technology and research.....	211
7.3.4 Women’s long hours of hard labour.....	213
7.3.5 Persistent shocks .....	214
7.3.6 Lack of access to financial assistance .....	216
7.4 Economic challenges .....	218
7.4.1 Women’s employment challenges.....	218
7.4.2 Lack of training in skills.....	220
7.5 Political challenges.....	221
7.5.1 Understanding the right of franchise .....	222
7.5.2 Political leadership.....	223
7.6 Legal and court services challenges.....	225
7.6.1 Lack of civil courts.....	226
7.6.2 Village conflict management .....	226
7.6.3 Court’s reduction of poverty and inequality .....	227
7.7 Cultural and patriarchal challenges.....	228
7.8 Environmental challenges .....	231
7.9 Conclusion .....	233
<b>CHAPTER 8.....</b>	<b>234</b>
<b>The Current Interventions aimed at Alleviating Poverty and Inequality in Mungwi District in Zambia .....</b>	<b>234</b>
<b>8.0 Introduction.....</b>	<b>234</b>
<b>8.1. Intervention by churches.....</b>	<b>234</b>
8.1.1 Intervention by Kasama Christian Community Care (KCCC).....	236
8.1.2 Catholic relief services (CRS) .....	237

8.1.3 Catholic agriculture rural youth movement (CARYM).....	237
8.1.4 Churches health association of Zambia (CHAZ).....	238
8.2 Intervention by international organisations.....	239
8.2.1 World Vision.....	239
8.2.2 Peace corps.....	241
8.3 CAMFED.....	242
8.5 Interventions by money - lending institutions.....	246
8.6 Government interventions.....	247
8.7 Government and NGOs areas of Intervention.....	249
8.8 Conclusion.....	252
CHAPTER 9.....	254
FRAMEWORK OF INTERVENTIONS TO REDUCE POVERTY AND INEQUALITY IN MUNGWI DISTRICT IN ZAMBIA.....	254
9.0 Introduction.....	254
9.1 Gender equality of rural women.....	254
9.2 Good healthcare and inclusive education for rural women.....	257
9.3. Land tenure security for women.....	261
9.4 Agrarian reform.....	262
9.5 Social protection.....	264
9.5.1 Why Zambia has failed to implement the social protection programs.....	267
9.6 Promote inclusive economic growth and formal employment.....	268
9.7 Women’s participation in politics and community engagements.....	270
9.8 Detrimental social and cultural practices.....	271
9.9 Environmental and ecosystem protection.....	272
9.10 Infrastructure development.....	275
9.11 Way of the courts.....	276
9.12 Promotion of technology.....	276
9.13 Promotion of sustainable livelihoods.....	277
9.14 Support traditional leadership.....	278
9.15 Intricate poverty and inequality reduction framework (IPIREF).....	280
9.15.2 Context.....	282
9.15.3 Dimensions of deprivations.....	283
9.15.4 Adequate living conditions.....	285
9.15.5 Individual and community.....	285
9.15.6 The capitals/assets.....	286

9.15.7 Facilities .....	287
9.15.8 Transforming structures .....	288
9.15.9 Legal and regulatory framework and the civil society .....	289
9.15.10 A critique of the IPIREF .....	289
9.16 Conclusion .....	290
<b>CHAPTER 10 .....</b>	<b>291</b>
<b>TOWARDS THEORIES OF EMANCIPATION FOR RURAL WOMEN .....</b>	<b>291</b>
<b>10.0 Introduction.....</b>	<b>291</b>
<b>10.1 Social capacitation theory .....</b>	<b>291</b>
10.1.1 Organisation and mobilisation.....	292
10.1.2 Common cause.....	292
10.1.3 Connection.....	294
10.1.4 Rural livelihoods .....	295
10.1.5 Enlightenment .....	296
10.1.6 Wholeness principle (Ubumi).....	296
10.1.7 Use of voice .....	297
10.5 Balance of dominance approach.....	299
10.6 Co-holding approach .....	301
10.7 Intermediary approach .....	303
10.7.1 Divorce .....	303
10.7.2 Role of intermediary approach in land as a generative resource .....	305
10.7.3 Access to justice.....	305
10.8 Devoted rural leadership approach.....	306
10.9 Women income support approach (WISA) .....	308
10.10 Conclusion .....	308
<b>CHAPTER 11 .....</b>	<b>310</b>
<b>CONCLUSION AND RECOMMENDATIONS .....</b>	<b>310</b>
<b>11.0 Introduction.....</b>	<b>310</b>
<b>11.1 Realisation of objectives .....</b>	<b>310</b>
11.1.1 Objective 1 .....	310
11.1.2 Objective 2 .....	311
11.1.3 Objective 3 .....	311
11.1.4 Objective 4 .....	312
11.1.5 Objective 5 .....	313

<b>11.2 Research questions and methods</b> .....	314
<b>11.3 Findings</b> .....	315
<b>11.3.1 What perceptions do rural women in Mungwi District have regarding poverty and inequality?</b> .....	315
<b>11.3.2 What are the challenges faced by rural women due to poverty and inequality?</b> .....	318
<b>11.3.3 What are the current interventions aimed at alleviating poverty and inequality in Mungwi District in Zambia?</b> .....	322
<b>11.3.5. To develop elements of theories of poverty and inequality using a grounded theory approach</b> .....	326
<b>11.4 Possible areas of further research</b> .....	327
<b>11.5 Conclusion</b> .....	327
<b>12.0 REFERENCES</b> .....	329
<b>13.0 APPENDICES</b> .....	367

## LIST OF TABLES

Table 3.1.....	Financial Capital Support for the Poor
Table 4.1.....	Employed Population in Zambia
Table 4.2.....	Employed persons by province and sex
Table 4.3.....	Employment of persons by province and sex in rural areas
Table 4.4.....	.....Overall enrolment rate by educational level
Table 4.5.....	.....Highest education attained for persons aged 15-49
Table 4.6.....	.....Dropout rate by education level
Table 5.1.....	Table showing stages of grounded theory
Table 5.2.....	Figure showing prominent elements of GT
Table 5.3.....	Summary of the type of data collected, method used and period when it was collected
Table 6.1.....	Demographic information of participants
Table 6.2.....	Demographics of FGD participants
Table 8.1.....	Government and NGO Interventions
Table 9.1.....	Intricate Poverty and Inequality Reduction Framework

## LIST OF FIGURES

Figure 3.1.....	Sustainable livelihoods framework
Figure 3.2 .....	The asset pentagon
Figure3.3.....	Maslow’s Human Needs Triangle
Figure 5.1.....	A streamlined code to theory model for qualitative inquiry
Figure 5.2.....	Map of Zambia showing districts in Zambia including Mungwi District
Figure 5.3.....	Showing the Map of Mungwi district and wards
Figure 6.1.....	Description of a poor woman
Figure 6.2.....	Women’s understanding of inequality
Figure 6.3.....	Contributions of how inequality begins by the women of Mungwi District
Figure 7.1.....	Challenges faced by rural women in Mungwi District
Figure 9.1.....	Solutions to challenges related to cultural norms
Figure9.2.....	Solutions to healthcare challenges
Figure 9.3.....	Solutions to challenges in education
Figure 9.4.....	Solutions to challenges in agriculture
Figure 9.5 .....	Solutions to lack of participation in politics

## **DEDICATION**

I dedicate this thesis to my late mother Belita Machemba. You were a great inspiration to me. This thesis is also dedicated to all peace-loving women who spend time loving and caring for their families.

## **ACKNOWLEDGEMENTS**

I will give thanks to you Lord, with all my heart, I will tell of all your wonderful things you have done (Psalm 9:1).

This work has been accomplished with the assistance of many people to whom I owe immense gratitude. I give thanks and praise to God who gave me strength to undertake this study. Moreover, I wish to express my gratitude to my Supervisor Prof. Oliver Mtapuri for his constant encouragement and academic support. Thank you for supervising me gently yet challenging. You have guided me in wisdom and knowledge. You have not only given me wisdom and knowledge, but you have also changed my worldview for better and for this I am eternally grateful.

Special thanks to you my wife Juliana Nasieku for the moral and spiritual support you rendered to me and for being patient with me as I undertook this research. Above all, I thank you for many hours we spent debating about ideas expressed in this study and for the comments you made, they assisted me to gain clarity on some matters in women studies. I am also grateful to you Mulenga and Natasha. Specifically, I am grateful to you Mulenga for tea that you brought as I spent long hours studying. I wish you well as you look forward to going to grade 8 next year 2021.

I also wish to express my gratitude to Dr Richard Mundembe from the University of Cape Peninsula for his constant encouragement. It was good having you nearby. My gratitude also goes to Dr Felix Makonye, thank you for your generosity in academic and non-academic materials. Many thanks to the Missionaries of Mariannahill, to be specific, Rev. Abidon Katai Kabwe, CMM, Rev. Mathews Mwamba CMM, and Rev. Willard Chishimba CMM who provided accommodation for me as I collected data in Mungwi District. May God bless in a special abundantly.

## ABBREVIATIONS

<b>7NDP</b> .....	<b>Seventh National Development Plan</b>
<b>ADBC</b> .....	<b>African Development Bank Group</b>
<b>AIDS</b> .....	<b>Acquired Immunodeficiency Syndrome</b>
<b>AU</b> .....	<b>African Union</b>
<b>BDA</b> .....	<b>Balance of Dominance Approach</b>
<b>CAMFED</b> .....	<b>Campaign for Female Education</b>
<b>CARYM</b> .....	<b>Catholic Agriculture Rural Youth Movement</b>
<b>CCT</b> .....	<b>Conditional Cash Transfer</b>
<b>CEDAW</b> ..	<b>Convention on the Elimination of all forms of Discrimination Against Women</b>
<b>CHAZ</b> .....	<b>Churches Health Association of Zambia</b>
<b>COHA</b> .....	<b>Co-holding Approach</b>
<b>CRS</b> .....	<b>Catholic Relief Services</b>
<b>CSO</b> .....	<b>Central Statistical Office</b>
<b>OECD</b> .....	<b>Organisation for Economic Cooperation and Development</b>
<b>DFID</b> .....	<b>Department for International Development</b>
<b>DRLA</b> .....	<b>Devoted Rural leadership Approach</b>
<b>EU</b> .....	<b>European Union</b>
<b>FAO</b> .....	<b>Food and Agriculture Organisation</b>
<b>FBO</b> .....	<b>Faith Based Organization</b>
<b>FISP</b> .....	<b>Farmer Input Support Program</b>
<b>FSP</b> .....	<b>Food Security Program</b>
<b>GDP</b> .....	<b>Gross Domestic Product</b>
<b>GGA</b> .....	<b>Good Governance Assessment</b>
<b>GII</b> .....	<b>Gender inequality Index</b>
<b>GRZ</b> .....	<b>Government of the Republic of Zambia</b>
<b>GRZ</b> .....	<b>Government of the Republic of Zambia</b>
<b>GT</b> .....	<b>Grounded Theory</b>
<b>HIV</b> .....	<b>Human Immunodeficiency Virus</b>

**ICCPR.....International Convention on Civil and Political Rights**  
**ICESCR.....International Convention on Economic Social and Cultural Rights**  
**IFAD.....International Fund for Agricultural Development**  
**IHDI.....Inequality adjusted Human Development Index**  
**ILO.....International Labour Organisation**  
**INTA.....Intermediary Approach**  
**IPIRF.....Intricate Poverty and Inequality Reduction Framework**  
**KCCC.....Kasama Christian Community Care**  
**LAF.....Local Authority Fund**  
**LCMF.....Living Condition Monitoring Survey**  
**LTC.....Long Term Care**  
**MGCD.....Ministry of Gender and Child Development**  
**MMD.....Movement for Multi-party Democracy**  
**MNDP.....Ministry of National Development Planning**  
**NAPSA.....National Pension Scheme Authority**  
**NGO.....Non-Governmental Organization**  
**NORAD.....Norwegian Agency for Development Cooperation**  
**OAU.....Organization of African Unity**  
**OOP.....Out of Pocket Payment**  
**OVC.....Orphans and Vulnerable Children**  
**PPA.....Participatory Poverty Assessment**  
**PRA.....Participatory Poverty Assessment**  
**PSPF.....Public Service Pension Fund**  
**PWR.....Participatory Wealth Ranking**  
**SADC.....Southern African Development  
Community**  
**SCT.....Social Capacitation approach**  
**SCT.....Social Cash Transfer**  
**SDG.....Sustainable Development Goals**  
**SLA.....Sustainable Livelihoods Approach**

**SSA.....Sub-Saharan Africa**  
**UDHR.....Universal Declaration of Human Rights**  
**UN.....United Nations**  
**UNDP.....United Nations Development Programme**  
**UNHR.....United Nations Human Rights**  
**UNICEF.....United Nations Children’s Fund**  
**UNIP.....United Nations Independence Party**  
**UNESCO.....United Nations Economic Commission**  
**USA.....United States of America**  
**USAID.....United States Agency for International Development**  
**WEP.....Women Empowerment Fund**  
**WHO.....World Health Organisation**  
**WISA.....Women Income Support Approach**

# CHAPTER 1

## GENERAL INTRODUCTION AND BACKGROUND

### 1.0 Introduction

Poverty and inequality among rural women are a worldwide phenomenon affecting women of all ages and races. This problem, however, is deeper on the African continent and particularly in Zambia. The bill of rights in the constitution of Zambia declares that every person has the right to access health care, housing, food, clean water for domestic use and to social security (Constitution of the Republic of Zambia, Article 62(1), 2016). Despite this declaration, rural women in Zambia continue to languish in dire poverty and inequality. This study sought to theorise poverty and inequality of the rural women of Zambia focussing on the rural women of Mungwi District, in the Northern Province. In this chapter, we discuss the background of the study and present the problem statement as well as the rationale of the study. Furthermore, it presents the aim, the objectives as well as the research questions. Moreover, the chapter gives the scope and significance of the study. Before concluding, the researcher discusses the thesis structure and the contribution of the study to the body of knowledge.

### 1.1 The background to the study

Despite the fact that Zambia attained its independence in October 1964, the gap between the poor and the rich has been widening leading to an increase in poverty and inequality levels in both urban and rural areas (Mwenge, 2016). While there has been steady macroeconomic growth, GDP growth average of 5.5% annually, and 7.3% in 2012, the growth has not translated into a reduction of poverty and inequality (United Nation 2013, p. 1). Zambia's Gini coefficient which currently stands at about 0.69 up from 0.60 in 2010 proves the point and makes Zambia to be one of the most unequal nations in the World (Mwenge, 2016, United Nations Economic Commission for Africa, 2018, CSO, 2015). According to Central Statistical office (2015); these indicators confirm that inequality is very high in Zambia. Inequality leads to inferior opportunities for the disadvantaged and those who are extremely poor, especially women in rural areas. Inequality also undermines stability, solidarity in society and sustains the growth of poverty from generation to generation. Poverty and inequality hinder human development

and therefore it is vital to comprehend the nature of poverty and inequality in a nation in order to enact and implement appropriate policies and interventions to mitigate and reverse poverty and inequality (United Nations 2013, p. 2).

This state of affairs threatens the lives of the most vulnerable members of society, especially rural women. Compassion International (2020) contents that, "Poverty is hunger. Poverty is a lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom." The CSO (2016) writes that poverty has numerous definitions because of its multifaceted and intricate nature. There is no commonly agreed meaning of poverty. The Living Conditions Monitoring Surveys (LCMS) consider an individual to be poor if he/she undergoes some level of economic and social deprivation (CSO, 2016). Furthermore, the Central Statistical of Zambia perceives the poor as individual members of the society who are not able to sustain basic human needs, consisting food, clothing and shelter from their income (CSO, 2016). Therefore, the motivation is to find ways to encourage lawmakers to improve poor people's lives especially the rural dwellers.

In Zambia, poverty is largely a rural phenomenon (World Bank, 2018, p. 4). Even though there is a claim that poverty in rural areas has reduced, the statistics still show that rural poverty is still very high. United Nations (2018) in its Economic Commission for Africa report indicates that "In rural areas, the proportion of people living in poverty reduced slightly from 80.3 per cent in 2006 to 76.6 per cent in 2015, while for urban areas the percentage of people living in poverty fell from 53 per cent in 2006 to 23.4 per cent in 2015." Even though there was a significant reduction in poverty from 2006-2015 in urban areas, poverty remained high in both rural and urban areas of Zambia. According to Borgen Project (2017) data shows that the proportion of women and men who live in extreme or moderate poverty is the same, however, poverty is usually higher in female-headed households in Zambia. To consolidate the above, the CSO (2016) compares poverty levels among female-headed households and male-headed households whereby female-headed households in rural Zambia stood at 78.9 per cent while male-headed households stood at 76 per cent.

This relentless rising of poverty and inequality in Zambia, calls for more research on the matter especially from a grounded theory perspective so that the problems can deeply be understood. The rural women of Zambia are among the poorest and suffer the worst consequences of poverty and inequality. The government of Zambia, like any other government, owes the rural women the same duty it owes town dwellers. The government must, therefore, ensure fair distribution of wealth among its citizens whether they live in the rural areas or in town and to encourage development that does not leave out a section of the nation behind due to poverty and inequality. Sen (1999, p. 1) writes that any meaningful development requires the reduction of poverty, poor economic opportunity and social deprivation.

## **1.2 Problem statement**

Zambia is a developing country and as it develops economically, socially, culturally and politically, there is a need for all categories of citizens to be carried along so that everyone may benefit from economic development. Economic development that takes everyone along reduces poverty and inequality especially the most vulnerable groups of society. However, we must have in mind that the trickle-down effect is not always a blueprint for poverty and inequality reduction as some have contended. Besides this contestation in empirical studies by scholars, the Zambian government has the duty and obligation to assist the poor people to achieve upward mobility and come out of poverty and inequality through granting the people their freedoms, equal opportunities, and preservation of life (Kant 2004, p. 60). The current situation in Zambia is that the levels of poverty are high among women in rural areas. (UNDP, 2016; CSO, 2015; CSO, 2015). This phenomenon of high concentration of poor rural women in Zambia and the failure to lift the rural women out of poverty and inequality does not only hurt the women involved in the struggle but also hurts the nation's economy and endangers the future of the nation. A nation that is divided along the lines of poverty and inequality is not a stable nation. Poor rural women of Zambia have waited since independence for their situation to improve but the situation continues to get worse. They feel that they have been driven further down below the economic ladder and without any hope of coming out. As Zambia slowly develops, rural women are being left behind, they lack emancipation, they are powerless, isolated, vulnerable and physically weak and I concur with Wilson and Ramphele (1989, p. 170) who sum this up as, "the essence of vulnerability is the risk of destitution, starvation, and death." The rural women in Zambia continue to suffer socially, culturally, economically and

politically. Therefore, there is a need to come up with approaches to empower rural women because without their empowerment the nation cannot realise any meaningful development. Consequently, developing a structure for rural women's emancipation and surface new elements of theories of poverty and inequality, it is essential to do an in-depth study of the rural poor women and their experience of poverty and inequality.

My problem, therefore, lies in the fact that poverty and inequality for rural women in Zambia continue to rise and the transforming structures such as the government does not seem to know how to assist the rural women of Zambia out of the problem. Swanepoel (In Cornwell, 2010) writes that "The problem is not that rural areas do not receive attention. It is rather that in spite of many projects and well-worded rhetoric, the plight of the rural poor is still not successfully addressed." We have not yet seen a momentous change in the wellbeing of the rural women that have made a significant change in their lives. Even during an upswing of economic growth, poverty and inequality continue to beset the rural women of Zambia unabated. For instance, during the economic boom of 2005 to 2013, poverty levels persisted to be high despite outstanding economic growth of over 5 per cent (Mphuka, et al., 2017). Similarly, the Gini Coefficient in Zambia is pegged at 0.69 at national level, 0.60 up-country and 0.61 in the non-rural areas (CSO, 2018). This lack of positive impact of economic growth on lives of rural women and the high inequality levels raises significant questions to warrant investigation (Mphuka et al., 2017).

Therefore, this study has identified a gap in the experiences of poverty and inequality of the rural women of Mungwi district. The gaps are two, first, there is a tendency in the previous studies especially in Living Conditions Monitoring Surveys of Zambia (CSO 2015) to distinguish how for instance poverty tends to increase as the age of the household head increases. What such studies do not always bring out is what kind of poverty and inequality issues are suffered by different age groups e.g. different age groups of women. The second gap is that there are very little environmental conservation plans in the rural areas in particular Mungwi district empowering women knowledge of conservations and the effects of climates and how that can affect their livelihoods. The third gap from my observation is that there is little involvement of traditional leadership in rural development. Most of them, in fact, live in poverty. These gaps will be dealt with in this research.

### **1.3 Rationale for the study**

Most researches done in Zambia have largely fixated their attention mostly on examining urban poverty and inequality in general. Many studies done have also concentrated on urban female-headed households. This study focussed on rural women and how they experience poverty and inequality. Furthermore, the study looks at how different age groups of rural women experience poverty as well as inequality.

Zambia is ranked among the most urbanised countries in Africa (United Nations, 2015). The reason why people migrate from rural to urban areas is mostly that rural areas lack the infrastructure needed to alleviate poverty and inequality. More research needs to be done so that ways of alleviating poverty and inequality can be developed to change the tide of movement of people from rural areas to towns. Once there is economic development in the rural areas, or once women have what that they need within their rural setup, migration to cities will lessen as rural women will share in the proceeds of development and will themselves benefit and contribute to development. More research will also influence policymakers to make informed decisions especially when it comes to targeted poverty alleviation and inequality reduction for rural women. Therefore, this research on the economic, social, political and cultural challenges of rural women and the rural women's general perceptions and experiences of poverty is of paramount significance as it informs the authorities about the deep experiences and circumstances the rural women go through and will, in turn, help the authorities to make informed decisions and the right policies in order to reduce the escalation of poverty and inequality in the rural areas.

Poverty and inequality among rural women is a problem which requires a deep understanding of the circumstances in which rural women find themselves in. There are several non-governmental organisations that are working with the poor in Zambia such as the World Vision, Catholic Relief Services, Care International and others. For these organisations which work within the sphere of poverty and inequality to work effectively and efficiently, there is a need for exhaustive research on the experiences of the rural poor women. This research, therefore, assists non-governmental organisations to gain better insight in understanding the challenges of the rural poor women. The research helps the non-governmental organisations to decide the best ways to be helpful to the rural poor for them to gain upward mobility. The information, in

other words, is important because non-governmental organisations develop ways on how to assist the rural poor women. Other than NGOs and faith-based organisations, the study is also of value to the Zambian government which spearheads policymaking, environmental organisations, Women's organisations and researchers who may want to address issues of poverty and inequality in Zambia among rural women.

Furthermore, the study is important because it theorises poverty and inequality regarding rural women of Mungwi district in Zambia. The experiences, feelings and explanations of poverty and inequality were determined by the responses of rural women. The outcome of the responses is useful for addressing poverty and inequality not only in Mungwi district but also elsewhere within the country. The women's responses also assist in determining what continues to contribute to poverty and inequality among women in rural Mungwi district. Women's responses as alluded to already also determined what age groups among women are more vulnerable and difficulties different age groups face. This sheds more insight on what kind of assistance women need and what each age group should be assisted with in case of targeting women's groups for the sake of poverty and inequality relief.

There is no study about Mungwi district that I am aware of that has investigated the phenomenon of poverty using grounded theory and examining how different groups of women suffer poverty and inequality in Zambia so that better solutions to the problems women in the areas face may be found. Therefore, the study is not just to look for responses from rural women but is it to highlight factors that should be promoted to enhance and develop the lives of the rural women in Zambia. All in all, the study is important because it contributes to the understanding of poverty and inequality among rural women to develop strategies to address poverty and inequality. The essence of doing this study is for the benefit of many stakeholders. Firstly, the study is to inform pro-poor policies so that when policymakers implement the policies the rural women, rural communities and young people can benefit. Secondly, the policymakers, and NGOs, are to benefit by way of information in order to make the right developmental policies for rural people. The study can as well serve the poor as a source of information about some of the suggestions given for them to achieve development. Thirdly this study adds value to academia in terms of current knowledge women face in Mungwi district.

#### **1.4 The scope of the study**

This study focused on the experiences of women with regards to poverty and inequality in Mungwi district, of Northern Zambia. The location was selected as a place of study and this is a typical location with many poor women suffering the consequences of poverty and inequality. For a long time, the situation of poverty and inequality has been the characteristic of the place and has never changed for better. The study is a qualitative study aimed at gathering an in-depth understanding of women's feelings about poverty and inequality and how they understand and explain poverty and inequality. It also explored the perceptions, beliefs, and experiences of women regarding poverty and inequality. The study focused only at rural women because this is a case study. A boundary has been set on studying rural women. Creswell et al., (2016) define a case study as a phenomenon of some sort happening in a bounded milieu. This delineation is also justified by the researcher's inclination of being a gender activist in a mission of advocating for human rights especially women's rights. I chose to focus on rural women given the situation that women happen to be the most disadvantaged members of the society. The organisation of society makes them be underprivileged hence their lack of upward mobility. I focused on women because I strongly believe that once women are empowered, family, community and the nation benefits. As it is now, we see that so far in Zambia, development has impacted differently on women and they have not benefited as much as men (Regan, 2006). This is one reason why I choose to study women in this research.

#### **1.5 The objectives of the study**

The following were the objectives of the study:

1. To investigate the perceptions of the rural women in Mungwi district regarding poverty and inequality.
2. To examine the challenges faced by rural women due to poverty and inequality.
3. To evaluate current interventions aimed at alleviating poverty and inequality among rural women.
4. To develop a framework of interventions to reduce poverty and inequality in Zambia.
5. To develop elements of theories of poverty and inequality using a grounded theory approach.

## **1.6 Research questions**

This study answered the following main question and the subsequent questions.

### **1.6.1 Main research question**

What insights and theories on poverty and inequality may be obtained using a grounded theory approach and data to develop a framework of interventions to reduce poverty and inequality in Mungwi district in Zambia?

### **1.6.2 Other critical questions**

1. What perceptions do rural women in Mungwi district have regarding poverty and inequality?
2. What are the challenges faced by rural women due to poverty and inequality?
3. What are the current interventions aimed at alleviating poverty and inequality in Mungwi District in Zambia?
4. What framework of interventions can be developed to reduce poverty and inequality in Mungwi in Zambia?
5. What elements of theories of poverty and inequality can be developed using a grounded theory?

## **1.7 The structure of the thesis**

Chapter one deals with the background of the study, the problem statement, and the rationale for the research. This chapter also provides the scope, aim, objectives and research questions. The greater part of the chapter discusses the problem statement of the study and the gap observed in the study by the researcher. The researcher also discusses the contribution of the study to the body of knowledge.

Chapter two: Examines the legislative framework on poverty and inequality as stipulated in the international conventions on human rights. The chapter discusses the Universal Declaration of Human Rights, the United Nations Convention on the elimination of all forms of Discrimination Against Women (CEDAW), the protocol to the African Charter on human and people's rights on the rights of women in Africa. Additionally, the chapter looks at the Zambian's Constitution as an instrument of combating poverty and inequality.

Chapter three: Provides the conceptual and theoretical framework. The chapter conceptualises poverty and inequality and analyses the theories that support this study. The study was guided

by three theoretical views or approaches namely the sustainable livelihood approach, feminist theories and Abraham Maslow's human needs theory. It must be noted here that these theories were only analysed to support the study after data was collected and the theory developed from it.

Chapter four: Scrutinises literature from an international perspective of poverty and inequality regarding women. It covers how developed countries such as the United States of America and Europe deal with issues of poverty and inequality among women. It further considers literature from Latin America and Asia. The chapter ends with literature dealing with women's poverty and inequality in Sub-Saharan Africa, the Southern African Development Community and Zambia.

Chapter five: Presents the research design which is a qualitative design that entails a case study method. It further explains the paradigm, methodology, sampling and the design adopted in this study. It then describes the grounded theory in detail as a strategy for data collection and analysis and theory development. Similarly, the chapter discusses credibility, reliability, confirmation, transferability and dependability. The chapter ends with trustworthiness, reflexivity, ethical considerations, and limitations to the study.

Chapter Six: Presents perceptions of rural women of Mungwi district regarding poverty and inequality. Data in this chapter is presented using an interpretive thematic approach. The interpretive thematic approach is suitable because the researcher relies on the responses of the interviewees as evidence from the field. The responses or the actual words of the respondents are the participant's experiences of poverty and inequality recorded in this chapter.

Chapter Seven: Presents challenges faced by rural women due to poverty and inequality integrating literature, theory, the researcher's voice and the respondents' views. In this chapter, I present challenges as given by the participants in the field. By discussing the participants' views of the challenges faced by the women of Mungwi district regarding poverty and inequality, I am answering my second research question which is "What are the challenges faced by rural women due to poverty and inequality? Personal responses by the respondents highlight the challenges faced by rural women regarding poverty and inequality. Since it cannot be assumed that the researcher knows the challenges of the individuals, families and

communities, the researcher went out to interview the people of Mungwi District and this chapter highlights the findings of the challenges of rural women of Mungwi District.

Chapter Eight: Presents the current interventions aimed at alleviating poverty and inequality in Mungwi District in Zambia. The chapter also integrates literature, theory, the researcher's voice and the people's contribution from the field. The interventions are part and parcel of the solution towards solving the issues of rural development and the improvement of the lives of women living in rural setups. This chapter focuses on capturing the current interventions in order to see the current efforts and to have clarity of what needs to be done further to improve the rural people's lives which include the women themselves.

Chapter Nine: Presents the framework of intervention to reduce poverty and inequality in Zambia. The chapter works out what must be done for development to take place in Mungwi district. It gives specific suggestions which must be carried out by the transforming structures to spearhead rural development to improve the lives of the rural poor. Some of these suggestions include co-ordinated action by the transforming structures. The chapter centres the entire framework on the co-ordinated work of transforming structures which is the government, private sector, traditional leadership, women organisations, and individual philanthropists

Chapter Ten: This chapter answers that last research question which asks: "What are the elements of theories of poverty and inequality that can be developed using grounded theory? The chapter revises grounded data to look for theories and approaches in it. The researcher then presents the theories and approaches he finds.

Chapter Eleven: This chapter serves as conclusion to the study. It restates the objectives and how they were realised. The main research questions and methods are also restated, and their key conclusions, key recommendations are presented. The chapter ends with areas of further research and a conclusion.

## **1.8 Conclusion**

This chapter looked at the research problem, the setting and the background to the study. It also looked at the rationale for the study, the scope of the study as well as the aims of the study. The study further stated the objectives of the study as well as the research questions that it aims

to answer. The research also focused on the general structure of the whole dissertation. The next chapter will constitute the legislative framework on poverty and inequality.

## CHAPTER 2

# STATUTORY, REGULATORY, AND POLICY FRAMEWORK ON POVERTY AND INEQUALITY ALLEVIATION

“A decade ago... I wrote that extreme poverty could be eliminated in our generation. This year the 193-member states of the United Nations will adopt Sustainable Development goals (SDGs). SDG1 will call for the end of extreme poverty by 2030, based on the progress of recent years. The idea of ending extreme poverty in our time is now officially accepted by the world’s governments and United Nations institutions. To be sure there has been some slippage. The world is still not trying hard enough to fight poverty. I believed back in 2005 that extreme poverty could be ended by 2025; the goal will be for 2030 instead, a measure of opportunities lost through political neglect in recent years. There is nothing certain about the world’s eventual success in ending extreme poverty, whether in 2025 or 2030 – or any time soon, for that matter. As I emphasised a decade ago and must underscore again, ending extreme poverty is not a matter of automatic progress, *a fait accompli*. Ending poverty is a choice and one that must be backed by considerable and sustained effort in the face of some strong headwind (Jeffrey Sachs, 2015).”

### 2.0 Introduction

One obvious characteristic of poverty and inequality around the world is that they are difficult to be overcome by governments and United Nations institutions. Sachs (2015) argues that ending poverty is a choice based on reasonable and uninterrupted efforts amidst every obstacle that may be in the way. What ways or processes have states followed in order to alleviate poverty and inequality? Are countries such as Zambia doing enough to eradicate poverty and inequality among women especially rural women? (Zambia Jobs Diagnostic, 2017). One way in which some nations such as the Netherlands, Norway, Canada, Sweden, Denmark, Switzerland have endeavoured to reduce poverty and inequality around the world is to dovetail human rights with development and enacting national laws and policies based on human rights (Brander, et al., 2012). Therefore, to understand how Zambia is performing regarding reducing poverty and inequality, we need to understand the reasons behind human rights initiation by the United Nations and whether Zambia is following the human rights approach seriously. This chapter discusses the types of rights contained in the international conventions on human rights. Both international and regional conventions regarding human rights will be discussed. Having done so, the chapter further examines pertinent literature with regards to combating poverty and inequality through the constitution of Zambia and the national gender policy.

## **2.1 United Nations: Why initiate human rights?**

Human rights have to do with the entitlements accrued to every human being merely for being human independent of the proclamation of law. Even though the term human rights is not a new one, it has become more pronounced in the years beyond the Second World War (Beitz 2009). However, the revival in human rights approach was not only as a result of atrocities committed in the Second World War but also the atrocities committed during the First World War. In its preamble, the United Nations Charter (1945) states that “to save succeeding generations from the scourge of war which twice in our lifetime had brought untold sorrow to mankind and to reaffirm faith in fundamental human rights, in the dignity and the worth of the human person, in the equal rights of the men and women and of nations large and small and to establish conditions under which justice and respect for the obligations arising from treaties and other sources of international law can be maintained, and to promote social and progress and better standards of life in larger freedom.” Human rights play a pivotal role in restricting the justification for waging war, its conduct, and specifies rule of engagement in war. In addition, Raz (2010, p. 328) observes that human rights place a limit on states’ sovereignty on what they can do and what they cannot do. States which are signatories to the Universal Declaration of Human Rights have accepted to respect, protect, promote, to fulfil and to ensure human rights for their citizens. Signatory states, therefore, must, ensure that they adhere to human rights (Rawls, 1999). To answer the question why human rights; member states of the United Nations ratify contents of UDHR and use human rights instruments against poverty, inequality and discrimination. It has also become fashionable for donor countries to evaluate the human rights record of a country before any aid or grants are given to countries seeking assistance. Human rights records of countries have also become a yardstick for bilateral and multilateral participation in development assistance (Beitz, 2003, p. 39). I agree with the point made by Beitz that human rights work as checks and balances for the donor community when dealing with development projects related to alleviation of poverty and inequality in recipient countries. Why human rights? Poverty and inequality are a concern for human rights. It is in view of this that human rights were created to stand as a benchmark of the United Nations, and to check whether they are abusing human rights or not. Most poor people enduring poverty and inequality cannot access their rights such as education, health services, safe drinking water and basic sanitation (UNHR, n.d). People experiencing extreme poverty and inequality may also

find themselves left out from participating in political processes and may fail to seek recourse. Due to the lack of formal employment, the poor are compelled to seek for means of income in dangerous places that might affect their health and their well-being. Similarly, human rights violation may lead to poverty and inequality. For example, in a situation where women cannot access education because the government cannot provide free education or where people cannot access health care, food, and housing. It is clearly stipulated in the article 25 of the UDHR that, “Everyone has the right to a standard of living adequate for health and well-being of himself and his family, including food, clothing, housing and medical care.” Often the poor lack access to necessities in order to live well (Pogge, 2017). Poverty and inequality, therefore, are of paramount concern in human rights discourse and they play a significant role in restraining states from wrongs governments might want to commit against their citizens. Donald and Mottershaw (2009, p. 13) in their work on human rights as a framework to pursue accountability for poverty wrote, “Human rights provide mechanisms both outside the courtroom and within it by which rights holders can seek to hold bearers accountable.”

## **2.2 Generations of rights: Why are they important?**

i have indicated above why human rights are important. Human rights are important because some of their objectives to assist in restraining states from carrying out atrocities and more importantly human rights are concerned with the development of humanity especially in the area of reducing poverty and inequality among the peoples of the world. Human rights are categorised in terms of first, second and third generations.

### **2.2.1 First generation: Political and civil rights**

The UDHR contains thirty articles of human rights. The first twenty articles are what has been described as political and civil rights (Domaradziki, Khvostova and Pupovac, 2019). Political and civil rights are also known as the first-generation rights as well as blue lights. It is believed that these rights are the true rights that a state can easily fulfil. Some of these rights are; the right to life, liberty, the right to property, access to equality and justice, and the pursuit of happiness. These rights also include the right to freedom of movement, the right to marry and the right to equality before the law and to a fair trial if accused of any crime. The right to religion, freedom, the right to free speech and peaceful assembly, and the right to asylum are also included in the rights of man. Cornescu (2009, p. 3) contends that,

“these rights represent the first generation of subjective rights and more precisely those rights that refer to personal autonomy of the individual and the rights that enable citizens participation in power in a society where the exercise of natural rights of each man has no limits, than those which ensure for the other members of society the same rights. In the modern age, these rights have found their consecration in constitutions and in the laws of most countries as well as in international documents.”

While it is argued that political and civil rights are accessible, e.g., that people are able to vote and access courts, the poor do not enjoy these rights and do not claim these rights because sometimes they are infringed upon by some states. For instance, poor people are not treated in a manner we would call equal, and neither can we say they are treated equally before the law when they cannot access courts’ services due to high costs. The other challenge to accessing courts by the poor is owing to distance. Courts are not always located where people live. This is supported by Nyeti (2013) who says that one of the hindrances resulting from poverty and inequality is the inability to meet the cost of representation and another factor being distance. I agree that most adjudicating institutions are located far away from rural areas.

### **2.2.2 The second generation of human rights**

The UDHR does not only contain the Political and Civil rights it also contains a second set of rights called the Economic, Social and Cultural Rights (United Nations 2016, p. 21; Amnesty International 2014, p. 39). These rights are also called second generations’ rights as well as Red Rights. Human Rights define persons as right-holders and states as duty-bearers. This entails that states have the duty to guarantee access to rights (United Nations, 2015). International law and customary law impose three obligations on states; the duty to respect, protect and to fulfil the rights of their citizens (United Nations, 2016; United Nations, 2015; Foundation for Human Rights, 2016, p.14). While states are the duty bearers and must guarantee access to rights of their citizen, this obligation may not always be fulfilled because states do not always have resources to fulfil the second-generation rights (United Nations, 2016). The second-generation rights include the right to have access to education, the right to work and form and to belong to trade unions, the right to be paid equally for work done, the right of everyone to have a good standard of living and to good and adequate health and well-being of himself and his family; the right to security even in employment, sickness, disability, widowhood, old age, the right to enjoy the arts and to share in the scientific advancement and its benefits, the right to rest, leisure and periodic holidays with pay (United Nations, Nd). In the past, there has been debate over the inclusion of the Red Rights in the bill of rights mainly between the West and Soviet nations. The reason for this was because some of the western

nations did not want to consider the second-generation rights as real or genuine rights. Cornescu (2009) writes that:

“These rights come from positive law, as well as from international law. This dedication has not the same coverage, as in the case of first-generation rights, as the consecration requires significant effort from the state and so it is appropriate to everyone’s prosperity. The second generation of rights, against the first generation of rights, requires institutional support from the state, the first-generation rights can be exercised independently and singular. The state must intervene through legislation to create an institutional system that allows the exercise, for example, of the right to education or retirement. It is estimated that if the first-generation rights form free status social-economic rights are related to the social status of the individual.”

The second-generation rights are undoubtedly important especially for developing countries. Using available resources state parties must take measures to progressively realize the second-generation rights with the assistance of international community (United Nations, 2019). For these rights to be fulfilled requires a lot of resources from state institutions which most states cannot afford. Therefore, the debate between the first generations rights and second-generation rights is one that is on-going and long-standing (Beitz, 2001, p. 271). When seeking alleviation of poverty and inequality for rural women, one cannot divorce himself or herself from analysing socioeconomic rights. Poverty and inequality against women to a large extent emanate from socioeconomic oppression of women. ESCR-Net (Nd) asserts that “Worldwide, women make up 70% of the 1.2 billion people living in poverty. Women are affected disproportionately by inadequate or non-gendered social programs and policies aimed at ensuring health care, education, childcare, housing, food and water. A vast majority of these programs do not take into account the specific needs and interests of women particularly given their care-giving roles.” I do agree with those saying that states must do in allocating available resources to fulfil the Economic, Social and Cultural Rights to alleviate the predicament of those in a desperate situation (Foundation for Human Rights, 2016, p. 41). Whether one is rich or poor, there is a direct or indirect dependence on the environment. There is a correlation between poverty, inequality and the environment. It is assumed that poverty puts pressure on natural capital and in return environmental problems cause severe problems to the poor (Bharadwaj, 2016). I do agree with the fact that both the rich and the poor depend on what the environment although I also think that the poor tend to depend more directly on what the environment can offer. For instance, in Mungwi district the forests are the source of firewood, fruits, Mushroom, wood, and other resources that nature can provide.

### **2.2.3 The third generation of human rights**

The third generation of human rights is also called green rights although they accrue to individuals; they are also realisable in a context of community; the right to clean and healthy environment, and the right to peace. According to Cornescu (2009), these rights cannot be realised individually but collectively. The third generation of rights does not only require institutional support but also need to restrict the first generation of rights, through what is known as positive discrimination in the sense that these rights require a limitation of political and civil rights. The third generation of human rights, therefore, put checks and balances on the activities of people as they try to exercise their political rights and civil rights as well as the economic social and cultural rights. For instance, while it is rights for governments to provide for people through enacting laws which will increase employment and reduce poverty and inequality, it is not rights to enact laws which advance environmental pollution and biodiversity degradation. This is supported by Dormaradzi, Khvostava and Pupova (2019), who argue that third generations of human rights are positive and collective rights, and they require accountability which goes beyond the nation-state. The poor, including poor women, usually depends on the environment and sometimes to the extent of degrading it. Although I do not agree with degrading the environment, I want to say that very often the poor do not have an alternative but to turn to natural capital for their survival. In countries where there is war, the environment gets destroyed from conflict. The third-generation human rights are therefore against environmental degradation and war that destroys the environment.

### **2.3 Reducing poverty and inequality through the International Bill of Human Rights**

The international bill of human rights consists of the following: Charter of the United Nations, which was signed on the 26<sup>th</sup> of June and came into force on the 24<sup>th</sup> of October 1945 (United Nations, Nd); The UDHR was adopted on the 10<sup>th</sup> of December 1948; the International Covenant on Civil and Political Rights (ICCPR) was approved and made ready for signing, ratification and accession by the General Assembly of the United Nations, resolution 2200 A (XXI) on 16<sup>th</sup> December 1966 (United Nations, 2006, p. 9). This covenant entered into force on the 23<sup>rd</sup> of March 1976; the International Covenant on Economic, Social and Cultural Rights (ICESCR) was adopted and opened for signatures, ratification and accession by the General Assembly resolution 2200 A (XXI) of 16<sup>th</sup> December 1966. This covenant entered into force

on the 3<sup>rd</sup> of January 1976 (United Nations, 2006, p. 23). As mentioned earlier, there are two covenants because of the Cold War rivalry. ICCPR favoured capitalist states while the ICESCR favoured socialist understanding. The ICCPR was adopted together with the first optional protocol to the ICCPR which provided for the possibility of individual complaints (United Nations, 2006, p. 47). On the 5<sup>th</sup> of December 1989, a second optional protocol to the ICCPR was adopted aimed at abolishing the death penalty (United Nations, 2006, p. 53). Similarly, an optional protocol for ICESCR was adopted by the Human Rights Council in its resolution 8/2 of the 8<sup>th</sup> of June 2008 and was opened for signatures in 2009 and requested the Secretary-General and the United Nations High Commissioner for Human Rights to provide all the necessary assistance needed (United Nations, 2008).

The United Nation thought to adopt an International Bill of Human Rights due to the shocking experience the world went through including the violence of basic rights by governments of some of the most civilised nations. Humphrey (1976, p. 527) observes that “the Second World War and the events preceding it set forces in motion that radically changed the content and very nature of international law. Traditional law, *jus inter gentes* which had governed only the relations of states, was to become the new kind of legal order for which the old name was no longer appropriate. International law became World Law.” One of the goals of the United Nations was to achieve international co-operation, promote respect for human rights and fundamental freedoms for all without discrimination on the basis of race, sex, language or religion (United Nations Charter 1945). However, Human rights are still treated with suspicion especially in terms of universal applicability, not everyone thinks that human rights must be applied the same everywhere given different cultures. Uniform application of human rights worldwide can be problematic. Those who challenge the universality of human rights contend that the world is different and owing to that, there can be no potential to define the world as one entity. Different cultures and traditions merit different treatment and recognition of rights (Robinson, 2019; Donnelly, 2007; Abeysekera, 2014; United Nations, 2018). It is true that understanding and applying human rights worldwide should be the most difficult thing to do because cultures are not the same globally and governments do not have same capacity to fulfil human rights. In the next section we deal with other instruments regarding the protection of women’s rights for poverty and inequality alleviation.

## **2.4 Alleviating poverty and inequality through CEDAW**

The United Nations Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) presents one of the most vital international legal instruments for enforcing the rights of women for states that have committed themselves to implement its provisions. This convention acts as a powerful impetus for countries because it identified areas where women are discriminated against. This convention is significant for the advancement of women rights for two reasons. First and foremost, the convention from the onset describes the meaning of discrimination against women and then lists articles with the forms of discriminations and inequalities that states parties must address for the advancement of women and for equality between men and women. In article 1, CEDAW states that,

“For the purpose of the present Convention, the term discrimination against women shall mean distinction, exclusion, or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.”

There is no doubt that CEDAW is one of the most powerful instruments that activists and governments can rely on for correcting the wrong regarding poverty and inequality between women and men. Secondly, the CEDAW is important because it has article 14 which addresses the problems experienced by women living in rural areas. While other declarations and conventions have addressed human rights in general, CEDAW has inserted article fourteen which specifically addresses rural women’s problems.

### **2.4.1 Article fourteen of CEDAW**

Among the most important articles in CEDAW is article 14. It is significant because it addresses the challenges experienced by rural women. FAO, (2005, p. 2) contends that,

“Under article 14, the states parties address the specific problems faced by rural women. They act to ensure that women have specifically, equal access to land as well as the elaboration and implementation of development planning; health care facilities and information; education and training and especially functional literacy; economic advantages especially when there are agrarian reforms; modern market and technology and adequate and healthy living conditions.”

Rural women are likely to face more economic problems than women in urban areas and this has been found to be the case in Zambia. CEDAW in article 14(1) states that “states parties shall take into account the particular problems faced by rural women and significant roles which rural women play in the economic survival of their families, including their work in the non-monetised sector of the economy, and shall take all appropriate measure to ensure the

application of the provisions of the convention to women in rural areas.” The article encourages signatory countries to recognise the challenges experienced by rural women and to acknowledge the economic contribution made by women despite that most of them work in unpaid work. Article 14 further calls upon parties to apply the provisions of CEDAW and to find solutions to the problems rural women face-especially problems of poverty and inequality. CEDAW in Article 14(2) contend that, “states parties must take all appropriate measures to eliminate discrimination against women in rural areas in order to ensure on a basis of equality of men and women that they participate in and benefit from rural development.” The emphasis of this section of the article is on parity between men and women in rural areas especially when it comes to participation in the development of rural areas and in enjoying the benefits which come with rural development. In most African rural areas, equality between men and women is yet to be achieved. Women happen to be the most disadvantaged mostly because of cultural roles they play. This is not unique to Zambian situation alone but across the entire African continent. Dyubhele, Le Roux and Mears (2009, p. 231) observes that poverty tends to have a strong rural and gender bias in many parts of the world. He further gives an example of the case in South Africa where the most affected are black women living in rural areas. The other setback regarding women enjoying the benefits of rural development is that most rural areas are not developed to the extent that we are satisfied that they are developed and are able to benefit women and men equally. Zambia is a highly urbanised country; rural areas are extremely underdeveloped. Allow me to turn to rural women and development planning briefly as it is one of the aspects articulated in CEDAW.

#### **2.4.2 Rural women and development planning**

Rural development cannot take place without women being part of it. Women must be included, and they should be allowed to take part in development planning, this is according to the provision in article 14(2)(a) of CEDAW. In the words of CEDAW, women should participate in the elaboration and implementation of development planning at all levels. Women in rural areas are often left out when it comes to policy and decision-making. Rural women many a time do not participate in community meeting because of many constraints, some of them which are due to cultural norms and expectations (Bishop, 2019). There are gender challenges which negatively affect women’s participation in community meetings where decisions are made (FAO, 2018). Hence when men are going for an important decision-

making meeting, women stay at home doing domestic chores, caring for children and do farming. Apart from their working in the field as farmers, women in countries such as Tanzania perform three-quarters of the household chores. The remaining time is shared between adult males and children. This kind of running of affairs has lasting consequences on the wellbeing of women and specifically rural women (Cornwell, 1997). Cornwell (1998, p. 11) points out that, since the 1970s, worldwide Women's Movements have documented the negative results of development policies and planning for poor women in developing countries. In rural Africa, a large percentage of agricultural activities are performed by women (Simperegui, Miass & Dossa, 2019). It is, therefore, rational that women are included in any rural development planning that takes place in the rural milieu in order to overcome poverty and inequality.

## **2.5 Combating poverty and inequality through African instruments**

Human rights protection against poverty and inequality slowly gained momentum with the ratification and signing of charters and protocols on the continent of Africa by the member states. Although in some cases, eradication of poverty and inequality is not explicitly discussed in some of these instruments, but human rights dealt with in charters and protocol implicitly deal allude to the elimination of suffering which encompasses poverty and inequality. In this section, of chapter two, African instruments for Human rights protection against poverty and inequality will be discussed especially as it relates to rural women and their emancipation.

### **2.5.1 The OAU and its charter**

The Organisation of African Unity was founded on May the 25<sup>th</sup> in 1963 in Addis Abba in the presence of 32 government representatives who signed the African Charter on behalf of their governments. Over the years, a further 21 states have joined the OAU. (RSA, DIRCO, 2003). The OAU's objectives were to foster the unity and solidarity of the African states, organize and strengthen their co-operation and efforts to attain a better life for Africans, defend their sovereignty, territorial integrity, independence and eradicate all for forms of colonialism from Africa. It was also to promote international corporation, giving due regard to the Charter of the United Nations, manage and harmonise members political, diplomatic, economic, educational, cultural, health, welfare, scientific, technology and defence (OAU Charter, 1963). It is very evident that that main objective of the OAU charter was to set out the guiding principles for the eradication of colonialism and other forms of suppression, and cooperation in economic

emancipation for the African countries to achieve economic and social self-reliance. There was no mention of human rights except a scanty reference to the Universal Declaration of Human Rights of 1948 (Hekima College class notes, 2007). Although the OAU charter encourages member states in Article II (1b) to synchronize, deepen their collaboration and strive to attain improved life for Africans (OAU, 1963), the OAU charter does not explicitly make references to elimination of poverty and inequality. However, in encouraging member States in Article II (2) to coordinate and harmonise in the area of politics, economics, education, health, science and technology and defence, the organisation was setting the foundation and conditions needed for alleviating poverty and inequality. However, many scholars have raised questions at the success of the OAU. Many members States of the OAU still remain underdeveloped and have failed to deliver political, economic, educational, health, and social development. For instance, in the 1960s and 1970s, most African countries upon gaining independence descended into dictatorship which increased poverty and inequality especially for women in rural area. During this era, there was an increase in the number of dictators such as Amin, Ngema, Bokassa and Mobutu (Hekima College, Class notes, 2007). One of the OAU's objective, was to achieve better life for African people through international cooperation...for the most part, the OAU has not had much success in achieving this objective (Matthews, 1970, p.662). Although there was desire to reduce poverty and inequality on the continent, the early Pan-Africanists were far from properly combating poverty and inequality especially since the 60s and 70s were difficult times of dictators and upheavals. The OAU later adopted the African Charter on Human and Peoples Rights (ACHPR) on 21<sup>st</sup> October 1991 in Nairobi. The African Charter on Human and Peoples' rights will be discussed below.

### **2.5.2 The African Charter on human and peoples' rights**

The ACHPR constitute three generations of rights namely the civil and political rights, social and economic rights, and groups rights. The ACHPR also comprises of individual duties. This is a unique contribution to the human rights philosophy because this language is not found in other charters. It is generally understood that rights dealing with socioeconomic matters deal with poverty and inequality. For this reason, we can state that the African Charter to a minimal extent deals with poverty and inequality although not explicitly.

While the charter speaks about socioeconomic and cultural rights, article 2 of the ACHPR (OAU, 1981) states that “Every individual shall be entitled to the enjoyment of the rights and freedoms recognised and guaranteed in the present Charter without distinction of any kind such as race, ethnic group, colour, sex, language, religion, political or any other opinion, national and social origin, fortune, birth or another status,” it does not exclusively state how states parties must deal with poverty and inequality, especially for poor rural women. Regarding women, article 18(3) in the ACHPR states that “the state shall ensure the elimination of every discrimination against women and also ensure the protection the rights of the women and the child as stipulated in international declarations and conventions” (OAU, 1981). Whereas poverty and inequality are some of the challenges women face on the African continent, and whereas the ACHPR speaks about social, economic, and cultural rights, it does not address rural women’s right as in article 14 of CEDAW. Nonetheless, the essence of the African Charter is to address human and people’s rights. In the following section Protocol to the African Charter on Human and Peoples’ Rights on the Rights of Women in African also known as the Maputo Protocol will be discussed.

### **2.5.3 The protocol to the African Charter on Human and People’s Rights on the rights of women in Africa**

The Maputo Protocol was adopted in Maputo Mozambique in July 1993, and it came into effect in November 2005. It was ratified by 53 AU member states and 40 of those states signed it through their parliaments. The protocol is very significant for women in Africa because it is applauded as the most inclusive legal instrument on the rights of women in the world. It deals with essential provisions for women’s human rights, surrounding issues on first and second-generation rights as well as women’s environmental rights (Kubatana.net, 2019). Above we have looked at the legislative framework used internationally and regionally to reduce poverty and inequality among women. The researcher now discusses constitution and other legislation used to reduce poverty and inequality among women in Zambia.

### **2.6 Combating poverty and inequality through Zambia’s constitution**

A prominent feature of poverty is that it is multidimensional. Mottershaw and Donald (2009, p. 12) argue that “Poverty has many faces. It is much more than low income. It also reflects poor health and education, deprivation in knowledge and communication, inability to exercise

human and political rights and the absence of dignity, confidence and self-respect.” I concur with Donald and Mottershaw that poverty is multifaceted. In this vein, it makes sense to say that poverty and inequality require a multidimensional approach in resolving them. One way of resolving poverty and inequality is through inserting human rights in the constitution (FAO, 2019, p. 2). Zambia has enshrined the bill of rights in part five of its constitution. Moved by the aim of the study which is to theorise poverty and inequality using a grounded theory approach in Mungwi district in Zambia, the question that arises is: Does the constitution of Zambia combat poverty and inequality? The functions of the constitution are many. One of the major functions of the constitution is to restrain those in power from abusing their authority. In other words, to constrain the policymakers whose utility functions are sometimes different from the populace (Minkler and Prakash, 2015).

The other purpose of the constitution is that it gives the basis for the right-holders to claim from the courts if they feel unfairly treated by the duty bearers. For Donald and Mottershaw (2009, p. 13), the backbone of human rights enshrined in the constitution reflects the connection between the right-holder and the duty bearer. I agree with the thinking of Donald and Mottershaw that the constitution restrains those that govern not to misuse the power entrusted to them by the masses especially in the handling of resources. I also concur with them that the constitution grants the basis for the right-holder to claim from the court when their rights have been violated. In doing these two functions the constitution can be said to be enhancing the reduction of poverty and inequality. The third function is that the constitution consists of provisions which are meant to improve the wellbeing of the people. The Zambian constitution contains both civil and political rights as well as the economic, social and cultural rights.

I focus on socioeconomic rights because they seem to be directed at reducing poverty and removing the obstacles that contribute to poverty and inequality (Minkler and Prakash, 2015). Article 51 of the Zambian constitution captures equality in relation to equal access to economic, social and cultural rights. Similarly, article 62(1)(a)(b)(c)(d)(e)(f) and Article 62(3) of the Constitution of Zambia speaks to the rights Zambians have in attaining the highest standards of health care services, reproductive health, accessible and acceptable housing; freedom from hunger, adequate clean and safe water, access to reasonable standards of sanitation, social security, protection and education (GRZ, 2016). It is further compounded that states are to

provide proper social security and protection to people who are unable to support themselves and their dependents. The constitution is therefore very clear regarding the rights and duties of all citizens. Through the constitution, the government of Zambia promises that it shall respect, protect, promote and fulfil the bill of rights (Article 25[1]). Similarly, article 61(1) of the constitution Zambia (2016, p. 37) states that “Parliament shall enact legislation that provides measures, which are reasonable, to achieve the progressive realisation of the economic, social and cultural rights under the bill of rights.” I do consent that to some extent, there has been an effort to fulfil some of the economic and social rights contained in the constitution of Zambia. Although generally the employment rate recorded from 2010 to 2015 is quite low, there have been significant improvements in the area of the number of people accessing electricity and health, there has been significant progress in addressing morbidity and mortality during the same period. Between 2010 and 2015, several social protection interventions such as social cash transfer, school feeding programme targeting the extremely poor and vulnerable households were implemented (GRZ, 2017).

This information is supported by Isbell and Dryding (2019) who carried out research in Zambia. 1200 respondents were involved. The key findings show that the Zambian government has fairly tried to implement some of the rights to education enshrined in the constitution. Nearly 90% of those interviewed agreed that girls and boys have equal opportunities in accessing education. However, the study also shows that educational attainment is considerably lower among the poor and rural Zambians than among their wealthier and urban counterparts. On the same indicator of education, statistics show that between 2011 and 2016 there was an increase in primary and secondary schools’ enrolment at an annual average growth rate of 2.0%. The growth in the number of those attending school is ascribed to continuous effects of the earlier reintroduction of the policy of free primary education and the increasing number of community schools and promoting of primary schools into secondary schools. Statistics also show that enrolment from grade one to seven is in favour of girls in urban provinces such as Copperbelt and Lusaka. In these urban provinces, there is also parity in grade eight to twelve enrolments between boys and girls (Republic of Zambia, 2017). However, there are fewer girls enrolled in schools in rural provinces due to many factors such as poverty, pregnancies, lack of encouragement by uneducated parents and engagement in risk behaviour (Hall, 2019; JICA, 2016). Another indicator is the right to health which the World Health Organisation Zambia

(2017) confirms that Zambia has made good progress. Infant Mortality Rate (IMR) has dropped from 107 to 1000 live births in 1992 to 45 in 2013, Mortality Rate under five (U5MR) reduced from 191 per 1000 live births in 1992 to 75 in 2013 and Neonatal mortality rate went down to 24 in 2013 and 21 in 2015, as compared to the initial 43 per 1000 live births in 1992 (Unicef, 2015). The Maternal Mortality ratio declined from 591 per 100,000 live births in 2007 to 398 per 100,000 live births in 2013 (Ministry of Health, 2017). While I reckon that these statistics need to improve, it is evident that effort is being made by the government of Zambia to realise the economic and social, and cultural rights for the people of Zambia embedded in the constitution of Zambia.

### **2.6.1 National gender policy**

Zambia is ranked as one of the most gender unequal countries in the world (Cole, Puskur and Rajaratnam, 2015). From the literature I have read so far on gender inequality and from my own experience, I agree with Cole, Puskur and Rajaratnam. This status quo is, however, being addressed through National Gender policy which gets its mandate from the constitution of Zambia. The constitution of Zambia in article 51(1,3) states that “Women and men have the right to equal opportunities in cultural, political and economic and social activities... women and men have an equal right to inherit, have access to, own, use and administer and control land and other property.” Similarly, article 74(1,3) further says that “there is established the gender equity commission... The gender equality commission shall be responsible for ensuring that gender equality is attained and mainstreamed in public and private affairs and structures and for such other functions as may be specified by or under an act of parliament.” It is from such articles of the constitution of Zambia that the National Gender Policy was created to monitor gender inequality. Since its creation in 2000 and later revised in 2014, Zambia has made improvements in the advancement of gender equality and empowerment of women in social sectors. The main aim of the policy is to realize a Zambian society that caters for her citizens equitably towards sustainable development (Republic of Zambia, 2014).

### **2.7. Conclusion**

This chapter looked at the international conventions focussing on specific human rights instruments used worldwide to support the development of women around the world and to alleviate poverty and inequality. In particular, the chapter focussed on generations of human

rights and the international bill of human rights. Special attention was given to CEDAW which is a special platform that focus on the Elimination of all Forms of Discrimination Against Women. The chapter also investigated specific African instruments being used to combat poverty and inequality specifically the OAU and its charter which is the African charter on human and people's rights and the African women's protocol. The next chapter looks at the theoretical framework that informed this study.

# **CHAPTER 3**

## **CONCEPTUAL, THEORETICAL AND CONTEXTUAL FRAMEWORK**

### **3.0 Introduction**

This chapter discusses the concepts and the three main approaches and theoretical approaches that were used in this study. These approaches include sustainable livelihood approach, Feminist theory and Abraham Maslow's theory. The researcher tried to locate these approaches in relation to poverty and inequality as experienced by rural women of Mungwi District of Northern Zambia. These approaches are to provide a basis to harmonise and analyse the findings of this study.

### **3.1 The sustainable livelihood approach**

The idea of sustainable livelihoods first came from the Brundtland Commission on Environment and Development and the 1992 United Nations Conference on Environments and Development which expanded the concept advocating for the realisation of sustainable livelihoods as a comprehensive goal for poverty and eradication (Krantz, 2001). Other sources say that the discourse on livelihoods originates from the seminal works of Chambers in the 1980 and has been developed further by Chambers himself, Conway among others in the 1990s. Since that time many agencies of development have espoused the concept of livelihoods and have made effort to begin applying the livelihoods approach (DFID, 1999, p. 1.2). Chambers and others realised that contemporary development concepts did not produce the anticipated results and humanity was facing exponential population growth. Chambers and Conway (1991) as a result, came up with the concepts of sustainable livelihoods with the view of improving the productivity of development assistance. Chamber's concepts constitute the fundamentals for the Sustainable Livelihoods Approach as developed by the British Department of International Development (DFID). From the beginning of 1997, DFID incorporated the approach in its development cooperation programs (Kollmair & Gamper, 2002, p. 3). It is further contended that the sustainable livelihood approach has been fashionable among experts and scholars from the late 1990s and was a fundamental idea of the United Kingdom's Department for International Development (DFID). The prominence of this concept emerged

with the 1997 white paper on international development (Morse and McNamara, 2013, p. 21).

This white paper states that:

“...Refocus our international development efforts on the elimination of poverty and encouragement of economic growth which benefits the poor. We will do this through support for international development targets and policies that create sustainable livelihoods for poor people, promote human development and conserve the environment (Morse and McNamara, 2013, p. 21).”

It is becoming clear that SLA has been used in international development for the reduction of poverty as well as the encouragement of economic development. Khuzwayo (2016, p.43) maintains that SLA emanates from an array of research on poverty which focused on the livelihoods of households and can be traced back to Chambers and Conway. It centred on poverty and how the poor and helpless survived, and the importance of legislation and organisations in the alleviation of poverty. Brocklesby and Fisher (2003 p.185) state that during the 1990s and 2000s development assistance from overseas has progressively been channelled towards poverty alleviation as demonstrated in the Millennium Development Goals to reduce extreme poverty and increase well-being world-wide.

Likewise, since its launch in 2015, the Agenda 2030 through the SDGs has offered a plan for common success in a sustainable world (United Nations, 2019). As a result of this, development agencies and national governments have adopted a range of tools and approaches for devising development interventions, as well as sustainable livelihoods perspectives on poverty, participation and sustainable development. Mtembu (2001, p10) defines Sustainable Livelihoods Approach as a systematic and adaptive approach that links matters of poverty reduction, sustainability and empowerment procedures. It is a way of thinking about the objectives, scope and priority for development. The core principles of this approach include maintaining a focus on people and their strengths, in view of the options for assistance and making links between local issues and wider concerns about policies, organizations and processes. The sustainable livelihoods can be said to be attractive because of its applicability to different settings, situations of uncertainty and in its capacity as a consultative and participatory process for cross-fertilisation of concepts and strategies between various stakeholders. The SLA recognises the ability of communities to improvise their livelihoods strategies in order to cope with poverty. Khuzwayo (2016, p.44) states that the definition of SLA is used by most international agencies because it encourages vital principles that are important in development such as sustainability and participation of people in their

development issues. Kollmair and Gamper, 2002, p. 3) emphasizes that the goal of DFID is to lessen poverty in poor countries. Therefore, the adoption of the Livelihoods Approach is expected to contribute to this objective in delivering a structure for discussion. The approach must, therefore, be understood as an instrument to comprehend poverty and responding to poor people's view and their own perception of their poverty situation. Sustainable Livelihood Approach can be applied in any given situation and can be adaptable to specific objectives well-defined in a participatory method. SLA guided this study in the sense that the researcher was always conscious that to overcome poverty and inequality suffered by the rural women, the rural women themselves, their capabilities, their means of subsistence including food, income and assets ought to be taken into consideration. Before we look at the objectives of Sustainable Livelihoods, we look at livelihoods as a concept.

### **3.2 Livelihood**

The term livelihood is used in various ways in the development field. The word refers to location which could be either countryside or town livelihoods. Livelihood also denotes economic activities such as fishing, livestock keeping and crop production. Similarly, livelihoods refer to social differentiation in form of gendered and age-defined livelihoods. In addition, the word livelihood can be used in terms of course taken such as livelihood pathways or trajectory. A livelihood is also defined in terms of its dynamism. For instance, a livelihood is said to be dynamic if it is resilient or sustainable. The word livelihood points to different lifestyles of people who live in various areas. Varied meanings have been assigned in literature, for instance, the ways of earning a living or a combination of the assets utilised, and the actions that are assumed in order to survive (Scoones, 2009). The word livelihood clearly refers to the way people make a living, and this may refer to for instance the way rural people live and carry out their activities to earn a living like in agriculture, salary, occupation, and small and medium enterprises. In the actual sense rural people integrate different activities to survive (Scoones, 2009). Livelihood, therefore, is said to be the means by which people gain a living. Additionally,

“A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term (Chambers and Conway, 1991, p. 6).”

Similarly, DFID describes livelihood as,

“A livelihood comprises the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets both now and in the future while not undermining the natural resource-based (DFID, 2000, DFID, 2001).”

Although there is a slight difference between Chambers and Conway and DFID’s wording of what comprises a livelihood, the meaning remains the same in both cases. In the understanding of sustainable livelihoods by Chambers, Conway and DFID, there are concepts which are important for the purpose of poverty and inequality reduction. The rural women of Mungwi District for their survival are involved in several livelihoods such as agriculture, selling of farm produce, fishing, and small-scale livestock farming (although not many people keep animals). Although a few people are involved in furrow irrigation, most of the people in Mungwi District depend on seasonal farming. Rural livelihoods of the women in Mungwi District rely on good weather. When there is a drought most of these livelihoods fail to cope. In the next section, Capabilities, and sustainability, will be discussed.

### **3.3 Capabilities**

What are the capabilities? Capability is described as referring to what a person is capable of and what a person can become. Capability, for instance, has to do with the ability to access nutritional food, adequate clothing and quality health services, to prevent infections and untimely death, access to entertainment as well as information on current affairs. It is further argued that there is a subcategory of livelihood capabilities that comprise of being able to find and make use of livelihoods prospects. Such capabilities are not only reactive and able to respond to other changes but also proactive and dynamically flexible. They are not limited to accessing and using services and information, making predictions and planning for the future, working together with others as well as competing, experimenting and innovating along with exploiting new environments and resources (Chambers and Conway, 1991, p. 4). Additionally, Sen considers capabilities as a person’s abilities to do certain fundamental things such as meeting dietary requirements and the aptitude to move and appear in public without shame (Kuhumba, 2018, p. 130). In addition to these definitions of capability, it is contended that:

“The appropriate space for many evaluative exercises including the assessment of human well-being and development is neither that of utility (understood as happiness, desire-fulfilment or choice) nor that of resources (in terms of income, commodity command or entitlements) but that of the capability to achieve valuable functioning. A person’s functioning reflects the collection of “beings” and “doings” s/he

actually achieves. A person's capabilities, on the other hand, represents the alternative combinations of functioning that are feasible for her to achieve. It reflects the person's real opportunities or positive freedom of choice between possible lifestyles (Clark, 2005)."

Women in Mungwi District work so hard to provide basic needs for themselves and their families. There are no outside sources to help them in their endeavours and they do not wait for any assistance because for most women in this district no assistance exists. Government and NGOs can enhance capabilities in several ways. It is believed that capabilities in the context of change and volatility need to be flexible, multipurpose, rapid to change, educated, able to exploit varied, resources and prospects. There are real implications for the provision of enabling infrastructure and services including education, health, agriculture, transport, communication and information services. Capabilities can also be supported by flexible credit for new and small enterprises (Chambers and Conway 1991, p. 22). Mungwi District Women have capabilities such as being able to organise in groups, to access food to feed themselves and children, to protect their children from infections, to provide labour and they keep indigenous knowledge. But they lack support in the manner it is described by Chambers and Conway. Sustainability will be discussed in the next section.

### **3.4 Sustainability**

Sustainability infers a sense of longevity; it has to do with having the ability to resist the unpredictable turbulence of our politics, economic and environmental change that appears to be so entrenched in our world (Morse & McNamara, 2013, p.1). DFID (1999, p. 1.4) writes that livelihoods are said to be sustainable when they are:

- Resilient despite external factors such as shocks and tensions.
- Economically self-supportive
- Able to sustain the long-term production of natural resources

Other ways in which sustainability has been conceptualised is to differentiate between environmental, economic, social, and institutional aspects of sustainable systems. Environmental sustainability can be achieved if natural resources are enhanced for use with the future generation in mind. Economic sustainability is said to be realized when a certain level of spending can be sustained over time (DFID, 1999, p. 1.4). Similarly, Mensah (2019, p. 9) argue that "Economic sustainability implies a system of production that satisfied present consumption levels without compromising future needs." In the context of the livelihoods of

the poor, economic sustainability is attained if the baseline of level of economic wellbeing can be attained and sustained. While social sustainability can be attained by reducing social exclusion and enforcing social justice, institutional sustainability may be accomplished when prevailing structures and processes have the capacity to continue to perform their function over a long period of time (DFID, 1999, p. 1.4). The idea that livelihoods must be sustainable has raised questions. For instance, questions are asked about whether a livelihood is sustainable environmentally or not. There is tension between what the local people may identify as needs aimed at livelihood security and broader concerns around sustaining the environment; the strain between maximization of income in a short period and safeguarding against vulnerability to the external shocks in the longer term. Sometimes there is tension between achievement of personal, household or community livelihood objectives and the requirement not to compromise with other's livelihood opportunities. The sustainable livelihood approach can offer no simple answers to these challenges (DFID, 1999).

Sustainability is therefore said to be a function of how assets and capabilities are used, maintained and developed to safeguard livelihoods (Chambers and Conway, 1991, p. 9). Sustainability is also a controversial term as observed by some scholars below:

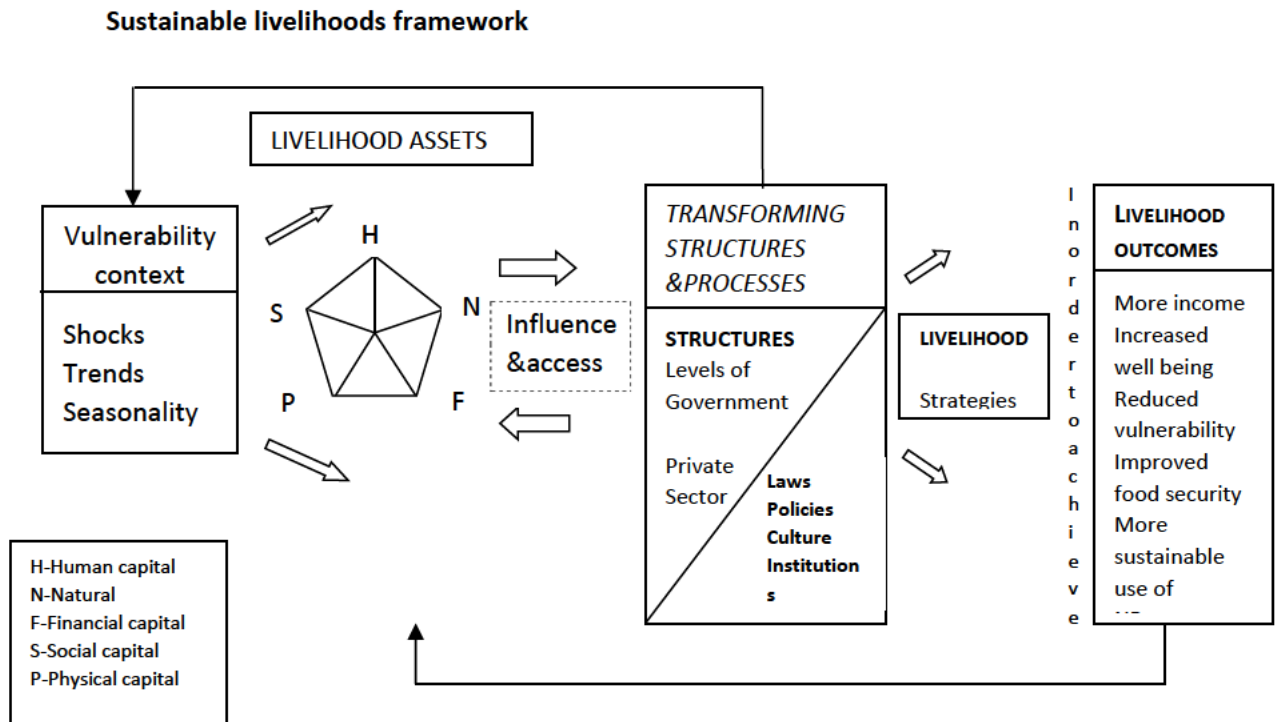
“...but in the case of sustainability, it can be viewed as a threat to our consumer society; an attack on the business as usual culture. Sustainability can be seen thus as brake or obstacle; something that makes you think too much about what is happening now or indeed provides an awkward set of checks and balances. To some this is anathema as it can damage their present quality of life. They may argue that the planet is a naturally resilient place making it possible for our present-day unscrupulous unthinking activities to be easily mopped up by mother - nature. Some also see the term as being more about the environment and not enough about our lives. (Morse & McNamara, 2013, p. 2-3).”

Any development activity which sets itself to change the lives of the poor rural women for better must balance between environmental preservation and people's needs. Contrary to what is propagated by some scholars who say that the poor put a strain on the environment because they entirely depend on the environment, I believe that the damage inflicted on the environment by the poor is much less than that of the rich multinational companies. To support this Shah (2002) argues that, “In the developed world, many development projects have come under criticism for damaging the environment, even when they presented as helping it. Concerns have increased in line with the rising investment in the developing world.” The following discussion focussed on assets within the Sustainable Livelihoods Approach framework.

### 3.5 Assets in sustainable livelihood framework

What are the assets in the Sustainable Livelihood Approach? To better understand what assets are and their role in poverty and inequality reduction, the sustainable livelihood framework is shown below can help us understand in more details what these livelihood assets or capitals are and how they help to improve the people’s wellbeing.

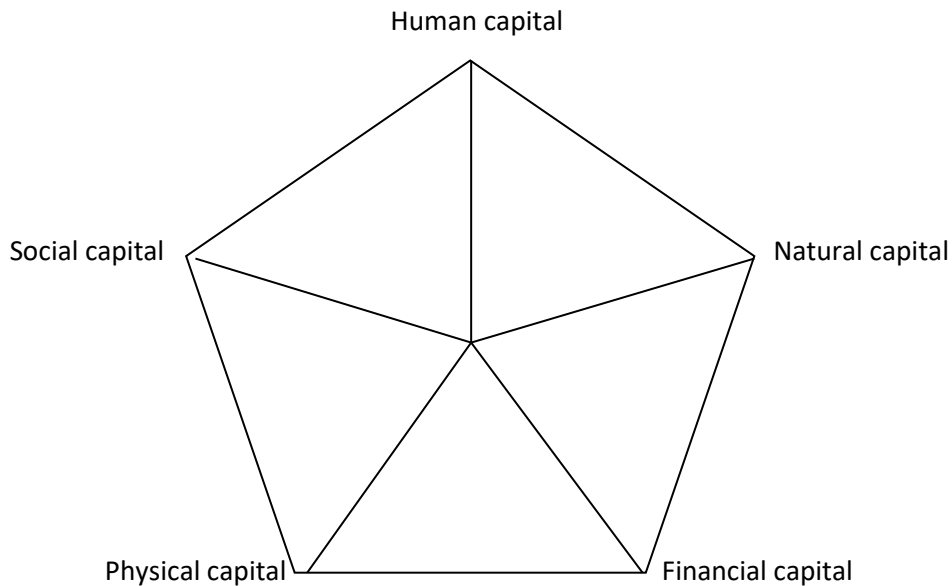
Figure 3.1. SLF



Source: DFID, 1999, p. 2.1

Figure 3.1 above shows the SLF which classifies five types of capitals upon which livelihoods are built. They are human, social, natural, physical, and financial capital. These capitals are represented in a pentagon which is sometimes drawn in many different shapes but always carries the same livelihoods assets. These capitals are clearly shown in figure 3.2 in the asset pentagon below.

Figure 3.2. The Asset Pentagon



Source: DFID, 1999, p. 2.3

SLF is constructed based on the understanding that rural dwellers need capitals to attain good livelihoods. Human beings have various types of capitals which are combined in orders achieve the livelihoods sought by them (Petersen and Pedersen 2010, p. 8; Glopp, 2008, p. 3). Capitals are discussed in detail as follows:

### **3.5.1 Human capital**

In development studies, it is argued that human capital is an extensive concept with diverse meanings. However, in SLF it is defined as representing, “the skills, knowledge, ability to labour, and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives (DFID, 1999, p.2.3.1; Kollmair & Gamper, 2002, p. 6).” In order to achieve good livelihoods outcomes, human capital is an important component (DFID, 1999, p. 2.3.1). Rural people to some extent possess labour which is described as, “All human effort exerted with a view to obtaining a reward in the form of income (Mohr, Fourie & Associated, 2008, p. 22).” While labour is important, human capital includes skills, and knowledge which falls in the realm of entrepreneurship which is the driving force behind any form of production (Mohr, Fourie, and Associates, p. 25). Lack of human capital can exacerbate conditions of ill-health and lack of skills. When there is sickness or illiteracy among

rural women, the conditions of inequality and poverty are exacerbated because labour and skills and knowledge are not used. To support what I am saying here, Bollman (2018, p. 6) writes that studies have shown that rural areas with highly educated people or workforce exhibited more development. Therefore, overcoming ill-health and illiteracy may be a primary objective for poor people through development of human capital (DFID, 1999, p. 2.3.1).

How to improve human capital for the poor people in order to fight poverty and inequality is a question that is normally posed. It has been suggested that human capital can be accumulated directly and indirectly. Human capital can be realised if the rural poor themselves are able to try to improve human capital by attending school, training, accessing health services and involving themselves initiatives that can help them improve their skills. Consequently, there are times when both direct and indirect support is combined to improve the people's human capital, especially where unified approach to human capital development is adopted to develop a certain sector programme (DFID, 1999). Sector programmes as a means of developing human capital can be deliberately applied for instance in the area of girls' education to boost the numbers of girls entering grade one and completing high school.

The importance of human capital cannot be underestimated because, without it, production may suffer. In other words, the poor may find it difficult to achieve upward mobility without skills which are important to be productive. Maintaining human capital so that the poor can continue to carry out their activities and produce what they need is of utmost importance. Human capital when combined with other capitals, there is a probability to overcome poverty and inequality and rural poor women. In the next section we deal with social capital will be discussed.

### **3.5.2 Social capital**

What exactly social capital means has been a bone of contention among scholars. This is supported by Singh and Koiri (2016) who write that "Despite the increasing importance of social capital, its complex and ambiguous concept, and use in various disciplines with varying meanings poses several challenges towards its understanding." In this study I would like us to understand social capital as the concept referring to resources, norms, networks, and connections upon which people rely as they pursue livelihoods. Krantz (2001, p. 9) argues that, "Social capital refers to the social resources (networks, social claims, social relations,

affiliations, associations) upon which people draw when pursuing different livelihood strategies.” Social capital is established by forging associations and connectedness which upsurge people’s confidence and capability to work together and increase access to government resources, political and civic organisations. In social capital, people’s connections and networks are also developed through people’s participation in more formalised clusters which usually mean holding on to jointly and collectively recognized standards. Social capital is important because it is through membership to a group and or to an association that networks are fashioned to exert influence over other institutions. It is argued that, out of the five capital assets, social capital is closely connected to transforming structures and processes in the SLF (DFID, 1999, p. 2.3.2).

Why is social capital important for poor rural women? It is significant because through social capital the rural poor women may together organise to fight poverty and inequality. When people are united through ties of social networks, economic relations may improve, common resources may be managed well and because of formed social networks, there is likely to be innovation among groups which is further likely to lead to knowledge development and sharing of that knowledge (Abbott and Reilly, 2019). Social capital has now been deemed to wield positive influence on economic growth (Li, Wang, Westlund, Liu, 2015). The Department for the International Development (DFID, 1999) argues that support to social capital may include the provision of support to enhance the internal functioning of groups by the consolidation of leadership and management and to extend outside relations of home-grown groups. Indirect support to social capital would be to support to form groups or network and to form these groups’ and network’s structures. Furthermore, indirect support would include support to organisations to assist them to develop systems for external consultation with civil society. The next section deals with natural capital.

### **3.5.3 Natural capital**

According to Krantz (2001), natural capital refers to natural resource stocks such as water, soil, air, and genetic resources, and environmental services like hydrological and pollution sinks, from which resources flow and services useful for livelihoods are derived. The World Bank (2018, p. 1) describes natural capital as, “Another term for the stock of renewable and non-renewable resources e.g. plants, animals, air, water soil, minerals that yield a flow of benefits

to people. The broad range of services provided by natural capital includes food, water, energy, shelter, medicine, and raw materials we use in the creation of products...” Natural capital is important for the rural poor especially women because they derive most of their livelihoods from the services provided by nature. Rural women further benefit from extra service provided by nature such as clean air, flood defence, climate regulation, pollination, and recreation (World Bank, 2018, p. 1-2). On the contrary, because of poverty and inequality the rural poor tend to heavily rely on natural capital. Physical Capital is discussed in the next segment.

#### **3.5.4 Physical capital**

Physical capital refers to infrastructure and producer goods which are the actual tools and equipment that people use to function more productively. Infrastructure refers to man-made assets such as roads, rail, and telecommunication. Having roads, railways, telecommunication and power stations help the rural poor to overcome isolation as they can move from place to place, transport goods, and communicate through telecommunication infrastructure. The availability of this infrastructure helps the development of rural areas and quickens poverty alleviation. Physical capital also refers to tools or equipment which people use to function more productively. Physical capital is sometimes referred to as a factor of production specifically referring to things such as machines, buildings, and vehicles. Infrastructure and producer goods altogether represent, “reasonably priced transport, shelter, and structures, water supply and sanitation; affordable energy and gaining access to information. In support of the points above, Beckeberg (2011, p. 6) writes that,

“Physical capital available to smallholder farmers consists of tangible assets. They are also generally man-made assets and are often provided to farmers through government-supported programmes. Such assets include infrastructure, equipment, tools, and production inputs. Infrastructure includes transport infrastructure, building and structures, water supply including irrigation, energy (electricity) and communication (Cell phone technology, internet, etc.) Tools and equipment would include production-related machinery implements (including traditional technology), while inputs would include fertilizer, pesticides and planting material.”

Beckeberg’s definition of physical capital is well expanded and fits the type of physical capital needed by rural women to improve their livelihoods. Beyond that definition, physical capital as infrastructure is usually community property or public good that is used without the poor paying for it directly. People, however, may be required to pay when they access privately owned physical capital such as shelter or other infrastructure (DFID, 1999, p. 2.3.4). Physical capital in places such as Mungwi District is very important. For the women of Mungwi District

to achieve upward mobility, there is a need for physical capital to improve. Mungwi District does not have physical capital to move the poor out of poverty and inequality. Furthermore, physical capital needs to be combined with other capital or assets for it to be beneficial to poor people. While the rural poor need physical capital, they also need financial capital. Financial Capital will be dealt with in the next section to understand what role it plays in the SLF.

### **3.5.5 Financial capital**

Financial assets that people use to achieve livelihoods, is what is termed financial capital (Petersen and Pedersen, 2010). One of the major reasons why people in the rural areas, especially women may be poor is because they lack financial capital both flows or stock form. In a study undertaken by Potocki and Cierpial (2018) which examined the financial capability of low-income earners in rural Poland found that financial inclusion was an essential component of financial capability. Similar studies were carried out in Rwanda which found out that programmes such as public works which support economic advancement of women increase women's income and widened sources of household income streams through temporary employment (Pavanello, Pozarny, De la O Campos and Warring, 2016). Sayinzonga, Bulte, and Lensink (2014) also carried out research among smallholder farmers in Rwanda to explore the impact of financial literacy training on financial knowledge and behaviour.

The study found out that access to finance relates strongly to poverty reduction. I do agree with Sayinzonga et al, (2014) that when rural people especially women have better financial capacitation poverty and inequality is reduced. Access to financial capital is crucial to improving the lives of rural dwellers. When people are cash trapped, they are unable to adopt diverse livelihood strategies. DFID (1999, 2.3.5) identify two forms of financial capital in the form of regular inflows and stocks of money. Saving money in the form of stocks, is the ideal form of financial asset, because they have no liabilities associated with them and are not linked to dependence on others. A person can keep stocks in many ways such as liquid assets, cash, bank payments, jewellery and livestock. Financial assets can be acquired from credit providing institutions. Regular inflows mostly include income earned through pensions, income from estates and remittances from relatives. For the poor to really benefit in a positive way from this type of financial capital, these inflows must be dependable and consistent (DFID, 1999). The

importance of financial asset cannot be underestimated, it is very important, but at the same time, this is the asset which the poor lack and as a result of this, all other types of assets may be affected. How can the poor be supported to build their financial capital then? DFID, (1999, p. 2.3.5) suggests three ways in which this can be done. It can be done through organisational support, institutional support and legislative/regulatory support. Table 3.4 below gives more details how this can be done.

**Table 3.4: Financial capital support for the poor**

Type of support to the poor	Explanation of the support
Organisational	Increasing the productivity of existing savings and financial flows by helping to develop effective, tailored financial services organisations for the poor. So long as they are well trusted, accessible and widely known they may encourage people to save. Another option might be to help develop organisations that transit remittance income more efficiently to final recipients.
Institutional	increasing access to financial services, including overcoming barriers associated with poor people's lack of collateral (either by providing some sort of umbrella guarantee or by identifying mechanisms that enable people's existing assets to act as collateral).
Legislative/regulatory	working to reform the environment in which financial services operate or to help governments provide better safety nets for the poor (including pensions).

**Source: DFID, 1999, p. 2.3.5.**

### **3.6 Other aspects of SLF**

Apart from the capitals or assets discussed above, there are other aspects which form part of the sustainable livelihood framework within its approach. These include the vulnerability situation, transforming structures and processes, the livelihoods policies and the livelihood outcomes. The SLF is composed of all the above mentioned and adds to the comprehensiveness of the SLA. For the purposes of this thesis, the researcher only tackles transforming structures.

#### **3.6.1 The transforming structures and processes**

The changing structures and processes comprise of institutions as well as guidelines that influence the livelihoods of the poor and they exist at all stages of society (Petersen & Pedersen, 2010). These transforming structures and procedures have a great influence on who has access

to available assets and who does not. For instance, the government can deliberately, through policy invest in the infrastructure of an area and thereby bring about development and alleviate poverty and inequality. In the same way, the transforming structures and processes determine access. For example, the government determines ownership rights, the government determines institutions that regulate access to community goods and resources. However, individuals and groups have influence in society. For instance, wealthy people with many assets can influence the situation for the common good or for their own benefit. This is the reason why it is said that empowerment is good if it increases people's assets. Similarly, people as a group can have a lot of influence especially if they unite around what they believe should be done in their community with regards to poverty and inequality (DFID, 1999, 2.3).

Some institutions such as customary institutions can also give access or deter people especially women from gaining access to resources. For radical feminists, patriarchy prevents women from reaching their full potential because of restrictions it puts on women (Robinson and Richardson 2015). For instance, the ownership of land is in the hands of men in a traditional setup. And there are many inequalities within the households between a man and a woman which prevent women from emancipating themselves, these inequalities emanate from cultural expectations. Culturally, women are expected to do domestic work which in most cases is not paid. As a result, women spend most of their time at home while men participate in the job market where they become almost the sole decision makers. In my study area, which is Mungwi, the public sector has the responsibility to provide infrastructure such as hospitals, schools and roads. But in some cases, the government fail to provide the needed infrastructure, and this affects women's livelihoods and wellbeing (DFID, 1999). I have also observed that there are very few civil society groups that speak on behalf of women. This negatively impacts on the empowerment of the rural women of Mungwi District.

### **3.7 Strength and critique of the SLA**

Adopting the SLA approach, has many strengths to poverty and inequality reduction. This approach is said to be a flexible design and open to changes. This characteristic makes it adaptable to various local contexts. The SLA, in fact, serves as a yardstick or a means of organizing ideas. It is used as a livelihood analysis tool to assess how development activities fit in the livelihood of the poor (Glopp, 2008; Kollmair & Gamper, 2002). The SLA places its

main emphasis on the poor by including them in all the planning processes and by respecting their opinions. The poor themselves define their forte, potential and goal this is done by adopting an all-inclusive or holistic view to incorporate all the aspects of the poor peoples' livelihoods and that makes it dynamic (Krantz, 2001). Besides, the SLA links problem causes, for instance, a political program at the government level and how that can affect individuals. SLA considers both the macro and micro-level policies. Kollmair and Gamper (2002) explain that, "Development performance, tends to focus at either the macro or the micro level whereas is the SLA tries to bridge this gap in stressing the links between the two levels. As people are often affected from decisions at the macro policy level and vice-versa, this relation needs to be considered in order to achieve sustainable development." In addition, the SLA depends on participation and gives distinct care to gender-specific and ecological matters. Moreover, the SLA adopts a wide variety of conventional methods and instruments such as Participatory Poverty Assessment, Participation Rural Appraisal and Good Governance Assessment methods. The SLA uses the PPA by concentrating on bringing the knowledge and fears of the poor who themselves describe the causes and implications of poverty (Erhart and Ngalewa, 2001).

Similarly, the SLA used the PRA by gathering the local people to analyse and interpret their information and prepare a common action plan based on local values, priorities and resources (Sandham, Chabalala, and Spaling, 2019). The use of GGA in SLA is highlighted in structures and process where the roles of the government and the private sector come in. Governance is the exercise of economic, political, and managerial authority to accomplish the matters of the nation at all levels of society (Hoon and Hyden, nd). Lack of good governance especially of the resources of the state affect the poor people at the grassroots. I agree with the above ideas by Sandham, Chabalala and Spaling (2019) that by incorporating the above participatory methods, the SLA presume that empowering and involving the poor in their own development is key to success. Furthermore, the SLA offers a straightforward and practical perspective on how to reduce poverty and has created a good way of integrating the four pillars of development which is economic, social, institutional and environment (Glopp, 2008).

Although the SLA is popular among scholars, governments and non-governmental organisations, it has received criticism by some scholars. According to Glopp (2008) and

Kollmair & Gamper, 2008), livelihoods analysis needs time, financial and human resources. Development projects do not always have these resources. The view of being holistic leads to too much information that is too much to cope with. The decision about what to consider with priority leads us to a normative dilemma (Kollmair and Gamper, 2002). This view is also shared by Petersen and Pedersen (2010) who observe that: “One of the critiques is that there are too many components to address which make it impossible to go into depth with any of these, hence making the framework too broad and superficial to actually help design and analyse anything.” Similarly, it is argued that the SLF still is a simplification of the multidimensional reality of livelihoods (Glopp, 2008). I agree with Kollmair and Gamper, (2002) and Glopp, (2008) with their argument that the SLA is not a magic tool that can eliminate poverty at a click of a button. It is a tool that needs to be followed strictly in order to achieve results. Other problems which may arise, are alluded to how to analyse the livelihood assets, for instance, the difficulties to measure and to compare social capital (Kollmair and Gamper, 2002).

It has also been observed that the SLA does not discuss the issue of how to identify the poor as a prerequisite for targeting interventions. While the poor can be identified by geographical location where the poor are concentrated, or by the poverty line based on income, food insufficiency and/or wealth ranking, the SLA does not discuss how to identify the poor in any of these ways (Krantz, 2001, p. 22-23).

The SLA approach puts its emphasis on transforming the structure of society which has the capacity to change the situation of the poor for the better. However, within these transforming structures of society, lie unhealthy relationships which promote inequality and poverty (Krantz, 2001). Poor people usually fear to speak against these structures for fear of their lives. Unequal power relations described above are also marked by gender inequality. Krantz (2001) argue that patterns of power relations in transforming structures are characterised by inequality that usually exists between men and women.

Others have criticised the SLA approach for advocating for a cross-section approach to dealing with poverty and inequality. The SLA emphasises that development work must be a holistic focus, comprehending the interconnectedness of diverse components thereby collaborating through between sectors is paramount to make sustainable solutions. However, in practical

development work, activities are usually harmonised within the confines of a single sector (Petersen and Pedersen, 2010; Krantz, 2001).

The challengers of the SLA further argue that advocates of SLA load too much emphasises on the micro-level variables, for instance, the local community instead of focusing on the macro-level like the states or the international society. It believed that a lot of what goes on at the micro-level are fashioned by laws, regulations and institutions at the macro or international level system. It is therefore important to consider macro-level activities more seriously because it is at that level that most decisions which affect the local level are made (Petersen and Pedersen, 2010). Finally, many scholars agree that SLA is challenging. Krantz (2001) concedes that,

“The SLA is a demanding approach in terms of analytical capacity and information requirements. This is also recognised by DFID and the other agencies, which therefore insist both on the importance of restricting data collection to what is really necessary and what partner institutions have the capacity to undertake.”

Krantz’s assertion that that SLA is demanding does fit the fact echoed by those who state that the SLA has too many components and requires a lot of human resource and finances to be applied.

The SLA endeavours to transcend the conventional definitions and approaches to poverty alleviation. The traditional or conventional definitions have been said to lack depth and comprehensiveness because they concentrate only on certain aspects or indicators of poverty, such as lack of income or low income and neglected other vital aspects such as defencelessness and social exclusion. The SLA recognises that more attention must be paid to many other different factors and processes which either constrain or enhance poor people’s ability to make a living in an economically, ecologically and socially sustainable manner. (Krantz, 2001). In the same way, Petersen and Pedersen (2010, p. 9) observe that: “The framework emphasises that other aspects are important too such as health, social status and natural resources.” These factors have an impact on how people can take advantage of the economic opportunities, how they combine assets and thereby what livelihoods they can create. Moreover, the description of the different factors shows how important it is to include the poor since they are the ones with the knowledge of the content associated with each factor and of how the factors affect each other in positive and or negative ways. The SLA has got both strengths and weaknesses

like any other tool used in development work and analysis of poverty and inequality. The many components of this model help to have a broader panorama when looking at how to work with poor people to alleviate poverty and inequality. The next section looks at feminist theory. This study will not look at all the types of feminist theories but will concentrate liberal feminism and its application for the study on poverty and inequality of the women of Mungwi district in Northern Zambia.

### **3.8 Feminist theories**

The departure point of the feminist theories is that there is inequality between women and men in society. For instance, inequality between men and women has been observed in almost all sectors of development such as education, decision making, social welfare as well as when it comes to remuneration (Robinson & Richardson, 2015). Scholars have observed that:

“The understanding and analysis of oppression are central to feminist theories. Much of the work in the second wave of feminism focused on the attempt to identify the nature of women’s oppression. Theories may identify the lack of education, economic dependence, unequal political rights, or the need for control over sexuality as related to the nature of oppression. Theories address the causes of oppression as the cultural order, labour and economic relations, biological differences, political institutions, and women’s own self-understanding feminist theory requires us to critically analyse what is happening in our social world from multiple contexts and provide strategies for the amelioration of adverse conditions that affect the lives of women (Lay and Daley, 2007).”

Inequality against women has been perpetuated by many factors such as patriarchy, stereotype, and discrimination to mention but a few. Due to these and other factors, women around the world have undergone oppression and have suffered poverty and the consequences of inequality. Babbie (2011) writes that feminism looks at gender differences in relation to how society is organised. It brings to light ways in which women are oppressed in many societies and advocates for their rights. Feminism also recognises that social theories developed exclusively by men tend to have the risk of being biased. Therefore, various feminist theories endeavour to deal with the sources of gender inequality and seek to find answers to the problems caused by gender inequality (Robinson and Richardson, 2015, p. 23-24). Some of the major problems caused by gender inequality are poverty and unequal treatment of women in many ways as mentioned above. There are therefore many feminist theories which have made important contributions to improving women’s status (Lorber, 1997). Some of these feminist theories include radical feminism, Marxist and socialist feminism, black feminism and eco-feminism. I will now discuss Liberal feminism theory which is also used to guide this study.

### 3.8.1 Liberal feminism

Liberal feminism has its roots in the Western liberalism. Some of the chief values that are central to liberalism are founded in the emphases put on individualism, freedom or liberty of the individual, the ability of humans as rational being to make wise decisions, equal opportunity and equality before the law, tolerance, and a limited role for the state (Botha, 2005, p. 66). In addition, Enyew and Mihrete (2018) write that,

“Liberal feminism is derived from the liberal political philosophy in the enlightenment period and centres on the core ideas of autonomy, universal rights, equal rights, equal citizenship, and democracy. It is characterised by an individualistic emphasis on equality. It focuses on individual rights and on the concepts of equity, justice, and equal opportunities”

Liberal feminism postulates that gender differences are not all grounded in biology and that females and males are not all that different, but their shared humanity surpasses their reproductive variation. If this is the case, both sexes should be treated the same under the law (Enyew and Mihrete, 2018; Lorber, 1997). This means that everyone is entitled to quality education, work opportunities, involvement in politics, social life and economic personal development. Cultural stereotypes that enforce inequality are challenged within liberal feminism. Liberal feminists are also concerned with evident causes of gender discrimination, such as gendered labour markets and unequal wage scales and making sure women get into positions where they can exercise authority in the professional world, government and cultural institutions.

The liberal feminists have pushed for anti-discrimination legislation and affirmative action and utilised these legislations to contest gender inequality especially in the labour market to fight for equal pay (Lorber, 1997). The key influence of liberal feminism has been to bring out to the world how much modern society discriminates against women. In United States of America liberal feminist’s action has helped break down many barricades to women’s access into previously male-dominated jobs and occupations and aided to make equal wage scales and got other reproduction rights ratified (Lorber, 1997). Robinson and Richardson (2015, p. 25) state that:

“Rather than focus upon an overriding cause of women’s inequality (for instance patriarch or capitalism), liberal feminists tended to highlight issues such as cultural gender stereotyping and gender divisions in the home and employment. These aspects of gender inequality, liberal feminists argued, can be ended through equal opportunities legislation and other democratic measures. From this perspective, equality for women is achieved through gradual processes of social and legal reform.”

Other scholars such as Giddens (2001) contends that liberal feminist theory argue that inequality is fashioned by limiting women's access to civil rights, quality education and paid labour. This situation is principally premised on the socially constructed theory of patriarchy that prolongs inequality between women and men (Giddens, 2001). It is further argued that, for liberal feminists, the difference between two genders male and female is not caused by the structures and institutions of society but by culture and attitudes of people, they keep prejudices and stereotypical views of each other. And if these views could be balanced, it would be for the benefit of both women and men. Liberal feminists emphasise that men's socialisation should be altered to reflect socialisation with fewer distinctions that lead to inequality between women and men in society (Gelderblom, Koen, McKay and Puttergill, 2006, p. 174).

The values of liberal feminism such as freedom, the rationality of humanity, equal opportunity and equality before the law, tolerance, individual rights, democracy, equity and justice all resonate with what is required to alleviate poverty and inequality among the rural women of Mungwi district in Northern Zambia. The tenets of liberal feminism of fighting for education, work for women and equal pay for women and fighting patriarchy, all speak to what women in rural Zambia yearn for. However, rural women in Mungwi district; and Zambia at large lack education, work, earn less than men and subjects to the dictates of patriarchy.

The downside of liberal feminism is that it advocates for the limited role of the state. This will not be applicable to the situation of Zambia. The situation of the rural women in Zambia demands the government's involvement in the lives of the people for development to be fast-tracked. As it stands, the government of Zambia cannot fully take on its responsibility because it may not have the resources to reach everyone in society. Hence poverty and inequality alleviation become a difficult task. The following section concentrates on a critique of feminist theory.

### **3.8.2 Critique of feminism theory**

There are many feminist theories, and this sometimes creates confusion. Gelderblom et al., (2006, p. 174) claim that "liberal feminists are criticised because their theories for social change do not go far enough, they do not attack the system of capitalist exploitation and they often fall into the merit approach to attain equality. In doing so they forget about the inequality suffered by men and women of the working class." In addition, liberal feminists have for not adequately

addressing issues of childcare and poverty (Lay & Daley, 2007). Feminist theory has also been accused of suppressing Black women's ideas, racism and for exclusively being overly concerned with white women middle-class issues (Collins, 1990, p. 7). Likewise, feminist theory analysis has also been criticised for putting women in one category in its analysis. Women are not one entity. They have different experiences depending on their race, class and their geographical location. Human needs theory will now be discussed.

### **3.9 Human needs theory**

Human needs theory was founded by Abraham Maslow. This theory is also called Maslow's hierarchy of needs. Maslow held that people have an innate yearning to be self-actualised, that is, to be all they want to be. To attain these goals, basic needs must be met. According to Maslow, these basic needs consist of physiological, safety, belonging, esteem, and self-actualisation (Aruma and Hanachor 2017; Gordon Rouse, 2004; McLeod, 2018; Cherry, 2019). Later, understanding needs and aesthetic needs were further added to Maslow's hierarchy of needs. Due to this addition, the number of human needs on the Maslow hierarchy of needs increased to seven. The human needs theory currently reflects seven levels of human needs which motivate people namely: Physiological, safety and security, esteem, prestige, self-actualisation, understanding and aesthetic needs (Aruna & Hannachor, 2017; Danesh, 2011; Martin & Joomis, 2007,).

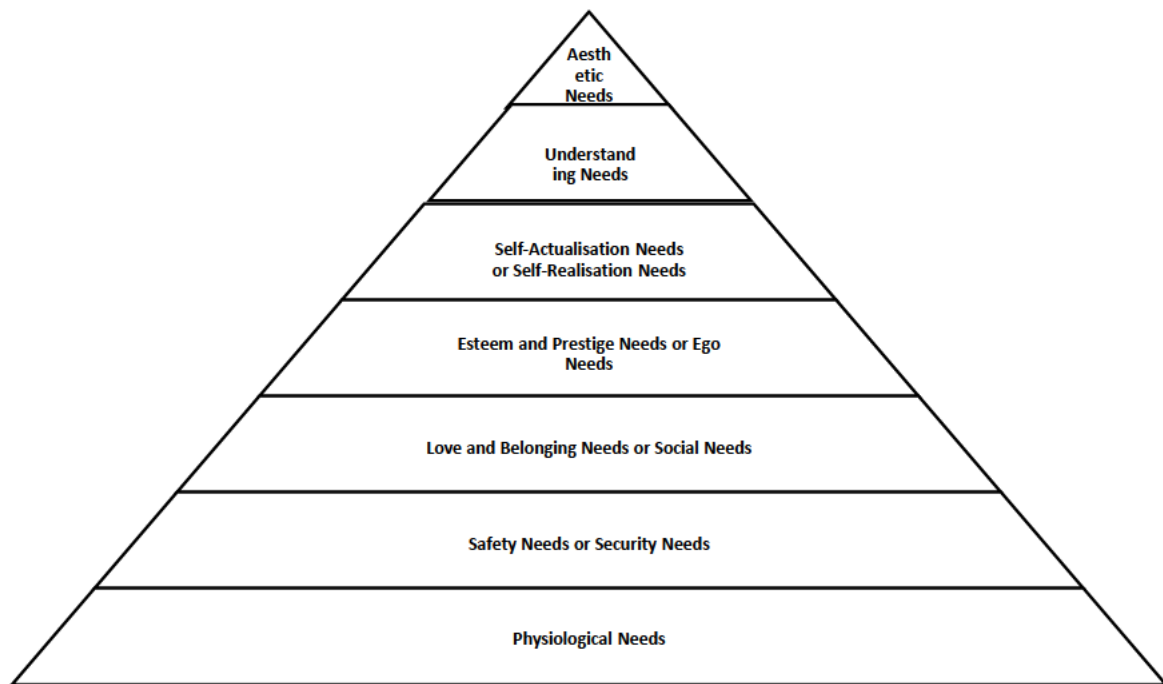
Makonye (2017) quoting Danielsen observes that many scholars such as John Burton and others have used the human needs theory in their work. According to human needs theory, the attitude of people is stimulated or motivated by the desire to achieve certain needs in different societies (Aruma & Hanachor, 2017; McLeod, 2018). These levels of needs tend to motivate people to work harder, to improve their lives and reduce poverty and inequality (Aruma and Hanachor, 2017). For Maslow some needs come first before others. The most basic human needs which are the physical human needs motivate people's behaviour first and therefore take precedence before all other human needs can motivate people. In other words, individuals must satisfy lower-level deficit needs before they can move on to meet higher growth needs. Lack of basic human needs arise from poverty and inequality and when these basic needs are not met, people are motivated to do something. "To be motivated means to be moved to do

something” (Ryan & Deci, 2000, p.54). I will now discuss physiological needs in the next section.

### **3.9.1 Physiological needs**

Aruma & Hanachor (2017) emphasises the importance of physiological needs. According to Maslow, physiological needs include food, water, clothing, housing and procreation. Without these basic human needs being fulfilled or being met, human beings will not survive. It is therefore very important that physiological needs are met for the survival and sustenance of humanity (Aruma & Hanachor, 2017). In the Northern Province of Zambia and especially in Mungwi District, rural women barely meet their physiological needs properly. They are not fully satisfied. Overbearing poverty and inequality on rural women’s life contribute to women’s failure to meet physiological needs. One may argue that people eat, dress, have water and so forth. But what such argument forgets is that rural women may not always afford nutritious food, clean water, good shelter, transportation, quality health services and in most cases, they lack income. Therefore, to conquer this kind of deprivation, poverty and inequality, there must be an effort to meet people needs (Aruma and Hanachor, 2017). No development takes place in any environment without people’s needs being met. Furthermore, what is at the centre of the right to life is the provision of human basic needs so that people’s lives can improve for better. Lack of these essential basic human needs indicates lack of development and failure to try to meet human basic needs can lead to people’s frustration and protracted conflict (Aruma & Hanachor, 2017). The following figure shows all the levels of Maslow’s human needs

Figure 3.3: Maslow's Human Needs Triangle



**Source: Based on Aruma & Hanachor, 2017, p. 17**

### **3.9.2 Safety or security needs**

When people have satisfied their need for physiological needs, people now venture into making sure that they are safe and secure. Martin and Joomis (2007) argue that after people have satisfied their physiological needs, they may start working towards the realisation of safety needs. Aruma & Hanachor (2017) advances that, “safety needs or security needs deal with protection and survival from chaotic situations, social disorder, social disturbance and physical dangers in the human environment.” Zambia is relatively a peace nation, however, there is seeming economic insecurity. Due to unsatisfied physiological human needs, poverty and inequality are so entrenched that when physical danger such as drought, and floods strike, rural women cannot save themselves. This vulnerability they find themselves in, prevents them from attaining a mobility where they can feel safe and secure. The people of Mungwi District spend most of their time worrying about what they will eat next and worry less about social disruption from other calamities such as political disturbances. Their worries are more to do with social security in terms of finances. Their financial insecurity is acute such that income poverty is one of the greatest in the area.

### **3.9.3 Social needs**

After attaining security needs the next level people struggle to achieve is the social needs which is the desire to belong. Martin & Joomis (2007) write that needs connected to love and belonging are achieved through suitable relationships with friends, peers, family members and other individuals with whom people interact. Social needs point to the desire to be part of a social group, to love and to be loved (Gordon-Rouse, 2004). Discriminatory cultural norms sometimes can hinder this need, especially when women feel left out when it comes to participation in community activities. Women in rural Mungwi often feel less loved and feel less of sense of belonging when they are segregated against by their male counterparts especially when it comes to decision making. Due to this women feel they are left out from contributing to community development (Aruma & Hanachor, 2017).

### **3.9.4 Esteem and prestige needs**

Martin and Joomis (2007) state that, “When people have satisfied their need for love and belonging, they can begin to develop positive feelings of self-worth and self-esteem, and act to foster pride in their work and in themselves as people.” Esteem needs also are to do with one’s ego. (Gordon-Rouse, 2004). It is obvious that when people feel secure, loved and have a sense of belonging, they go further to seek recognition, good reputation and higher status in society (Aruma & Hanachor, 2017). When people feel respected and are full of esteem and prestige, they are encouraged to contribute better to society. Poverty and inequality take away people’s self-esteem and prestige. Rural poor women often lack self-worth and confidence because of their situation of deprivation. Poverty and inequality kill self-esteem. The best ways to restore self-esteem for women is to make sure that women are assisted in education and economic empowerment. Self-Actualisation is next to be discussed under the human basic needs of Maslow’s human needs theory.

### **3.9.5 Self-actualisation**

The need for self-actualisation is concerned with people’s need to be able to develop and make use of their talents. Lack of opportunities for rural women hinders the development of talents that lie within them. It is particularly important for governments and even non-government organisations tap into their hidden talents to self-motivate women but also to empower them for their well-being. Through self-actualisation, women in Mungwi district have talent and

potential to overcome poverty and inequality, all they need is to be assisted to cultivate talents hidden within them.

### **3.9.6 Understanding need**

According to Aruma and Hanachor (2017), the need to understand is concerned with the longing to know what is in the human environment. “The understanding need reminds of the urgent need to acquire relevant knowledge, skills, information and attitude in order to enable them to function very efficiently and effectively in various social settings in human-environment (Aruma & Hanachor, 2019, p. 23).” Women in rural areas thirst for knowledge even in basic things such as reading and writing. Above all rural women in Mungwi crave to learn skills and to know the basics in technology and agriculture. When people acquire knowledge, they can overcome a lot of obstacles which come their way in life.

### **3.6.7 Aesthetic needs**

Aruma & Hanachor (2017, p. 24) states that “aesthetic needs refer to the human desire to enjoy and promote the beauty of human environment. Aesthetic needs are people’s desire to enjoy and foster the beauty of their surroundings in the society. The focus of aesthetic needs is to conscientize people on the need to love, understand and promote the beauty of human surroundings in society.” The aesthetic level of need is a very important one that people must reach and satisfy. However, for most rural people especially rural poor women, hardly reach this level because of poverty and inequality. Women worry and struggle about the most basic needs and rarely reach the second phase of human needs. However, reaching aesthetic stage of human needs would enable women not only to enjoy their environment but also to protect the environment. Currently most rural poor women put a lot of stress on the environment because it is their only source of livelihood.

### **3.9.8 Deficient needs and growth needs**

Deficient needs comprise of physiological, safety or security needs, love, belonging, esteem and prestige needs. These needs are called deficient needs because lacking these need means missing what is very essential for human survival (Aruma and Hanachor, 2017). Poverty and inequality that is encountered by the rural women of Mungwi District is characterised by a constant struggle to fulfil a greater portion of these human needs. The poor cannot fully satisfy these needs. Growth needs consist of self-actualisation, understanding and aesthetic needs.

Understanding needs and astatic needs are important for rural women to reach and satisfy because they are related to knowing and acquiring skills and caring and promoting the beauty in human-environment respectively (Aruma and Hanachor, 2017). The two needs are important because they speak to the importance of education as well as environmental protection by women which has already been alluded to in all three theories that have been discussed in this chapter.

### **3.9.9 The importance of human needs theory**

Human needs theory is important when it comes to examining poverty and inequality, especially for rural poor women. This theory functions as a guide or as a yardstick for governments, development agents and philanthropist individual to assess people's needs and to take appropriate action to assist the people who are in need. It is only when the government knows the people's needs that the right interventions can be carried out because all services originate in human needs (Johnstone, 2011). Aruma and Hanachor (2017) furthermore argue that,

“The focus of Abraham Maslow's hierarchy of needs is on the exploration of the seven levels of needs to strengthen human desire to address people's needs in order to improve their living conditions in various social settings in the society...unarguably, adequate provision of physiological needs for food, water, among other essentials of life and safety needs or security needs form a strong base or foundation on which other needs rest in the human environment.”

To able to reduce poverty and inequality in society, we need to understand people's needs. When that has been established, a plan to help the rural poor would then be carried out. The other reason why Maslow's human needs theory is important is its relationship to peace and conflict. Scholars such as Burton and Lederach have expressed the lack of fulfilment of human needs or its frustration as the most significant cause of conflict. Burton in (Prothrow-Stith and Deborah (1991) perceives frustration of human needs as the origin of conflict. When people feel prevented from reaching their needs especially by the structures of society, they feel frustrated (Walsh, 2015; Lederach, 2003). Human needs have been described as belonging to people ontologically and that they are non-negotiable (Walsh, 2015). For this reason, people will fight for these human needs especially if they have to do with basic needs and identity. Analysing human needs and trying to fulfil them through the restructuring of society is a step towards resolving potential conflict. People cannot coexist peacefully without the fulfilment of their needs (Walsh, 2015). Poverty and inequality that exists among the rural women of

Mungwi are mostly cultural and structural in nature. Although peace exists among the rural dwellers of Mungwi district, their needs are not satisfied or fulfilled. Therefore, rural women live in negative peace a phenomenon which has the potential to explode. The fulfilment of the basic human needs for the rural women of Mungwi can remove the negative peace, alleviate poverty and inequality, and bring about development in the area. While oppressive cultural norms have been at the heart of inequality regarding sharing domestic human needs, structural inequality has contributed a lot to the phenomenon of poverty and inequality since it involves even state institutions. Burton believed that institutions could fulfil needs of the people involved in conflict or battle for needs and thereby bring about genuine peace (Walsh, 2015).

### **3.9.10 The critique of Maslow's human needs theory**

There are many questions that have been raised against Maslow's hierarch of needs. Many scholars have challenged the pragmatism and realism of the pyramid proposed by Maslow, the way in which people progress through the hierarch or the pyramid, its significance and application to contemporary society (Gordon Rouse, 2004). It acknowledged by Maslow himself that just an insignificant number of people attain the level of self-actualisation. The reality of things is that self-actualisation is not the highest level of motivation that most people reach (Gordon Rouse, 2004). This is further explained by Gordon Rouse (2004) who asserts that,

“It is hard to imagine the existence for a large number of self-actualised people because while Maslow claims that the value system of a self-actualised person is unique and different from the majority, he also suggests that these individuals are somehow more completely socialised. But how can a person be more socialised if his or her values system is different from the majority in society? Even some supporters of Maslow's hierarchy point out that it is possible for people to develop self-esteem without a need or desire for self-actualisation. For instance, a teacher who does not make an exorbitant salary may have peak experiences in the classroom on a daily basis. Without a high salary, the teacher may have trouble fulfilling physiological and safety needs. But belongingness and self-esteem needs can be met daily, and the teacher may be satisfied without ever reaching self-actualisation.”

The human needs theory has faced enormous criticism for scholars because it is not always in line with facts. It is said that people often are fighting and at the same time keeping direction despite not getting the needs fulfilled. For instance, soldiers, they are always creative despite being in a place without security. Hungry children usually enjoy playing despite being hungry, so needs cannot be ordered hierarchically (Ventegodt, Merrick, and Anderson, 2003, p.1055).

According to Maslow, people can only proceed to the next level of human needs only when they have satisfied the lower level of needs. Some scholars assert that some people can reach

self-actualisation without first having to meet the lower-level needs of the human need's hierarchy. The mechanism by which, individuals advance to the next level of human needs, is not clearly delineated by Maslow. Scholars have questioned the jump from self-esteem to self-actualisation which necessitates operating from a feeling to a cognitive need. Self-esteem creates feelings of fulfilment, whereas self-actualisation concentrates on cognition (Gordon Rouse, 2004). This assumption that lower needs should first be achieved before a person proceeds to their potential and self-actualise is said not to be always true. For instance, in a place such as India where a lot of people live in poverty, people still achieve higher needs such as love and belongingness (McLeod, 2018). Another debate against Maslow's theory of human needs is the universalism of human needs vis-à-vis cultural relativism. According to Danesh (2011, p. 1) Maslow hold the assumption that all basic human needs are common to all humankind across time and space, however how these needs are realised may vary across time and space. People will strive to meet these needs in one way or another (Shodhganga, n.d.). It is for these reasons that human needs theory has been criticised. Cultural relativists contend that any cultural pattern is justified by its cultural status and a given pattern should not be judged outside the culture in which it is found. The foundation of cultural relativity based on cross-cultural variances within societies and institutions, which give evidence for the malleability of people's behaviour (Shodhganga, n.d.). There are many criticisms that are levelled against Maslow's human needs theory, but this theory as far as analysing poverty and inequality experienced by rural women of Mungwi district of Northern Zambia has been discussed sufficiently.

### **3.10 Justification for additional examiners**

Krantz (2001, p.24) writes that SLA gives attention to disadvantaged groups. In this vein gender issues are slightly dealt with in the SL framework. However, SLA, does not explicitly do a gender analysis in order to exclusively target women's empowerment and focus on their needs. Similarly, while SLA uses methods such as PRA sadly these methods rarely have good representation of women for them to give an adequate picture of their situation. Also, SLA tend to be arranged in such a manner that does not match times and functional limitations of women. Furthermore, SLA does not allow enough time for continued dialogue on matter that are critical to women (Krantz, 2001). Since, the household is the level at which various economic activities are combined into specific livelihood strategies, SLA focuses its attention

on the household as the basic decision-making unit. The weakness here is that household inequality is not addressed especially in the manner it affects women. Serrat (2017) argues that the sustainable livelihoods approach does not pay enough attention to the inequalities of power. Because the SLA does not explicitly deal with the above matters, I chose two additional examiners: liberal feminism and human needs theory.

### **3.11 Conclusion**

This chapter discussed three theoretical framework namely sustainable livelihoods approach, feminist theory and Abraham Maslow's human needs theory. The chapter also tried from time to time to position each of the three theories in relation to poverty and inequality of rural poor in Mungwi district of Northern Zambia. The following chapter is a literature review of women's poverty and inequality. The chapter looks at poverty and inequality of women from the international, regional and national perspectives.

## **CHAPTER 4**

# **BEST PRACTICES AND CHALLENGES OF WOMEN'S POVERTY AND INEQUALITY**

### **4.0 Introduction**

To understand women's experiences of poverty and inequality, this chapter reviews pertinent literature. It begins by exploring women's experiences of poverty and inequality in the western countries and how these countries have reduced poverty and inequality affecting women. Thereafter, poverty and inequality experiences of Latin and Asian women are discussed. The researcher also examines women's experiences of poverty and inequality in the African region; Southern African Development Community (SADC) and Zambia. Overriding themes such as gender inequality, gender pay gap, employment, education, health, income inequality, patriarchy, land, justice and customary systems, time poverty and environment are examined within pertinent literature.

### **4.1 Women's poverty and inequality in western countries**

The European Social report (2010) articulates that throughout the world men are in a better position regarding poverty and inequality than women. In other words, women are poorer than men. This situation cuts across all European Member states even though there are variations in the magnitude of poverty in these countries. It is said that about 17 percent of European women live in poverty. Boarini and d'Ercole (2006) wrote that "Poverty is a complex phenomenon, and different measures give different perspectives as to its size and evolution. On one side, comparative research relying on an income threshold set at half of the median suggests that poverty affects over 10% of the OECD population and that it has increased slightly over the past two decades." Jordan (1996) acknowledges that one of the obvious characteristics of the last 20 years has been the degenerating situation of the poor people with regard to their living standards in numerous societies of the world.

The countries worst affected by poverty and inequality are obviously the impoverished second and third world countries. However, rich western countries also have a sizeable number of poor people who suffer poverty, deprivation, and inequality. I agree with Jordan (1996) because

many studies have shown that poverty and inequality are phenomena that affect the whole world, although in different magnitudes and women are the most affected. The problem of poverty is a worldwide phenomenon (Candy and Smith 2014, p. 3). The European social report (2010) stated that:

“All through the world, women remain poor in relation to men. This is true in every Member State in Europe, although differentials vary from country to country. Just under 17% of women in the EU’s 27 countries are classed as living in poverty, and across a range of indicators in the labour market and in social protection, the structural causes of poverty have a disproportionate impact on women. The continued existence of women’s poverty has long been a concern of the European Union, and a range of measures supporting gender equality and tackling poverty demonstrate the continuing significance of women’s social inclusion as an issue. The persistence of poverty in such a rich region of the world is shocking, even before the impact of the recession has been considered.”

We usually take it for granted that poverty and inequality in Europe do not affect women. But the European report above gives a gloomy report on the condition of women in Europe. This entails that whereas women in poor nations suffer poverty and inequality, women in rich countries also experience poverty and inequality of one kind or another. The study by the European Anti-Poverty Network (2017) found that, “women were more like to experience poverty or social exclusion than men 1.4 percentage point.” The study will now discuss the nature of poverty experienced by women in western countries.

#### **4.2 The nature of women’s poverty in western countries**

A study conducted in the United States by Christopher, England, Smeeding, & Phillips (2002) explored gaps in gender poverty in several western countries namely: Canada, Australia, West Germany, France, Netherlands, United Kingdom, and Sweden. The research compared these modern countries by using the Luxembourg income data to juxtapose women’s and men’s poverty levels. The study found that single women were more vulnerable to poverty. Bernardi and Mortelmans (2017, p. 47) much later also arrived at the same conclusion that single mothers are likely to be poorer than any other group. I do concur with Christopher (2002) and his colleagues’ study findings that single women are more susceptible to poverty. This also seems to be the situation in Zambia.

I have observed single women struggle more with poverty than those who are married. While Christopher et al., (2002) mentions that single women are more vulnerable to poverty, do not mention how rural women are affected by poverty in the USA and in other EU states. Conley (2014), writing about the income pay gap, poverty and social mobility among women in the

USA, found that income inequality retarded women's social upward mobility into the middle class. Because of this retardation, most women remained in poverty. She also reports that most women work in service and caregiving jobs, which pay less in the United States of America. Furthermore, Conley (2014) recognises that African women as well as Hispanic women are the poorest and have less education in the USA. Although Conley (2014) speaks about income inequality, pay gap, wage gap and education as some of the contributing factors to women's poverty in America, Conley does not examine rural women and how they could be affected by the pay gap and how that could contribute to women's poverty and slow socioeconomic upward mobility of women. In their study conducted in Russia, Bernard and Mortelmans (2017) further contend that lone parenthood correlates directly to poverty in EU countries. I agree that there are male lone parents as well, but I strongly support the view of lone mothers as being more at risk of poverty and that it is mostly single mothers who are largely living in poverty, rather than single male parents. Hakeyem and Heggeness (2014) in their study, also found that women had higher rates of living near the poverty line compared to men. They further found that women in western countries who had less education or only high school certificates were also more likely to live near poverty than those who had a college or university degree. Older women are also likely to be poor. Although it is said that poverty has now shifted to young people in Europe, older women are still exposed to poverty (Doctrinal and Niewenhuis, 2019).

It is evident that women in Europe are poorer than men. The phenomenon of more poor women is now what is described as the feminisation of poverty (Bradshaw, Chant and Linneker, 2019). Among women themselves, there are groups that are more prone to poverty than others. For instance, single women with children are more likely to be poor than single women who have not been married before. In the same way, divorced and widowed women also display high rates of poverty. In other categories, women who have never been married before and those in old age are also likely to be poor (Doctrinal and Niewenhuis, 2019). We have also noted that race matters when it comes to poverty. For instance, in the United States, black American women and Hispanic women have higher rates of poverty than their white counterparts. Similarly, education attainment and employment determine who descends into poverty and who remains above the bread line. The categories of women and the nature of the poverty which women in Europe endure, is important for the analysis of the poverty of rural women of Zambia.

### **4.3 The nature of women's inequality in western countries**

Scocco (2017) states that for more than ten years, organisations like the IMF, the OECD, the ILO and the WEF (World Economic Forum) have always cautioned against the worldwide trend of rising inequality that would affect social cohesion and the business community. UNDP (2019, p. 1) argue that: "Inequality in human development society hurts society and weakens social cohesion and people's trust in government, institutions, and each other. They hurt economies, wastefully preventing people from reaching their full potential at work and in life. They make it harder for political decisions to reflect the aspirations of the whole society and to protect our planet." Dauderstädt (2017) contends that when speaking about inequality in Europe one enters the web pattern of subjects and elements which are measured in various ways. Inequality exists on many levels such as income, wealth, and life expectancy. Inequality also exists on the levels of persons, households, sexes, labour, capital, regions, or country.

Mather and Jarosz (2014) undertook a study conducted on inequality in the United States of America. The study showed that in the USA, inequality tends to have an upwards trend without a downward trend. As a result, it is feared that income distribution would soon have a dual trajectory consisting of two classes. There is one class of the poor in the lower brackets and another class of the rich in the upper brackets without the middle class. Their study also examined the drawbacks of inequality and acknowledges that whereas inequality has been associated with the economic boom, it can ignite deep economic downturns and can reduce the pace of economic growth. Also, inequality has been associated with blocking or hindering social mobility, lowering consumer confidence, and limiting educational achievement. Similarly, inequality reduces opportunities for millions of people who are born in poor families because they are not able to attain upward mobility due to entrapment in the lower income quintile.

While the study considered poverty as the measure of well-being, it focussed mostly on income inequality. Additionally, the study found that there are a variety of ways to measure inequality, based on differentiation in income, poverty, assets, wealth, consumption, health patterns, and other measures of well-being. The Gini index and aggregate income received by various groups of people in society, usually broken down by income quintiles, are taken as the most common measures of inequality (Matthews, 2019). While using the Gini Index was the best measuring

method for household inequality as it provided extended and reliable time sequences, it is restricted to pre-tax proceeds and rarely takes into account non-cash benefits, state transfers, and tax benefits or expenditures that negatively impacts on a household's disposable income. Mather and Jarosz (2016) wrote that most women in American worked in low paying jobs and earned less in general. Young unmarried women, alongside single mothers, are also considered the poorest in the USA. The study highly recommended education as one way of reducing poverty and inequality. The following section looks at pertinent themes in gender inequality in western countries.

#### **4.3.1 Gender inequality in western countries**

Gender inequality is a combination of various gender gaps in opportunities and outcomes which have been fused into a single index (International Monetary Fund, 2016, p. 10). The Gender Inequality Index (GII) measures gender inequalities by looking at reproduction, empowerment and economic status as aspects of human development. The GII and the Inequality-adjusted Human Development Index (IHDI) are both based on the same concept of highlighting dissimilarities in the distribution of achievement amid men and women. The GII monitors the cost of inequality between men and women and to human development; consequently a higher value of the GII is indicative of additional disparities confronting men and women and this is also suggestive of a decline in human development and in GDP of a nation (UNDP, 2016). The UNDP (2016) further maintains that:

“Gender inequality remains a major barrier to human development. Girls and women have made major strides since 1990, but they have not yet gained gender equity. The disadvantages facing women and girls are a major source of inequality. All too often, women and girls are discriminated against in health, education, political representation, labour market, etc. – with negative consequences for the development of their capabilities and their freedom of choice (UNDP, 2016).”

The EIGE (2013, p. 6) states that “Equality between women and men is a fundamental value of the European Union enshrined in its treaties including the charter of fundamental rights of the European Union.” Despite this declaration by the European Union, equality has not yet been achieved in Western countries. According to the EIGE, gender equality is defined as, “the result of the absence of discrimination on the basis of a person's sex in opportunities and the allocation of resources or benefits or in access to services.” Similarly, equality is defined as “equal shares of assets and equal dignity and integrity between women and men” (EIGE, 2013, p. 7). If we consider the first definition of gender equality according to the EIGE, then gender

equality would mean exactly the opposite of gender inequality. Gender inequality is discrimination founded on an individual's gender in the allocation of resources and opportunities that come out of the social, economic, cultural and political interaction. The word must not be understood as discrimination against women alone but as applicable to both women and men. However, it is common knowledge that women are the most segregated and widely discriminated against, hence the bias in favour of women in many analyses.

Gender is the principal indicator of social and economic ranking as a result of discrimination (UNDP, 2013, p. xvi). The gender inequality is not a one-dimensional phenomenon but multidimensional. It involves inequalities experienced by women and men from all sections of society. Gender inequality exists due to disparities found in income earnings, employment, education, and health outcomes between women and men. Gender inequality and how it manifests itself in the gender pay gap in western economies will be discussed in the next section.

#### **4.3.2 Gender pay gap inequality in western economies**

Although advanced economies of western countries are better off in terms of the number of salaried workers and have in their policies, measures to combat income and wage inequality, these countries still fail to resolve the issue of income and pay gap between women and men. Women continue to earn less than men both in the private and public sectors (Rubery, 2015, p. 1; Hedija, 2017, p. 1804). Scheel (2017, p. 77) reminds us that the proposition of uniform pay for work of equal value was inscribed in the treaty of Rome in 1957. This treaty was followed by the equal pay directive of 1975. Despite this early regime of the 1957 and the 1975 directive on equal pay, the 2015 unadjusted data still shows 16.3% of the gender pay gap in European countries.

This means that women are 16.3% below those of men in their gross hourly earnings. Women in most instances are still paid less than men in these countries. Despite a great achievement in human capital, the gender wage gap persists and remains largely unexplained in Western countries (Redmond and McGuinness, 2017, p. 17; Gould, 2017). The wage gap still exists between men who earn about \$50000 and women who earn \$39000 in the USA. Most women still work in low-paying services and retail jobs and are paid less, even for jobs where they

accomplish the same work as men. Discrimination against women is likewise observable at the level of top-paying jobs (Mather and Jarosz, 2014). Despite that women comprise nearly 50 percent of the workforce in business, finance and management occupations on a full-time basis, their average earnings in those designations are about 30 percent less than that of men. Gould, Schleder, and Geler (2016, p. 1) add that:

“A number of figures are commonly used to describe the gender wage gap. One often-cited statistic comes from the Census Bureau, which looks at the annual pay of full-time workers. By that measure, women are paid 80 cents for every dollar men are paid. Another measure looks at hourly pay and does not exclude part-time workers. It is found that relative to men, typical women are paid 83 cents on the dollar. Other, less-cited measures show different gaps because they examine the gap between different parts of the wage distribution, or for different demographic subgroups, or are adjusted for factors such as education level and occupation.”

These findings show that in western countries, there are instances of inequality between women and men in terms of income for work done. In their study on the impact of the pay gap, Milli, Huang, Harman, and Hayes (2017) looked at the impact of uniform pay in the United States of America. The research used the 2014/2016 population surveys, annual social and economic supplements and statistical controls for labour supply, human capital and labour market characteristics to arrive at the findings. The study found that despite women accounting for 50% of the aggregate labour force, they were paid less than men. The study further found that 6 in 10 women would earn more, given a situation where both men and women would be paid uniformly *ceteris paribus*. This would reduce poverty enormously and improve the GDP of the United States. Conley (2014) also found similar results as already mentioned above, that the income pay gap and the wage gap between men and women is a huge problem that needs to be addressed in the United States of America. Unequal income distribution is cited by many experts as the main cause for the creation of the poor class and the rich class in the western countries (Mather & Jarosz 2014). In another similar study on structural changes in the labour markets of developed countries and changes in the institutional features that have led to discomfort around the nature of low paid jobs, Sission, Green and Lee (2017) cited low pay as one of the major concerns, especially in homes with only one income. The study found that having a second person earning income in a household does alleviate the risk of poverty. Other studies have also shown that average earnings for women in western countries in nearly all occupations are lower. Women in western countries were paid on average about 16% less than

men in 2016 (Eurostat, 2018). Eurostat further reports that the unadjusted gender pay gap was pegged just about 16 percent in the European Union. What this means is that women earned about 84 cents to the one euro earned by a man. The EU report (2017) showed that inequality in gender pay between men and women improved slightly among member states, from 16.4% in 2010 to 16.3% in 2014.

Fransen, Plantega, and Vlasblom (2012 p. 2) say that the gender pay gap were comprehensively studied in the 70s and 80s and were explained from the human capital theory and discrimination point of view. The human capital theory explains that women are not as successful as men due to differences in individual characteristics such as education and experience. Following this theory, Boll, Rossen, and Wolf (2016), in their study, found that discrimination based on gender was one of the most significant drawbacks in resolving the problem of gender pay gap in EU countries. Human capital theory also argues that wages must correlate to productivity. Therefore, lower wages and incomes originate from poor amount of human capital (Boll et al.2016; Fransen, 2010, p.3; Sparreboom, 2014, p.247). This theory further claims that women's lower wages result from their reproductive role which keeps them away from labor market and is an explanation for negative effects on women's human capital as compared to men (Boll et al., 2016). Pay gap theories contend that differences in payment between women and men are based on equal pay for equal work. According to this perspective, it is assumed that men and women carry out equal work, but women are paid less. The argument in this line of thought is that women are not forceful when engaging in bargaining for salary or wage increments. Connected to this line of thinking is the fact that some employers discriminate against women in relation to pay due to their erroneous perceptions of women. Similarly, women have historically worked in traditionally caring and nursing jobs, which have now become fully-fledged jobs and for which, in most cases, there has been no good remuneration and emoluments; this being one of the explanations for the existence of the pay gap between men and women (Boll et al., 2016, p.7).

It is clear from the above literature, that the pay gap between women and men is a major reason why women have less income and lower wages in Western countries. The extreme extent of this pay gap is the reason why women may experience poverty which pushes them further into exclusion. To improve women's earnings and reduce the gender earnings gap, Western

countries are advised to ensure non-discriminatory policies in hiring and pay practices, better training and career counselling and improved work-family support (Hegewisch & Williams-Baron, 2017; Mather and Jarosz, 2014, p. 10). In the next section, I will deal now with employment and work inequalities in western countries.

### **4.3.3 Employment and work inequalities in western countries**

There are many instruments guiding states on work and employment. United Nations(1948) in its article 23 states that, “Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment. And that everyone without any discrimination, has the right to equal pay for equal work and everyone who works has the right to just and favourable remuneration ensuring for himself and his family an existence.” In the same way, the International Labour Organisation (1964) in its convention on employment C122 article 1(c) states that, “Every member of the International Labour Organisation shall have a policy which shall aim at making sure that there is freedom of choice of employment and the fullest possible opportunity for each worker to qualify for and to use his skill and endowments in a job for which he is well suited, irrespective of race, colour, sex, religion, political opinion, national extraction and social origin.” Another convention of ILO, which covers matters of employment and work, is C100. In article 2 this convention on equal remuneration exhorts that, “Each member state shall, by means appropriate to the methods in operation for determining rates of remuneration, promote and in so far as is consistent with such methods, ensure the application to all workers of the principle of equal remuneration for men and women workers for the work of equal value” (ILO, 1951). Furthermore, employment and work are governed by convention C111 of the ILO. This convention states that every member of the ILO must promote and exercise uniformity of treatment and opportunity regarding occupation and employment aiming at eradicating discrimination especially of women (ILO, 1958). Despite these instruments on employment and work, women in western countries continue to record low employment rates compared to men. To take a case in point, the European Union (2019, p. 9) argue that,

“Employment rates in the EU countries continue to improve in the line with continued growth and improved labour market conditions. The employment rate for people aged 20 to 64 reached the highest rate ever recorded at 72.2% in 2017. Even if the employment rate for women also reached its all-time high, gender inequality persists on the labour market. With employment rate for men at 77.9% as compared to 66.4% for women in 2017, the gender employment gap stood at 11.5 percentage points.”

These recent statistics from the European Union show significantly that women in EU countries are yet to reach men's employment rate. It was earlier observed that paid work as a topic has been discussed widely in academic circles and in different fields and have all shown how paid work is important in people's lives (Warren 2010, p. 366). Keister and Southgate, (2012, p. 266), reports that women employment, have improved in the twentieth century compared to the previous century. The workforce today consists of almost 47 % of women on aggregate, rather than the 30% of women total workforce after the Second World War. Despite these gains in employment and work, inequality still haunts developed western countries regarding employment wages between men and women. The gap in earnings between men and women, as shown above, is one way in which gender inequality has been perpetuated and has existed for a long period of time (Keister and Southgate, 2012). Misra and Marta-close (2014), insist that gender-specific sources of inequality regarding employment and pay has greatly resulted from occupational segregation, gendered organisations, employer discrimination, and gendered family roles. Women's occupational segregation from employment, mentioned earlier, has been explained by the human capital thesis and the devaluation thesis perspective. The human capital thesis contends that "Women are concentrated in jobs that require less training than in jobs with a high concentration of men. The reason behind this may be self-selection, discrimination, or both. The devaluation thesis assumes that there is a general devaluation of women's labour that leads to low wages for all workers in the occupation, with a high concentration of women," (Keister and Southgate, 2012 p. 267; Hedija, 2017).

The literature clearly shows that in the twenty-first century women are still discriminated against in terms of employment despite the many instruments which speak against women's discrimination from employment and work. When women are employed, they are employed in low paying jobs. Keister and Southgate (2012, p. 267) concede that,

"We may wonder why women choose occupations with a lower pay relative to other occupations with higher pay. Given their educational advantage, it seems counterintuitive for women to accept jobs that pay less. Part of the reason is indeed biological. Most societies consider children to be women's work. Most women have babies, often meaning that they are absent from the workforce for at least a few months."

While all working-age women are affected when it comes to discrimination from work, single mothers are even more disadvantaged. Single mothers most often drop out of work if they do not have anyone to help them to care for children while they are away for work. In cases where

they choose to work, single mothers often choose part-time jobs which in most cases cannot guarantee them enough money to make ends meet. But they must take part-time jobs so that they are not away from children for too long, and so that they do not completely descend into poverty. Women, in general, have made great strides regarding employment even though sex segregation, wage discrimination and earnings inequalities still affect women's world of employment and work.

It must be mentioned here that when one discusses disparities in employment and work regarding women, one cannot avoid speaking about income, pay gap and wages. These topics are interrelated. One other major outcome of inequalities in employment is obviously in-work poverty which has received a fair share percentage of attention from scholars. Millions of workers around the world live in poverty despite that many of them wake up every morning to go to work. Oxfam (2014, p. 1) reports that "Today millions of Americans do arduous work in jobs that pay too little and offer too few benefits. They serve food, clean offices, care for the young and elderly, stock shelves, and deliver pizza. They work these jobs year after year while caring for their children and parents, trying to save for college, and paying their bills. And yet despite their best efforts, these low-wage workers fall further and further behind." Similarly, we are increasingly living in societies where most of the population fails to earn enough income to live a decent life. In the United Kingdom, about 5 million people earn below what is considered a living wage. And most of these lower-income earners are women workers and part-timers; most of them who have no qualifications (Wills and Linneker, 2013, p.183). In line with employment inequalities, in-work poverty affects to a large extent, women, more than it affects men. Oxfam (2014, p. 8) reports that in the United States, circumstances force women to find jobs that rarely pay well and provide little or no reward. Likewise, single women are much more likely to be unemployed as compared to other categories of women (Bernardi and Mortelmans 2017, p. 48). In the USA and EU countries the employment rate for men is higher compared to the employment rate of women. For instance, in the year 2013 the employment rate for men in EU countries was 69.4 percent while the employment rate for women was only 58.7 percent (Ireland CSO, 2020). I will now turn to the aspects of educational inequality in the western countries and how that impacts on poverty and inequality of women.

#### **4.3.4 Educational inequalities in western countries**

Not only are educational inequalities related to poverty and inequality in developing countries, but also in developed countries. As stated above, in the USA, Afro-American women and Hispanic women with low education are more likely to be poor. Women with a college degree or a university degree are more likely to find a job and be able to escape poverty than those who do not have a degree. For many decades, there were more men attaining education especially tertiary education in most western countries, but this trend has been reversed. Women are now more educated to the extent that some countries have surpassed men. For instance, in 2017 women in tertiary education accounted for 54% in 28 EU countries as compared to men in the same year (Eurostat, 2018). In this regard, we can confidently say that education between women and men is on par if not better for women. However, the United Nations, (2020, p. 43) argues that “Improvements in education do not always translate into reductions in other dimensions of inequality, such as employment, income, and wages. Educational attainment is often higher among women than men for instance, particularly in developed countries. Yet women have not seen this improvement translate into reduced inequality in employment and wages. In the following section, I now deal with health care issues in poverty and inequality.

#### **4.3.5 Health-related inequalities in western countries**

A nation with a health care system that takes care of its citizens is likely to be a healthy nation. In the same way, if a nation’s health care system is inaccessible to its citizens, the inaccessibility will exacerbate the nation’s poverty and inequality. Poor people with little or no income always find it difficult to access proper medical care. Parekh and Rose (2011) in their study, examined the Roma<sup>1</sup> people of Europe and how their poor social-economic conditions impacted their health outcomes. The study found that poor societies suffer higher inequality levels and are more prone to poor health outcomes. The study recommended that European governments must enact policies that are able to give access to the Roma people's health needs. Scheil-adlung and Bonan (2013) undertook a study in which they looked at the consequences of out-of-pocket expenditure on health care and long-term care (LTC) of older people. A study,

---

<sup>1</sup> The Roma people of Europe are also referred to as Gypsies. They never settle in one place, they live a kind of nomadic type of life style. They are found in several European countries and they are the poorest and the most excluded from socioeconomic resources in the European society.

using representative cross-sectional data on the elderly population of eleven European countries in 2004 from the Survey of Health, Ageing and Retirement in Europe (SHARE), concluded that OOP for health care and LTC are very common among the elderly across EU countries. These expenditures impact significantly on their disposable income. Close to 100 percent of the elderly people, make use of OOP payments for health and less than 10 percent for LTC resulting in income reduction of between 5 to 10 percent respectively. If we consider households, the financial constraints, caused by using OOP, to the elderly are pegged at about 0.7 percent, while for the households using LTC, the constraint is about 0.5 percent. The majority of those affected by payments of OOP and LTC are mostly poor old women. Although the study did not examine all categories of the poor, women are more likely to have difficulties in accessing health services, hence would be more tempted to use OOP payments.

I agree with Scheil-adlung and Bonan that out-of-pocket expenditures can impoverish the elderly people. This also proves that there is inequality in the provision of healthcare services in some developed western countries, since the elderly pay for medicines, which reduces their income and perhaps even their savings. Looking at rural women in Romania, Sandu (2005) looked at the obstacles rural women experience to receive hospital services. The methodology undertaken was qualitative which involved interviewing women and health professionals. The study also included peripheral survey investigations and carried out reviews of printed and community archival resources. The results revealed that rural women experienced barriers because they did not have access to the right healthcare knowledge or facts, and as a result, they may have failed to make the right decisions based on proper information, in relation to their fertility and child-rearing. The study also added that women's choices were restricted because of lack of fundamental health care facilities in remote areas. Roma women suffered further obstacles because of societal segregation and discrimination.

The study by Sandy, is an archetype of the Zambian situation, in fact, it reflects the situation in most African countries' health care systems. It seems that some European countries are yet to overcome some barriers in relation to healthcare provision and Romania is one such European country. The basic determinant for Roma women to be able to receive the proper healthcare they need is for them to have proper income. Sandu (2005, p. 21) argue that "lack of income is the most critical factor that determines access to medical services. Women are

aware of the high costs involved in any type of medical treatment, from paying for transport to and from medical facilities, paying fees for services, of paying under the table bribes to health care providers.” I do agree with Sandu (2005) that corruption worsens the situation for women; there are many cases in Zambia whereby poor people cannot access health care services due to various reasons. In the succeeding section of this chapter, remedies that have been attempted by developed western countries to alleviate poverty will be discussed, keeping in mind that most of the western countries are far better in poverty alleviation strategies and developing countries should take lessons from them.

#### **4.3.6 Remedies to poverty and inequality in western countries**

Poverty in rich western countries is associated with some people earning less than others, inability to earn a family wage because of part-time employment, single parenting, many young children and insufficient human capital (Bernardi & Mortelmans, 2018). But also, poverty and inequality are related to out-of-pocket payments for medicines by the elderly, some of whom are women. Many western nations have put several mechanisms in place to alleviate some suffering among women who are in most cases the victims of socioeconomic and cultural injustices arising from poverty and inequality. Ellwood and Patel (2018) studied the condition of poverty and opportunity in the United States of America. They also looked at approaches of how to increase upward mobility from poverty. They used qualitative research approaches, practices, and poor people’s experiences of poverty. Their conclusion included suggestions that mobility from poverty must be tackled from three main angles which are: economic success, empowerment and independence, and valuing people in the community. The authors also proposed several approaches to achieve the above three strategies namely: to change the way poor people are perceived, to generate more job opportunities for the disadvantaged, to ensure that peoples’ addresses do not determine their descent into poverty or hamper their upward mobility. The authors further suggested that information about poverty or where the poor are, must be readily available for use for poverty and inequality reduction.

I concur partially with Ellwood and Patel (2018) when they argue that mobility from poverty must be tackled from economic success. My own view is that economic success does not always take the poor out of poverty. Economic success needs to be accompanied by deliberate policies to move the masses out of poverty and inequality. Brady, Fullerton, and Cross (2009)

in their study examined how individual poverty was shaped by the welfare states and leftist political actors. The study made use of the Luxembourg income data of the 18 developed countries. The study showed that every time the welfare state was generous to its people, the probability of poverty declined. In comparison to Denmark, the United States' probability of poverty was higher according to the study. The study concluded that that the welfare state reduces the probability of poverty for poor as well as poverty for single-mother households.

A study by Engle (2013) examined how legal reforms in the United States of America can be applied to lift women and children out of poverty. Engle focussed on acts and reforms of childcare which have assisted especially, single mothers, to be economically and socially emancipated. The study also underscored the importance of alimony which ensures an equal distribution of wealth in the event of divorce among married people. Similarly, the author further stressed the plight of single mothers, especially when they lacked help with childcare, which usually forced single mothers to lose their jobs and a further slump into poverty (Engle, 2013). In addition, the author argued that assistance from the state to women in terms of childcare would lift a lot of women out of poverty; they can substantially contribute to economic development. The author concluded that advocates must guide the lawmakers to implement poverty reduction measures according to the law (Engle, 2013). While the author suggests that a single mother's poverty can be alleviated using legal means, the author largely centred her examination on single mothers and alimony.

More robust discussion encompassing all groups of women and especially how rural women's poverty could be relieved would have added another salient angle to this exposition. Although legal reforms may be the best way to help women out of poverty, I believe that the poor find it expensive to make use of judicial services. I also think that in some countries, especially in Africa, the judiciary is not fully independent and as a result, cannot fully protect the poor through constitutional means. This means that the hand of the judiciary is often constrained to do their job by other branches of authority in many countries, especially developing countries. I agree with Engle's assertion that women in developed countries need assistance financially and with child-caring, so that they do not lose their jobs. The problem of poverty is widely tackled through social policy in EU countries, although most the European countries differ in terms of where they place their emphasis with assistance, when it comes to helping the poor,

especially single mothers. Some countries such as Ireland and Sweden, prefer to assist especially with childcare support. Other countries like France place their efforts on encouraging women to work so that they do not depend on welfare support. So, most EU countries are trying to alleviate women's poverty through the provision of social transfers and reducing taxes on the income earned by disadvantaged women (Bernardi and Mortelmans, 2017, p. 47). It is further emphasised that:

“A major challenge for social policy is to reduce the poverty risk of lone parents by providing social transfers and/or reducing taxes. Both measures are used in France. The lone parent's benefit was introduced in the mid-1970s to support lone parents during transitions. The benefit was temporary and means-tested. In contrast with the British lone parent benefit, which was provided until the child reached the age of 16, the French allowance was expected to cease when the child turned three and began attending pre-school, thereby allowing the mother to return to work. The lone-parent benefit was merged with minimum income in 2011, which means that eligibility is no longer linked to lone parenthood but to poverty. Consequently, half of the minimum income recipients are lone parents, and only 16% of these lone parents have a job (Bernardi & Mortelmans 2017, p. 47-48).”

In the same way, Misra, Moller, & Budig (2007) examined how various work-family policies covering groups of women are related to poverty rates. They also investigated the outcomes of some of the work-family policies on poverty rates. The study found that family benefits and childcare for children lowered poverty rates especially in households with single mothers. However, lone-parent leaves are said to exhibit negative outcomes due to loss of income resulting from unpaid leave. The study recommended that gendered assumptions behind work-family policies thoroughly be scrutinized. I agree that family benefits and childcare for children lowers poverty, a point that needs emphasising is the fact that the state, in this case, the welfare state must be fully involved in making sure that benefits reach the targeted children and women. Women need additional income for them to be able to look after their children well. Hence the state must see to it that it enacts and enforces social policies that are supportive to women and children. Brady (2005) investigated the connection between the welfare state and poverty in eighteen western nations which were used as units of analysis. To carry out this study, macro-level variation in poverty and inequality were used. A longitudinal study was carried out over a period of 31 years. The study revealed that poverty can be drastically reduced through social security transfers and public health expenditures. The study concluded that a welfare state had an impact on the state's levels of poverty. Brady is right about welfare states' involvement in the reduction of poverty; and most recent studies have shown that governments that focus on reducing poverty, succeeds.

Along the same lines of social policy, Korpi and Palme (1998) studied various forms of social policy programs operating in OECD countries and assessed their effectiveness in lowering inequality and poverty. They made use of data set from the Social Citizenship Indicator Program (SCIP) which contained information on the development of social insurance programs in these 18 OECD countries. The study also used data from the Luxembourg Income which had information on income distribution in these countries. The study found that targeting benefits at the poor alone did not reduce poverty and inequality. The study suggested that benefits must be targeted at all citizens, both rich and the underprivileged. However, apart from mentioning the elderly regarding their income, the study did not focus its discussion of poverty and inequality on various groups of women, but the analysis centred on poverty and inequality in general. The study also did not examine the poor rural women's poverty and inequality but concentrated on the investigation of the welfare state benefit distribution with regards to poverty and inequality reduction. Although I agree with Korpi and Palme up to a point, I cannot accept their overall conclusion that benefits must be targeted at all citizens. I contend that targeting benefits at the poor should be aimed at raising them to a certain level of income and comfort before considering targeting benefits at all citizens. The poor people, especially in Third World countries, own almost nothing, they are deprived, hence raising them from the ashes where they are, is of paramount importance before they can be treated equally with those who have.

#### **4.3.7 Other remedies to poverty and inequality in the western world**

Other ways in which most western countries have managed to reduce poverty and inequality is through legislation which supports employment and education of women. Encouragement of employment of women, minimum wage and equal pay for both women and men have taken many women out of poverty. Education, however, has been the main way through which many women have been assisted out of poverty. In fact, it is said that in western countries women are now on par in terms of education with men.

#### **4.4 Poverty and inequality in relation to women in Asia**

Having looked at poverty, inequality, and women in western countries and related subject matters, this section looks at poverty and inequality in relation to women in Asia. The World Bank (n.d.) reminds us that,

“Among determinants of hunger, poverty is one of the most important. But like hunger, poverty too is multifaceted. Not simply a lack of income or consumption, poverty includes deprivation in health, education, nutrition, security, empowerment, and dignity. Vulnerability constitutes a further dimension of poverty without an effective coping mechanism and with excessive exposure to shocks.”

To help with the international comparison, poverty is usually measured by considering the percentage of a population whose income is lower than a certain threshold while inequality considers the allocation of metric of take-home pay in a population (World Bank, n.d.). Poverty and inequality in Asia are manifested in various aspects of society. It manifests itself in income and consumption, in patriarchy, education, health, employment and legal systems to name but a few. This section touches on some of these variables although not in chronological order. Analyzing poverty and inequality in Asia is paramount because it helps to gauge at what level women are in that continent and what has been done to alleviate their situation. Studying poverty and inequality of Asian countries is important because it helps us to replicate stories of success to other sections of the world especially to Zambia.

Like women in western countries, women in Asia suffer poverty and inequality, in fact, more than women in western countries. Although many countries have made some progress regarding lifting women from poverty and inequality, Asian countries are still a long way from eradicating poverty and inequality. According to UNDP (2015), “Women’s disadvantages, include workload, wage discrimination, opportunities and the protection of their rights. These gaps need to be closed, for reasons that include positive impacts on intra-household allocations of resources when women gain access to gainful paid work and control income.” The World Bank (n.d.) further insists that a lot of progress has been made in lowering poverty around the world. In China as well as other regions of East Asia, poverty occurrence has decreased from 78 percent to 17 percent. About 830 million people living in South Asia suffer acute multidimensional poverty. What that means, is that several people suffer from poor health, illiteracy and compromised standard of living (World Bank, n.d.). Rural women, young people, and ethnic minorities suffer a lot of inequalities, specifically, gender inequalities are widespread in Asia, Near East and North Africa (World Bank, n.d.).

Chauhan, Mohanty, Subrumanian, Parida, and Padhi (2015) conducted a quinquennial study from 1993 to 2012; the study examined the extent of using money as a measure of poverty and inequality within the territories of India. Territories were compared, and a poverty headcount proportion for 81 regions was obtained using state poverty lines suggested by the planning

commission of India. The Gini index, rich-poor ratio, and regression analysis were utilized to understand the magnitude of economic disparity in the regions of India. The findings showed that although poverty has dropped, economic disparity has gone up in regions of India. The study suggested that regions within the country with a high poverty rate must be prioritized in poverty reduction programs and the factors that lead to increased inequality must be thoroughly explored. Pal and Ghosh (2007, p. 25) contend that despite assertions that inequality has declined in the post-liberal timeframe, similar estimates of the 50<sup>th</sup> (1993-1994) and 55<sup>th</sup> (1999-2000) series of Nationwide Sampling data indicate that inequality increased in both rural and urban areas of India. It was also discovered that although the wealthiest section of the country's population benefited during the post-liberalisation era, most people's income did not grow, and this situation has negatively affected those who are at the very bottom.

Similarly, Tariang and Thomas (2018) carried out a comparative analytical study that looked at impoverishment and inequality between female-headed families and male-headed families in rural regions of East Khasi Hill district Meghalaya in Bangladesh. This research was carried out over two separate periods namely: 2006 and 2010 respectively. For the study, two villages were chosen from eight community development areas. In total, there were 16 villages. Then from each village, a sample of 20 families was purposely chosen. The total number of households added up to 320 households. A Head Count Ratio (HCR), and Poverty Gap Ratio (PGR) was used to measure poverty in both female and male-headed households. The Gini coefficient measured variance in income across households. The study found that Bangladesh performed well in terms of health goals. The country recorded unusual health improvements although there was a need to improve in some areas such as malnutrition in children, which was still to be overcome and lack of basic health care, that needed to be improved. Bangladesh's success has also been attributed to the health system that has allowed numerous role players, including the government and non-government organisations, to be involved in women's empowerment programmes. Achievement can also be attributed to the equity approach. This means that the country used women's gifts and skills in its national development plan. The government advocated for women's education by doing away with any hindrances which might deter women from advancing in education. Women were also given a chance to be leaders in development work, to execute and to benefit from development work (Tariang and Thomas, 2018, p. 1741). This empowerment of women facilitated the bringing to every household,

health services that are required. The study concluded that empowering women in education and disaster alleviation has helped their health and the health sector.

#### **4.4.1 Income inequality in Asia**

Income inequality is a significant contributing factor to the abject poverty and deprivation situation of women in Asia. Like European women, women in Asia have less income than men. This problem is escalated by factors such as loss of income by women due to their roles as carers of their families and segregation from work and loss of income due to less pay received than their men counterparts. To comprehend how low-income women, manage and describe their personal experiences of the job market, the household and the social insurance system we borrow from Ching and Kwan (2002). Ching and Kwan (2002) undertook a study on low-income during the peak of the global expansion of the late 1990s. The study concentrated on reports of the experiences of low-income women in Hong Kong and how they think about poverty. The paper further explored how women view their employment opportunities, how resources are allocated within families, and how they evaluate their social safety in relation to work and family life. The study also attempted to contribute to the development of the grounded theory of poverty among women, by examining why the women make decisions in the manner they do, especially in an environment that is compelling and limiting. The findings of the study point out that, Hong Kong women are greatly aware of the compound circumstances they are in. The women know the structure and impediments which hinder their choices. Women are also aware of how important income is in overcoming their impoverishment, but they are left powerless when it comes to making choices that have to do with making money. Along the same lines, women acknowledge that their poverty is closely associated with their role as mothers and the lack of flexibility in the employment market and social protection. Additionally, women's responsibilities and moral commitments have been used against them, in the process preventing them from working and earning.

The study advised that poverty in Hong Kong must be viewed from the women's standpoint. One way of theorising this standpoint is to connect matters of structure, globalisation, and agency with choices and limitations, and to view women's behaviour as a rational response to the situation of poverty in which they find themselves and the need to address the compound set of underlying relationships which affect their lives. Jain-chandra et al., (2016) investigated

income inequality in Asia, its drivers, and policies that would combat it. The study found that income inequality has risen in many parts of Asia and highlighted the fact that while in the past, fast economic growth in Asia brought equity of distribution of gains, recent growth has failed to have the same trickle effect. The study shows that there is strong agreement that elevated levels of inequity can hinder the pace and sustainability of economic expansion. The study also insists that good policies can have a substantial effect on reversing the trend of rising inequality. The study similarly contended that inequality of opportunity must be addressed to broaden access to the eradication barriers to health and financial services. The budgetary policy is also another area emphasised by the study; that it can reduce inequality by increasing the coverage of social expenditure, improving tax progressivity and enhancing conformity with the requirements. Furthermore, promoting financial inclusion, while preserving economic stability, aids the situation of inequality.

Tachibanaki (2006) carried out a survey on inequality and poverty in Japan. The discussion of the study centred on the causes of poverty and inequality and the consequences of this to development. The study also dealt with the differences between inequality of opportunity and inequality of outcome. Among other things, the study also scrutinised the connection between economic efficiency and equity. The study discovered that the level of inequality has been going up among advanced economies. The study also found that inequality of opportunity in relation to educational and professional opportunity, promotional likelihood in workplaces and the handling of women, is at its worst point by comparison with the years following the Second World War and the years of swift economic development. In its efforts to alleviate poverty among the poor, the government of Japan has employed the income policy support programme, the public pension programme as well as the legal minimum wage policy. The research found that the income support program for the poor and the minimum wage policy does not work well in comparison to the public pension program, which works well in terms of decreasing poverty among elderly people. A strong recommendation was made to strengthen the role of both the income support programme to the poor people and the minimum wage system. The author also recommended combating both inequality of opportunity and outcome by buttressing several economic and social policies. Kanbur, Rhee, and Zhuang (2014) writing about Asian economies further argue that “Of the 37 economies with available data in the

2000s, 14 had a Gini coefficient of or greater than 40, widely considered the threshold for high inequality. These include one in East Asia, four in South Asia, one in Central Asia, and seven in the Pacific.”

#### **4.4.2 Health, education, work, patriarchy and the legal systems in Asia**

There are countless variables which contribute to poverty and inequality of the Asian women. Some of these variables include the absence of good health, quality education and the lack of access to work, bad cultural practices as well as unfair legal systems. Banu (2016), in his study, investigated intra-household gender disparities which focussed on Bangladesh, India, Pakistan, and Sri Lanka. The research utilized secondary data resources and analysed both quantitative and qualitative data. The study focused on health, education, violence towards women and girls, and work. The results of the study showed that the four countries are not homogeneous on the four variables. Sri Lanka’s performance on all four indicators is the best. On the other hand, Pakistan fared poorly on these indicators. Bangladesh and India are progressing well regarding the four-pointers. Across all the variables presented, qualitative in-depth studies demonstrate an obvious pattern of patriarchal values and standards influencing gender power relations, even within high-performing Sri Lanka.

Poverty, inequality, and health are always intertwined. Poverty and inequality usually increase the chances of ill-health because it sows the seed of deprivation and vulnerability. Data on intra-household health in South Asia indicates that substantial improvement is being made regarding maternal deaths. However, maternal morbidity and the overall health status of women is yet to be sufficiently tackled. Anaemia and other reproductive health challenges still pose a negative impact on the health of women, under-five mortality, and child development. The turnaround strategy would be to make sure that there are skilled birth attendants who make sure that women have a safe delivery. This will assist women to enjoy higher life expectancy and longevity. For this plan to succeed, a strong health system and social security system is required to safeguard women (Banu, 2016, p. 23).

On the indicator of education, education in Asia has played an enormous role in uplifting women from poverty. However, there is a need for education to bear fruit for most women in Asia. Banu (2016, p. 24) writes that there are still many poor people in South Asian countries

who, besides being economically disabled, most of them remain illiterate and unemployed. In addition, gender inequalities are evident in all sectors of social, financial and political life. Despite tremendous achievements made by the government and non-governmental organizations in the last decades, gender inequality, especially with regards to education is yet to be addressed successfully. Haghghat (2013) writes that despite Lebanese women having received an education, they have not yet advanced in their social status. This may be attributed to a lack of growth in the economy and political instability in the region. These factors have forced women to carry on their traditional roles. As a result, this situation has aggravated and validated women's discrimination. Haghghat (2013, p. 274), writing about Iranian women's social status, argues that notwithstanding decades of magnificent educational achievement at both secondary and college levels, there has been no corresponding improvement in the women's status or windows of opportunity in terms of employment. The rate of unemployment for women is about 20% or more, while the rate of unemployment for men is only about 12% in Iran. Women in Iran only go to school or college so that they can ameliorate their chances of finding a husband who has a similar social status or family social status (Haghghat, 2013, p. 274). It is evident that education has not helped to elevate women's status in Lebanon and Iran. For women to move forward they need to lobby for economic and political power (Haghghat, 2013, p. 274). The socio-cultural aspect of the region is one of the key factors that constrain women's advancement. Socio-cultural constraints might also prevent women participating in the employment market regardless of the education or qualifications of the women.

Similarly, patriarchal norms discourage women from entering the job market and to participate in the economy (Haghghat, 2013). Banu (2016, p. 36) argues that there are fewer women participating in labour markets than men in India, Bangladesh, Pakistan and Sri Lanka combined. Banu (2016, p. 37) further contends that "Patriarchal norms are there, and the construction of gender has not been changed..." Women have felt that they have been subjected to traditional cultural barriers that discriminate against them. In support of this reasoning, Haghghat (2013) observes that traditional cultural barriers have led to women being subjected to significant discrimination. Patriarchy is also said to work hand in hand with religion and the government. Haghghat (2013) looked at women in the Middle-East and North Africa and believes that Islam as the religion is not to be blamed for women's lack of ability to gain access

to resources, employment, reproductive health, and social welfare services. The author, however, recognises that it is important to comprehend how religion has been used as a tool for those who rule over others. Haghghat argues that Islam has been used as a framework and basis for justification for hindering or limiting women's progress. Islam as a religion has played a part in regulating and restraining women's social status. The author concluded that the MENA women's situation requires a multi-dimensional approach for the situation to be fully understood. The study recommended that women's capacitation must result from a process whereby women can unreservedly examine, progress and air their wishes and interests, without being predefined by religion and government. Access to resources would enable women to access power and high status in society. Related to patriarch and religion, is obviously the practice of the caste system in India which put millions of women at a disadvantage. Due to this system women cannot become what they may aspire to be. In addition to these systems, there is the system of male preference. This system puts women under pressure to the extent of even being forced to abort girl-babies and this has led to the unbalanced sex ratio. Discussing matters of girl children and women in Asia, Banu (2016, p. 18) claims that:

“Gender-related disparities in health status have led to an imbalanced sex ratio for the past 100 years which is worsening. An estimated 60 million to 1 billion girls are missing worldwide, with South Asia's imbalanced sex ratio contributing to a large portion of this number. In some parts of the Indian subcontinent, the sex ratio has fallen as low as 770 women per 1000 men. Gender discrimination at each stage of the female life, the ideology of son preference and the lower value of female children contribute to this imbalance. Sex-selective abortions, the neglect of girl children, reproductive mortality and poor access to health care for girls and women have been cited by many qualitative studies as reasons for the difference.”

It is evident that gender equity is yet to be achieved in Asia. Brown, Al-Hamad and De Paz Nieves (2008) Study of women's empowerment in East Asia, has progressed within the framework of the evolving economic and political context. They used materials on gender-related subjects. The paper tried to unearth advancements that East Asia has made in trying to close the gender gap. Despite improvements in the health and education of women for the last four decades, the study found that inequality continues to exist. The study further found that since the Beijing women international conference, many countries of East Asia have only registered slow progress, despite the work that went into encouraging institutions, legal frameworks and action plans for gender equality. Brown et al., (2008, p. 66-68) proposed that there is a need to narrow the gender gap in East Asia by putting in place projects and programs that help women to receive services that target women, especially in rural areas. These services

must be modified in such a way that they respond to the needs of women. When this has been done, women will benefit gradually, and their lives improve eventually. Also, there must be encouragement, especially for women who are entrepreneurs and those who are involved in the business. It is similarly suggested that there must be protection for women workers, especially women working in foreign countries. Women's civil society, community-driven projects, capacity building for local-level women, strengthening women's representation, focused laws, policies and budgets, gender-sensitive curriculums all must be tailored in such a way that they empower women and alleviate poverty and inequality (Brown, 2008, p. 66-68).

Like patriarchy and religion, the laws or legal systems have also contributed to the plight of women in Asia instead of lessening the pain and difficulties women go through. Cossman and Kapur (2008) examined the ways in which the law bears some of the responsibility for inequality and poverty endured by women in India due to socioeconomic hardships. The researchers explored different areas of the law such as family law, employment legislation, and the rural development law and how these contribute to buttressing women's economic vulnerability and give rise to economic dependence. The study concluded that the law has been a place to oppress women and a place of struggle for women. The study advised that feminists ought to continue to engage the law, for it to be reformed and for it to enforce good laws, keeping in mind that neither the reform nor enforcement of the law alone can bring about women's emancipation and an end to oppression. The next section looks at women's poverty in Latin America.

#### **4.5 Women's poverty and inequality in Latin America**

The poverty and inequality experienced by Latin American women are not very different from the poverty and inequality suffered by women in Africa and Asia. The kind of poverty and inequality remains basically the same although the degree or the intensity may differ from continent to continent. While the degree of poverty and inequality may differ on the continental level, poverty and inequality within the Latin American continent also differ. Vakis, Rigolini and Lucchetti (2015, p. 12) in their seminal work reminds us that about 20% of the Latin Americans were chronically poor about a decade and a half ago. In other words, about 130 million people suffered from chronic poverty by the year 2004. Chronic poverty in the region is not the same everywhere. The degree differs from place to place within the region. According

to Vakis et al., (2015, p. 13) Chronic poverty, to a very large extent, is geographically determined. Chronic poverty differs across and within the Latin American countries with some regions exhibiting higher rates of more than 60 percent, whereas others have percentages of chronic poverty as low as 10 percent. For instance, the state of Santa Catarina in Brazil has got low incidences of chronic poverty, as low as 5 percent, which is less than the national average of Brazil, which is pegged at 20 percent, and near to Uruguay which is Latin America's well-performing economy in terms of its low level of chronic poverty.

The authors further contend that chronic poverty in South America is both a rural and urban phenomenon. Persistent poverty is greater in rural areas but also that it's high in urban areas. This may sound like a contraction in terms although what this means is that cities, have a higher population and due to that, poverty can be higher. For example, in Latin America, Bolivia has about 20 percent greater persistent poverty in rural communities than in Inner-city communities. However, urban areas also have higher numbers of chronically poor people due to the high population density in urban areas as compared to the countryside. In countries such as Brazil, Chile, Colombia, the Dominican Republic, and Mexico, urban chronic poverty is higher than in the rural areas (Vakis et al. 2015, p. 15). The use of the word chronic may have various connotations. One meaning may be that poverty is a long-standing and endless while on the other hand, it may mean that people who experience chronic poverty can hardly find a way out or experience upward mobility to better their lives or overcome poverty, unless under extraordinary government intervention which may help with providing income opportunities for poor people.

One of the root causes of poverty in Latin America is a lack of income for the poor. Ferreira and Schoch (2020) in their study on inequality and social unrest in Latin America found that inequality which includes income was highly concentrated which made the region one of the most imbalanced throughout the world and has elevated skewed income distribution. This situation can be attributed to highly skewed wealth and land distribution and slave-intensive labour from the time of colonialism. Kay (2006, p. 466), writing about methods of poverty research in Latin America, reported that in most Latin American countries, poverty has an ethnic component. This has its roots in the colonial era with its tyranny, deprivation and the exploitation of the native population by the Spanish and Portuguese settlers. Indigenous

populations continue to suffer discrimination and segregation to the degree that this became known as internal colonisation. Apart from highlighting the fact that poverty in Latin America has its roots in Latin American colonial history, Kay also highlights that poverty affects women the way it does because of the patriarchal nature of the Latin American communities, discrimination at the household level, and discrimination from economic point of view regarding labour, land and capital markets.

Poor people in Latin America are largely found in rural areas and they tend to be single and in households headed by women. However, many women in households headed by men also experience a higher prevalence of poverty. This is referred to as ancillary poverty due to gender-related domestic poverty. Furthermore, the work performed by women was conceived principally to be associated with childrearing and caring coupled with other additional occupations such as work in handicrafts, horticulture, food processing and many other jobs which were thought to fall within the realm of domination of women (Kay, 2006, p. 467-468)

Despite the picture that may be painted about income distribution in Latin American countries as contributing to poverty and inequality, Gasparini and Cruces (2013) found in their study that Latin American states have managed to reduce poverty and income inequality over the past 10 years. The findings highlight that these improvements have been due to the improvements in the global economy and positive developments within Latin American nations especially in relation to trade. Therefore, both local and international positive trends have contributed to a reduction in poverty and inequality.

#### **4.5.1 Equality and praxis in Latin America**

Boudet (2011) writes that *igualdad* which is the Spanish term for equality is the most significant word in her language and culture. It assists people to form better societies and future wellbeing of generations. Nevertheless, in Latin America and other parts of the globe, the word has different connotations for both genders and sexes. For about twenty years the slogan in the public realm in Latin America has been opportunities for all. But when gender equality is demanded, the significance of this is challenged by most politicians. Boudet's description of the Latin American's understanding of the word does not guarantee the corresponding application of the word. While people know the importance and the transformative aspect of the word, putting the word into practice still poses a great challenge to Latin American society.

Like many other societies other than Latin America, ordinary people fail to put the word equality into practice, as can be observed from unequal distribution of economic, social and political benefits. Boudet seems to suggest that inequality is observable in the structures that control the economics, social and political systems in Latin America. Policymakers do not address the roots of inequality; hence poverty is perpetuated in Latin American societies. Barcena and Byanyima (2016) argue that Latin America is the world's most unequal region. Similarly, Biggs, King, Basu, and Stuckler (2010, p. 271) observe that inequality is a rampant phenomenon in Latin America and manifests itself in many forms. It manifests itself in gender roles, political participation, ethnicity and age groups. In many senses, Latin America is undoubtedly one of the most uneven throughout the world when we consider riches and income distribution, poverty rates and inequality. In other words, the difference between the rich and the poor, adults and children, women and men is ridiculously higher than many parts of the world including Africa.

Poverty and inequality in Latin America have also been examined from a territorial or geographical perspective in Latin America. A place or a person's physical address may determine a person's poverty and inequality outcome. This is probably true for many other parts of the world. RIMISP (2015) reported that in Latin America, territorial disparities are a reality. A report drawn from ten Latin American countries found that economic inequality in specific territories of the Latin American continent was as diverse as health, education, income generation, employment, security, gender inequality, and economic development. The report showed that the most affected by territorial inequality are mostly rural women, Africans and the indigenous people. Similarly, the report emphasised that economic inequality faced by Latin American women was mainly a rural phenomenon. Poverty and inequality in Latin America are caused by many factors. Nonetheless, income poverty seems to be the main driver of poverty and inequality due to unfair distribution.

#### **4.5.2 Poverty and inequality reduction in Latin America**

Vacaflares (2017) in his study used up-to-date, employees' money transfer data, collected from the central bank of eighteen Latin American sovereign states, to investigate the efficacy of international money transfers in reducing poverty and inequality. The study also reviewed economic literature on the positive effects that remittances as cash flows, may have on the

economic growth of a country. The study was undertaken for a period of about 13 years. The results showed that remittances in Latin America have a positive and beneficial bearing on both poverty rates and inequality levels. It is further admitted that while remittances help to raise poor people's incomes, it is the better-off group of the poor, that benefit greatly from remittances. The study likewise indicates that more people had been pulled out of extreme poverty by these remittances. However, the study does not comment on the fact that a state should find effective and sustainable means of reducing poverty and inequality for citizens other than encouraging remittances which are not always a good guarantee and not the best way of reducing poverty. Therefore, remittances are not the proper means of alleviating hardship for the millions of people who are living in extreme poverty.

Acosta et al., (2007) report that income inequality in Latin America and the Caribbean has reduced by a big margin and this caused a reduction in poverty rates. The reason for the decrease in income inequality was due to an increase in labour-related income of the poorest workers. Specifically, the minimum wage of the poor workers increased. The other reason for the decrease in poverty in Latin America between 2000 and 2014 was due to the increase in income transfers to households. Targeted social programs and pensions specifically played a major role in achieving this goal. Demographic change regarding more people working in households is also cited as one of the reasons for the decrease in inequalities and poverty. An increase in the numbers of working people led to an increase of the middle-class, resulting in the change of the social structure and thereby lifting thousands of people out of poverty.

The other direction Latin American governments have taken in trying to alleviate poverty has been through Conditional Cash Transfer (CCT). Borzutzky (2012) carried out a study in Chile called *Solidario*, with the objective of evaluating the CCTs. The conditional cash transfer system involved transferring income to a female in a household for the purpose of using it for the education of children, access to health and improvement in household consumption. Borzutzky argues that the CCT in Chile was not very successful except in minor ways. The lack of success, according to the researcher, was due to the low number of transfers given to people, despite many people requiring assistance. The failure of the program was further aggravated by lack of provision of good education and health facilities by the government. Moreover, the *Solidario* program did not fully achieve its objectives because most of the

beneficiaries of the program did not get into a job situation whereby, they could have a monthly salary. This is attributed to lack of job opportunities available to those who are at the bottom of the social stratum.

Other solutions to poverty and inequality have been proposed by RIMISP (2015), which states that governments must ensure that nation-wide training programs of the productive sector do not exclude women. Women must not be left out when these programs are crafted and rolled out. National policies must ensure that women are assisted with childcare, so that they may continue taking up paid work without having to struggle with caring for their children. Latin American countries have also been encouraged to enforce policies that support women's involvement in paid work and their involvement in politics, not only as electorates, but also as political leaders. RIMISP (2015) also encourages community organisations to invest in the growth of women's personal skills and emancipation, especially when it comes to their dealing with the creation of wealth and assets. Latin American governments have also been urged to put pressure on gender systems, with the objective of educating both men and women, and to enact policies that critically address inequality suffered by women, especially regarding territorial inequality and inequality due to socio-demographics.

Furthermore, RIMISP (2015) further appealed to Latin American nations to enact policies specifically for rural sector development by providing the ability to access economic resources such as factors of production. Similarly, the creation of mechanisms to support women's creative activities; which encourage women to rise above subsistence activities and the reproduction of traditional roles is evident that Latin American countries are still struggling with poverty and inequality. Solutions undertaken by the Latin American states to the problem of poverty and inequality might inform the path Africans may take in resolving its problems of poverty and inequality. However, this is not to say that Latin American problems of poverty and inequality are exactly as those found in Africa. Africa has a different context and therefore may require different approaches to its problems. The next section looks at poverty and inequalities in Sub-Saharan Africa.

#### **4.6 Women's poverty and inequality in Sub-Saharan Africa (SSA)**

Although poverty, as well as inequality, has reduced elsewhere in the world, women's poverty and inequality remain extremely high in Sub-Saharan Africa and this region remains the world's

most unequal region. (McFerson, 2010; UNDP, 2017). The World Bank (n.d.) reports that about 389 million people in the region continue to live on not more than \$1.90 (United States) per day. Like in the other parts of the world discussed above, Sub-Saharan African experiences high levels of income inequality (Okojie & Shimeles, 2006). Women are said to have less access to land, capital, paid labour, education, credit facilities as well as technology (World Bank, n.d.) The quality of life of the women in SSA is certainly worse than that of men (Kaka, 2013). The poverty situation of women in SSA is fuelled by the inequality that exists between women and men. Non-income disparities between the two sexes have also been said to be particularly high in the region. Okojie and Shimeles (2006) also contend that asset-based and capacity-based inequalities are higher in rural areas than in urban areas of SSA. There are clearly many inequalities driving poverty in SSA, particularly inequalities related to accessing land, education, health, public services, labour markets and involvement in politics. McFerson (2010) lists four causes of poverty which include lack of opportunities, low income, lack of assets and social marginalization. In addition, McFerson reiterates that the worst form of poverty is one that combines all these essentials such as poverty of income, assets, opportunity and access poverty.

#### **4.6.1 Remedies to women's poverty and inequality in SSA**

Poverty and inequality are costly to SSA economies. Keeping women in poverty and inequality consequently negatively affects the economic growth of SSA. Extreme inequality is detrimental to growth and development (Odusola, 2018). Billions of dollars are lost annually due to a lack of women's participation in the micro-and macro activities of SSA economies. To remedy this malaise, there is a need to look at governance in Africa, income inequality, unemployment, gender inequality, financial inclusion, illiteracy, health care, and restrictions on women's property rights and protection of women from violent conflict (McFerson, 2010; Wachira, 2018). Odusola (2018) believes that regressive taxes, unresponsive wage structures, inadequate investment in education and social protection for those that are marginalised, and discriminatory social norms, especially for women, are all drivers of inequality leading to poverty and conflict. Hence revisiting education, institutions, modernising agriculture and industrialisation, distribution matters in terms of wealth, opportunities and power and equalising social protection are some for the solutions that are recommended for SSA (Odusola,

2018). The section that follows, deals with women, poverty and inequality, in the Southern African Development Community.

#### **4.7 Women, poverty, and inequality in the SADC region**

The desire to establish a more distinct body for Southern Africa was conceived in 1979 at the assembly of leaders from the front-line states, in the fight for political emancipation from the colonial governments in Southern Africa. The formation of cooperation was regarded as a weapon in the fight against political, cultural, and economic supremacy by the then leadership of South Africa (Forere, 2009). The Southern African Development Community (SADC) therefore sprang from Southern African Development Coordination Conference (SADCC), whose objectives were to decrease economic vulnerability of Southern Africa, creating regional cooperation, and organising resources to promote policies in the region as a determined action to achieve economic liberalisation (Forere, 2009). SADC was formed in August 1992 and some of its aims are to ensure the development, economic expansion, reduce poverty, and enhance the quality of life of the people of Southern Africa through regional cooperation (SADC, 1993; SADC, 2003).

From inception, SADC envisioned dealing with the well-being of the people in the region by focussing on growing the economies of the member states, poverty alleviation, and helping the disadvantaged through regional integration. At this stage in the cooperation there was no special attention given to women issues especially regarding poverty and inequality. Moreover, SADC later implemented a protocol relating to gender and development. This instrument looked at assimilating and classifying gender differences and labelling women's problems and experiences essential to the design, enactment, monitoring and assessment of programs and policies across all areas to equally benefit men and women (SADC, 2008). SADC (2012) explains that the SADC protocol is to empower women, eradicate discrimination and accomplish gender equality by promoting and harmonizing the design and implementation of gender-sensitive laws and regulations, programs and policies and projects.

The SADC gender protocol essentially looks at women's rights with a specific focus on women's access to justice, marriage and family, presentation and participation, gender equality and education, roles of women, gender-based violence and health (SADC 2008). The SADC women's protocol includes nearly everything that is contained in the African women's

protocol. For this reason, the SADC women's protocol is accused of duplication (Forere, 2009). Despite the effort being put into reducing poverty and inequalities in the SADC region, poverty and inequity remain exceedingly high. Porter (2017) argues that in Southern Africa, the burden of extreme poverty is already hefty. It has been estimated that 88 million people in SADC region live in extreme poverty. Southern Africa accounts for 9% of extreme poverty worldwide, even though it only accounts for about 2.5 percent of the world population. There are several gender disparities throughout the region of Southern Africa Development Community. Women are of the poorest in the region. Women are the poorest for several reasons, such as high illiteracy rates, limiting and discriminatory laws and restricted access to and control over productive resources such as factors of production (SACD, 2012).

#### **4.7.1 SADC's efforts to alleviate women's poverty and inequality**

The SADC region through its declaration and the treaty 6(2) vowed not, "to discriminate against any person on the grounds of inter alia, sex or gender, religion, political views, race, ethnic origin, culture, or disability" (SADC, 1993). SADC member states have consented that sustainable development may only be achieved through the removal of inequalities and marginalisation of women. Removal of gender inequalities and discrimination of women is achievable not only through economic growth and redistribution, but also through suitable projects, activities, legislation, policies, and aimed at promoting gender equality and empowering women in all SADC member countries (SADC, 2012). Conceivably, the best efforts by the SADC region regarding poverty and inequality lies in the powerful instrument on gender and development in article 3(2) which states: "to provide for the empowerment of women, to eliminate discrimination and to achieve gender equality and equity through the development and implementation of gender-responsive, legislation, policies, programmes and policies." Despite these efforts by this region, SADC remains a place where poverty and inequality are still very high and where human rights are still being perpetrated against women in countries such as Congo DRC, and other African countries. The following section of this chapter deals with women, poverty, and inequality in Zambia.

#### **4.8 Poverty and inequality in Zambia**

"Giving people in every part of the world the support they need to lift themselves out of poverty in all its manifestations is the very essence of sustainable development. Goal 1 focuses on ending poverty through interrelated strategies, including the promotion of social protection systems, decent employment and building the resilience of the poor (Sustainable Development Goals, Goal no.1, United Nations, 2017)."

So far, in our literature review in this chapter, we have looked at women, poverty and inequality in the western countries, Latin America, Asia, SSA, and the SADC region. We have also tried to examine how poverty among women and inequalities in these different regions of the globe, have been tackled to bring about a good and comfortable life for women. In the next section of this chapter, the researcher looks at the nature of poverty and inequality experience by women in Zambia.

Poverty and inequality are pertinent issues in Zambia which if not handled properly, human and economic development will not take place. The sentiment by the United Nations above should be accepted with a pinch of salt. Ending poverty in Zambia or anywhere else in the world is an insurmountable task. While many nations have alleviated poverty to almost wiping it out among its citizens, the poor will always be there. And Jesus was right when he said, “You will always have poor people with you” (American Bible Society, 1977). The next section discusses the nature of poverty and inequalities on the national level in Zambia.

#### **4.8.1 Nature of poverty and inequality at the national level in Zambia**

Article 51(1,2,3) of the constitution of Zambia (2016) states that, “Women and men have the right to equal treatment, including the rights to equal opportunities in cultural, political, economic and social activities. Women and men are entitled to be accorded the same dignity and respect of the person. Women and men have an equal right to inherit, have access to, own, use administer and control land and other property.” Similarly article 62(1)(a,b,c,e,f) of the same constitution declares that,

“A person has the right to the highest attainable standard of health, which includes the highest right to health, which includes the right to health care services and reproductive health care; accessible and adequate housing; be free from hunger and to have access to adequate food of acceptable quality; clean and safe water in adequate quantities and to reasonable standards of sanitation; social security and protection, and education.”

Notwithstanding, the above constitutional declarations and Zambia’s stable economic growth from 1990 to 2015, poverty remains a major challenge to national development (MNDP, 2017). At the end of 2015, it was predicted that extreme poverty would be eliminated, however, Zambia is ranked as one of the poorest nations in the world with approximately 54.4 percent of poverty levels. Poverty remains stubbornly high despite a good period of economic growth (ADBG, 2013; MNDP, 2017; World Bank, 2018). The African Development Bank Group contends that:

“Zambia achieved GDP growth rate above 6% for most of the past decade, the GDP per capita increased from US\$330 in 2002 to \$1469 in 2012... However, Zambia’s high level of economic growth has yet to make major inroads into poverty reduction... similarly inequality has also increased with the Gini Coefficient (a standard measure of income inequality) rising from 0.51 in 2004 to 0.55 in 2012. This suggests a growing divide between those who benefit from the high economic growth rates and those who remain trapped in poverty (ADBG, 2013).”

The Ministry of National Development Planning confirms that half of the population of Zambia presently survives below the poverty line, which is US\$1.09, while 40.8 % are not able to meet their everyday essential needs like food. This condition is much worse in the countryside where approximately 76.6 of the population is poor (MNDP, 2017). The overall number of disadvantaged families across the country is steadily increasing and is made up of individuals with limited access to critical public services that are essential for survival, such as quality health care, quality education, clean drinking water, and sanitation. It has also been observed that these households have poor nutrition, which indicates a situation of food insecurity within these families. This further deprives people of human capital potential and further buttresses intergenerational poverty, keeping these families in a vicious cycle of poverty. Female-headed households, children-headed households, persons with disabilities, orphaned children, and chronically ill and the elderly are likely to be more susceptible to poverty in society (MNDP, 2017).

The Report by the Ministry of Gender and Child Development of Zambia indicates that most people in Zambia live in poverty; this situation being exacerbated by the inequality that exists between the sexes in relation to available opportunities. The most affected are the people in rural areas rather than urban dwellers. In 2010, the population and housing census showed that 65 percent of the Zambian population lived in rural areas. Urban poverty in 2010 was approximated to stand at 28 percent compared to 78 percent in rural areas. Dire poverty where households are unable to meet dietary needs was approximated to stand at 58 percent in the countryside and 13 percent in urban areas (MGCD, 2014). The Ministry of Gender and Child Development (MGCD, 2014) also argues that in accordance with the Living Conditions Monitoring Survey of 2010, poverty is higher amongst women, which stood at 80 percent when compared to men, with 78 percent. Similarly, severe poverty levels affected more female-headed households than male-headed households. Women's poverty has continued to be an encumbrance to their involvement in general decision-making since women find themselves overwhelmed by their gender roles, which contributes to them being less educated and

unskilled and as such find themselves dependent on men. Women are also unequally affected by the HIV and AIDS epidemic, consequently, they continue to be victims of gender-based violence and remain the poorest with limited formal and informal power.

In Zambia, poverty affects women more than it does affect men. H. M Consultancy Services (2005) reports that “High poverty levels are more prevalent among women than men. In comparison with the male-headed households, there were 70% extremely poor households among the female households as compared to 57% among male households.” Poverty is a rural phenomenon in Zambia. The United Nations (2013, p. 4) reports, that poverty in Zambia is mainly a rural phenomenon. According to the United Nations (2015), most of the Zambian people, specifically 60 percent, live in the countryside where their main economic activity is subsistence farming for their livelihoods. Women living in rural areas seem to be more affected by poverty than those living in urban areas. Available literature shows that gender-based inequality persists in favour of men in education, decision-making, health, farming and numerous other areas (H. M. Consultancy Services Ltd, 2005). More literature has also shown that economic development does not necessarily imply poverty and inequality alleviation. It is supported that:

“It is commonly acknowledged that consistent and strong macroeconomic growth in Zambia has not been accompanied by a concomitant reduction in poverty. Despite registering a robust GDP growth averaging 5.5% annually over the last decade and 7.3% in 2012, poverty levels remain stubbornly high. In fact, evidence continues to show that growth in Zambia is not trickling down. This is mainly because of the capital-intensive sectors it concentrates on. Additionally, the concentration of economic activity in urban areas and its inability to expand especially to the smallholder agricultural sector is exacerbating the situation. This raises the question of how and to what extent persistent poverty has shaped and driven inequality both in terms of access to opportunities and in terms of outcome (United Nations, 2013).”

It is further argued that although Zambia’s GDP went up at a notable rate during the past ten years, this growth was urban area focused and concentrated only in just a few sectors profiting only a small group of the Zambian people. About 80% of rural Zambians are poor, and 64% lived below US\$1.25 per day poverty line. It is important that in addressing this situation that rural areas and its population become the focus of development and means of including them in the economy (USAID Zambia, 2018). The following section will look at the kind of inequalities experienced by women in Zambia.

### **4.8.2 Inequalities exacerbating women's poverty in Zambia**

Inequalities that exacerbate poverty and inequality among women are not to be found far and wide. On the contrary, they may be embedded within the structures of society and the state policies and programmes, in legalised systems and in social and cultural norms. This section of this chapter looks at some of the inequalities which exacerbate women's poverty in Zambia. These will include looking at gender inequality, income inequality, education inequality, health inequality, economic and employment inequalities, inequalities in factors of production, inequalities in political participation and representation, legalised inequalities, women and environment, time poverty and inequality, cultural norms and inequality, and violence against women. Lastly the economic impacts of poverty and inequalities will be discussed.

### **4.8.3 Gender inequalities**

“Zambia is one of the world's poorest countries. The majority of the population lives in absolute poverty with limited access to productive and material resources. As elsewhere in the world, poverty impacts on women and men in different ways; Zambian women are on average poorer than Zambian men. Patriarchal and socio-economic structures lock women into poverty traps, where they have less access to education and formal employment, and they earn less than men. However, gender is not only about women's rights. It is about women and men working together to reduce poverty (Embassy of Sweden, 2008).”

The excerpt above from Embassy of Sweden (2008) is a loaded passage, especially regarding the meaning of gender inequality between women and men and its consequences for poverty. Analysing gender inequality in society is important because it helps us understand the viewpoint of women and men throughout society, especially regarding poverty and measures needed to sort out the situation thereafter. The Embassy of Sweden (2008) agrees that examining gender power relations is crucial to comprehending both the causes of and the solutions for poverty. In Zambia, inequalities between the sexes in socio-economic and social-cultural status are in many cases striking. The United Nations (2017) emphasises that “Gender inequality persists worldwide, depriving women and girls of their basic rights and opportunities. Achieving gender equality and the empowerment of women and girls will require more vigorous efforts, including legal frameworks, to counter deeply rooted gender-based discrimination often resulting from patriarchal attitudes and related social norms.”

Before discussing gender inequality in Zambia and how it influences poverty among women, here is an explanation of what gender, gender equality, gender equity and gender inequality means. SADC Protocol on gender and development (2008) describes gender as “the roles, duties and responsibilities which are culturally or socially ascribed to women and men, girls

and boys. Gender equality has to do with, “the equal enjoyment of rights, access to possibilities and outcomes, among them resources, by all members of the society, while gender equity refers to the just and fair dispersal of benefits, incentives and opportunities between women, men, girls and boys (SADC, 2008).”

Gender inequality in this vein, would refer to what gender equality and gender equity combined means. Gender inequality means that lack of enjoyment of rights and lack of access to opportunities and outcomes including resources by women and men and lack of equitable distribution of benefits, rewards, and opportunities between women and men. The MGCD (2014) describes gender inequality as the disparity between individuals because of their gender while gender inequality index, mirrors gender inequalities along reproductive health, political representation, and educational attainment for empowerment and participation in the labour market.

The sentiments echoed above by Embassy of Sweden (2008) captures to a large extent, what inequality entails. Patriarchal and socio-economic structures are the conduits through which inequality against women is perpetuated, by preventing them from accessing education, employment, and other economic benefits. However, there are fields in Zambia where women are catching up with men; for instance, regarding the right to vote. Almost 50% of the voters in Zambia are women. It shows that both women and men have equal chances in terms of voting (Embassy of Sweden, 2008). However, women are still failing to keep pace with men in many areas such as education, income, employment, health and poverty levels. The Embassy of Sweden (2008), writing about gender inequality in Zambia observes that:

“In most cases though, women are disadvantaged as a group. Women’s average monthly income is less than half of men’s, and they are more often found in the informal sector. Both general poverty and extreme poverty are slightly more significant in women, and women’s education and literacy levels lag behind those of their brothers and husbands. Maternal mortality rates are very high and young women aged 15-19 are four times more vulnerable to HIV/Aids infection than their male counterparts. Women in rural areas spend more than 2 hours per day collecting firewood and 4 more hours cooking – time that could be spent on income-generating activities e.g. small agricultural businesses. Furthermore, it is estimated that 80% of the country’s food stock is produced by women but women farmers are most often found engaged in small scale subsistence farming with lower access to good land, seeds, technology, markets and credit. Women are by far the most targeted victims of gender-based violence and more than every second married woman reports having been beaten, kicked or slapped at least once. Women are significantly more unlikely to be found as owners of land or holders of bank accounts. Only 15% of members of parliament are female.”

The main cause of the issues of inequality highlighted above is said to be found both in poverty and patriarchy; and in most cases reinforce each other. If a girl fails to go to school, it will be probably due to poverty, but it can also be because a boy is given the opportunity to go to school while a girl is denied the chance because of what culture dictates. Most girls in Zambia stay home to help their mothers to carry out household chores. Some traditional practices in Zambia reinforce lower status of girls and women structures, which are encouraged by women and men, mothers and fathers (Embassy of Sweden, 2008).

Central Statistical Office of Zambia (2018) agrees that one of the drivers of gender inequality is culture. Social norms, values, as well as taboos are seen to be perpetuating gender disparities. Because of the way boys and girls are socialized, a lot of burdens are placed on girls rather than on boys. Cultural observations such as rites of passage, early and imposed marriages, sexual purging, spouse inheritance and property grabbing, effect women and children's well-being negatively and impacts on their involvement in community activities. At the level of governance, women feel that they are restricted in their political contribution in national matters, while at communal and domestic level, there are limits for women's participation in significant decisions such as resource use and allocation. Sometimes limits are extended all the way to the use of family planning and access to services such as health and education (Central Statistical Office, 2018). Furthermore, although women's movements are now increasing in Zambia, women continue to be under-represented and disregarded in decision making. Poverty and lack of power suffered by women in Zambia may be partly attributed to poor economic growth, socially ascribed gender roles and the lack of access by most to the factors of production, particularly those desirable for small and medium entrepreneurship (Norwegian Institute for Urban and Regional Research and NORAD, 2005).

Gender inequality is still an enormous problem in Zambia, and it is biased against women. If equality and equity are not achieved between women and men in Zambia, women will continue to be the majority suffering from poverty due to inequality. As already stated above, article 51(1) of the Zambian Constitution asserts that "Women and men have the right to equal treatment, including the right to equal opportunities in cultural, political, economic and social activities." Furthermore, the same constitution exhorts, "Any law, culture, custom or tradition that undermines the dignity, welfare, interest or status of women or men is prohibited." (GRZ,

2016). Despite this constitutional pronouncement of the Republic of Zambia and further enactment of the NGP in 2000, gender imbalances remain high in Zambian society. Therefore, it is needed that proper policies and programs, that would expedite reduction of inequalities, are put in place so that both women and men may benefit (MGCD, 2014). There is also a need in making sure that there is sensitivity in gender budgeting and planning which recognises gender dynamics in society in order to develop policies and programmes that allocate funds equally so that there is a movement towards a more gender-equal society (MGCD, 2014). The following section deals with income inequality in Zambia. I have highlighted gender inequality in Zambia; I will now turn to income inequality in Zambia.

#### **4.8.4 Income inequality**

Gender inequality has been considered above; this section will be focusing on income inequality in Zambia. Income inequality refers to a lack of equal income distribution in a population, particularly between the rich and the poor, and between women and men. Income inequality can be studied and compared among regions of a country and between countries. Many workers in Zambia are sometimes described as the working poor, because of the low income which they receive due to income inequality. Several households in urban areas still experience poverty despite receiving some form of income. Rural residents of Zambia do not always have constant income because most of them are peasant farmers who rely on seasonal farm produce. Income poverty is, therefore, a reality both in urban and rural regions of the country. With regards to income distribution, should there be any, women get very little share or nothing at all. Men are the overall decision-makers and they control household income. Poverty in Zambia cannot be resolved unless income inequality is addressed in line with a gender component for all workers particularly in rural areas.

United Nations (2015) contends that Zambia's principal development challenge is lowering inequality. However, the problem is getting even worse. The Gini coefficient as an indicator of income inequality rose from 0.60 in 2006 to 0.65 in 2010. This resulted from deteriorating income inequality in rural areas, which increased from 0.54 in 2006 to 0.60 by the year 2010. Zambia seems to be split into two worlds based on formal and informal economies. While urban Zambia is associated with a formal economy and carries most families in the formal sector, most rural communities are linked to the informal sector economy and accommodate a countless number of identified, helpless groups. ADBG (2013), states that inequality has

increased with the Gini coefficient increasing from 0.51 in 2004 to 0.55 in 2015. This suggests high inequality and indicates that many people remain trapped in poverty. Poverty and inequality are closely related to the matters of Jobs. Similarly, the United Nations (2013) argue that at macroeconomic level, inequality in Zambia is unsustainably high and can be compared to poverty. The International Growth Centre (2017) put Zambia's Gini coefficient at 0.735 in 2015. This means that Zambia is one of the most unequal societies in Africa and worldwide. According to the 2010 LCMS, the income Gini Coefficient is estimated at 0.55. Thus, the income inequality gap has generally continued to increase from the late 1990s to date. The International Growth Centre (2013) carried out research where it investigated the connections between growth and inequality in Zambia between 1996 and 2015 (18 years), using the Living Conditions Monitoring Survey (LCMS). It found that income inequality in Zambia, as measured by the per capita income based Gini coefficient, increased from 0.70 in 1996 to 0.75 in 2004, before falling slightly to 0.74 in 2015. It was also found that wage-earning is the biggest contributor to income inequality in Zambia, followed closely by non-agricultural self-employment. Furthermore, Mulenga (2015) undertook a study using 1996 priority surveys, the 2002 and 2010 rounds of the Living Conditions and Monitoring Survey, and the 2012 Labour Force Survey. The three surveys were carried out by the Central Statistical Office. The study concentrated on the paid employees in the Surveys aged 15-65 years old. The study found that women earned 24 percent less than men in 1996 while in 2010 women earned about 16 percent less than their men. The percentage of women who earned income, rose in 2010 but the reality of women earning less than men has not changed significantly.

In Zambia, income inequality is comparatively higher in urban areas than it is in rural areas, although just slightly. Then again, income inequality is lowest in the provinces such as the Western province with inequality of 0.47, Luapula province stands at inequality of 0.40, Northern at 0.43, and Eastern province standing at 0.41 where overall and extreme poverty is highest. (United Nation, 2013).

To address income disparities and poverty, the policymakers in Zambia may need to focus on creating wider access to wage employment, tackling disparities among wage earners, encouraging agrarian productivity. Income is only possible where employment is possible. In the next section I will now discuss gendered employment inequalities.

#### **4.8.5 Gendered employment inequalities**

The International Labour Organisation of which Zambia is a member, in its article 1(1) about the employment policy agreement, states that “With a view to stimulating economic growth and development, raising levels of living, meeting manpower requirements and overcoming unemployment and underemployment, each member shall declare and pursue, as a major goal, an active policy designed to promote full productive and freely chosen employment.” Similarly, in article 1(2)(a)(b) of the same convention, it is written that “The said policy shall aim at ensuring that there is work for all who are available for and seeking work; and that such work is as productive as possible.” Furthermore, the International Labour Organisation, in its convention on discrimination, states that “Each member for which this convention is in force undertakes to declare and pursue a national policy designed to promote, by methods appropriate to national conditions and practice, equality of opportunity and with a view to eliminating any discrimination in respect thereof.” In addition to these international norms, the constitution of Zambia (2016) in article 65(1) states that “A person has the right to employment and to fair labour practices.” Article 65(2)(a)(b)(c) of the same constitution further states that “A worker has the right to fair remuneration; reasonable working conditions; a person or gratuity commensurate with the worker’s status, salary and length of service which shall be paid promptly, failure to which the worker shall be returned on the payroll until the pension or benefit is paid.” Despite these international and domestic laws regarding employment, women in Zambia still fall behind men regarding employment. Sida (2008) reported that a lot of women were engaged in unpaid domestic work and they suffered more unemployment than men, especially in urban areas. In the formal sector, only one employee out of four was a woman and there were only 21 percent of women reported to be working in managerial positions. The general picture in Zambia is that there are more men employed in the formal sector than women, in both urban and rural areas. Table 4.1 shows the employed population in Zambia in rural and urban areas.

**Table 4.1 Employed population in Zambia**

<b>The number and percentage distribution of employed persons by rural/urban and sex, Zambia 2017</b>				
<b>Rural/Urban</b>	<b>Both sexes</b>		<b>Male</b>	<b>Female</b>
	<b>Number</b>	<b>Percentage</b>	<b>Number</b>	<b>Number</b>
<b>Total</b>	<b>2,971,170</b>	<b>100</b>	<b>1,797,957</b>	<b>1,173,213</b>
Rural	1,192,712	40.1	725,739	466,974
Urban	1,778,458	59.9	1,0072,218	706,239

**Source: CSO, 2018b**

The above table shows the number and percentage distribution of employed persons in rural and urban areas of Zambia in 2017. The table also displays employed persons by sex in the same year. The data reveals that there are fewer women employed at the national level both in rural and urban areas. Table 4.2 shows distribution of employed persons by province and sex, Zambia in 2017.

**Table 4.2 Employed persons by province and sex**

<b>Distribution of Employment of persons by province and sex, Zambia 2017</b>			
<b>Province</b>	<b>Total</b>		
	<b>Both Sexes</b>	<b>Male</b>	<b>Female</b>
<b>Total</b>	<b>2,971,170</b>	<b>1,797,957</b>	<b>1,173,213</b>
Central	297,390	177,755	119,635
Copperbelt	585,172	439,714	235,458
Eastern	276,283	176,274	100,009
Luapula	137,821	80,680	57,142
Lusaka	835,644	510,332	325,312
Muchinga	132,239	81,486	50,753
Northern	175,409	108,077	67,332
North Western	130,036	78,307	51,729
Southern	286,930	173,645	113,284
Western	114,246	61,688	52,558

**Source: CSO, 2018b**

The above table shows that in every province of Zambia, there are fewer women employed in formal jobs than men. There is no single province in which women outnumber men. In particular, the Northern Province where Mungwi district is located, data indicates there are 108, 077 men that are employed in the formal sector, as opposed to 67,332 women employed in the formal section. Table 4.3 below shows distribution of employment of persons by province in rural areas and by sex.

**Table 4.3 Employment of persons by province and sex in rural areas**

<b>Distribution of Employment of persons by province, rural and sex, Zambia 2017</b>			
<b>Province</b>	<b>Rural</b>		
	<b>Both Sexes</b>	<b>Male</b>	<b>Female</b>
<b>Total</b>	<b>1,192,712</b>	<b>725,739</b>	<b>466,974</b>
Central	211,936	127,660	84,276
Copperbelt	74,335	42,872	31,463
Eastern	211,598	135,745	75,853
Luapula	100,526	60,360	40,206
Lusaka	90,223	60,320	40,206
Muchinga	72,462	46,810	25,652
Northern	104,504	64,773	39,731
North Western	83,399	48,949	34,449
Southern	160,188	100,995	59,891
Western	82,844	43,708	39,136

Source: CSO, 2018b

The above statistics reveal that in rural areas of Zambia, there are fewer women employed in the informal sector than men. Specifically, in the Northern Province, where Mungwi district lies, the total number of people employed by 2017 was 104,504. 64,773 accounted for men while the total number of women was only 39,731. The numbers above show that fewer women are in informal employment and may be paid less than men. The ILO (2017), states that there are not enough men in Zambia to do all the work that needs to be done in Zambia. Therefore, it is of paramount importance to allow women to participate as much as possible in those sectors where they are discriminated against, so that an even distribution of employment is promoted across all employment sectors, as well as increasing the education and skills of those employed.

Employment is the source of constant and assured income for women who are working and would be the source of livelihood for those who are yet to find employment. Lack of employment and inequalities experienced by women, are enormous factors which lead women into poverty and places them in a disadvantaged position. There is a need to, therefore, to promote women's employment, not only for economic development but to a large extent for women's human development. The following section tackles educational inequalities in Zambia.

#### **4.8.6 Educational inequalities**

Education is a key indicator of well-being and is crucial for guaranteeing the ability to access employment, health, nutrition, and reduced poverty levels. Education provided equally to women and men is of utmost importance and is a precondition for development for every country. Matthews (2019) writes that “Spending on education... can have a huge impact on reducing inequality. A European commission study of sub-Saharan Africa highlighted the unequivocal power of education as a tool to reduce income inequality; they found that schooling raised the income share of the bottom 80%.” International instruments such as CEDAW, the BPFA, and MDGs all, stressed the need for equality in education between girls and boys, women and men (Milimo, et al., 2004). Similarly, SDGs, specifically goal number four, underlines the importance of non-discriminatory and impartial education (United Nations, 2015).

Mwanza (2015) states that “The benefits of education spread beyond direct economic effects to include social benefits for individuals and society. The benefits include better way of taking care of ourselves and consequently creating a better society in which we live.” It is further stated that the purpose of education is to teach the students basic cognitive capabilities and improve attitudes such as personal responsibility, honesty, sociability and abilities related to solving the problems which students should have in order to work effectively within the society. Schooling is, therefore, a key factor in building a nation. Education is the path through which a nation educates its human capital and labour force for better returns to the economy. Also, education has an essential role in introducing, supporting and fast-tracking development by encouraging innovation and directing the needed expertise and knowledge in contemporary economic progress. In other words, the objective of education is to prepare young people with knowledge, abilities and the possibilities they need for them to achieve their full capability and to actively take part in social, economic and political life of the nation (Mwanza, 2015). The World Economic Forum (2015) argues that,

“The multiplier effect of girls’ education on several aspects of development, as well as its impact on economic growth, is now commonly accepted: education reduces high fertility rates, lowers infant and child mortality rates, lowers maternal mortality rates, increases labour force participation rates and earnings, and fosters further educational investment in children. Therefore, the cost of girls’ exclusion from education considerably hinders the productive potential of an economy and its overall development.”

I agree with Mwanza and the WEF that education is important, especially in the advancement of women and increasing economic growth. In fact, the Government of the Republic of Zambia admits that education and skills development plays an important role in socio-economic development. It provides opportunities for comprehensive growth, poverty alleviation, employment, productivity and human development (GRZ, 2014). The government of Zambia also acknowledges that while Zambia has accomplished some progress in the parity of access and efficiency regarding completion of education, there is a lot more to be done regarding equality and learning outcomes which continue to remain low. Likewise, quality of learning services is a major challenge, particularly in rural areas. Regional comparisons suggest that the quality of basic education is one of the worst in the SADC region (GRZ, 2014). I agree with the government of Zambia that Zambia is lagging in education particularly in terms of quality and access. Men have much higher literacy than women.

The literacy ratio is 83 percent for men while it is only 68 percent for women. Low literacy levels among women in Zambia, results in women’s low participation in the socio-economy and encourages low cultural standing in society. In addition, to explaining how low literacy among women increases, the CSO of Zambia (2018) reports that early marriages, unequal spread of household chores, school dropout rates; and the preference for the schooling of boys, exacerbate illiteracy amongst women. Mwanza (2015) further reports that access to education in Zambia remains an insurmountable problem. Regarding gender inequality, the education system in Zambia is characterised by disparities between women and men at almost every level. Although enrolment percentages are almost equal in grade one, basic, secondary and tertiary levels of education still pose some inequalities between boys and girls. The table below shows overall enrolment rate disparities by educational attainment between boys and girls.

**Table 4.4 Overall enrolment rate by educational level**

<b>Overall enrolment rate by education Level, 2013-2016 Percentage Distribution</b>				
	Grades 1-7		Grades 8-12	
Year	Girls	Boys	Girls	Boys
2013	128	127	30	36
2014	114	113	30	35
2015	111	111	43	48
2016	106	105	43	48

**Sources: CSO, 2018**

The table above shows from grades 1-7, the percentage distribution of girls and boys enrolled in primary school. The proportion of girls enrolled at elementary school is higher for girls than boys. However, as grades progress from 8-12, the percentage rate for girls returning to primary schools, reduce. In other words, there are fewer girls frequenting secondary school than boys from grade 8 to grade 12. Similarly, the table below shows the maximum educational level for those aged 15-49, from 2013-2014.

**Table 4.5: Highest education attained for persons aged 15-49**

Highest education attained for persons Aged 15-49, 2013-14 percentage distribution and number in 1 000s		
Education Level	Women	Men
No education	8	4
Some Primary	31	23
Primary	16	16
Some secondary	32	35
Secondary	8	14
More than secondary	5	8
Number	16,411	14, 773

**Source: CSO. 2018**

The table above shows the percentage distribution of the maximum educational level for individuals aged 15-49 in 2013 and 2014. There are more women with no education than men and there are now more women who have attained some primary education than men. Persons who attained primary education are equal between women and men but the percentage rate of women attaining secondary education, some secondary and more than secondary is less than that of men. The table below shows dropout rate by education level, 2013-2016.

**Table 4.6 Dropout rate by education level**

Drop-out rate by education Level, 2013-2016 percentage distribution				
Year	Grades 1-7		Grades 8-12	
	Girls	Boys	Girls	Boys
2013	2.1	1.4	1.7	0.7
2014	2.1	1.5	1.8	0.6
2015	1.9	1.3	1.9	0.5
2016	1.8	1.3	1.8	0.7

**Source: CSO. 2018**

The table above shows that the number of girls leaving school is more than boys at both levels of education; that is at the level of grades 1-7 and at the level of grades 8-12. Girls leaving school have an impact on the total number of women who contribute completely to the growth of the economy. This situation further exacerbates poverty and inequality suffered by women. According to (Mwanza, 2015) the dominant issues prevailing in girls' education in Zambia, especially in the rural areas, are high non-attendance and poor retention. There is also little demand for education among girls, especially in rural areas, due to poverty, which also means that there are limited resources to be spent on educating girls. The cost involved in sending children to school is unaffordable for most families in the rural areas. Furthermore, Milimo et al., (2004) argue that poor performance, illness, death, pregnancies, economics and expulsion form part of the reasons why children cannot access education in Zambia. Some of these factors affect both boys and girls. But there are those factors which affect girls more than boys. I acknowledge Milimo's point of view regarding gender-specific reasons of why girls leave school. Some girls leave school when they become pregnant, because of all sorts of pressure exerted on them. Although pregnancy is no longer a reason why a girl can leave school in Zambia, girls often feel discriminated against by other girls and even teachers for being pregnant. Sometimes girls are sent away if they attend schools owned by the church. The main factors that lead to girls dropping out of school are that teenage pregnancies and marriages are some of the main reasons for girls' poor participation in education. This problem is especially rampant in rural areas of Zambia and is exacerbated by some cultural practices. One cultural practice that impacts negatively on girls' education is the practice of early marriages among young girls. Usually, child marriages are decided upon and arranged by parents or foster parents. The Population Council, UNFPA and GRZ (2017) attest that,

“Child brides do not receive education and economic opportunities that helped lift them and their families from poverty hence child marriage perpetuates a vicious cycle of intergenerational poverty. It deprives girls of any education; child brides are likely to drop out of school, curtailing opportunities and realization of their full potential. It creates health risks, child marriage and teenage pregnancy expose girls to early childbearing and greater risks of lifelong fertility with significantly higher maternal and infant morbidity and mortality. It increases girls' vulnerability. Child brides are at risk of negative sexual and reproductive health outcomes, including early pregnancy, exposure to HIV and the other STI's and increased discrimination. It puts girls at risk of violence. Child marriage puts girls at an increased risk of sexual, physical and emotional gender-based violence.”

The sentiments above by the Population Council, UNFPA, and GRZ are true. Apart from loss of education due to early marriages, girls face many other risks associated with early marriages.

Culture and tradition have also been blamed for contributing to inequality in education between girls and boys. Culturally the roles and duties assigned to the girl-child in most households tend to overburden girls more than boys. Apart from overburdening, chores done by girls are time-consuming in comparison to chores performed by boys. Mwanza (2015) agrees that female domestic labour is a significant factor that hampers girls' achievement at school. Zambian parents attach a higher value to female household work than to male domestic work. This may be attributed to patriarchal practices. Girls undertake most of the household tasks like cooking, collecting firewood and drawing water, looking after siblings, the patients and the elderly. This is perpetuated in both rural communities and urban communities in Zambia. As a result of this, gender disparities regarding attendance at school, retention, and completion proportions, prevalent between girls and boys.

The Government of the Republic of Zambia (2008) admits that "attitudes and beliefs obtained in patriarchal systems of society in some parts of Zambia that rate men as superior to women, adversely affects how men regard women, especially when it comes to equal participation in decision-making, economic empowerment and access to education." I agree with Mwanza and the government of Zambia that overburdening work may be the reason why girls' education is lagging, but it does not follow that boys in the rural areas do not do their share of domestic work. I have observed that even boys are sometimes exposed to work too heavy for their age. The difference may be that often girls work longer than boys.

Another reason for perpetuating inequality in education between girls and boys is male-child preference over girl-child. Boys are given preference over girls when a choice must be made regarding who must be sent to school between a girl and a boy. Mwanza (2015) concedes that "Where family resources are not enough and parents have to make a choice about who to send to school, the boys and not the girl are likely to be sent to school. Many rural families and communities see schooling for a girl as a waste of resources, as she will get married. Even if she were to continue with her education, it would be her husband and in-laws to benefit and not her family members." In addition, Milimo et al., (2004) earlier wrote that:

"Some parents prefer to send the boy child to school because education for a girl-child is perceived as preparation for marriage. Such attitudes, however, are more prevalent among rural parents and those with limited education as well as those households in which girls perform such economic roles as selling at the market and/or along the street. In such households, the traditional view that investing in a boy child is more profitable than investing in a girl-child remains quite profound."

While Mwanza and Milimo may be right about boys being preferred when it comes to who goes to school first when faced with a choice between a boy and girl, I am of two minds about their claim. On the one hand, I agree that boys are usually picked to attend school. On the other hand, I am not sure if all parents send boys to school merely for the sake of excluding girls. There are many variables or factors which dictate the decision made by most parents.

Other reasons that are put forward in terms of inequality between girls and boys are related to Skewed government policy. Since independence, the Zambian government has been bent towards providing more schools for boys rather than girls. There were more schools and tertiary institutions built for young men than there were for young women. Prior to 1993, almost all the technical colleges only took boys. It is argued that out of the initial twelve single-sex schools build by the government, less than four were girls' schools. This disparity of enrolment of more boys than girls perpetuated gender gap in education. Creating more single-sex schools that focus on girls would be the best way to increase the number of girls able to access education (Milimo, et al., 2004).

Teachers' attitudes have also been listed as one of the reasons why girls drop out of school. It is believed that because girls are likely to drop out of school, they are therefore not given the attention as boys. Shahidul and Zehadul Karim (2015) observes that,

“Teachers in school more positively viewed boys than girls because they usually expect girls to quit school early. Teachers' attitude and their teaching practices have a foremost impact on sustaining girls in school...several countries in Sub-Saharan Africa indicate that both female and male teachers believed that boys were academically better than girls... teachers tend to pay more attention to boys in classroom than girls...teachers were not conscious of using their language towards girls in classroom. They viewed girls as less intelligent to those boys and that girls are just there to marry early.”

I agree with Shahidul and Zehadul Karim in the above quotation, a point that needs emphasising is the use of language of teachers towards girls. Some teachers use very strong language not only towards girls but also towards boys. I do believe that this is the case in Zambia and perhaps this needs to be addressed in order to protect pupils in schools. Furthermore, studies have also shown that poverty is highest in female-headed households, it also feasible that in such households, the head of the household may not have formal education hence children are also likely not to have education, especially girls. The United Nations (2013) write that “A lack of education increases the likelihood of poverty being perpetuated and transmitted across generations...in fact the odds are high that a child who lives in a poor household in which the head has no primary education, will experience a high risk of non-

attendance or drop out of school early.” Lack of education due to above factors lead to lower levels of educational achievement and increase unequal access to employment and women’s ability to be competitive and this may lead to poverty and inequality. Therefore, educating women promotes socio-economic and cultural empowerment. However, empowerment is incomplete unless women are also allowed to access health care. In the following section health inequalities will be dealt with and how that impacts women’s lives and especially how that leads to poverty.

#### **4.8.7 Healthcare in Zambia**

The ability to access equal health care is a fundamental human right. Women and men have the right to enjoy the highest possible standard of physical and psychological wellbeing because it is vitally important for their lives (Milimo et al, 2004). A report on the World Health Organisation’s expert commission contends that women’s health is the basis for social and economic growth in Africa. Health services for women must be promoted and defended (WHO Regional Office for Africa, 2012). Article 25(a) of the Zambian constitution states that, “without limiting any right or freedom guaranteed under the bill of rights women have the right to reproduction health, including family planning and access to related information and education (GRZ, 2016).” Article 62(1) (a) of the Zambian constitution further affirms that “A person has the right to the highest attainable standard of health, which includes the right to healthcare services and reproductive health care (GRZ, 2016).” Access to quality health services is the focal point towards universal coverage (Phiri and Ataguba, 2014). Despite this encouragement by the constitution of Zambia that health care provision is a human right that must be accessible to everyone, the government of Zambia has not adequately provided universal health care for Zambians especially to women in rural areas. Proper health care, information and education are still not accessible to most Zambians.

Phiri and Ataguba (2014) carried out a study in Zambia using the Living Conditions and Monitoring Survey (LCMS) data to assess the inequality and inequity in access and need for health care. Inequality was evaluated using concentration curves and concentration indicators while inequity was evaluated using a horizontal equity index; an index of inequity across socioeconomic status groups, based on standardising health service utilisation on health care needs. Health care services taken into consideration included public health centres trips,

government clinic visits, state hospitals and total public facility visits. The conclusion of the study was that there was need to ensure fair access to health care services particularly for the poor and disadvantaged. The study also pointed out that there was need to fortify key facilities used by the poor and decreasing access barriers by ensuring that health care capacity utilization at the highest level of facilities is widely distributed in a manner consistent with need. The above-mentioned ingenuities might decrease the observed inequalities and expedite the transition to universal healthcare coverage in Zambia (Phiri and Ataguba, 2014).

Other than data showing that the rich people have an advantage over the poor in accessing good health care in Zambia, data also shows many other disparities between women and men. Because of reproduction, women need health care services more than men. However, to due poverty suffered by most women in Zambia access to health services cannot be guaranteed as is the case of most men who are better off when it comes to income. In Zambia, good health care service depends on whether one can afford a good hospital or not. Even in most important public hospitals such as the University Teaching Hospital (UTH), there are two sections: the fee-paying section and non-fee-paying section. Services are therefore not the same. Patients in fee-paying sections get better service than those in the non-fee-paying section. But the matter is that most women cannot make out-of-pocket payments to fund their health care needs. OOP payments are problematic to most Zambian women because they do not have income and usually rely on the generosity of their husbands. WHO's regional office for Africa (2012) writes that OOP payments for health care penalises women and lead to reduction in the use of health care services by women because women are dependent on their husbands financially, hence accessing health care services depend on men's decision. In cases where OOP payments have been discontinued, women's access to health care has also improved.

Another area of inequality between men and women in Zambia lies in productive rights themselves; on the right to decide on matters regarding the total amount of children a woman ought to have in a marriage. Child-bearing rights have to do with the rights of individuals or couples to make informed decisions on whether to become parents or not and have reproductive health. Reproductive rights cover a wide area of study which includes the rights of couples or individuals to make choices on issues relating to the spacing of children, the actual number of

children as well as gaining access to reproductive health services (University of South Africa, 2016, p. 51).

In Zambia, there is a belief that the more children one has, the more wealth one has (*Abana fyuma* / children are wealth). However, it is not always a woman who decides how many children she should have in Zambia. As result, women in Zambia often have a lot of children. Available data in Zambia shows that healthcare, especially related to women's reproductive health discloses an extremely gloomy scenario. Zambia's birth rate is about 6 births per woman, ranking Zambian women as some of the most fertile women in Sub-Saharan Africa (Milimo et al., 2004). Higher fertility levels in Zambia are attributed to low education due the fact that women with low education are less likely to make better-informed decisions concerning their reproductive health and less likely to access health facilities outside their own homes (Milimo et al., 2004).

Due to the lack of access to adequate health care facilities and services, lack of physicians as well as nurses, several women die from high maternal mortality rate (MMR). MMR among women in Zambia in 2017 was estimated at 213 per 100 000 live births (WHO, 2019). This number is still too high. WHO's regional office for Africa (2012) earlier argued that "women in African account for more than half of deaths of women worldwide due to communicable diseases, maternal and prenatal conditions and nutritional deficiencies. They bear an even heavier burden of HIV/AIDS with the related morbidity and mortality." I believe that with improvements in healthcare facilities and reduction of barriers to accessing healthcare the MMR in Zambia can still go down further. Women have a dual role responsibility; that of reproduction and production in a family and both impact on their health.

Women bear and rear children, which is more a reproduction responsibility. But women also have the responsibility for physical sustenance of their children. Most women, despite being married, bearing and rearing children, must still go out to find food for their children. Most women in Zambia, especially in tough economic situations, must find other means of earning income. In towns many women are involved in small businesses to supplement income and in most cases, income from these small businesses is the only income at home. In rural areas of Zambia, women spend most of their time in the field planting seed and weeding, for them to have food at the end of the rainy season. Hard labour may have a toll on the rural women's

health. Jacobs et al., (2018) summarises factor exacerbating women's inequalities in healthcare as follow, "Structural factors such as distance to the health facilities, cultural beliefs, income, mother's livelihoods and health system factors such as inadequate numbers and distribution of skilled health workers and poor quality of services, have been associated with poor coverage of maternal and neonatal health services in rural and remote areas."

There is a need to reduce inequalities faced by women in the healthcare system in Zambia, especially among rural women. There is a connection between health care for women, inequalities in healthcare and poverty. Therefore, investing in women's healthcare may help women's health and may improve economic growth and reduce poverty suffered by many women in Zambia. A healthy nation is a prosperous nation. Failure of healthcare systems in many African states to provide quality and accessible healthcare is one of the main drivers of the adverse trends in women's health indicators. This may be a result of under-investment in women's healthcare. The World Health Organisation regional office for Africa (2012) advises that there must be a complete overhaul of the health system design in order to meet women's needs. Health care providers must especially think about enhancing health care amenities in rural areas and the government must introduce and expedite a multi-sectoral approach to improving women's health care the country. The following section looks at inequalities related to access to land.

#### **4.8.8 Inequalities and poverty related to lack of access to land**

Land is important factor of production which should be accessible to women. Most poor people, especially in rural areas, depend on land for their livelihood and wellbeing (Matthews, 2019). Because land consists of water, arable land, vegetation, and forests and others, poor people, especially rural women, entirely depend on what nature can give. However, women in urban as well as those in rural Zambia do not always own land, because of discrimination. The constitution of Zambia encourages equality and ownership of land by any Zambian male or female. Article 51(1), states that "Women and men have the right to equal treatment, including the right to equal opportunity in cultural, political, economic, and social activities." Additionally, article 51(3)(4)(5) exhorts that, "Women and men have an equal right to inherit, have access to, own, use, administer and control land and other property; women and men have equal rights in the marriage, during the marriage and at the dissolution of marriage; any law, culture, custom or tradition that undermines the dignity, welfare, interest or status of women

or women is prohibited.” Furthermore, the 1996 Land Act cap 184 of the laws of Zambia guarantees Zambian citizens the possibility of owning land with security of tenure for 99 years (GRZ, 1996).

Despite this demand by the constitution of Zambia and other laws of Zambia, women have been barred from accessing land through difficulties put in their way. Traditional leaders are not willing to facilitate the issuance of Title Deeds to land under their domain, inheritance rights favour men over women. Women do not own customary land but have access through their spouses’ land; land rights are dependent on the relationship with men. When a man dies, women lose access to land; Women do not have title so cannot use land to obtain credit from lending institutions. MGCD (2014), adds that “Land is an essential resource in any given society because it is the basis for human survival. Nonetheless, acquisition and ownership both under statutory and customary tenure in Zambia is a major hindrance to women’s effective involvement in national development. Administratively the ministry of lands did not allocate land to women and traditionally only men were located land. ZARD (1994) reports that:

“There is a pattern where a husband and wife make a joint application for a piece of land, the Ministry makes out the deed in the name of the husband only. This administrative practice has no basis in statutory law and is another example of how customary law triumph over the statute book. Also, most agricultural land in Zambia is traditional land controlled by chiefs. Ordinary rural women in Zambia have little or no direct access to land since under traditional law it is normally only men who have right to land. Where a woman is allocated land, it is usually allocated by a husband, father, or uncle who has already been allocated land by the chief.”

Notwithstanding that woman are a large portion of the economically active population in agriculture they have limited land rights. Although women contribute largely to labour in agriculture, they do not benefit in the same way as their male counterparts, in accessing land resources. Women bear fundamental responsibility for household food production and lack of access to land impacts negatively on this responsibility. Poverty is likely to continue devastating families if women are not able to access arable land. Women’s inability to own land reduces their chances of becoming economically independent and forces them to depend on their poor husbands for sustenance. DFID (2008) argues that women’s vulnerability to poverty can be alleviated by granting land rights for rural women. This is likely to bring about their economic empowerment and can also be a useful tool towards domestic food security. Further, accessing land rights can reduce the over-dependence of women on men for sustenance and social security. Granting women land rights and access to agricultural inputs will increase

the total agricultural output in Sub-Saharan Africa by approximately 6 -20 percent. The next section looks at political involvement and representation of women in Zambia.

#### **4.8.9 Women's political involvement in Zambia**

Gender equality in politics is a major guideline of modern autonomous governance such that lack of or poor participation of women in politics it is a major concern worldwide. The declaration of the United Nations Convention on the Elimination of all Forms of Discrimination Against Women and other international conventions have laid the foundation for the encouragement of women taking part in politics. However, women's political participation is not proportionate to the 50% of the Zambian women's population thereby not equal representation in political leadership positions (Nsama and Kabubi, 2017). Zambian political parties encourage women to attend political rallies to form big crowds, voting and demonstrating where possible but not in key leadership positions. Despite this participation of women, Osei-Hwedie's study on the assessment and comparison of two political eras, that is the second and the third republics of Zambia, found that democratisation and political liberalisation by the MMD in Zambia did not fundamentally advance the role of women in Zambian politics, in fact evidence shows that it may have worsened the political status of women in Zambia.

Discrimination against women remains a persistent form of inequality. Regarding discrimination of women in participation in politics and representation, Zambia is among countries in the region with only a few women involved in decision making (Gender Links, 2015). Women's participation in politics is not just taking up position in parliament or at local government, it is more than that. Political participation must be viewed in a broader sense, which goes beyond the institutional boundaries of the party-state, to encompass other spheres of social national economic life. Political participation ranges from the household level, through the locality, to the national level. Hence the exclusion of women from decision making results in state institutions and policies that do not address gender inequalities and are not liable and responsive to women's political and economic needs (Nsama and Kabubi, 2017). Statistics on women's participation and representation in Zambia are very disturbing because they have not changed since Zambia got independence in 1964. Notwithstanding that both women and men fought for independence of the country, women continue to be denied the opportunity to

take up leadership roles as compared to men (Nsama and Kabubi, 2017). The table below shows statistics women's and men's representation in Parliament since the independence of Zambia.

**Table 4.7: Showing women and men's representation in the parliament.**

Years	Number of women MPs	(%)	Number of men MPs	(%)	Total elective seats
1964-1968	5	6.67	70	93.3	75
1968-1972	2	1.9	103	98.1	105
1973-1978	7	5.6	118	94.4	125
1978-1983	6	4.8	119	95.2	125
1983-1988	4	3.2	120	96.2	125
1988-1991	6	4.8	119	95.2	125
1991-1996	6	4.8	119	95.2	125
1996-2001	16	10.6	134	89.4	150
2001-2006	19	12.6	131	88.34	150
2006-2008	22	14.6	128	85.3	150
2008-2011	17	11	133	89	150
2011-2015	26	17	130	83	156

**Source: Nsama and Kabubi, 2017**

It is evident from the above table that since independence, there have been very few women in parliament to represent women. This is sad because women in Zambia cannot fully represent other women in their needs, because of exclusion from decision making structures. It takes both women and men to develop a nation. Zambia will continue to remain behind on the human and economic development index if the system continues to discriminate against women. Women know other women's problems and they are in a better position to represent them, better than men. The exclusion of women in leadership positions is attributed to several reasons which mainly fall under three main categories, namely; socio-economic aspects; for example lack of resources and low education levels; cultural factors such as strong patriarchy and all norms prohibiting women to be active in public life; and political factors which include political violence and inequality in political field (Nsama and Kabubi, 2017).

The current Zambian president (Edgar Chagwa Lungu) has been recognised as a promoter of women's rights. During his first term, he appointed a woman vice president and a woman chief justice, showing some commitment towards women's empowerment and inclusion in policymaking. Notwithstanding this effort, empowerment, and involvement of women in position of leadership, especially on top national and local level, is still incredibly low, due to inequality and discrimination against women in politics. Integrating women at the policy design level is still below the required mark. The present composition of women in parliament is only about 29 women out of the total number of 166 parliamentarians. This number only accounts for about 17 percent of women in the National Assembly of Zambia, which is below the international average requirement, which stands at 23 percent. 17 percent also falls below African Union's requirement of 50% women's representation at all levels of political decision-making locus (Turnbull and Chiwele, 2017). Turnbull and Chiwele are right when they say that the need in Zambia is to raise the number of women's political representation at all levels. In some countries political representations have been actualised in two ways: Firstly, through a slow tracking system, which is characterised by incremental changes happening concurrently, with greater involvement of women in employment and education opportunities.

The second way involves the fast-track system applied in countries such as South Africa, using electoral gender quotas to achieve women's empowerment. In this system capable women are deployed to take up ministerial roles and participate in enacting laws of the country. This system also encourages strong women's movement, that fight for enhanced women's involvement and representation in the affairs of the country and provides capacity for international exposure to international instruments such as CEDAW and the BDPFA (Vetten and Leisegang, 2011). The justice system is discussed in the following section.

#### **4.8.10 Justice system and customary law in Zambia**

One way to reduce inequality and poverty in a nation is to have progressive laws that are applied fairly and equitably. The laws of Zambia are expressed through the constitution which is the highest law of the land. The law ensures that there is fairness and equal treatment and ensures that one is discriminated in any way. The constitution of Zambia prohibits discrimination of anyone. It states that "A person has the right not to be discriminated against,

directly or indirectly, or any grounds including birth, race, sex, origin, colour, age, disability, religion, conscience, belief, culture, language, pregnancy, health, marital, ethnic, tribal, social, or economic status.” Furthermore, the constitution recognises property rights and protects all people against the deprivation of property. Article 34(1)(a)(b) states that all persons have the right to privacy which includes the right not to have their person, home, or property searched and their possessions seized. These two articles speak to non-discrimination of a person on any ground and to the right of property and protection of property. In the past, discriminatory articles have been cited from the previous constitutions of Zambia.

Zambia has now however, made significant progress in repealing discriminatory clauses from the laws and this is being achieved through the Gender equity and quality Act of 2015 and the 2016 constitution. Article 51(1), states that “Women and men have the right to equal treatment including the right to equal opportunities in cultural, political, economic and social activities.” Article 51(5) furthermore urges that “Any law, culture, customs, or tradition that undermines the dignity, welfare, interest or status of women or men is prohibited (Constitution of the Republic of Zambia, 2016).” Notwithstanding these articles, I have observed that implementation of the law embedded in the constitution, is not always adhered to in all sectors of society in Zambia. For instance, customary law always comes in the way of statutory law. Where for example, the constitution says that both men and women are entitled to equal access to land, however, traditional land usually belongs to men.

Veit (2012) argues that “Most women in Zambia do not enjoy the same land rights as men. Zambia’s Lands Act provides support for women who hold statutory land, but the law does not apply to customary land. Most land is held under custom and most customary tenure systems do not provide women with significant land rights — even when they do, traditional institutions often do not effectively implement the rules.” The creation of Land Act in Zambia which maintains two categories: the customary and state, allows room for abuses to be perpetuated especially where local courts administer customary law and perpetuate rules that disadvantage women over men (Veit, 2012). Banda (2012) argues that the most critical concern for most women in Zambia is the issue of control and ownership of land. As already discussed above, land is critical to reducing poverty in Zambia, especially keeping in mind that women in Zambia are said to produce more food than even men in the country, but they have less or no

access to land (Banda, 2012). Lack of access to land by women, especially traditional land, will continue to aggravate the disparity between women and men in Zambia and will continue to negatively impact food production and security in many households in rural areas.

Customary law also allows many discriminatory acts which are prohibited by the constitution of Zambia. While the constitution upholds equal treatment of all citizens, women find themselves oppressed culturally, economically, politically, and socially. The subordination of women is to a large extent fuelled by Zambian cultural and traditional beliefs. Women from young are taught to view men as superior and men grow up with a perception that they are superior to women. This kind of perception or world view is later carried to another sector of society such as workplaces where women, despite the censure of the law, are deemed less, paid less and are segregated to top jobs (Nyambe, 2019). Another negative aspect of the customary law which increases inequality is articulated by Milimo below:

“in the event of divorce, women (especially those from matrilineal groups) together with their children are expected to go back to their natal families, leaving behind everything they have contributed to acquisition during the marriage; and after divorce, customary law does not provide for maintenance of women, and in some cases of children. Their natal families are expected to assume responsibility for them, which is a source of hardship for women and children given the fact that the extended family system has been weakened by many factors including poverty and urbanization (Milimo et al., 2004).”

As we have already seen, despite women being the majority in the country, they are still fewer in number than men, in decision making positions. There is a need for the statutory law to enforce a deliberate law to fast-track the number of women in key positions of decision making. Having women, for example, occupy key positions in legislature might enable them to legislate law that will help them eliminate inequality and poverty against the majority. Zambia is far behind in realising fifty percent representation and meaningful participation of women in public life (GRZ, 2015). Increasing representation and participation can be done through the quota system which has been applied in some developed countries (Aggio, 2001). Aggio (2001) further says that gender quotas arose as a response under-representation women faced in the political arena, and this required introducing of stipulated minimum levels of representation for each sex. This arrangement was seen as a way to boost women’s participation in politics.

Most rural women hardly understand the language used by legal practitioners and as a result, they cannot gain access to legal or judicial services. Women’s rights, on paper, have failed to practically serve marginalised women. On the other hand, women cannot access these services

because justice and legal services are expensive and because of deeply rooted customs and practices in society (Milimo et al., 2004). There is need for more education on how legal assistance works and it is government's duty to assist the poor, especially poor rural women to afford legal services. The law, as embedded in the constitution, has the capacity to bring about equity and equality and expedite both human development and economic development. However, if its application is not, carefully and effectively applied, the law might remain inactive and can only be paper law which lacks force. There is especially, need for customary law to align itself to statutory law, without which customary law will continue to oppress women and this will exacerbate inequality and poverty.

#### **4.8.11 Time poverty and inequality**

Time poverty and inequality suffered by women result from women's culturally ascribed roles of production and reproduction. Different societies have different expectations of what it means to be a woman or a man. While it is evident that women and men engage in some form of work, women's domestic work is mostly rendered invisible over that of men. Women have a dual role of reproduction and production. Women bear and rear children, while at the same time they must do manual work to produce food and even go to the market to sell it, in order to earn income for the family. Regan (2006) confirms that,

“Traditionally, it is believed that women have the responsibility to cook food, fetch firewood/water, looking after the children's welfare e.g. bathing them, feeding them, taking care of them when they are sick and so on. At the same time, she is supposed to look after the husband by cooking for him even if she is nursing a sick child. When doing farming activities in the rainy season the man and the woman will prepare the land and the woman's duty is to plant the seed. The other duty for the women is to weed the fields...If the harvest is good and the sales are made, she is not responsible for the money – it is the man's responsibility. Though the woman does most of the work, the man remains the head of the house and he can marry and have girlfriends, enticing them with the money that the woman sweated for.”

If this is how women work in their households, it means that they have absolutely no time for themselves to do what they need to do to advance themselves. This is what is termed here as time poverty because of the dual role of reproduction and production, women lack time for self-advancement. This happens both in town and rural areas. The lack of self-advancement for women is especially critical in rural areas. The problem with this phenomenon is its impact on the wellbeing of women. Women continue to languish in poverty because they cannot disentangle themselves from the web of reproduction and production perpetuated by patriarchy and which is embedded in culture and tradition. Gender roles can be said to be biased towards

men rather than female counterparts. In most cases where women are overwhelmed by childcare and other house chores, they turn to their school-going daughters and not sons to help them in the house. The result of this is that boys who are given the opportunity to acquire education go ahead and acquire education while girls remain in the village to assist with work and to prepare for marriage. Time poverty, which results from unequal allocation of work between men and women, is therefore, one source of drawback for women's development. The remedy to time poverty is not an easy one. This problem can be dealt with by ensuring free and compulsory education for girls and to build more schools in rural areas, especially boarding schools and easy access for girls to be in school. Once educated, girls can find work away from home or villages and in that way advance themselves. The next section looks at environment, women, poverty and inequality.

#### **4.9 The environment, women, poverty, and inequality in Zambia**

Eucamp (2009, p. 2) describes the environment as, "The surroundings within which humans exist and that are made up of (i) the land, water, and atmosphere of the earth, (ii) micro-organisms, plant and animal life; (iii) any part or combination of (i) and (ii) and the interrelationships among and between them; and (iv) the physical, chemical, aesthetic and cultural properties and conditions of the foregoing that influence human health and wellbeing." Eucamp (2009) further describes sustainable growth as the "Integration of social, economic, and environmental factors into planning, implementation, and decision making so as to ensure that development serves present and future generations." Zambia is signatory to international conventions, Millenium Development Goals and Sustainable Development Goals. Goal number 7 of the Millennium Development Goals is aimed at ensuring environmental sustainability, whereas goals 13, 14, and 15 of the Sustainable Development Goals speak to combating impacts of climate change, safeguarding as well as sustaining the use of the marine resources, for sustainable growth and the protection and justifiable use of terrestrial ecosystems, sustainably managing forests, combating desertification and to halt and reverse land dilapidation and halting biodiversity loss (United Nations, 2017).

Article 67 of the constitution of Zambia states that, "A person has the right to a clean environment." However, the constitution does not go further to emphasise the importance of the environment and the protection of the environment. In other countries such as South Africa,

the constitution provides not only for the natural environment, but also for the human, social and economic aspects of the environment, and introduces the principle of sustainable development (Eucamp, 2009, p. 1). Poverty and inequality and women and environment are interlinked. Rural, poor women who suffer all forms of poverty and inequality usually depend on what nature can provide and because of this, the environment is often degraded (Regan (2006, p. 72) observes that “Poor peoples’ livelihoods and food security often depend on the ecosystem goods and services. Poor people tend to have insecure rights to environmental resources and inadequate access to markets, decision-making and environmental information, limiting their capacity to protect the environment and improve their livelihoods and wellbeing. Lack of access to energy services also limits productive opportunities, especially in rural areas.” Miller (2007, p. 584) agrees that poverty has many destructive health and environmental effects and has been identified as one of the five principal reasons for the environmental challenges we face. Most impoverished people in rural areas depend on the environment for 80% of their basic needs, including fuel wood, water, soil fertility, and fisheries. For their livelihoods some of them must use these forms of natural capital indefensibly. So, if poverty is reduced, the environment will also be sustained better. Most needy people inevitably run down and destroy forests, soil, grasslands and wildlife for their livelihood (Miller, 2007, p. 18).

In Zambia, as we have seen from a large amount of literature above, poor women both in urban and rural parts of Zambia depend on the environment heavily. Poor women depend on the environment for growing the food and for energy (firewood). To grow food, they must cut trees to clear land, through a system called the Chitemene system. Trees are also cut to make charcoal, to sell for income. The cutting of trees for food production does eventually lead to the loss of biodiversity and natural capital degradation. It is evident that massive deforestation is leading to further human suffering by reducing the carrying capacity of the soil and thus impairing the long-term prospects of sustainable development in many areas. Cutting of trees also leads to increased natural disasters. Storms, floods, and droughts become disastrous when the vegetation which normally acts as a buffer is removed. Soil erosion also becomes a reality because with the removal of all topsoil, land remains bare (de Beer and Cornwell, 2010, p. 90-94). It is therefore important that poor rural women, are assisted out of poverty. This will help to save the environment. It will also help to teach women about sustainable development

especially regarding the environment, not just for the sake of teaching, but for their own good and the good of their children.

#### **4.10 The impact of poverty and inequality on rural areas**

The Ministry of National Development Planning (2017) acknowledges that “As in 2016, Zambia’s population was estimated at 15.9 million of which 57.9 percent was rural-based. While the larger percentage of the population lives in rural areas, the country has had huge development deficits in rural areas, especially in key sectors that can help facilitate growth and development. Rural areas continue to have poor road networks and poor delivery of social services, limited access to electricity with the majority of the population working in the informal agriculture sector, characterised by low productivity.” The 7NDP further argues that “The underdevelopment of rural areas is attributed to, among other factors, having a highly centralised system of development delivery which tends to disadvantage rural areas. Also, the fiscal architecture does not allow for direct receipts of resources for development of deprived rural areas. Despite high economic growth in the last 10 years, poverty has remained persistently high at 76.6 percent in rural areas, compared to 23.4 percent in urban areas. This inconsistency demonstrates that poverty in Zambia continues to be higher in the countryside and the economic proceeds of the country predominantly benefit people in the non-rural areas. From what the 7NDP is reporting above one can conclude that women in Zambia may continue to suffer for a long time if nothing is done about improving the rural areas. Improving rural areas for the benefit of rural women needs careful interventions that focus on rural development (MNDP, 2017).

#### **4.11 Ameliorating women out of poverty and inequalities**

Ameliorating women out of poverty and inequality in Zambia requires the government to take broad steps. I believe the best place to begin, is to maintain solid economic growth because it is the foundation for reducing poverty and inequality. Reducing poverty and inequality among women in Zambia entails eradicating extreme poverty and achieving shared prosperity with the bottom 40 percent in the country (World Bank, 2018). I understand shared prosperity in terms of the income that must be shared with the poor bottom 40 percent of the country. Also, bringing women out of poverty and inequality will need government to deliberate policies towards both urban and rural women’s accelerated education. Lifting women out of poverty

and inequality also means planning through policy, to empower them economically by assisting them with entrepreneurship skills and making sure they are not left behind regarding technology.

#### **4.12 Poverty and inequality in Northern Province**

Poverty is concentrated in the countryside where about 80 percent of Zambia's poor reside (World Bank, 2012). Zambia is chiefly a rural country and the Northern Province is one of the rural provinces. Northern Province consists of nine districts namely Chilubi, Kaputa, Kasama, Luwingu, Mbala, Mporokoso, Mpulungu, Mungwi, and Nsama. Northern Province is a rural province and therefore it has high levels of poverty and women from this region are among the most impoverished. United Nations (2013) reports that headcount poverty rates of the province in 2010 stood at 75 percent and were only surpassed by Luapula Province and Western Province which stood at 80.5 percent and 80.4 percent respectively. The Northern Province has a population of about 1,345,412 and the main economic activity is agriculture. This means that most of the women are involved in farming as their main occupation. Income inequality in Northern Province is low with a Gini coefficient of 0.43. Notwithstanding that the Northern Province as well as other provinces such as Luapula and Eastern Provinces, have the lowest income inequality, most of the people in the area experience extreme poverty (World Bank, 2012). Furthermore, despite the low-income inequality in Northern Province, women suffer from income poverty, gender inequality, patriarchy and other forms of inequality. Poverty and inequality at the provincial level is similar to poverty and inequality at district level. Women in Mungwi district have similar experiences of poverty and inequality as those at the provincial level.

#### **4.13 Conclusion**

This chapter looked at the literature that focus on poverty and inequality in relation to women from the international, continental, regional, national, provincial and district perspectives. The chapter dealt with women's poverty and inequality in western countries. This was followed by an examination of poverty and inequality of women in Latin America and Asia. The researcher also explored the experiences of women regarding poverty and inequality in the region of SSA and SADC. The chapter also carefully examined women's experiences of poverty and inequality in Zambia. The literature examined many variables such as income poverty,

education, health, employment, women's political participation and representation, factors of production, gender inequality, time poverty and others. The next chapter looks at the research methodology employed in this study

## **CHAPTER 5**

### **RESEARCH METHODOLOGY**

#### **5.0 Introduction**

The previous chapter focussed on poverty and inequality in relation to women from the international, continental, regional, national, provincial, and district perspectives. This chapter focuses on the design of this study which is a case study. It adopts a qualitative approach. The chapter also looks at the interpretive paradigm which underpins this research. Grounded theory was used as the strategy for data collection and analysis for theory development. The ethical considerations, the location of the study, reflexivity, and limitations of the study have also been dealt with in this chapter.

#### **5.1 Qualitative research**

The study was carried out to shed insights on poverty and inequality as experienced by rural women of Mungwi district in Zambia from where data was collected using a grounded theory approach. It adopted a qualitative research approach because it is more appropriate for this kind of study which looks at women's lived experiences of poverty Mungwi District in which words/language were used to express those experiences. Creswell et al., (2016) emphasises that qualitative research is non-numerical and so it relies on words while focusing on meaning-making. Qualitative research method centres on the natural environment where interaction happens, in other terms viewing community life in terms of processes that are taking place rather than in fixed terms (Creswell, et al., 2016; Hallberg, 2006, p. 141). Other scholars such as Babbie (2011) add that qualitative inquiry requires researchers to insert themselves into the community of the social phenomenon they are studying so that they can entirely observe it closely in order to come up with a deeper understanding of the phenomenon. Additionally, qualitative research studies things in their natural environment endeavouring to make sense of the phenomena from the sense in which people bring to them (Mottier, 2005). Hence, I chose the natural setting of Mungwi District. Creswell et al., (2016) argues that qualitative research properly endeavours to find the answers to questions by investigating different social situations and the people who live in those settings. Qualitative research is therefore concerned with how people organise themselves in their environments and how they make sense of their

environment through icons known to them, rituals as well as the social structure (Creswell et al., 2016). Elliot and Timulak (in Creswell et al., 2016) postulate that qualitative inquiry makes use of open exploratory research questions and stresses on understanding phenomena in their particular right (taking the Emic approach rather than relying on an outsider account) and uses special approaches to improve the reliability of the research design and data analyses. Additionally, process in qualitative research is particularly important as it takes centre stage. Hesse-Biber and Leavy (in Creswell, et al., 2016) write that what this entails is that researchers are focused on every aspect of the study process plus the design of the project, the linkages between each stage of the study process and the impact the investigator has on the entire process. Creswell et al., (2016) claims that,

“Qualitative research is an exciting interdisciplinary landscape comprising diverse perspectives and practices for generating knowledge. The fact that it is widely used across the disciplines results in a number of terms that are often used interchangeably such ethnography, case study, qualitative research, interpretivism, though each, in fact, has its own particular meaning. The result is that qualitative research methods today are a diverse set of ideas encompassing approaches such as empirical phenomenology, grounded theory, ethnography, protocol analysis, and discourse analysis.”

The researcher, therefore, used grounded theory which is a qualitative research approach to gather data from participants in Mungwi district of Northern Zambia. The researcher travelled to the natural settings of the participants and interacted with the research subjects in their natural settings where participants shared their experiences of poverty and inequality.

## **5.2 Case-study**

This study is also a case-study by design because it focussed on the rural women of Mungwi district in Zambia. Babbie (2011:301) writes that “Social researchers often speak of case studies which focus attention on one or a few instances of some social phenomenon, such as a village, a family or a juvenile gang.” Creswell et al., (2016) contends that the justification for case-study research may be exploratory, descriptive, interpretive, or exploratory. Guba and Lincoln (in Creswell et al., 2016) categorise case-studies into different types of distinguishing between those that are factual, interpretive, and evaluative. The aim of this case study was to find meaning, feelings, and experience women of Mungwi district have on the phenomenon of poverty and inequality and to analyse the data and to draw a theory out of the data using grounded theory strategies. The next paragraph expounds on the interpretive paradigm which buttresses this study.

### **5.3 Understanding a paradigm**

Paradigm is defined by Guba and Lincoln (1994, p. 107) as “basic beliefs that deal with ultimate or first principles.” They are human explanations and define the researcher’s world view as interpretive bricoleur (Denzin and Lincoln, 2005, p. 4). This would imply that a researcher constructs the world being researched from diverse perspectives that are borrowed (Denzin and Lincoln, 2005, p. 3). According to Creswell et al., (2016) paradigm is defined as:

“a set of assumptions or beliefs about fundamental aspects of reality which give rise to a particular world view. It addresses fundamental assumptions taken on faith, such as beliefs about the nature of reality (ontology), the relationship between the knower and known (epistemology and the assumptions about methodologies.”

In this study, I am dealing with the interpretive paradigm. Paradigms are lenses with which the researcher interprets reality and helps us to tell a coherent story by depicting a world that is meaningful and functional, but culturally subjective (Lincoln, Lynhan and Guba, 2011). A paradigm comprises four key terms: ethics also known as axiology, epistemology, ontology, and methodology. Ethics deal with how the researcher ought to be a moral person in the world whereas epistemology asks questions such as “How do I know what I know (Denzin and Lincoln, 2011).” Epistemology also wants to know the connection between the researcher and the known. Ontology deals with basic questions about the nature of reality and the nature of the human being in the world. Methodology pays attention to the best means to acquire knowledge about the world (Denzin and Lincoln (2011). The methodology involves procedures on how researchers go about their work of collecting data, analysing, describing, and explaining the phenomena (Creswell et al., 2016). All components of a paradigm, that is ethics, epistemology, ontology, and methodology were taken into consideration during the collection of data on the women’s experiences of poverty and inequality using Grounded theory approach in Mungwi district in Zambia. I now discuss in detail the interpretive paradigm which underpins this study.

### **5.4 Interpretive paradigm**

This study adopted an interpretive paradigm. The interpretive paradigm came into being as reaction to positivism (Creswell et al., 2016, p. 60). Positivism paradigm is a philosophical position that holds that the main aim of knowledge is merely to describe, and in some sense, to explain and to predict the phenomena that we experience. Interpretive paradigm emphasises

the capability of an individual to construct meaning. This paradigm is strongly motivated by hermeneutics and phenomenology. Interpretive believes that reality is not objectively determined but is socially constructed and for this reason, it is assumed that by studying people in their social context or natural environment, there is greater opportunity to understand the perceptions of their own activities. Ontological assumptions of interpretive are that social life is epitomized by a diversity perception because different people interpret phenomena in a different way leaving many different interpretations or perspectives of an event. Therefore, to comprehend how people conceptualise meaning within a multiplicity, there is need to enter the human beings' world and observe it from inside by directly experiencing the human beings and what they go through (Creswell et al., 2016). Cohen, Manion, and Morrison (in Creswell et al., 2016) point out that the role of the researcher in the interpretive paradigm is to understand, explain, demystify social reality through the eyes of different participants. The interpretive researcher endeavours to comprehend the phenomena through the meaning that people assign to them (Creswell et al., 2016). Throughout the study, the researcher attempted to understand the meaning the women gave from how they experienced poverty and inequality in Mungwi district in Zambia using grounded theory. Any interpretation and explanation of poverty and inequality phenomena by the women in Mungwi district is solely based on their experiences of poverty and inequality which the researcher endeavours to understand, interpret, and analysing through the interpretive paradigm's lens.

The main objective of the interpretive paradigm is to give a perspective of the circumstances and to examine the case under investigation and provide insights into the manner in which a specific population understands their circumstances or the occurrences they encounter. One of the greatest strengths of the interpretive paradigm is the richness and depth of exploration and descriptions it yields. Good qualitative research rests in thick descriptions produced. The Interpretivist paradigm fits squarely in the study of women's poverty and inequality in Mungwi district because it advocates for researchers to look for people's experiences and how people construct their social world by sharing meaning they give to their social world. Therefore, the researcher entered the women's social or natural context in an effort to learn and comprehend the perceptions and experiences they had regarding poverty and inequality. This helped the researcher to understand and interpret the meaning the participants gave to the phenomena of poverty and inequality. By looking at the richness, depth, and complexity of the poverty and

inequality phenomena, the researcher began to develop a sense of understanding of what women in Mungwi district experience.

## **5.5 Grounded theory methodology**

This study utilized a grounded theory methodology for data gathering and analysis. This methodology is derived from the cooperation of Barney Glaser and Anselm Strauss during the early 1960s. Barney and Strauss are recognised as the founders of Grounded Theory (Tie, Birk, and Francis, 2019). They explored dying and the handling of dying patients by the hospital staff (Strauss, 1987, Charmaz, 2006; Babbie, 2011; Creswell et al., 2016). Corbin and Strauss (1990, p. 5) argue that the theoretical underpinnings of GT are rooted in symbolic interactionism and pragmatism. The first principles related to these two orientations, is change. Phenomena in the world are not fixed but continually change based on the changing circumstances hence the most salient element of the technique is to build transformation through the process in the method. The second principle related to symbolic interactionism and pragmatism rejects strict determinism and believes that actors have the means to control their destinies through their responses to the circumstances. They can make informed choices according to their perceptions which are most of the time correct about the possibilities they have. Therefore, GT endeavours to expose not only relevant conditions but also to determine how the actors respond to changing conditions and to the consequences of their actions (Corbin and Strauss, 1990, p. 5). Researchers have been accustomed to methods that are concerned with how accurate facts can be obtained and how theory can be meticulously verified. The concern in GT is how to systematically obtain theory in social research. Consequently, GT is a systematic discovery of theory from data done through comparative analysis (Glaser and Strauss, 1967, p. 1-3). Strauss (1987, p. 5) furthermore, emphasises that,

“The methodological thrust of the grounded theory approach to qualitative data is toward the development of theory, without any particular commitment to specific kinds of data, lines of research, or theoretical interests. So, it is not really a specific method or technique. Rather, it is a style of doing qualitative analysis that includes a number of distinct features, such as theoretical sampling, and certain methodological guidelines, such as the making of constant comparison and the use of coding paradigm, to ensure conceptual development and density.”

Strauss (1987, p. 5) also writes that two streams of work and thought contributed to grounded theory. The first one was the American pragmatism especially in its emphasis on action and problematic situation and the necessity for devising of method in the context of problem-

solving. The second tradition was a creation of the Chicago school of thought which broadly used field observation and intensive interviews as a data collecting method and which further did immense work on the sociology of work. Also, the philosophical and the sociological traditions presumed that change is a constant feature of the social life but that its precise directions need to be accounted for; both schools also placed social interaction and social processes at the centre of their focus. From its commencement, the Chicago sociology stressed the necessity for understanding interaction, process and social change (Strauss, 1987, p. 5).

Other researchers such as (Henning, 2004) contend that GT is a qualitative data collection and analytic methodology. Charmaz (2014, p. 1) similarly states that

“Grounded theory methods consist of systematic, yet flexible guidelines for collecting and analysing qualitative data to construct theories from the data themselves. Thus, researchers construct a theory grounded in their data. Grounded theory begins with inductive data, invokes iterative strategies of going back and forth between data and analysis, uses comparative methods, and keeps you interacting and involved with your data and emerging analysis.”

Punch (in Khan, 2014) argue that GT does not constitute a theory at all, but it is a technique, a methodology and a comprehensive strategy. For Khan (2014) it is a research strategy for generation of theory from data. Strauss (1987, p. 6) agrees that,

“Theory is generated and tested even by researchers whose analytic methods remain relatively implicit, but the grounded theory style of analysis is based on the premise that theory at various levels of generality is indispensable for deeper knowledge of social phenomena. We also argue that such theory ought to be developed in intimate relationship with data, with researchers fully aware of themselves as instruments of developing that grounded theory.”

Khan (2014) contends that a qualitative investigation is based upon three main paradigms namely interpretivist, critical and positivist. GT which is aimed at conceptual thought and theory construction is based upon an interpretive approach. In this methodology, the researcher endeavours to see the social world from the participants’ standpoint and considers the participant’s view (Khan, 2014). This way conducting a study is permissible in interpretivist approach. In the following section I look at the question, “Why grounded theory for this study?”

### **5.5.1 Why GT?**

Many researchers have studied the phenomenon of poverty and inequality as it affects women using other qualitative approaches, however, according to my knowledge, this approach has not been used to explore experiences, perceptions, and challenges women encounter in relation to poverty and inequality in Mungwi District in Zambia. I have employed GT in this Study

because it is appropriate for the construction of theory from data collected among the women of Mungwi District. GT allowed me to go into the natural setting of the rural women of Mungwi District to get their feelings, experiences, perceptions, challenges, and understanding of poverty and inequality. Furthermore, this study has used GT because it looks for context, strategies and action/interaction of the phenomenon under investigation to find meaning and the explanation of the phenomenon. Khan quoting Denzin and Lincoln (2003) writes that “An interpretive approach depends upon both the participant’s views and the researcher’s views of reality so that the researcher can find meaning in action....” As it is allowed in GT methodology to gather data and examine the portion of the information that has been collected, I collected data, analysed it and continued to collect more data in line with the research questions. GT enabled me to be flexible as I tried to comprehend the research participants’ language, meanings, activities, feelings and body language. Conducting interviews and interacting with interviewees was especially useful to the study (Charmaz, 2014, p.58). GT also allowed me to do a number of things such as combining pliability and control, open interactional space for ideas and issues to arise, it allowed the possibility of immediately following-up on ideas and issues that arose. GT approach encouraged a rapport of cooperation between the researcher and the interviewees (Charmaz, 2014, p.58).

### **5.5.2 Canons and procedures of GT**

Corbin and Strauss (1990, p. 6) argue that in the use of grounded theory there are procedures that are followed when data is collected and analysed. This study adopted the canons and procedures for carrying out GT as set forth by Corbin and Strauss. Corbin and Strauss (1990, pp. 6-12), lists 11 canons and procedures that one may follow in constructing grounded theory. Some of these procedures are also common to the Glaserian GT and Charmaz’s method. This study will not discuss the entire list as presented by Corbin and Strauss. Only those canons and procedures perceived to be most important and were used in this study are going to be discussed. In the following section, data collection and analysis are discussed.

### **5.5.3 Data collection and data analysis in GT**

According to Corbin and Strauss (1990), the first canon or procedure is that information-gathering and analysis are interconnected processes. In carrying out this study, when the first lot of data was collected, it was followed by data analysis. Data were collected in the morning

and part of the afternoon. Evenings were reserved for analytic work on the data in which the task was coding. Coding is the process of defining what data are about. It is a way of categorising sections of information with a short label that at the same time sums up and accounts for every piece of the information. Codes specify how one chooses, divides, and sorts out data and commences with analytic accounting of the information (Charmaz, 2014, p. 111). Charmaz (2014, p. 113) in addition argues that coding is the pivotal link between collecting data and developing an emergent theory to explain these data. Through coding, you define what is happening in the data and begin to grapple with what it means.” The process of coding allowed me to break up, describe and label the data that I had collected. By coding I labelled data and explained what I saw in the data and what was emerging from the data. Other scholars have described coding as codifying:

“To codify is to arrange things in a systematic order, to make something part of a system or classification, to categorise. When codes are applied and reapplied to quantitative data, you are codifying a process that permits data to be segregated, groups, regrouped and re-linked in order to consolidate meaning and explanation...analysis is the search for patterns in data and for ideas that help explain why those patterns are there in the first place. Coding is thus a method that enables you to organise and group similarly coded data into categories or families because they share some characteristics (Saldaña, 2009, p. 8).”

So coding is heuristic data analytic tool which is done both during and after data collection. It is a process of discovering, an analytic, issue-resolving method which has no specific method to pursue (Saldaña, pp. 7-8). GT data analysis method consists of three stages of coding in which codes are identified, labelled, and analysed. The primary objective of GT is to create the basic concepts from the information and develop the theoretical framework that specifies their interrelations. According to Ngulube (2015), the data coding stages in GT comprise the following: Initial coding, intermediate coding, and advanced coding.

Various grounded theorists such as Strauss and Glaser, 1967 (Traditional theorists), Corbin and Strauss, 2008 (Evolved theorists), and Charmaz, 2006 & 2014, (Constructivist) deal with the coding of data differently. Although they have similarities in the way they handle data as they embark on coding data to generate concepts and categories to construct theory, they also have differences. Table 5.1 below shows similarities and differences in coding phases in data collection and analysis of the three theorists.

**Table 5.1: Table showing stages of grounded theory**

A genre of grounded theory	Initial	Intermediate	Advanced
Traditional (Glaser and Strauss, 1967)	Open coding	Selective coding	Theoretical coding
Evolved (Corbin and Strauss, 2008)	Open coding	Axial coding	Selective coding
Constructivist (Charmaz, 2006)	Initial coding	Focused coding	Theoretical coding

**Source: Ngulube, 2015, p. 11.**

This study has tried to follow the coding phases in accordance with Corbin and Strauss (1990, p. 12-14). Corbin and Strauss (1990, p. 12) write that, coding is a basic analytic process used in research and in GT there are three types of coding namely: open, axial, and selective coding. These types of coding are discussed below.

#### **5.3.3.1 Open coding**

The first phase upon which one begins to examine data is open coding. At this level, one must be open about the ideas he or she wants to find in data and one ought to remain open to exploring all theoretical possibilities one can discern in the information. This stage in coding is a step towards later decisions regarding defining our core conceptual categories (Charmaz, 2014, p. 116). At this stage, data is analysed for salient concepts and categories. Codes are applied to the text by labelling phenomena. Open coding is explained by Corbin and Strauss (1990, p. 12) as, “the interpretive process by which data are broken down analytically. Its purpose is to give the analyst new insights by breaking through standard ways of thinking about interpreting phenomena reflected in data.” Open coding transforms data into codes, it is the first step of a theoretical investigation that relates to the first discovery of categories and their properties. Interviews and observations are broken down into phrases and keywords. The aim of open coding is to describe the overall features of dissecting analysis, contrasting, and labelling of the data. Ngulube (2015, p. 11) argues that open coding is articulated in the form of concepts. Concepts are the building blocks of theory development. Open coding fractures data into smaller segments that are profoundly examined. The purpose of this analysis is to grasp the core idea of each part and to develop a code to describe it. These smaller analytical

components can then be contrasted between resemblances and variations (Vollstedt and Rezat, 2019). It is further added that:

“In open coding events, action and interactions are compared with each other for similarities and differences. They are also given conceptual labels. In this way, conceptually similar events, actions, and interactions are grouped together for form categories and subcategories. Categories can then be broken down into specific properties and their dimensions. Once identified, categories and their properties become the basis for sampling on theoretical grounds (Corbin and Strauss, 1990, p. 12).”

The main aim of open coding is to build a pool of codes with which to label the data. To achieve this aim, one may ask sensitising questions in relation to the data being analysed. This may eventually lead to discoveries (Vollstedt and Rezat, 2019). Open coding excites generative and comparative questions to guide the researcher. Posing questions permits the researcher to be open to new concerns and more probable to take note of their empirical implications (Corbin and Strauss, 1990, p. 12).

According to Vollstedt and Rezat (2019), the following questions may be posed during open coding to be able to find deep answers for analysis of data: what? Which phenomenon is described, by who? Which people are involved? Which roles do they play? Or which ones are assigned to them? How? Which aspects of the phenomenon are dealt with? Which ones are left out? When? How long? Where? In what way is the spatiotemporal dimension biographically relevant to important for single actions? Why? Which justification is given or deducible? Where? Which strategies are used? What for? Which consequences are anticipated? In asking these sensitising questions the researcher used his or her personal and professional experiences as well as the knowledge that was gained from the relevant literature. Open coding as a process of data analysis uses a constant comparison approach to reach saturation. In open coding we continue searching for new information until new information does not provide further insight into the category. You reach saturation because there are no new illuminations of the concepts, the categories are saturated. I used open coding as presented above by Vollstedt and Rezet (2019). I was interested in how the participants, experienced and described the phenomenon of poverty and inequality. Through open coding I also observed the details of who or what was responsible for the women’s experiences of poverty and inequality. Similarly, at this stage in data collection, I looked for reasons why the women experienced the poverty and inequality in the manner they did. I also explored the consequences of poverty and inequality from what the women were sharing in the interviews. I was amenable to new ideas that were developing from

the data. Furthermore, throughout open coding, I asked as many types of questions as possible in order to seek clarity and meaning of the phenomenon of poverty and inequality for the women of Mungwi district. In the following section axial coding is discussed.

#### 5.3.3.2 Axial coding

Corbin and Strauss (1990, p. 13) assert that “Axial coding is the process by which categories are related to their subcategories and the relationships are tested against data. Vollstedt and Rezet (2019, p. 87) stress that “Axial coding is needed to investigate the relationship between concepts and categories that have been developed in the open coding process.” Vollstedt and Rezet (2019) reveal that according to Corbin and Strauss (1990) analysis of the data and the codes should be based on a coding paradigm. This coding paradigm should be dependent on and related to causal conditions, context, intervening conditions, action-interaction strategies and consequences. The main features of the coding paradigm have now been reduced to only three main features namely, conditions, actions-interactions and consequences (Vollstedt and Rezet, 2019). Vollstedt and Rezet (2019) further write, “As people act and interact with other people, they possess different strategies to handle their interpretations of the situation in which they are involved. Their acting, as well as the pursuit of their strategies, have consequences. Explanations contain conditions that have an impact on one’s actions and interaction as well as the consequences that result from these.” The coding paradigm, therefore, enabled me to see relationships between concepts and categories in order to relate them to a higher level (Vollstedt and Rezet, 2019).

The coding paradigm is therefore important in axial coding and significant for theory development (Vollstedt and Rezet, 2019). Using the coding paradigm data may be broken down through the process of open coding and joined in new ways in the process of axial coding as connections are worked out between categories and its subcategories. Through axial coding the researcher explored the relationship of categories and made connections between them and that enabled the researcher to further develop categories. Categories as explained above by Murphy (2021) are a group of things that can be considered together. I formed categories out of the responses I elicited from the participants on poverty and inequality. For instance, I elicited the words culture, patriarchy and socialisation which I put into one category. Further analysis of this category of three concepts led to a subcategory of other concepts such as domination,

discrimination, and oppression. This process was repeated with other categories of concepts used in this study.

### **5.3.3.3 Selective coding**

Selective coding is the third step in the process of analysis in GT. The aim of selective coding is to integrate the various categories that have been developed, expounded, and jointly correlated for the duration of axial coding into one consistent theory. This is achieved by making sure that outcomes from axial coding are developed further, combined, and qualified (Vollstedt and Rezat, 2019). Selective coding is described by Corbin and Strauss (1990, p. 14) as, “the process by which all categories are unified around a core category and categories that need further explanation are filled in with descriptive detail.” According to Corbin and Strauss (1990) the core category presents the phenomenon of the study. It can be detected by posing questions such as: “what is the main analytic idea presented in this research? If my findings are to be conceptualised in a few sentences, what do I say? What does all the action/interaction seem to be about? How can I explain the variation that I see between and among the categories?” Vollstedt and Rezat, (2019) write that: “Having detected the core category the researcher knows the central phenomenon of his/her research and can finally answer the research question.” Searching for core categories in relation to poverty and inequality of the rural women of Mungwi District and eventually answering the research questions is what I endeavoured to carry out in this study.

### **5.5.4 Concepts**

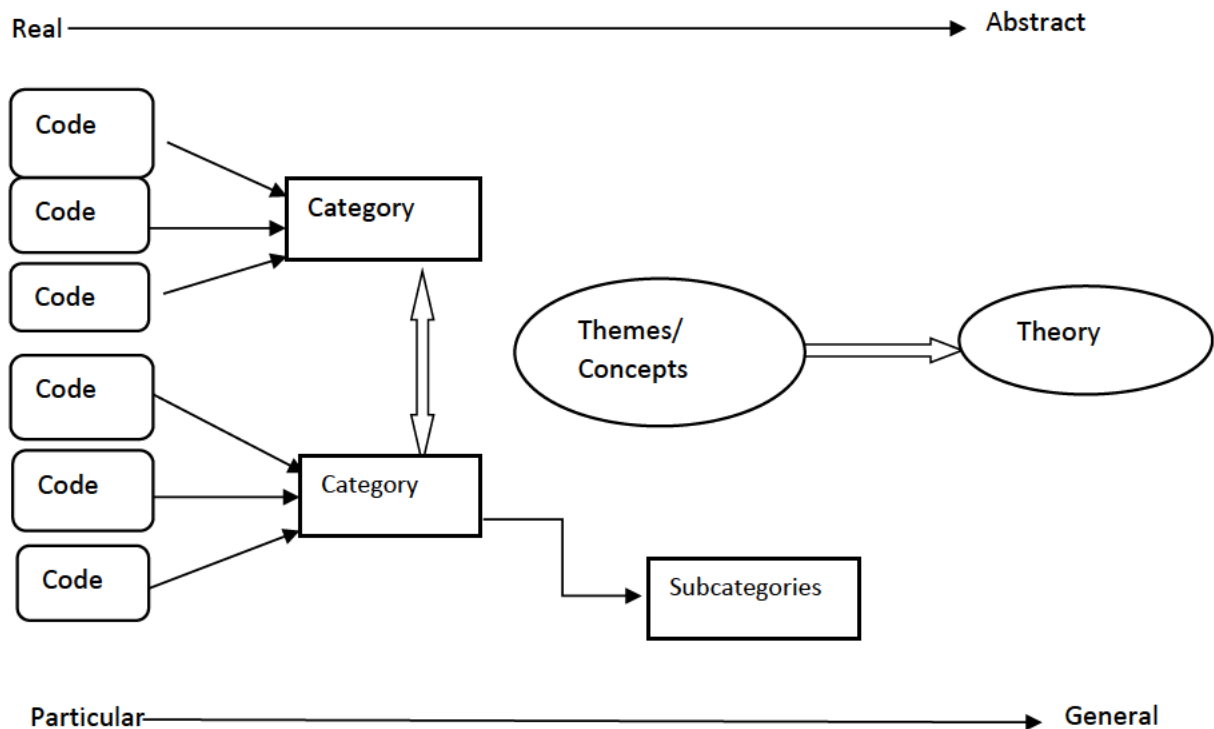
Concepts are fundamental units of analysis. Murphy (2021) writes that, “the mental representation we form of category are called concepts.” Barsalou et al., (1993, p. 2) similarly describe, “concepts are people’s psychological representations of categories.” Another step that was undertaken during data collection and analysis was forming concepts. Corbin and Strauss (1990, p. 7) point out that researchers work with conceptualisation of data. In this study the researcher endeavoured to make concepts from women’s experiences of poverty and inequality. According to Charmaz (2014, p. 342), concepts are abstract ideas that account for the data and have specifiable properties and boundaries. Grounded theory researchers build fresh concepts from data collected from the field through a process called concept-indicator model. Women sharing of their experiences of poverty and inequality led the researcher to

forming as many concepts as possible. These included concepts such as education, healthcare, agriculture, culture, economic, etc. These concepts are the building blocks for theory construction.

### 5.5.5 Categories

The third canon and procedure recommended by Corbin and Strauss (1990) in the process of data analysis and GT construction is that categories must be developed and related. During the process of coding, I identified categories related to each other which I later grouped together. Corbin and Strauss (1990, pp. 7-8) argue that “categories are higher in level and more abstract than the concepts they represent. They are generated through the same analytic process of making comparisons to highlight similarities and differences that are used to produce lower-level categories. Categories are the cornerstone of developing theory. They provide a means by which a theory can be integrated.” Categories were useful in answering research questions but aided in point to the emerging theory. Figure 5.1 below indicates a streamlined codes-to-theory model for qualitative inquiry.

**Figure 5.1: A streamlined codes to theory model for qualitative inquiry**



Source: Saldaña, 2009, p.12

### **5.5.6 Theoretical sampling in grounded theory**

The fourth canon and procedure are about theoretical sampling. The understanding of sampling in qualitative inquiry is not the understanding of sampling in GT, in general, qualitative inquiry sampling is about getting the right participants to participate in the study (Hesse-Biber and Leavy, 2006, p. 212). Khan (2014) argues that sampling is a technique of inferring information concerning the whole population instead of going to measure each unit of the population. The only appropriate and correct development of the sampling method will result in the authenticity of the findings. In GT, theoretical sampling is not searching for individuals and places where observation and interviews should be done (Corbin and Strauss, 1990, p.8). Instead, “theoretical sampling is the means by which the analyst decides on analytic grounds what data to collect next and where to find them. The basic question in theoretical sampling is what groups, population, events, activities does one turn to next in purpose? So, this process of data collection is controlled by the emerging theory (Strauss, 1987, p. 38-39; Glaser and Strauss, 1967, p. 45).” According to Corbin and Strauss (1990), sampling in GT progresses in accordance with the conditions of concepts, their properties, dimensions and variations. Having this in mind, the researcher was led by theoretical sensitivity which means that the researcher looked for data that is pertinent for theory development. Through the emerging concepts from the data, I was led to the next person to get data from, and in what setting and what kind of background. Theoretical sampling was more or less sampling for concepts and categories that contributed to the development or understanding of theory. Charmaz (2014, p. 193) emphasises that “Theoretical sampling means seeking pertinent data to develop your emerging theory. The main purpose of theoretical sampling is to elaborate and refine the categories constituting your theory. You conduct theoretical sampling by sampling to develop the properties of your categories until new properties emerge.” Davoudi et al., (2016) argue that most scholars agree that the very definition of theoretical sampling and the process remain generally unclear and inconsistent. Therefore, utilizing theoretical sampling may lead to specific problems for novice researchers that are carrying out their very first grounded theory study. Quoting Draucker et al, Davoudi et al., (2016) writes that despite theoretical sampling being the defining characteristic of grounded theory, there are not many practical guidelines available to novice researchers on the process of theoretical sampling. The reason for this is that the researchers who use this

approach provide scant description regarding how they apply the sampling response to the findings.

The problem is to understand what theoretical sampling is. Davoudi et al (2016) quoting Glazer writes that theoretical sampling may be defined as, “the process of generating theory whereby the analyst jointly collects, codes and analyses his data and decides which data to collect next and where to find them to develop his theory as it emerges.” Other scholars such as Charmaz (2014, p. 193) argue that theoretical sampling, “Means seeking pertinent data to develop your emerging theory. The main purpose of theoretical sampling is to elaborate and refine the categories constituting your theory. You conduct theoretical sampling to develop the properties of your categories until no new properties emerge.” Theoretical sampling is not so much about who to interview but rather it is about what information has to be collected and for a particular purpose, anyone who can provide good and rich data is the best respondent (Qureshi, 2018, p. 20221).

I agree with Qureshi that theoretical sampling requires multiple sampling techniques because it is not about who to interview but what information to collect. Qureshi (2018, p. 20220) further reports that theoretical sampling is a complex sampling scheme that utilises multiple sampling techniques at the same time and a beginner theorist who is aware of different sampling techniques can facilitate successful completion of theoretical sampling by keeping a balance between sampling needs of the developing theory and time constraint in contacting desired sample population. As I looked for interviewees, I was on many occasions pointed to other people who would give good information about a category. In this case, I realised that I applied snowball sampling because a participant in an interview directed me to other person, they thought would give suitable information on what I was looking for. The following section looks at another sampling used in this study which is general sampling used in qualitative inquiry.

### **5.5.7 Analysis and constant comparison**

This study also centres on continuous comparison which is a beacon feature of grounded theory. Glaser and Strauss (1967, p.102) argue that analysis of qualitative data combines an analytic procedure of constant comparison and the aim of continuous comparative technique of joint coding and analysis is to create a theory more methodically through explicit coding and

analytic procedures. Tie, Birks and Francis (2019, p. 1) writes that, “Grounded theory sets out to discover or construct theory from data, systematically obtained and analysed using comparative analysis.” This strategy of comparative analysis works hand in hand together with theoretical sampling whether for collecting of new data or previously collected or gathered quantitative data. In this study I compared data with data collected on different days from different participants. One-on-one Interviews were compared with one-on-one interviews. Similarly, I compared data I elicited from one focus discussion group with data gathered in another focus discussion group. Data collected from observation was compared with data from observations of other places within Mungwi district. This process helped me to establish parallels and differences which is an indication for theory within the data collected. To support what I did, Charmaz (2014, p. 132) argues that, “whatever unit of data you begin coding in grounded theory, you use constant comparative methods to establish analytic distinctions and thus make comparisons at each level of analytic work. At first, you compare data with data to find similarities and differences. For example, compare interview statements and incidents within the same interview and compare statements and incidents in different interviews...”

### **5.5.7 Theoretical memos**

The researcher wrote memos from the beginning of the research and continued throughout the research to reflect on everything that was taking place. It is asserted by Charmaz (2014, p. 165) that, “Memo-writing is the pivotal intermediate step between data collection and writing drafts of papers. Memo-writing constitutes a crucial method in grounded theory because it prompts you to analyse your data and codes early in the research process.” Birk, Francis and Chapman, (2008), comments that the very nature of qualitative inquiry demands that the researcher assumes a reflexive stance in relation to the research situation, participants and data under study. The researcher assumed this role through writing reflexive memos. Gorra (nd), argue that the memos are sets of comments; that are kept constantly and provide support for the investigator by providing of ideas and thoughts. In a similar manner, Corbin and Strauss (1990), agrees that memo writing should start as quickly as the first batch of data has been collected and must continue throughout the research. Birk, Chapman and Francis (2008, p. 69), further adds that memoing, as a research strategy is not restricted to analytical phase of research. As soon as a study is conceptualised, memos can assist to clarify things on the research topic, offer a mechanism for the articulation of assumptions and subjective perspectives about the area of

research and facilitate the development of the study design. Bearing this in mind, the researcher wrote memos in order to ensure retention of the ideas that were deemed important for the development of theory and that would otherwise be lost (Birk et al, 2008, p. 69). Memo writing allows the investigator to reflect upon the interviews and codes and to enter dialogue with the collected data (Gorra, n.d).

Correspondingly, the memos allowed me to establish the meaning the interviewees attached to the phenomenon under study (Birk et al, 2008). Memo writing to a large extent also reminded the researcher of the subjective influence the researcher had on the study because the researcher in all instances endeavoured to extract meaning from data collected by filtering it through his own interpretive processes (Gorra, n.d). The memos were written about the codes, concepts, categories, events, relationships and what was observed. Engward (n.d) contends that, “Memos can be about events, cases categories, or relationships between categories. Memos are used to stimulate and record the researcher’s developing thinking including the comparisons made.” The memos were also a good tool record the decisions made at various phases during the process of the study (Birk et al., 2008). Theoretical memos also enabled the researcher to develop theory due to constant elaboration on codes, concepts and categories and the keeping of the record of the work of the researcher for further use especially for the integration of theory and report writing. Memos are not simply about suggestions. They form part and parcel of the development and adjustment of theory during the study process (Corbin & Strauss, 1990, p. 10).

### **5.5.9 Theoretical saturation**

When qualitative analysts speak about saturation, it usually means that the researcher is not getting any new information from the interviewees regarding the phenomenon under study. However, in grounded theory, it is advised that during theoretical sampling, one must continue sampling for categories until categories are saturated or until no new categories emerge. Charmaz (2006, p. 113) argue that “Categories are saturated when gathering fresh data no longer sparks new theoretical insights, nor reveals new properties of these core theoretical categories.” I reached saturation during theoretical sampling and data collection when I noticed that a lot of categories pertaining to the phenomenon had been discussed by the participants and no more new categories were forth coming. Theoretical saturation of categories is what a

GT methodology aims for in discovering a theory grounded in data. However, theoretical saturation is a contested concept. Some theorists argue that researchers invoke the word saturation uncritically and as a result, disagreements have arisen on the meaning of the word saturation. For instance, Janice Morse in (Charmaz, 2006, p114) argue that researchers repeatedly declare saturation rather than demonstrate that they have accomplished it. In addition to what I have said above, I reached saturation when there was no more new information coming from the participants that was useful. At the stage of saturation, a lot of information began to be repeated and this is when I stopped collecting data from participants.

#### **5.5.10 Theory construction**

The outcome of GT study is to construct theory that is grounded in data (Tie, Birks and Francis, (2019). This is facilitated by beginning to ask questions to the interviewees at the initial stage of the process in grounded theory that are based on substantive areas such as poverty, inequality, education, healthcare, agriculture, politics, and environmental issues. The substantive areas can subsequently be developed into a formal theory having followed the process of GT (Glaser and Strauss, 1967, p. 78). The researcher was theoretically sensitive to the codes, concepts and categories that contributed to explaining poverty and inequality in Mungwi District. Some of the prominent components of GT that we dealt with above is summed up in Table 5.2 below.

**Table 5.2: Figure showing prominent elements of GT**

Component	Stage	Description	Literature Source
Analysing immediately	Analysis and data collection	In a grounded theory study, the researchers do not wait until the data is collected before commencing analysis. In a grounded theory study, analysis must commence as soon as possible, and continue in parallel with data collection, to allow theoretical sampling (see below).	Bryant and Charmaz (2007) p12,13, 301; Glaser (1992) p102; Charmaz, (2006) p20
Coding/ comparing	Analysis	Data analysis relies on coding - a process of breaking data down into much smaller components and labelling those components - and comparing - comparing data with data, case with case, event with event, code with code, to understand and explain variation in the data. Codes are eventually combined and related to one another to become abstract, and are referred to as categories or concepts.	Bryant and Charmaz (2007) p. 80,81, 265-289. Glaser and Strauss, (1967) p101-115. Charmaz, (2006) p42-71
Theoretical saturation	Sampling, data collection and analysis	Qualitative researchers generally seek to reach saturation in their studies. Often this is interpreted as meaning that the researchers are hearing nothing new from participants. In a grounded theory study, theoretical saturation is sought. This is a subtly different form of saturation, in which all of the concepts in the substantive theory being developed are understood and can be substantiated from the data	Bryant and Charmaz (2007) p306, 281,611. Glaser and Strauss, (1967) p111-113. Charmaz, (2006) p114, 115
Production of a substantive theory	Analysis and interpretation	The results of a grounded theory study are expressed as a substantive theory, that is, as a set of concepts that are related to one another in a cohesive whole. As in most social science, this theory is considered to be fallible, dependent on context and never completely final.	Bryant and Charmaz (2007) p14,25. Glaser and Strauss, (1967) p21-43. Charmaz, (2006) p123-150.

**Source: Hilary Engward, (n.d)**

The above components are the basic components of the grounded theory. But some theorists such as Glaser, Strauss and Charmaz always differ regarding where they place their emphasis. This research made use of the above stages in the process of data collection and analysis. The strategies used to collect data in this study are explored in the following section.

### **5.6 Samplings for this study**

As mentioned above, sampling in qualitative inquiry is different from theoretical sampling. Maree (2016, p. 192) argues that, “Sampling theory has been developed to suggest ways of

drawing scientific samples; that is samples that are random and representative of the population and whose findings can tell us more about the population in general.” Khan (2014) contends that, “We cannot study everyone everywhere doing everything. Sampling decisions are required not only on which people to interview or which events to observe, but also about settings and processes.” Davoudi, Nayeri, Raiesifar, Poortaghi and Ahmadian (2016) add that: “Sampling is therefore the key element of qualitative research and determines the quality of a qualitative research. Selecting participants should be congruent with the research conceptual framework. In other words, which and how many participants relate to what researcher strives to know, what the research purpose is, what proves useful and what has credibility, all should be taken into account.” The population from which a sample was selected is Mungwi district population. The sample consisted of 64 women aged between 20 years and 65 years. The researcher purposefully chose to work with women aged 20 and above because culturally they are mature, they have families, they have children and have sufficient life experiences especially the phenomenon of poverty and inequality. The researcher therefore purposefully chose this age group because they were the right and capable age groups that articulated explicitly their experiences of poverty and inequality. This study, therefore utilized purposive sampling since I was able to reach the target groups which was able to give the required information needed to address the research questions of this study. The sampling parameters and sampling plan of this study are consistent with the justification of the study or the purpose of the study and are in line with research questions (Khan, 2014, p. 229).

### **5.7 Strategies for gathering data**

Data for grounded theory can be obtained from multiple sources. The data collection procedures involve interviews and observation as well as other sources such as government documents, video tapes newspapers, letters and books – anything that may shed light on questions under study. Each of these sources can be coded in the same way as interviews or observations (Corbin and Strauss, 1990, p. 5). Data collection involved soliciting information on the feelings and experiences of women in Mungwi district in relation to poverty and inequality. Charmaz (2014, p. 23) acknowledges that, “Rich data are detailed, focused, and full. They reveal participants’ views, feelings, intentions, and actions as well as the contexts and structures of their lives. Obtaining rich data means seeking thick descriptions...” Data was collected using one on one semi structured interviews, focus groups interviews and

observation. Charmaz, (2014, p. 23) agrees that grounded theory can be developed from all kinds of data such as field-notes, interviews, information from records, and reports. Grounded theory methods used to collect data are explored below. Before I began to collect data, I carried out a pilot study on my instruments, the following section elaborates on the pilot study.

### **5.8 Pilot study for instrument**

A pilot study can refer to feasibility studies or a trial done in preparation for a major study. It can also be carried out for the purpose of pretesting or for trying out of a research instrument (van Teijlingen and Hundley, 2001, p.1). The second reason for carrying out a pilot study explains the reason why I carried out a pilot study. I interviewed five people in one-on-one interviews to measure whether the instrument was measuring what it was supposed to measure and to gauge whether the interviewees were able to comprehend and answer the questions I was putting across to them. The pilot study also helped me to practice the art of carrying out an interview and to clear my apprehensions, fears and doubts especially on the use of grounded theory. It also gave me an indication that the interview guides were long and that I needed to be careful regarding interviews duration. So, when it came to the actual interviews, I was sensitive in terms of not keeping the interviewees longer than necessary. The pilot study also allowed me to leave out unnecessary questions which would not contribute much to the results of the study. Carrying out a pilot study was also necessary because my instruments were translated from English to Bemba to maximise understanding of questions by participants. Furthermore, I took it because I did not want to take any risks in committing my time and resources in what would not work. It therefore gave me assurance that my instruments were measuring what they were meant to measure, and I continued with the project of conducting a Grounded theory research beginning with interviews.

### **5.9 Why semi-structured interviews**

Interviews are commonly used techniques to access people's experiences and their inner perceptions, attitudes, and feelings of reality. Based on the degree of structuring, interviews can be divided into three categories: structured interviews, semi-structured interviews and unstructured interviews (Zhang and Wildemuth, n.d.) According to Burns cited in Kumar (2011) "an interview is a verbal interchange, often face to face, though a telephone may be used in which an interviewer tries to elicit information, beliefs or opinions from another person.

A person-to-person to interaction either face to face or otherwise between two or more individuals with a specific purpose in mind is called an interview.” Creswell et al., (2016) describes an interview, “As a two-way conversation in which the interviewer asks the participants questions to collect data and to learn about the ideas, beliefs, views, opinions and behaviours of the participants. The aim of the qualitative interviews is to see the world through the eyes of the participants, and they can be a valuable source of information, provided they are used correctly.” Furthermore, Mack et al., (2005) describes in-depth interview as follows,

“The in-depth interview is a technique designed to elicit a vivid picture of the participant’s perspective on the research topic. During in-depth interviews, the person being interviewed is considered the expert and the interviewer is considered the student. The researcher’s interviewing techniques are motivated by the desire to learn everything the participant can share about the research topic. Researchers engage with participants by posing questions in a neutral manner, listening attentively to participants’ responses, and asking follow-up questions and probes based on those responses.”

Charmaz (2006, p. 25) acknowledges that “Intensive interviewing has long been a useful data-gathering method in various types of qualitative research. Most essentially, an interview is a directed conversation; intensive interviewing permits an in-depth exploration of a particular topic or experience and is a useful method for interpretive inquiry.” Interviews in grounded theory are flexible and the researcher aims at learning more about what is happening from the very beginning of the research. The desire for the researcher to learn helps to correct predispositions to follow preconceived notions about what is happening in the field. Besides picking up and pursuing themes in interviews, researchers look for ideas through studying data and then returning to the field and collect focused data to answer analytic questions and to fill conceptual gaps. Hence the mixture of flexibility and control characteristic of in-depth interviewing techniques fit grounded theory approaches for increasing the analytic incisiveness of the resulting analysis. Grounded theory interviewing differs from other in-depth interviewing because as we narrow the range of interview topics to gather specific data for developing our theoretical framework as we proceed with conducting interviews (Charmaz, 2006. p. 29).

In this study I used semi-structured interviews to collect information from the respondents on poverty and inequality of women in Mungwi District. An interview schedule with open ended questions was used to guide the interviews and to allow flexibility for respondents to answer without being tied to particular answers. Mutinta (2012) argue that, “Semi-structured interviews provide greater breadth or richness in data compared with structured interviews and

allow participants freedom to respond to questions and probes, and to narrate their experiences without being tied down to specific answers.” Also, semi-structured interviews with open ended questions gave me room for further probing and clarification. The probing and clarification helped to understand what was below the surface that the respondent was trying to communicate. Semi-structured interviews are also advantageous because they helped me to keep focused on the research topic as I probed on finding out the experiences of poverty and inequality of the women of Mungwi district.

Furthermore, grounded theory advises against reading literature about one’s research topic before entering the field (Charmaz, 2014, p. 59). However, the construction of the interview guide prompted me to know something about my research topic before getting to the field. An interview guide is very important when carrying out Grounded theory. Charmaz (2014, p. 62-65) argue that we should treat our interview guides to learn how to collect data and how to elicit questions. A detailed guide must be prepared to assist with fulfilling the research objectives. Researchers who do not construct an interview guide are likely to become anxious and may miss places to follow leads and might ask loaded questions and may impose their predetermined interest on the interview. As a result of this, semi-structured interviews were useful because they allowed me to stay on track and they explored the researcher’s topic and fitted in the experiences of the interviewees (Charmaz, 2014, p. 25).

Since semi-structured interviews consisted of open-ended questions, this allowed me to elicit more data from participants than I would have collected in my interviews consisted of closed-ended questions. Above all, the main purpose of interviews is going beyond just what is on surface. Interviews allowed me to probe for the purpose of generating theory. It is also argued that, “Grounded theory methods consist of systematic, yet flexible guidelines for collecting and analysing qualitative data to construct theories from the data themselves. Grounded theory begins with inductive data, invokes iterative strategies of going back and forth between data and analysis, uses comparative methods, and keeps you interacting and involved with your data and emerging analysis (Charmaz, 2014, p. 1).” To strengthen this point, Charmaz (2014, p. 87) further argue that,

“Interviewing provides the major tool for generating focused data for developing abstract conceptual categories. This explicit emphasis on conceptual development and theory construction sets grounded theorists apart from other qualitative researchers who use intensive interviewing as their primary method

of collecting data. If you take grounded theory strategies to their logical extension, then theoretical concerns take precedence over collecting stories.”

The purpose of going to the field was to acquire knowledge on poverty and inequality and to generate a theory which explains this phenomenon. Interviews allowed me to interact with the interviewees and to learn more about the participants’ views, what they experienced and their actions. For Charmaz (2014, p. 65) this process mirrors symbolic interactionist approach as it reflects the participants' views, experiences and actions. The semi-structured interviews used in this research were conducted over a period of two and half months. Each interview length was about two hours. Interviews were conducted in a secure space, usually outside a house under a tree or inside a house in secure space for both the interviewee and the researcher. The process in which interviews as data collection methods were used to collect data will be explored later in this chapter. These interviews were analysed and transcribed. The study also made use of focus group discussions.

### **5.10 Why focus group discussions**

Focus group discussions were also used in this study to elicit responses from the participants. Focus group discussions are qualitative data collection methods and are essential in aiding the researcher to study the social norms of community or society as well as the range of perspectives that exist within that community or society. Focus group discussions seek to shed light on group opinion, the method is particularly well appropriate to socio-behavioural research (Mack et al, 2005, p. 51). Focus group discussions are appropriate for grounded theory because in Grounded theory, the method of data collection is determined by the research problem. Charmaz (2014, p. 27) agrees that the research problem shapes the methods one chooses. In using focus groups, I was able to generate data in a short time that I would not otherwise generate in one-on-one interviews. Focus group discussions enabled me to acquire a rich variety of responses on the research questions. Focus group discussions also substantiated and gave impetus to answers already given in face to face interviews. Four focus group discussions were conducted using an interview schedule or guide. The first focus group discussions were conducted in a church office at St. Margret’s Church in Mungwi. The second one was conducted in a village church and the other two were conducted outside two homesteads and under the tree. The total participants were 43. While focus groups yielded a lot of information on a range of topics effectively more than one on one interviews, being alone

in the field most of the time slowed the process a bit because I asked questions and at the same time wrote down answers from the respondents.

### **5.11 Observation**

As mentioned above, Mungwi district is my home area, this is where I grew up. Because of this, I was not perceived as an outsider but an insider and therefore trust was not an issue. Being an insider in that sense meant that I could observe the life which I already know what it is like living in Mungwi district. The only difference is that I cannot speak for women and cannot get into their shoes regarding poverty and inequality. However, I listened to their views, experiences and actions and learn from them and confirmed what I already know which is more or less what is called symbolic interaction (Charmaz, 2014). Observation therefore consisted mainly observing women's lifestyle, their structure of life, their material possessions such as houses, land, mode of transport, distances they travelled. I also attended Church and some community meeting where village matters regarding development were being discussed in the village. Mostly men were present as women were busy with other household chores. From observation the researcher could tell a lot about poverty and inequality in the area of Mungwi especially from the perspective of socio-cultural, political and economic perspectives. Mack et al., (2005, p. 14) observes that participant observation is important because it helps the researcher, to gain knowledge about the physical, social, cultural and economic milieu in which the study participants live and how they interact in their relationships among and between themselves.

Observing the reality of people and what was going on in the lives of the women in Mungwi district made sense of what they had already shared in one-on-one interviews and in focus group discussions (cf. Mack et al., 2005). Observation was part and parcel of the iterative research process that is the back and forth revising and refining in several ways (Mack et al., 2005, p. 16). Observation was an important component of data collection because the researcher could observe the actions of women, how they interacted in community with men, what kind of work women did in comparison to men, the kind of chores they performed. Observation could be interpreted from many spheres such as cultural, economic, political, and social; and relating these spheres to the poverty and inequality women suffer in Mungwi district. In the next section the researcher speaks about the location of the study. Table 5.3

below is a summary of the type of data I collected, method use and the period when I collected the data.

**Table 5.3: Summary of the type of data collected, method used and period when it was collected**

Type of Data Collected	Method used to collect the data	Period when data was collected.
Semi structured interviews	Interview schedule	August 2018
Focus Group Discussion	Interview schedule	September 2018
Observation	Notebook with a list of things to observe	August and September 2018

**Source:** Drawn by the researcher (2018)

### 5.12 Why Mungwi

Mungwi District is located in the Northern Province of Zambia. Northern province is divided into twelve districts namely: Chilubi, Kaputa, Kasama, Luwingu, Mbala, Mporokoso, Mpulungu, Mungwi, Lupososhi, Senga Hill, Lunte and Nsama. The province is to a greater extent a rural province. According to CSO (2018) incidence of poverty in Zambia shows that about 76.6 percent poor people reside in rural areas. Similarly, incidences of poverty by province in Zambia by 2015 showed that Northern province stood at 79.7 percent which is one of the highest in the country after Western province and Luapula province which both stood at 82.2 percent and 81.1 percent, respectively. Mungwi district which is one of the districts in Northern Province as indicated is a rural district surrounded by many villages and is the home of the Paramount Chief Chitimukulu, Chief Makasa and Chief Chimbola. According to CSO (2010) the population of Mugwi District is estimated to be 151 058 as per 2010 national census, of which 74, 730 are men while women account for 76 328. Women are more than men in Mungwi district. Mungwi district has got 13 wards namely: Chambeshi, Chibamba, Fibwe, Fube, Iyaya, Kabisha, Kalungu, Lubala, Mabula, Mpanda, Mungwi, Musensenshe, and Ngulula. Since the district is primary rural, the larger population accounting for 143, 227 live in rural areas whereas only about 7831 live in urban part of the district. The main economic activities of the area are farming, trading and fishing (Mwakikagile 2010, p. 107). Other economic occupations for the people in the region include education, health and working in the

district council. Mungwi District has been an appropriate location to carry out the study on poverty and inequality for rural women because it is a vast rural and poor district with many disadvantaged women who do not feel the impact of the government in their life. Women in Mungwi district are far from conquering poverty and inequality because there are many obstacles in their way. These obstacles include economic, social-cultural and political factors making one of the reasons why Mungwi is an appropriate place to undertake a study on poverty and inequality using grounded theory. Although the government has tried to intervene in terms of spearheading development in Mungwi, a lot is yet to be done to reduce poverty and inequality. It is very evident that when it comes to development of Mungwi District and in particular poverty and inequality reduction, the government of Zambia has provided only basic infrastructure. Basic infrastructure alone is only one way of trying to address the concerns of the people of Mungwi District. Because of this, many poor people who are mainly women and children are left to fend for themselves. Furthermore, Mungwi district does not attract many non-governmental organisations which would cushion some of the difficulties of poverty and inequality women undergo in this area. Mungwi district was therefore chosen because in this district there are extreme cases of poverty and inequality. The location of Mungwi district in the context of Zambia is shown below in a map of Zambia which also shows the location of other districts.

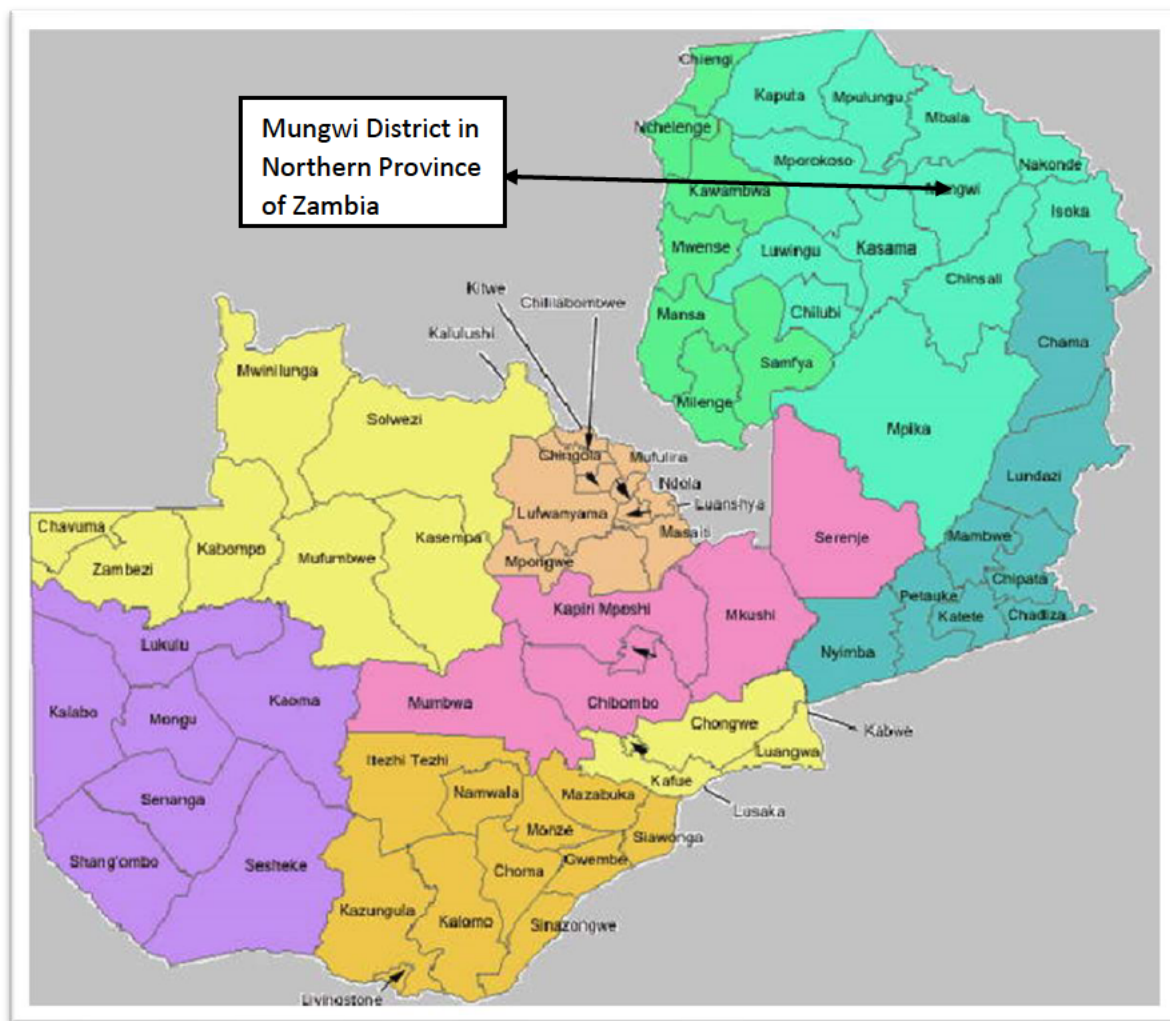


Figure 5.2 Map of Zambia showing districts in Zambia including Mungwi District

Source: [http://www.zambian.com/zambia/directory/travel-tourism/maps-locations/html/zambia-maps-pta\\_6.html](http://www.zambian.com/zambia/directory/travel-tourism/maps-locations/html/zambia-maps-pta_6.html)

The second map below shows Mungwi district with its administrative 13 wards (CSO, 2010). As stated above, Mungwi district is a rural district, hence these wards are villages combined to form administrative wards. Villages are mostly headed by male village head men, with an exception of Machemba village which currently has a female village head. These wards are therefore patriarchal in their outlook and character. As we discuss and analyse poverty below; matters of patriarchy will be discussed further. It is important to note here that the researcher made sure that interviews were conducted with women from all the 13 wards. Figure 5.2 shows the map of Mungwi District and the wards.

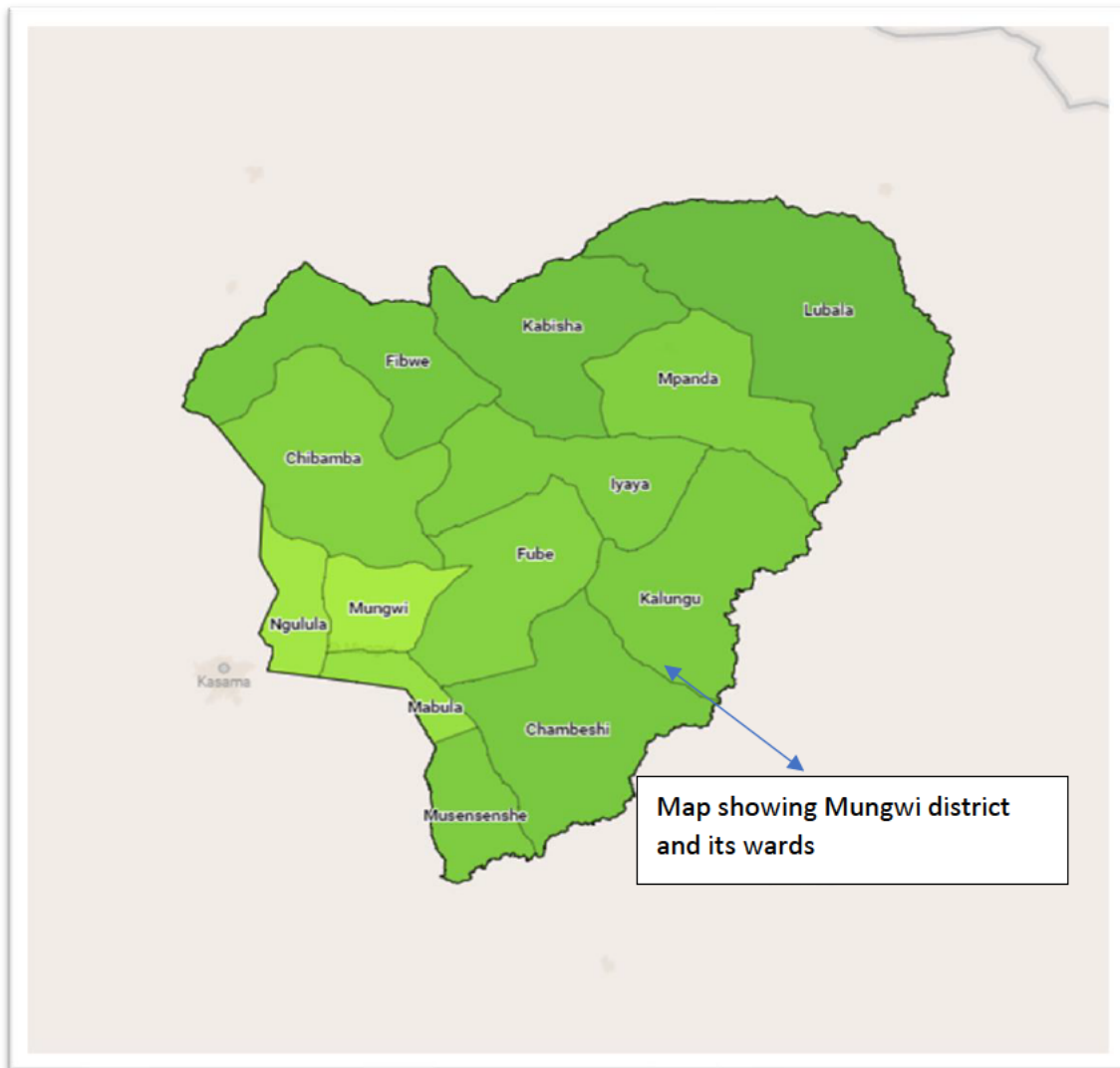


Figure 6.2 Showing the Map of Mungwi district and wards

Source: <https://www.citypopulation.de/php/zambia-wards-admin.php?adm1id=0708>

### **5.13 Approaching Mungwi District as the research field**

The preparations for the journey to the field began before the actual journey was undertaken to the field. I started off my journey to the field towards the end of July 2018. I travelled from Cape town by road through Beitbridge boarder post, through to Harare, Chirundu, Lusaka and later to Mungwi District via Kasama. By the time I reached Mungwi, I had travelled close to 4000 kilometres. It was long, expensive and tedious journey. On arrival, I was received by the Missionaries of Mariannahill and the Missionaries of the Precious Blood Sisters. I had written to the Missionaries of Mariannahill and Missionaries of the Precious Blood Sisters to ask them

to be my entry point to the field as these two missionary congregations work with a lot of poor women and children in Mungwi district. In fact, my initial interview in the parish of Mungwi, and in the district were arranged by the assistant priest of the parish of Mungwi. Although the Missionaries of the precious blood sisters did not lead me to any groups or individuals, they work with, they allowed me to have access to the groups and to interview the women within their domain.

The first advantage which I had was the warm reception of both Missionary congregations and their provision of the base from where I could operate from. Being in this environment or missionary context allowed me to have access to people I needed to interview without difficulties because the Mungwi parish as a Mission station and still acts as a hub of various activities for many people in the district. I therefore operated from the mission station as I visited wards in Mungwi district for interviews and observed the phenomenon of poverty and inequality. I was fortunate sometimes to be taken around by the catechist of Mungwi parish who was familiar with the entire district to be able to take me around and to show me where the villages were located. Another advantage I feel I had was that the headmen and headwoman I encountered as I visited the wards were welcoming and were not worried about my entry into the village. It was easy for me to target village headmen men or woman than to go and look for a ward councillor associated with the government. Ward councillors are usually not as available as village headmen or women (I only encountered one village woman).

The other reason why my entry to the gatekeepers and to the villages was easy is the fact that I speak the language of the local people in the area and my home village is located within this district. Some of the gatekeepers could recognise me as they know who my parents are. However, I had to introduce myself as a doctoral student from the University of KwaZulu Natal coming to undertake a study in the ward or village on poverty and inequality. However, being the son of the soil made a significant difference to my data collection and interaction with the women.

The challenges I encountered was the fact that villages were far apart. Most people use bicycles to move from village to village, the roads are bad and have not been maintained for many decades. Due to these bad roads, I hit a pothole which affected the gearbox of the vehicle.

This delayed my work for a little while until a spare part was source from Lusaka about 950 kilometres away from Mungwi district. Another major problem was where to buy fuel, although I had a vehicle to use as I travelled from ward to ward, fuel could only be purchased from Kasama which is about 27 kilometres from the mission centre. However, all these challenges were overcome, the vehicle was fixed, I could buy extra fuel in 20 litre containers to make sure I had enough supply for my work. All in all, I still managed to collect data. The following section I will discuss reflexivity.

### **5.14 Reflexivity**

Paraganas et al., (2017) argue that reflexivity is concerned with analytic attention to the researcher's role in qualitative inquiry. It is a concept and a process. At this stage, we are concerned with reflexivity as a process, especially as a process of self-examination on the role of subjectivity in the research process. It is a process of constant reflection by the researcher on the values, and of recognising, examining and understanding how their social background location and assumption affect their research practice. Although I was not born in Mungwi district, when my parents retired and relocated to Mungwi District, my siblings and I went along. Therefore, Mungwi district is acquainted to me even before I conducted a research there. Having lived there means that I am not only familiar with the place but that many people were known to me even before I conducted my research there. Although I did not live there at the time of the research but only visited the place for the purpose of gathering data, I was known by many people already to warrant a partial insider status. This means that my role as a researcher was facilitated to a large extent by the prior knowledge of the people and the place.

In this case, I would say that this had a positive impact on my study it facilitated trust and confidence in the researcher. There was no mutual suspicion between the researcher and the interviewees because the researcher was known to the research participants and vice-versa. This knowledge therefore allowed the researcher to establish the rapport with the participants early in the data collection process providing access into their feelings, thoughts, knowledge and experiences of poverty and inequality (Ajjawi and Higgs, 2007). In addition, the fact that I speak the language of the interviewees also provided better access to their world without a need to want to clarify all the time what was being asked. I must also state here that, although I did not detect any power relations that could be interpreted as power relations leading to

coercion, women had great respect for the researcher not because of the studies being conducted but because they were aware that the researcher is a cleric. I think this added to the trust and confidence the people had in the researcher.

Although I was aware that who I am can have an impact on my study, I was also fully not aware of all aspects of my being that can impact on my research. I tried to put aside all my subjectivity in order to fairly collect, analyse and interpret data. Therefore, reflexivity was viewed as an important dimension in designing and implementing this research because I was reminded of the importance of being objective all the time (Ajjawi and Higgs, 2007).

### **5.15 Ethical considerations**

This research adhered to proper ethical conduct of scientific research. From the onset of the research informed consent was obtained from the interviewees. Fouka and Mantzorou (2011) argue that informed consent means that a person knowingly, willingly, and intelligently, in a clear and manifestly gives his or her consent. As a researcher, I introduced myself and the research topic to the research participants. I informed the research participants that the purpose of the research was to shed insights on poverty and inequality in Zambia and that I needed to explore experiences of women in Mungwi district regarding poverty and inequality. The interviewees were informed about the duration of both one-on-one interviews and focus group discussions so that there was no interference with their time in terms of their availability for the interviews. The participants in the interviews and focus group discussions were also informed from the start of the interviews that their participation in the study was entirely voluntary and that they were free to choose not to take part in the interview or that they could withdraw from the interview if they chose to do so. It was clearly explained that participants were not coerced in any way to participate in the study. The interviewees were also assured that the responses to the interviews were solely for academic purposes and for the purpose of informing government policy and that it would remain confidential. The respondents were informed that the study may be published but their names would not be mentioned or used in order to protect their identity.

They were further assured that no information given the interviewees was going to be linked to personal responses (Fouka and Mantzorou, 2011). During data collection no recorder was used, and information that was collected through semi-structured interviews and focused

group discussion was kept in a safe place so that there was no tempering with information by anyone. Also, there was several times when the participants wanted to know how they were going to benefit from the research, I remained professional in giving them the answers as I maintained that they could only benefit if the government would take the ideas raised in the study and implemented it in Mungwi district to better the welfare of women. I assured them that I was only a student who was learning from them and that I could not offer anything other than learning. After collecting the data, I made sure that I kept ethical principles in terms of making sure that I reported accurately and interpreted honestly the responses that I received from the participants.

### **5.16 Trustworthiness of the study**

In qualitative research rigor is achieved through trustworthiness. To ensure trustworthiness, credibility, transferability, dependability and confirm-ability must be fulfilled (Maher et al., 2018, Creswell et al., 2016). The quality of grounded theory is not appraised according to the yardstick of the test theory such as objectivity, reliability and validity but according to the criteria such as credibility, plausibility and trustworthiness (Vollstedt and Rezat, 2019, p. 83). Other researchers argue that objectivity and truthfulness are important for both quantitative and qualitative traditions. However, the yardstick with which we measure a qualitative study is different from the quantitative research. In qualitative research, trustworthiness is established by ensuring that credibility, transferability, confirm-ability and dependability are achieved in the study (Gunawan, 2015, p. 4). In the following section the researcher discusses how credibility, transferability, dependability, and confirm-ability was achieved in this study.

#### **5.16.1 Credibility**

Credibility responds to two questions: Are the findings in harmony with the reality on the ground? And how do I make sure as the researcher that my findings will be believable (Creswell et al., 2016). Similarly, Kumar (2014:219) points out that credibility involves making sure that the results of qualitative research are trustworthy or plausible from the perspective of the participants in the research. To ensure that the study was credible, the researcher undertook a research design suitable for answering the research questions. Through grounded theory approach, the researcher sought answers to the phenomenon on poverty and inequality Mungwi while at the same time seeking for the theory that explains the existence of the phenomenon

for the data. Because the researcher comes from the area of the study and without going native credibility was enhanced through development of an early familiarity with the respondents (Creswell et al., 2016). Credibility ensures that the study measures what is intended to be measured (Maher et al., 2018). This study utilised purposeful sampling and theoretical sampling to reach the right participants and collect the right data. To enhance credibility, data was collected through one-on-one interviews, focus group discussions and observation. Where the researcher was not sure regarding interpretation of the data that was collected, the researcher often double checked with interviewees whether the data was interpreted correctly. The length of time spent in the field which was two and half months was also enough to observe and see the conditions in which people lived and to be able to draw the right conclusion about the situation women find themselves in Mungwi District.

### **5.16.2 Transferability**

Naturalist researchers avoid using the concept generalisation because they believe that every studied phenomenon is context bound (Guba, 1981, p. 86). Instead, qualitative researchers prefer the concept of transferability because it does not involve generalised claims. Transferability corresponds with applicability where a researcher needs to gauge the extent to which findings of a particular study may be relevant or may be appropriate in other context or with other people elsewhere. Transferability in this research was enhanced through adoption of thick description of the studied phenomenon in order to provide complete understanding of the context being studied. This was done so that the reader could comprehend the studied phenomenon and consider whether they would transfer the research finding to their context or not (Creswell et al., 2016). In other words, the researcher painted a clear picture of the situation of the women in Mungwi District regarding poverty and inequality permitting the reader to decide for themselves whether the study is transferable to their context or not (Creswell et al., 2016). If the study of rural women of Mungwi District was to be replicated in other districts or provinces in Zambia, the results of the study would be the same if typicality can be established.

### **5.16.3 Dependability**

In qualitative inquiry, dependability is taken to be same as consistency (Guba, 1981, p. 81). The quantitative researcher interprets consistency as reliability stemming from the idea that an instrument ought to measure and ought to produce stable results if the results are to be

worthwhile and meaningful. Neither qualitative nor quantitative instruments can yield credible results if they do not exhibit consistency. In this study dependability has been demonstrated through the way the research has been designed and how it has been seen through data collection techniques, and analysis and through constant reflective evaluation of the research (Creswell, et al., 2016, p.124). Dependability was further achieved through asking questions that are straight forward and are speaking to the research questions in order to get the right answers. Dependability was also enhanced through making sure that the researcher did not impose meaning on to what the participants were saying but was eager to learn from the explanation of the phenomenon by the participants. In qualitative inquiry the meaning the respondents assign to the phenomenon under investigation is very important and this is the approach adopted in this study.

#### **5.16.4 Confirmability**

According to Guba (1981) confirmability corresponds to neutrality in qualitative inquiry and objectivity in quantitative research. In addition, confirmability is defined as the degree of neutrality or the degree to which the findings of a study are shaped by the interviewees and not by researcher bias, drive or interest (Creswell et al., 2016). This research achieved confirmability by making sure that the researcher's assumptions and preconceptions did not impact on data negatively. The interviewees, their experiences and opinion were highly valued throughout the research process. Neutrality was also achieved in making sure that research findings are a contribution mainly by the participant's experiences and definition of the phenomenon. This was achieved by quoting the participants during the gathering of data. Bias was also reduced by reflecting on the role of the researcher. Where possible as said earlier, the researcher allowed the participants to comment on some interpretation of the interviews made by the researcher, so the interviewees' words are used correctly and in the right context. Above all, confirmability was increased through triangulation of data collecting methods. A variety of methods in collecting data allowed the researcher to find balance in what the participants were trying to communicate.

#### **5.17 Limitations of the study**

Most of the questions in semi-structured interviews that were put to the research participants were well understood and comprehended, some terminologies such as sustainable

development, however, could not easily be translated into the local language. This could have caused some of the meaning to be lost during the process of breaking the terminology down for the participants to understand it. However, the researcher believes that this challenge was overcome by explaining to the interviewees the meaning of sustainable development and later asking the relevant questions. Care was taken in translating the interview schedules and other data collecting instruments for them to yield the required results. The major challenge for me was the use of grounded research methodology. As much as there is a lot of literature on it, the grounded theory process remains an elusive methodology for most researchers in comparison to other qualitative inquiry methodologies. This was overcome by reading comprehensively on the topic and by trying to apply it correctly. Furthermore, the other issue that I had to contend with was the fact that some men were not happy that I was interviewing their wives. Culturally, I was supposed to go through the men to interview the women. But I went through the gatekeeper. I resolved this matter by asking the gatekeeper to call the husbands of the women who were involved in the focus group discussions to a separate meeting for me to explain the reason why I was interviewing their wives. After this meeting there were no other complaints from the men.

### **5.18 Conclusion**

This chapter unpacked the research strategies used in this study beginning with identifying that the study is both qualitative and case study. Likewise, this chapter also presented the interpretivist paradigm as the appropriate paradigm that underpinned this study. Interpretivist paradigm was found to be appropriate because it fits in the study of poverty and inequality of the rural women of Mungwi District and also because it seeks people's experiences and how people develop their social world and the meaning they assign to that social world. In addition, the chapter described Grounded Theory approach as the method of gathering and analysing of the data collected from the field. GT was appropriate for this study because it is the right method for theory building or construction for data gathered. Along the same lines, purposive sampling was also dealt with in this chapter. Purposive sampling helped the researcher to reach the target group which had the required information needed for the study. Similarly, the chapter outlined strategies undertaken to collect data namely semi-structured interviews, focus groups, and observation. Mungwi district as a location with many poor women was identified and has also been discussed in this chapter as the suitable location for this study. The chapter ended

with discussing reflexivity, ethical consideration, and limitations of the study. The following chapter deals with rural women's perception of poverty and inequality in Mungwi District.

## **CHAPTER 6**

# **RURAL WOMEN'S PERCEPTIONS OF POVERTY AND INEQUALITY IN MUNGWI DISTRICT**

### **6.0 Introduction**

In the previous chapter, the researcher presented research methodology and strategies, used in this study. This chapter presents rural women's perceptions of poverty and inequality in Mungwi District by answering the first research question which asks, "What perceptions do rural women of Mungwi District have regarding poverty and inequality?" In other words, this chapter focuses on rural women of Mungwi District and their understanding of poverty and inequality. Data in this Chapter and Chapters that follow use the interpretive thematic approach in the analysis. This approach was perceived to be more effective and suitable because it provided participants' accounts as evidence of data collected about the women's perceptions of poverty and inequality in Mungwi District. To begin with, the researcher deals with the demographic profile of the participants below followed by the discussion of themes using the interpretive thematic approach.

### **6.1 Demographic profile of the participants**

Following the process of data collection and analysis of grounded theory, the researcher undertook 26 one on one interviews with only female participants. The interviewees were available because a prior appointment was made through the gatekeepers. Accessibility to the interviewees was also possible because the interviews were conducted when there was less work in the people's fields. As a result of this, most people invited to take part in the interview were at home instead of being in the field planting or harvesting. I conducted two interviews per ward in eleven wards. Four interviews were conducted in Mungwi ward. No interviews were conducted in Lubala ward because I could not cross to village because the bridge was being reconstructed over the river. Most participants interviewed had an extremely low level of education. Out of the 26 women interviewed only one woman was divorced of all the women interviewed. It seems to me that divorces in Mungwi are not so high. Women who are married prefer to keep their marriage despite their circumstances in marriage. Out of the twenty-six women interviewed, nine of the women indicated that they were married 13 women were single

or not married representing the highest number of women of the total women interviewed. Widows were only two. Table 7.1 below shows the demographic information of the participants.

To maintain the confidentiality of the identity of the participants, the researcher used letters INT and a number to code participants. For instance, participant number one, two and three would be INT1, INT2, INT3 and so forth. Table 6.1 below shows demographic information of the total number of participants in one-on-one interviews and Table 6.2 show demographic information of participants in focus group discussions.

**Table 6.1: Demographic information of participants**

Number of persons	Identity of Participants	Age	Marital Status	Level of Education
1	INT1	33	Divorced	College
2	INT2	24	Single	Grade 12
3	INT3	65	Married	Form 2
4	INT4	30	Single	Grade 12
5	INT5	61	Married	Form 3
6	INT6	66	Widow	Standard 4
7	INT7	55	Married	Form 3
8	INT8	31	Single	Grade 8
9	INT9	28	Married	Grade 9
10	INT10	27	Single	Grade 2
11	INT11	20	Single	Grade 6
12	INT12	21	Single	Grade 7
13	INT13	24	Single	Grade 9
14	INT14	20	Single	Grade 7
15	INT15	20	Single	Grade 12
16	INT16	21	Single	Grade 9
17	INT17	20	Single	Grade 8
18	INT18	26	Window	Grade 8
19	INT19	24	Not Married	Grade 9
20	INT20	30	Married	Grade 7
21	INT21	45	Married	Grade 6
22	INT22	47	Married	Grade 5
23	INT23	40	Married	Grade 9
24	INT24	51	Married	Standard 3
25	INT25	23	Married	Grade 12
26	INT26	20	Single	Grade 12

**Source: Fieldwork 2018**

**Table 6.2: Demographic information of people who participated in focus groups in Mungwi District.**

Number of Person	Focus group number	Age	Marital status	Education
1	FG1	56	Married	Standard 3
2	FG1	60	Single	Standard 4
3	FG1	61	Widow	Standard 3
4	FG1	29	Single	Form 3
5	FG1	27	Married	Grade 9
6	FG1	21	Single	College
7	FG1	22	Married	Grade 12
8	FG1	35	Married	Grade 8
9	FG1	20	Single	Grade 12
10	FG1	21	Single	Grade 11
11	FG2	22	Single	Grade 12
12	FG2	20	Single	Grade 9
13	FG2	20	Single	Grade 7
14	FG2	20	Single	Grade 7
15	FG2	20	Single	Grade 9
16	FG2	30	Married	Grade 9
17	FG2	23	Married	Grade 7
18	FG2	27	Single	Grade 6
19	FG2	20	Single	Grade 12
20	FG2	23	Single	Grade 11
21	FG3	21	Single	Grade 8
22	FG3	48	Married	Grade 9
23	FG3	26	Single	Grade 5
24	FG3	23	Single	Grade 4
25	FG3	21	Single	Grade 5
26	FG3	45	Married	Grade 3
27	FG3	21	Married	Grade 4
28	FG3	64	Married	Standard 4
29	FG3	21	Single	Grade 7
30	FG3	34	Married	Grade 3
31	FG4	35	Married	Grade 6
32	FG4	33	Married	Grade 4
33	FG4	28	Single	Grade 7
34	FG4	38	Married	Grade 7
35	FG4	43	Married	Grade 5
36	FG4	61	Married	Grade 7
37	FG4	25	Single	Grade 6
38	FG4	26	Single	Grade 7
39	FG4	47	Married	Grade 9

**Source: Fieldwork 2018**

The total number of women who participated in the focus group discussions was 39. Four focus group interviews were conducted. There were two focus groups with 10 people each while the other two groups had nine participants each. To make things easy for the sake of analysis, interpretation and discussion, information from focus group participants were marked as FG1, FG2, FG3, and FG4. Table 6.2 below shows the demographic profiles of the total number of women who participated in the focus groups. Like the participants from the one on one interviews, participants in focus group discussions also had very low-level education. Only two had formal jobs. Most of the participants in the focus group discussions were single women below the age of 30 years. Some of these single women were single mothers. Single women in the group were followed by married women and all of them had children. Only one woman in the group was a widow. The common characteristic to all women in the group discussion is that they were all involved in agriculture and sold their produce at the market as their main economic activities. This study also made use of information from a informant marked as RM.

## **6.2 Perceptions of poverty and inequality**

To understand the perception of poverty and inequality of the rural women of Mungwi District, the participants were asked to answer the following questions:

- i) What is poverty?
- ii) Who is a poor woman?
- iii) How does poverty come about?
- iv) What is inequality?
- v) How does inequality come about?
- vi) Is poverty experienced the same way among different age groups of women in rural areas?
- vii) What do you think are the consequences of poverty and inequality to a poor person?

In responding to these questions, the researcher realised that the responses the research participants gave regarding their perception of poverty and inequality were informed by their own experiences. A lot of literature has been written on poverty and inequality, but many authors hardly consider the poor people's definitions of poverty and inequality according to their own experiences of these phenomena. Chambers (2006) argues that the meaning of poverty depends on who asks and who responds or who gives the answer. I will now take each

of these questions above about poverty and inequality of the rural women of Mungwi District and present the women's understanding of poverty and inequality as experienced by rural women of Mungwi District and present their understanding of poverty and inequality.

### **6.2.1 Women's perceptions of poverty**

When asked about their perceptions and their understanding of poverty, the participants perceived poverty in terms of financial incapacitation. Almost all women were unanimous on the fact that poverty is lack of income and wealth. The women also described poverty in terms of failure to afford basic commodities, lack of resources needed to live a good life, failure to sustain survival and that poverty was a major disability and powerlessness in the event of natural and artificial disasters. The excerpt below articulates a woman's perception of poverty in Mungwi District who said:

Poverty is financial helplessness, not being able to feed the family, not being able to have shelter, food, and clothes, it is lack of resources needed to live a good life. It is the failure to afford basic commodities. It is a situation of being vulnerable to calamities that occur. But the biggest cause of all these evils is lack of money. Because it is from lack of money that all vulnerabilities proceed, and it is exceedingly difficult to escape this trap (INT1, aged, divorced, College Education).

To understand the above quotation, Chambers (2006) describes poverty in terms of income poverty as the first meaning, followed by poverty as lack of material things and thirdly as capability deprivation a term which was coined in by Amartya Sen. I concur with Chamber that poverty is not just income poverty, lack of material things but it is also capability deprivation. Poverty is not just about what people wish to own and how they feel, it is also what they can do and what they can be. In their description of poverty, women felt that they are poor because they have been deprived of many opportunities - one of which is having a proper education. One respondent painfully explained:

Poverty is being denied an opportunity to do what you can do and what you wanted to become. Most of us women here in the village are not given an opportunity to go to school because schools have never been near to our villages; Also, because as women we were destined for marriage. As you grew up, you are socialised to behave and think like a mother. While boys were sent to go and study no matter where the schools were located, as girls, we were not allowed to leave home. We were denied the opportunity to become what we would have wanted to become. Now the greatest poverty we have is the poverty of the mind. The little education we have can barely take us anywhere (INT10, aged 27, Single, Grade 2 Education).

People in society who own material things are regarded with respect. Poor women in Mungwi District suffer being despised because they are poor and do not own a lot of material things. To

support this view, respondent INT8 described poverty in terms of wealth and respect as she said.

Poverty is not just lacking food and other essential things for life. In poverty we are helpless and valueless, we lack the power to influence anything in society as women. In poverty we do not own anything, we have no wealth. While others own animals, houses and bicycles; and even cars, we own nothing, not even good clothes because they are unaffordable. When you own material things people consider you as a wealthy person and they respect you and they listen to you when you speak. We have no voice because we do not own anything (INT8, age 31, Single, Grade 8 Education).

I agree with respondent INT8, lack of material wealth renders rural women voiceless. I can liken voicelessness to powerlessness which is one of the clusters of disadvantages that interact with other clusters of disadvantages to keep people in poverty and inequality (Chambers, 1983, p. 112). A participant from FG4 added:

Poverty is not one thing; it is an interaction of many difficulties for us women. Poverty is a lack money. It a lack of proper housing. We cannot afford houses with sanitation. Poverty means a lack of proper education for us women and our children. Furthermore, poverty means a lack of access to a doctor and medicine, and a lack of voice or power. However, the overt poverty around us, is a lack of food and clothing (FG4, Married, aged 33, Grade 4 Education).

To understand the submission above by FG4, I borrow from de Beer and Cornwell (2010) who observes that poverty interacts with other disadvantages such as physical weakness of the household, isolation, vulnerability, and powerlessness to produce vicious circle of poverty. Human needs theory emphasises that for people to be fully actualised, their physical needs, safe and security needs, and understanding needs, ought to be fully actualised for them to develop (Aruma and Hanachor, 2017).

### **6.2.2 Description of a poor woman**

When asked who a poor woman is? It emerged from empirical evidence that there were many different answers, but some similarities were also observed. This section describes some of the aspects of a poor woman. A poor woman is one who has no income, she is abused by her husband, she is not respected in society and she is socially excluded. She is noticeable from her appearance, behaviour, and lack of confidence. A poor woman is vulnerable to many calamities. Above all, a poor woman lacks education and capacity to educate herself. She walks long distances to access clinics, markets, and other services. A 28-year-old respondent with two children defined a poor woman as follows:

Apart from all the difficulties she must go through, a poor woman is one who has no time for herself. When women elsewhere find time to entertain themselves and to develop themselves, a poor woman dedicates all her time caring for others. She is overwhelmed by the care for husband, children, and house

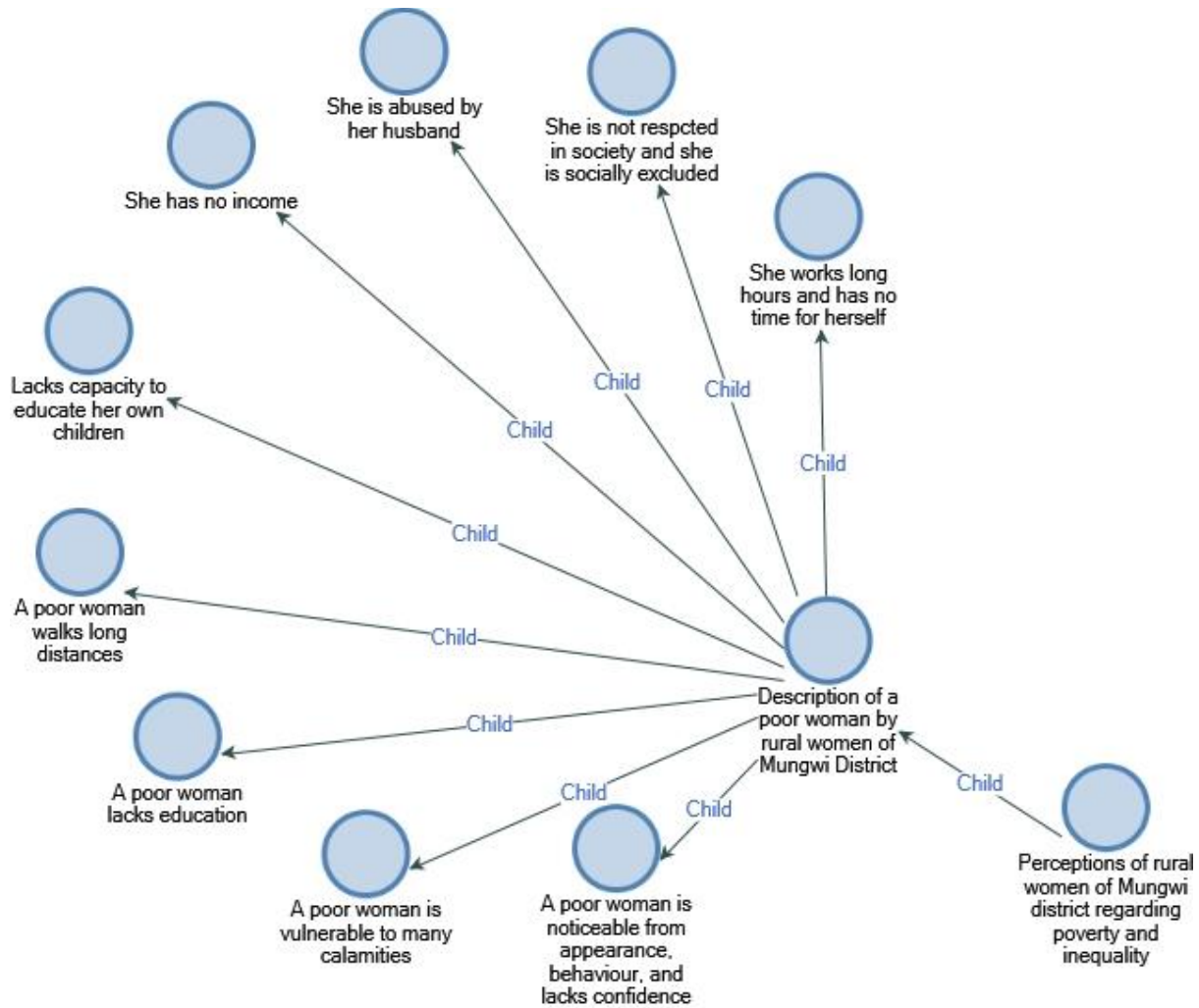
chores. She has time for everything but lacks time for herself. Similarly, a poor woman walks long distances on foot carrying her produce to the market for sell on her head. Her fatigue or tiredness is enormous. When she returns home, she does not stop to rest. She only rests when she is sleeping (INT9, aged 28, Married, Grade 9 Education)

Regan (2006) describes a situation whereby women have the responsibility to do almost everything that needs to be done in a household. Regan (2006) writes that a woman does everything from cooking to fetching firewood and water, looking after children's wellbeing by bathing, feeding, and nursing them. Additionally, women also must fend for their husbands. To help us understand why the participants above says that women have no time for themselves, Regan (2006), asserts that women are in most cases over-laden with household responsibilities, Abdourahman (2010) argued that,

“In countries where time use studies have been conducted, it has been shown that women work significantly longer hours per day than men. In rural areas especially, most women's time is spent on household and subsistence activities. Little time is left for market related and remunerated activities. Compared to men, women have very heavy time loads due to the need to balance the demands of their multiple roles: productive, reproductive, social, and community. The patriarchal foundation of the distribution of roles by gender is the major cause of gender inequality, the heavy time-burden on women and girls, and ultimately the feminisation of poverty.”

I concur with Abdourahman (2010) that to emancipate women, there is a need to focus on time poverty. It seems to me that poverty for women is rarely given enough attention in literature and by development agents. Some of the descriptions of the poor woman by the responded coded in NVivo are presented in figure 6.1 below.

**Figure 6.1 Description of a poor woman**



Similar to the participants' submissions shown above in figure 6.1 of the NVivo codes, Chamber (2006) lists twelve disadvantages of poverty and some of them include social relations, material poverty, poverty of time, insecurities, lack of education, lack of information, physical ill-being, institutions and access, lack of political clout ascribed and legal inferiority. These disadvantages are the same as suffered by the rural women of Mungwi District. To understand poverty and inequality, the women of Mungwi District were asked to explain how poverty comes about or how people sink into poverty. The following section explains how poverty comes about.

### 6.2.3 Sinking into poverty

There are many reasons why the poor may find themselves in a cycle of poverty. According to empirical evidence collected from the women of Mungwi District, there is general acknowledgement that in Mungwi District women may be poor because of government negligence. The women felt that they have been neglected for an exceedingly long time. The government has not assisted women as desired by bringing the development to the area to improve their lives. A 24-year-old respondent and a school leaver expressed herself in the following words,

It seems to me that we are all poor here in the village. However, I also believe that some people are poorer than others. We find ourselves in poverty because we have been neglected. The government does not worry about us. We are good for nothing. So, the major reason why we are poor is that our area is poor. We are isolated and we are far from everything schools, hospitals, and all other things to uplift us from poverty. There is no government assistance which comes our way. But some are poor among us because they are sick or lazy. They do not want to plough and plant anything when it rains. In the end, they become vagrants (INT13, Single, aged 24, Grade 8 Education).

In support of these sentiments above, another key participant submitted that:

People find themselves in poverty because they do not want to try to uplift themselves. Those who try to help themselves are not disappointed they always have something to eat and something to wear. The lazy ones suffer (INT4, Single, aged 30, Grade 12 Education).

Rural people always depend on each other. Parents try with all their effort to assist their children. When children grow up, they must reciprocate the same generosity towards their parents especially when they move to towns and cities where they can make a bit of money. However, this is not always so some children forget their parents. The following statement by a 61-year-old key participant supports these assertions:

We who are not young any longer, we find ourselves in poverty because some of our children, forget about us when they migrate to towns. Instead of sending us some money, we are forgotten. At the age of 65 one needs assistance from children. Those who are helped through money sent to them by their children find life much easier. We give birth to children hoping that when we grow old, our children will help us. Elderly people in our country do not have a pension, the pension is our children (INT5, Married, aged 61, Form 2 Education).

I sympathised with participant INT5, but I could not allow myself to show emotions. I utterly agree with INT5 culturally that Bemba people are obliged to help their parents when they are elderly. However, people who leave rural areas to go to cities or towns do not necessary get good jobs to afford to look after their parents. I think that matter that needs to be addressed is the lack pension for the elderly in the rural area. The sustainable livelihoods approach calls for

people to have access to financial capital to achieve livelihoods (Peter and Pedersen, 2010). The elderly needs constant income for them to survive and improve their lives (Fletschner and Kenney, 2014). The human needs theory also supports the idea that human beings need physiological needs such as food, clothing and housing which are met through access to financial capital. Similarly, for human being to be fully satisfied they need to achieve safety and security needs (Aruma & Hanachor, 2017). The circumstances of the elderly as mentioned above points to a lack of safety and security, particularly economic security. The policy on pension is not extensive to cover the elderly in the rural areas. To reduce hardships the rural elderly people go through, NGOs could find ways to assist the elderly through self-help projects and diversification of livelihood strategies. Other respondents explained that women found themselves in poverty due to alcoholism and intergenerational poverty. Below is a direct statement from one of the key participants aged 65 years:

Alcoholism and failure to find work, and intergenerational poverty can drive people into poverty. In other words, for some family, poverty runs in family veins from one generation to another and cannot easily be broken. Only when something deliberate happens can the generational curse be exorcised. Poverty lives in our families, and we have it in our blood (INT3, Married, aged 65, form 2 Education).

In support of the thoughts above from interviewee INT3, poverty being in blood means it is carried from one generation to the next. In other words, it is intergenerational and perpetual. It affects even future generations. Previous studies agree that people who have inherited property from previous family generations have benefited economically and have been buttressed against economic shocks (Cooper and Bird, 2012, p. 527-528). A 55-year-old participant with five children and numerous grandchildren submitted that poverty is often caused by natural disasters in Mungwi District. She said,

Sometimes we find ourselves in poverty due to famine caused by drought or pestilences. One time we had completely no food in our village because of the drought. That year we did not have rain; all our crops dried up. Unfortunately, we did not receive much assistance from the government. We have also faced years when locusts destroyed crops and caused hanger and desperation. But poverty can be due to many other factors such as lack of education and poor health (INT7, Married, aged 55, Form 3 Education).

In direct contrast to the above submissions regarding why people descend into poverty, the following is what one participant had to say:

Poverty must not be blamed on the government or natural disasters or on lack of remittances from relatives who are well off. People must work hard. Waiting on the government to deliver is what leads people into derision of poverty. Similarly, waiting for remittances from relatives cause people to be lazy. I think poverty for most people is self-inflicted because people lack initiatives and do not want to work. A lot of people in Bemba land could be well off if they worked hard because they have access to land

and for many years, we have received good rain. As much as we are poor, bad poverty cannot be blamed on the government (INT25, Married, aged 23, Grade 12 Education).

I agree with INT25 that while people are generally poor, extreme poverty may be caused by lack effort from an individual. However, when natural calamities such as droughts, floods, pestilences strike, the rural poor have no control over them. Rural communities are prone to natural disaster, and they cannot protect themselves and their livelihoods against the natural disasters due to lack of early warning systems (Venkateswaran, 2014, p. 51, OCHA, 2019). Above we have dealt with women's perception of poverty. In the following section of this chapter, I consider women's perceptions of inequality in Mungwi District as per empirical evidence.

### **6.3 Women's perceptions of Inequality**

The perceptions of inequality by Mungwi District women, was expressed in their description of inequality and how inequality comes about. Like in the case of poverty, the researcher discovered that Mungwi District women gave answers that pertained to their experiences of inequality as is captured below. They described their understanding of inequality under the following themes. Unequal treatment of people, Unequal opportunities, Unequal distribution of resources, regarding some people with higher esteem and others with low esteem, Inequality is oppression, favouritism, disparities in development.

#### **6.3.1 Unequal treatment**

The rural women of Mungwi District understood inequality in terms of unequal treatment especially in relation to men. The women complained that their treatment by society was not the same as treatment of men, in other words, there is no equality in the manner the women are treated as compared to men. One of the participants described unequal treatment in the following words:

Inequality is treating people unequally. We women are usually treated as not equal to men. We are not supposed to be equal to a man. This is true in households but also in society. A man always comes first. He is the head of the house, and we are the feet. While both the head and the feet are important, the head is considered superior. The unfortunate thing is that sometimes the head fails to function properly, and the entire family is led astray. This kind of treatment unfortunately also leads to allocating of less resources to women. For instance, men have control over all decisions that must be made and oversee the little material things we have (INT16, Single, aged 21, Grade 9 Education).

Unequal treatment is not only a social reality that plays itself between men and women. It also happens between boys and girls and even among women themselves. The implication of

unequal treatment is that it leads to inequality and eventually to poverty for women because they have limited resources, to improve their situation. The other implications of this, is that women remain at the bottom of the social hierarchy (Mutume, 2005). Liberal feminism advocates for equity, justice, and equal opportunities (Enyew and Mihrete, 2018).

### **6.3.2 Unequal access to opportunity**

Women of Mungwi District also highlighted the fact that inequality involved unequal access to opportunities between men and women. They lamented that there was no equal access to opportunity in accessing things such as education and jobs but also that an opportunity in terms of starting point in life between boys and girls was not there. One participant expressed the idea of unequal access to opportunity in the following words:

For me, inequality is seen in terms of opportunities. Boys and men from the start have a better opportunity to start school and to learn and even to go away and find a job. They achieve this because there are opportunities for them. For girls, such opportunities are few. Fewer opportunities mean that girls do not have a brighter future as compared to boys. And this is the reason why we women are where we are today. We have fewer opportunities and I think we deserve to start from the same footing as men and be given the same opportunities (INT14, Single, aged 20, Grade 7).

The best way to assist women to go further in life and have a good life, is to be given equal access to opportunity as that given to men. Kant (2004) reiterates that if people's early life or social background affects their prospects for education and employment, barriers should be removed so that everyone has equal access to an opportunity. Equal starting points involves that adequate material conditions are supplied so that everyone can obtain the same ability and position as everyone else. It is important that women and men are given a fair start in order to progress in life. For instance, equal opportunity to accessing education and making sure that everybody's needs regarding education are met is granting people their right to education. Equal access to opportunity is a basic need (Kant, 2004). One participant said,

Inequality is about denying one group of people access to opportunity for a good life while others are given everything they need to prosper in life. Inequality is when you are treated less than others. It is usually done to deny you the basic needs and rights you have and to keep you underdeveloped. This is how we feel here in Mungwi (INT26, Single, aged 20, Grade 12 Education).

I agree with INT26, being treated less than others may be imply that you are less important therefore the state does not need to worry about the circumstances or condition you find yourself in. The implication of this is that the rural people of Mungwi District are on the government's agenda when it comes to development. That is what I think this skewed treatment leads to.

### 6.3.3 Inequality as unequal distribution of resources

Another way in which the women of Mungwi described inequality was in the way they felt that there was an unfair distribution of resources both in their households and society. The women felt that despite working so hard and contributing nearly 70 percent to the household income and household activities, resources were not equally distributed. Since household income comes from the selling of farm produce, the man of the house normally keeps the money once the produce is sold. The woman who toils more than the man does not oversee the funds. To substantiate this claim, one participant said,

I understand inequality in terms of distributing resources that are needed for the well-being of a person and the running of the house. As women we spend most of the time at home maintaining the house, caring for children, and planting and cultivating the field. We go to work in the field to make sure the crop grows, and we do the harvesting. As if that is not enough, we are the ones who take the harvest to the market for selling. After selling, we must hand over the income to the man of the house. Little money may be spent on the household needs while the rest of the money, the man may use it as he wishes. That is the inequality of the highest degree (INT17, Single, age 20, Grade 8 Education).

Another participant said that,

Inequality is not only when men control us in terms of holding money in our household, but it is also the control over all other productive resources such as land and other property which we have acquired together. It seems to me that everything in the house is owned by my husband and I would have no recourse to it if we were to divorce. All the resources of the homestead belong to my husband. Perhaps the only thing I own is pots because the kitchen is controlled by a woman (INT12, Single, aged 21, Grade 7 Education).

The cry by participants INT17 and INT12 above are similar in the sense that they both feel unfairly treated because of the way men control financial resources and other productive resources. I think this is a cultural dilemma which must be corrected. The control of resources where women feel all resources are controlled by men is underpinned by detrimental social norms, views, practices, and power relations (Cole, Puskur, and Rajaratnam, 2015, p. 166). Article 51 of the Zambian constitution promotes equality between women and men. Similarly, liberal feminism advocates for equality of both genders and condemns cultural gender stereotyping (Robinson and Richardson, 2015). While cultural norms are enshrined in communalism which promotes respect and sharing of resources, cultural norms among the Bemba people do not go far enough in addressing unfair distribution of resources, especially in households. The distribution of resources within a household is left to the household which is controlled by head of the household who is usually the man. Women usually have no recourse to any disparities that may arise from unfair distribution of resources in a household. INT12 further says that the only thing she owns is her pots. This implies that it is only the kitchen that

women control, and this is culturally sanctioned. However, I think that the kitchen represents a place with heavy chores such as cleaning and cooking which is an addition to other chores done by women. There is need to change retrogressive social cultural norms by promoting impartial practices and attitudes towards women (Cole, Puskur, and Rajaratnam, 2015, p. 166). Contrary to the above two participants, one participant saw inequality as the unequal distribution between rural areas and towns. She said,

For me, inequality is very much reflected in the unequal distribution of resources between rural areas and towns. Even though most towns depend on rural areas for food and firewood, rural areas lack a lot of material and human resources. In other words, we in rural areas lack essential things such as proper houses, clean water, electricity, roads, proper markets, hospitals, schools, courts. We are forgotten. It is like we are only visible when we are required to vote during elections. And when that period is over politicians disappear with their promises. This kind of inequality has always been there, the towns always get the bigger piece of the economic cake (INT23, Married, aged 40, Grade 9 Education).

I agree with INT23 that there is inequality between rural areas and towns in terms of development. Rural areas supply raw materials and food for towns contributing to the development of cities. Processed food and consumer goods depend on the raw materials from the rural areas. Processed food and consumer goods manufactured in cities are transported to back to rural areas where the rural dwellers pay high prices for the manufactured good (de Beer and Cornwell, 2010, p. 79-80). Unequal relationship exists between rural areas and urban areas. The implications are that poverty and inequality is perpetuated through this unbalanced relationship. For sustainable livelihood approach the context in which people are found is essential. Rural areas are isolated, and this contributes to the intensification of poverty and inequality (de Beer and Cornwell, 2010, p. 59-60). Rural and Town Planners may consider this unequal relationship as they develop rural and urban spaces. The government may also consider to banning the depletion of rural resources only to benefit urban areas.

### **6.3.4 Inequality as favouritism and oppression**

In their description of inequality, the women also referred to inequality as favouritism and oppression. According to their understanding of favouritism, it is taking sides especially in the allocation of resources between two people. Favouritism is practised by both men and women, and it occurs due to various circumstances. When favouritism reaches an advanced stage, it can easily deteriorate into oppression. Favouritism as a form of inequality is very much linked to oppression. Empirical evidence regarding inequality as favouritism and oppression is articulated by one of the interviewees who said:

I see inequality as a form of favouritism. Favouritism is usually done when a man favours one woman at the expense of the other. It is practised by men in a polygamous family. A man will always love one woman more than the other and the presents will follow that pattern that the loved one gets better things all the time. As women, we tend to practice favouritism when dealing with children that are not ours. For some, it comes out clearly especially when entrusted with looking after orphans. Favouritism is usually precipitated by lack of resources such as income, food and clothing. Favouritism at its worst can turn

into mistreating and oppressing the orphan. We have had many cases such as these in the village (INT9, Married, aged 28, Grade 9 Education).

I concur with INT9, income, food, and clothing may be sources of inequality. Usually, a lack of enough of income may force to become partial when dealing with others. In a household it is usually those who control resources that begin to favour some over others. Favouritism may be caused by scarcity or wilful oppression of the other. At another level such as the national level, a group of people or region may be favoured over another in the allocation of resources. Similarly, favouritism at this level may be precipitated by scarcity in resources or may be a deliberate action against a group of people or region. The next section deals with inequality as landlessness.

### **6.3.5 Inequality as landlessness**

The women in Mungwi District like most women in Zambia still do not own land as their own. When women were asked to describe what inequality was, some of them mentioned that being landless is inequality. To understand further what landlessness means regarding inequality, a 66-year-old participant submitted that:

Inequality is keeping women without property to render them worthless. We are looked upon as if we do not exist. We do not own land, when our husbands die, many a time we are told to go back to our kinsmen. Landlessness for women is a form of inequality which has existed for a long time and continues today. Only men are entitled to land, women have not been considered as landowners because they get married. When they get married, some women go away; sometimes they get married to a person from another group of people who cannot own land here. For these reasons and others, we do not own land. We can till land as much as we want but we are not allowed to own it (INT6, Widow, aged 66, Standard 4 Education).

The submission of the above participant confirms previous studies that declare that women are not allowed to own land under customary law. Spichiger and Kabala (2014) argue that under the customary law of Zambia, women could not own land because customary law undermines women. Under this law, married couples do not own land in partnership, nor do they inherit property from each other. Only men, who are the household head are entitled to own land and for the use of the household. Land can only be inherited by male children of the household. Women are not allowed to acquire land or property on their own. Women must live with their parents, husbands, or sons. In addition to this, a 66-year-old widow said:

Before my husband died, we lived on a large piece of land which I thought belonged to both of us. Little did I know that I was not supposed to continue living on the farm when my husband died. I was shocked when my in-laws asked for me to be removed from the land after my husband's death. I was so shocked. I was told that I had no child with my late husband so I was free to get married to another man on whose

land I would settle. After ten years of being single, I have not found someone to marry and what this means is that I have no place I can call as my own. The place I knew as my own was taken away. The only way I could survive was to come to my people, my father's kinsmen. So, I consider landlessness as a major injustice and inequality that women experience, and it must be corrected by the law of the country (INT6, Widow, aged 66, Standard 4 Education).

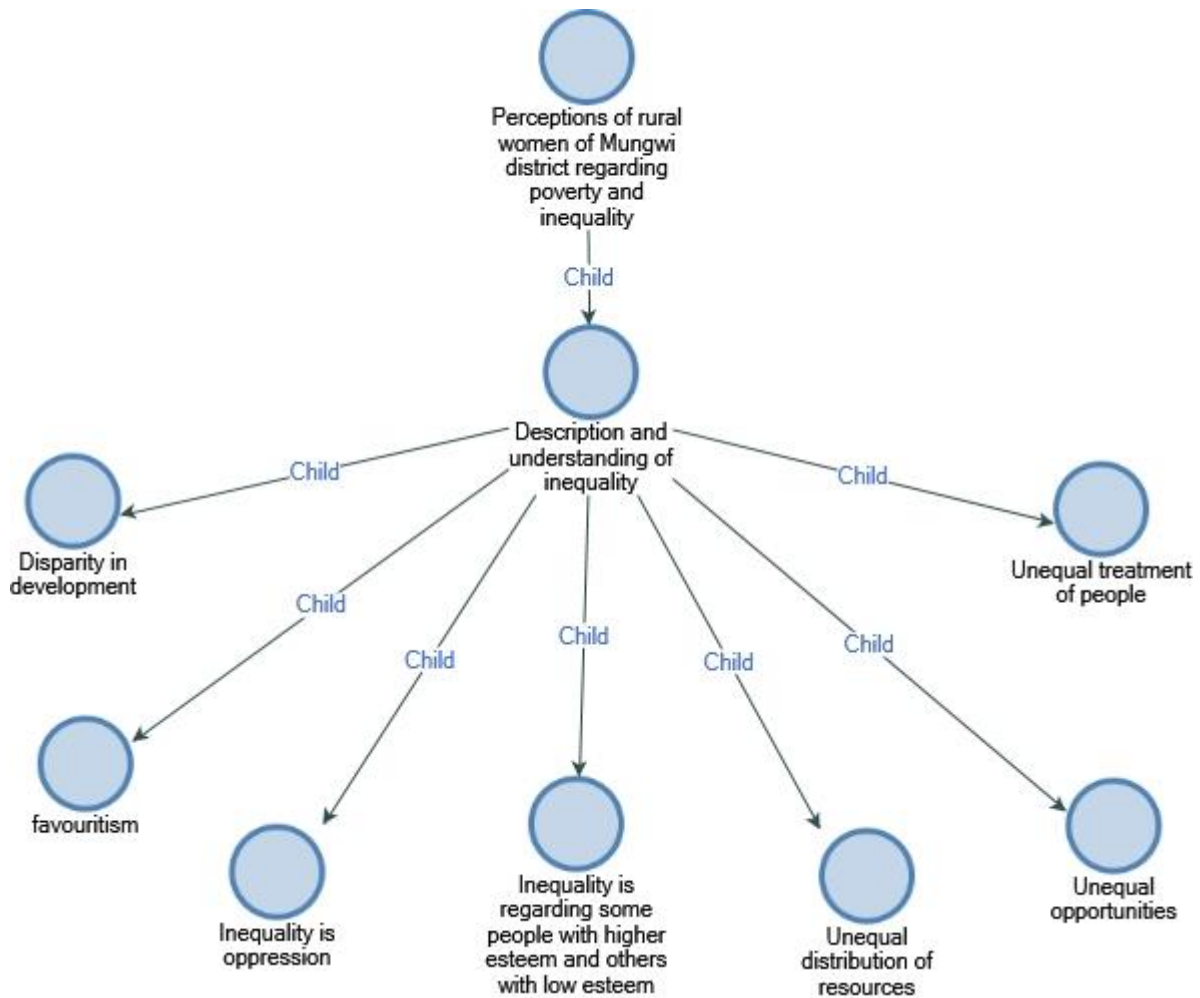
According to SLA, Land is a natural capital upon which rural people's livelihoods are based (DFID, 1999, p. 2.3.3). Land provides spaces for farming and forests for firewood, wild food and fruits. Chasing INT6 from that land where she lived with her husband for many is against the constitution of Zambia. The constitution of Zambia (2016) article 51(3) says, "Women and men have equal right to inherit, have access to, own, use, administer and control land other property."

### **6.3.6 Unequal share of work**

Unequal sharing of work was another way in which the women described inequality. Nearly all women felt that work in the household was unevenly shared. Women felt that they were carrying the greater proportions of the workload in their families. They felt oppressed by domestic work. They had no time to rest. Unequal share of work needed to change as it is a form of oppression for women who cannot advance themselves because of the existence of too many household chores and duties. Too much work impacts negatively on women development and their health. One of the participants explained:

For me, inequality is seen in our households. We the women of Mungwi District are oppressed by doing household chores which are too many. The worst things are that we are not assisted by our husbands. It is different in homes where there are grown-up girls, they give some relief, otherwise there is too much work cut out for every woman in her household which is too much. As a result of this unforgiving demand from housework, most of us have no time to develop our selves. Above all, too much work impacts on our health negatively. When we complain of too much work as women, some men think that we are lazy (INT18, Widow, aged 26, Grade 8 Education).

When we look at the challenges faced by the women in Mungwi District, the discussion more also focuses on disproportionate sharing of work between men and women. Figure 6.2 shows women's understanding of inequality.



**Figure 6.2. Women’s understanding of inequality model as coded in NVivo.**

Figure 6.2 above lists Mungwi District women’s understanding of inequality. They understand inequality as disparities in development, favouritism and oppression, unequal distribution of resources, unequal opportunities, unequal treatment of people and regarding some people higher esteem and others with low esteem. All these amount to inequality for rural women of Mungwi District. The following section deals with how inequality begins.

#### **6.4. How inequality begins**

To further understand women’s perception of inequality women were also asked to explain how inequality came about or rather how it begins in their lives and society. As with other questions of the research, the answers given by the women reflected their personal experiences and what happens in the society they live in. The women listed gender disparity, greed, negligence by the government, politics and conflict, state corruption, theft by the rich and

unequal treatment of men and women in the household as the main sources of inequality in the society of Mungwi district.

#### **6.4.1 Gender disparity**

The women in Mungwi District lamented that the distribution of labour and other roles in a household between women and men is a major source of inequality. The allocation of resources and opportunities were biased against women whereas men benefitted better from what society offered. Disparities such as access to land, sharing of work and income and access to education still need to be resolved in Mungwi District. Gender is still a determining factor in accessing resources and opportunities in Mungwi District and unfortunately, it is biased against women. Asked about how inequality came about, INT12 lamented:

I believe that the existence of a woman and man determines a lot why there are differences between men and women. Inequality therefore for me begins because of gender disparities. As women, we get more work, but we are given fewer resources and income to work with and we have less access to education to advance ourselves. For me, inequality is grounded in gender because the roles of women are different from that of men. Women's roles are always more than those of men. For instance, child-rearing is most left for women who must do many other chores (INT12, Single, aged 21, Grade7 Education).

To further understand gender disparity, the UNDP (2013) reports that gender is a principal indicator of social-economic classification as a result, of exclusion. Notwithstanding one's socioeconomic class, there are general gender differences in material well-being. Gender inequality is, therefore, a feature of most societies with men better positioned in social, economic, and political rankings. One participant believed that inequality starts with the unequal allocation of chores and said:

Inequality starts from childhood when boys and girls are given different roles. I give boys different work to do from girls mostly as determined by culture. Boys must follow their father to work in the field while girls must remain at home to assist the mother in the kitchen. When the boys return with their father from the field, they both must rest while the girl does not necessarily rest. She continues to assist the mother who continuously work until everyone goes to bed in the night (INT12, Single, aged 21, Grade7 Education).

Implied by INT12's sentiments is that boys have more time at their disposal to do other things than girls. This is tantamount to time inequality. A lack of time to spare by the women is a hindrance to personal development of women. Women ought to have time to be used on things they feel will take them forward. They may also need time for entertainment so that they do not feel all the time they have is for working and helping other people to develop.

### **6.4.2 Greed**

Haynes, Campbell and Hitt (2014), defines greed as an appetite to acquire or possess material things more than one needs or deserves especially concerning material wealth. The problem with greed is that those who are greedy take away resources, wealth and power or food, which are meant to be shared by many. When people are deprived of their basic needs because of a few greedy people, poverty and hunger is likely to strike the majority. According to Abraham Maslow's theory of needs, human beings cannot survive if they are deprived of the basic physiological needs (Aruna and Hanachor, 2017). When asked how greed begins, participant INT15 said:

Inequality begins with greed. When people have an intense selfish desire for wealth, power or food they do not consider people's well-being except their appetite. I see a lot of families here that have been ripped apart because of the greed of one person. There are cases whereby a husband does not share income from farm produce or any income that come to the family. Intense selfishness is also manifested in the misuse of exercise of power over others. Sometimes I feel that some men misuse this power in our homes because they are selfish (INT15, Single, aged 20, Grade 12).

Another participant who said that inequality begins with greed said:

Inequality begins with greed. Sometimes you cannot see this greed overtly, but it can be detected when everything you want to do as a woman to advance yourself is constantly opposed by your husband. This is greed which later leads to inequality between husband and wife. Greed starts with controlling a woman too much such that she has no space to grow- this causes inequality (INT26, Single, aged 20, Grade 12 Education).

I agree with INT15 and INT26 that greed can lead to inequality. Greed is not only found in the household context where a woman denies food to an orphan or husband refusing to share income with the wife, it is also practiced at government level where individual officers misuse public funds or resources. When asked how greed begins, participants from FG1 focus group discussion said: "Greed is the source of all evils. People want to have everything for themselves even when they have enough. Greed, if not watched can lead to high proportions of inequality (FG1, Married, aged 56, Standard 3 Education). I with FG1 that greed can perpetuate inequality, but I am not sure whether it is the source of all evil because some people say that money is the root of all evil. I also do not believe money is the root of all evil.

### **6.4.3 Government negligence**

The women of Mungwi District also strongly singled out the government negligence of women as a source of inequality. Women felt that Mungwi as a rural District lacked infrastructures such as hospitals, schools, transport, communication, electricity, proper roads, and agricultural

markets. Article 14 of CEDAW (UN, 1981) calls upon all states that are signatory to the convention to make sure that all women have access to health care facilities, social security programs, education, formal and informal, extension officers, self-help groups and cooperatives, agricultural credits and loans, market facilities, and technology. However, the government of Zambia seems to be slow when it comes to putting in place the needed infrastructure for the rural people of Mungwi District, and as a result, women feel the impact of inequality escalating. The women walk long distances to go to hospitals and to go and sell their produce in the market. To be precise, most rural people in Zambia including rural people of Mungwi District take more than an hour walking to the market for fertiliser, seeds and other inputs. The average distance rural people walk is about 21 kilometres to access social amenities and other needed services (World Bank, 2018). To explain the negligence of the people of Mungwi District one respondent said:

Inequality begins with government's negligence of the rural poor people. While people in town also suffer, our suffering is greater. The government does not worry about us. They have forgotten about us. There is no development coming to Mungwi District. Our children have no schools, we have no hospitals. Many women die when giving birth to children and many children do not make it beyond five years because hospitals are far. Many people who die, their lives could be saved if we had hospitals nearby. Our roads are bad, vehicles rarely come here because they are afraid their vehicles will break down. And because of bad roads, we find it difficult to find a market for what we grow. Besides these difficulties, there are no jobs here in the village where one can earn an income. Life is difficult here in the villages of Mungwi District and it is especially more difficult for us women (INT16, Single, age 21, Grade 9 Education).

A 20-year-old young woman who has lived all her life in Mungwi District but also had a chance to visit towns lamented that:

The government has brought about inequality. We people in rural areas have been unfairly treated. In town, people have houses made of bricks and blocks. Sadly, for us, we can only afford mud houses. When heavy rain comes, most of these mud houses collapse. Also, only people in town have electricity. We do not know when we shall ever have electricity brought to our villages so that our lives can improve. Above all, our houses do not have running water. Our water is rarely treated. We get it from the well or river. Our children constantly have running stomachs of bad drinking water from wells and rivers. Moreover, our sanitation is bad because we use pit latrines. Most people do not want to construct pit latrines, instead prefer to use the bush to help themselves. This is a problem because diseases are killing us due to people defecating in the nearby bushes (INT11, Single, aged 20, Grade 6 Education).

Unless the situation in terms of the government's response to the development of rural infrastructure improves, the lives of women in Mungwi District will not change. The difficulties outlined by the two women above will compound the clusters of disadvantages such as isolation, powerlessness, vulnerability, poverty and physical weakness. The sustainable

livelihood approach calls for the government and the private sector to put in place laws and policies and institutions which can help to improve the people's well-being, reduce vulnerability, improve food security and sustainability of the natural resources (DFID, 1999, p.21). Liberal feminism advocates for equal opportunity and equality before the law even though it limits the role of the state in the lives of people (Botha, 2005). Liberal feminism advocates those women and men should have the same rights to education, economic emancipation and other matters of equality (Lay and Deley, 2007).

#### **6.4.4 Unequal treatment of people**

Another reason given for the inequality by the women of Mungwi District was simply that inequality arose from the unequal treatment of people. We emphasised that people often were treated differently in homes, at the community level and even at the national level. Showing partiality in the treatment of people always is what eventually leads to inequality and mistreatment of people. One respondent put it succinctly that:

Inequality begins with the way we treat people in our homes by showing partiality, favouring those we love and mistreating those we do not love. Inequality begins with treating your children well with respect and dignity and fending for them materially while mistreating others like orphans. Orphans are usually mistreated by being overworked, denied food, education, clothing and so forth. Unequal treatment of people also means treating people of the same community differently. Inequality also means treating people of the same nation differently due to their geographical location (INT3, Single, aged 30, Grade 12).

I concur with respondent INT3 when she says that inequality is treating people of the same nation differently due to their geographical area. Women in Mungwi District being a rural area are more disadvantaged than those in the urban areas. Women in Mungwi District struggle with no readily available resources in their homes, they have no readily available running water in their homes, they have to collect firewood if they have to cook, there is no means of transport in many areas of Mungwi District as a result women waste a lot of time walking to the market to buy what they need. The geographical position is certainly a fact that affects women in Mungwi District negatively. The need is for the government to prioritise rural people's development so that their lives can improve (Swanepoel, 2010). Prioritising the rural people's development is also supported by the sustainable livelihood approach which calls for improving poor people's livelihoods to promote human development (Morse & McNamara, 2013).

However, inequality can never fully be eliminated. Especially economic inequality cannot be eradicated because no country has ever achieved economic equality. There is no government in the world which has succeeded in providing equality in material goods and income. In fact it is said that economic equality is ambiguous because of its relationship to desires, needs and wants (Kant, 2004)

In addition to the above sources of inequality, a 61-year-old married woman described the source of inequality in the following words:

The word for inequality in our language is strong. It is *umucishacinani*, which means to treat people unequally or treat people with favouritism. Treating people unequally is something acquired at a tender age during socialisation. That is where treating people unequally began. Treating people is taught by a parent to a child very often unconsciously. Children observe how parents are treating others within the household and beyond the household and later when they are grown-up, they repeat the behaviour they learnt. Therefore, we have inequality or favouritism (INT5, Married, aged 61, Form 3 Education).

Commenting on unequal treatment as a form of inequality a participant from a focus group discussion said:

I grew up with my stepmother. My mother died when I was about 10 years old. My stepmother always treated me differently. When my father was away for work in the field, then I would be given hard work. I was given to do all the chores in the house without sharing it with my other siblings and when I was too tired to continue working, stepmother would shout at me and call me all sorts of names. Inequality was visible in the way I was unequally treated (FG3, Married, aged 26, Grade 5 Education).

Unequal treatment of women by men is one of the major causes of women's oppression that feminist theorists have pointed out. It leads to poverty and its perpetuation. There is need to initiate designing and employing interventions and actions that deter unequal treatment between men and women in order to deal with the underlying causes of inequality. Apart from understanding the unequal treatment of people as the source of inequality, women also cited State corruption and big men's theft as the basis for inequality. In the following section, we deal with State corruption and big men's theft.

#### **6.4.5 State corruption and big men's theft**

The women in Mungwi District were also crystal clear that a lot of the inequality they suffered was perpetuated by state corruption and big men's theft. Every government allocates funds for the development of both urban areas and rural areas. The women decried that Mungwi District never received its share because there were no government projects that were being undertaken by the government in the area. The lack of development and inequality suffered by the women of Mungwi District is largely attributed to the state corruption and big men's theft. State

corruption is the major way in which national resources are plundered and channelled into private pockets. One participant decried that:

We, the women of Mungwi District have been adversely affected by corruption. We are told when it is election campaign time that a lot of money for development will be allocated for development projects in our area. But to our dismay, we never see any development projects on which funds are spent in Mungwi District. This is because corrupt members of parliament and government officials squander the funds. As a result of this, nothing trickles to us, we suffer poverty. We have no shops, schools, no hospitals, no agricultural inputs, and no banks to give us loans. Our government is at the forefront perpetuating corruption, our members of parliament once elected to parliament, vanish into thin air and we never see them till the next time they come soliciting for the next term of office. They come with t-shirts and caps to woo us with so that we can vote them in again. They want to entice us with t-shirts and caps whereas they drive big vehicles with big tyres bought with corruption funds. It is unfair and shameful for them to do that to us (INT19, Not Married, aged 24, Grade 9 Education).

To help us understand the degree of corruption, Mtimkulu and Napier (2004) contend that the Movement for Multiparty Democracy (MMD) which took over from United National Independence Party (UNIP) campaigned on the pledge to a corruption-free, transparent, and accountable government that would be responsive to Zambian people's ambitions. However, this pledge could not be kept, and corruption became even worse than before. At this time, the international community put enormous pressure on the MMD government because of corruption and drug trafficking. However, President Fredrick Chiluba always denied the allegations that they were not proved despite former member attesting to corruption in the government (Mtimkulu and Napier, 2004). One former member of MMD attested that: "As far as I am concerned, the real bad eggs are still in the government, and I do not think anybody can walk with his head high and say that the MMD is clean. Chiluba seems to have ignored corruption among ministers in his circle and drug traffickers are protected (Mtimkulu and Napier, 2004)."

It seems that MMD did not do much to fight corruption and to end it. As long as it was the ministers and other senior government officials involved, the government was not going to do anything about it. Szeftel (in Mtimkulu and Napier (2004, p. 56) writes that:

Yet, despite the creation of independent anti-corruption and enforcement commissions, the promises to punish corruption of the Kaunda period were not kept and the early zeal to tackle the problem withered with time. Instead, members of the new elite again used political access to enrich themselves and reward followers.

Since the Kaunda and Chiluba regime, the trends in corruption have not changed. The politicians have not changed, they only move from one political party to the other. It is as the

saying goes, “it is the same monkeys only threes have changed.” Despite Zambia changing governments many times since independence, the effort to eliminate corruption has been kept to a bare minimum. Those who report corrupt activities are forced to prove it. Commitment to the elimination of corruption in this kind of environment is almost impossible. The sustainable livelihoods approach calls for development protagonists to be aware of vulnerabilities in which people find themselves which must then be addressed through projects and strategies of the transforming structures of the government. The poor women of Mungwi District find themselves in corruption vulnerability which emanates from within the structures that are supposed to assist them to alleviate the inequality and poverty they experience

To express vulnerability and inequality the women in Mungwi District suffer at the hands of the big men, one of the respondents expressed it in the following words:

Inequality is inflicted on us in every aspect of life. For instance, after we have harvested our crop, we can barely sell at a favourable price. We always must dance to the tune of the big men who come from towns to buy our harvest at an exceptionally low price. Since they have the money and they have no other competitor, we are obliged to sell our maize at a loss. We always feel robbed, but we are powerless to change anything (INT20, Married, aged 30, Grade 7 Education).

Power differentials leading to lowering of prices is rife in rural areas of Mungwi District. This action by the powerful exacerbates inequality and consequently poverty. I think that farmers must come together and practice bulking and speak with one voice to overcome lowering of the prices by big men in the market. One participant said:

One of the problems we face is a lack of unity among us when it is time to sell our produce. We cannot sit down together to agree on the selling price of our produce and present that price to the buyer. Instead, everyone wants to sell at their own price which is low price. For us to get the best out of the buyers, we need to unite and form a formidable force against the buyer. A divided house cannot stand (FG2, Single, aged 20, Grade 12 Education).

I agree with FG2’s sentiments, the only way to overcome inequality in the marketplace is to be united as producers of a certain produce. Rural farmers must be agile to the scheming of the bigger buyers in the market for them to overcome inequality.

#### **6.4.5 Politics and conflicts**

Politics is about who must get what, when and how. Politics can also be said to be the authoritative allocation of scarce resources (Kotze, 2001, p.1). If politics are explained in terms of the above definitions, we can, therefore, conclude that politics are at the centre of conflict because not everyone can benefit from scarce or limited resources. Women in Mungwi blamed

politics and conflict as one of the sources of inequality. Women are excluded from participation in politics, which are male-dominated and confrontational. Inequality, therefore, thrives on exclusion from participation, especially in decision making and leadership. Mungwi District women are also excluded from benefiting from common resources when they vote for opposition parties. Whether they voted or not, women still do not seem to benefit from the authoritative allocation of the resource through politics. Because of this kind of exclusion, women are excluded from all activities relating to politics. They have been restricted to the private realm of the family and domestic responsibilities while men are usually associated with politics and the public domain (Kotze, 2000). Complaining about how politics excludes women from politics one woman said:

Politics and conflict are part and parcel of the inequality we experience in Mungwi District. Women are rarely in the leadership position to fight for their interests. Those who have tried failed to go further because of insults heaped at them. As women cannot speak for themselves, their opportunities are grabbed by someone else and it is usually a man. This means that inequality between men and women will continue to grow wider in Mungwi District (INT2, Single, aged 24, Grade 12 Education).

I argue that the political participation of women in Mungwi District is vital for their emancipation. Without their full involvement in politics, they will not put their interests on the agenda of development. Women must, therefore, be involved in politics despite the confrontational nature of politics. However, despite women claiming that they are not given space in politics, it seems to me that rural women of Mungwi District are apolitical. They are apolitical because they lack civic education in matters of politics. No one teaches them about their role in elections of political leadership. As a result, women do not fully understand the significance of politics in their life, and therefore tend to eschew political activities even when space is provided for them to participate. Another discouraging factor is that there is no relationship between the electorate and their representatives. Women complained many times that their representatives were not accountable to them. Indirect democracy requires that representatives stand for their people's interests in parliament and bring about development. Representative democracy is a form of limited democracy, although sovereignty is in the people, they are only indirectly involved in the affairs of government. People are mainly involved in electing representatives who will exercise political power on their behalf. Therefore, the elected are accountable to the electorate (Botha, 2005). However, this accountability is non-existent regarding representatives elected in Mungwi District. The

contributions by the women of Mungwi District of how inequality begins are summarised in figure 6.3 below.

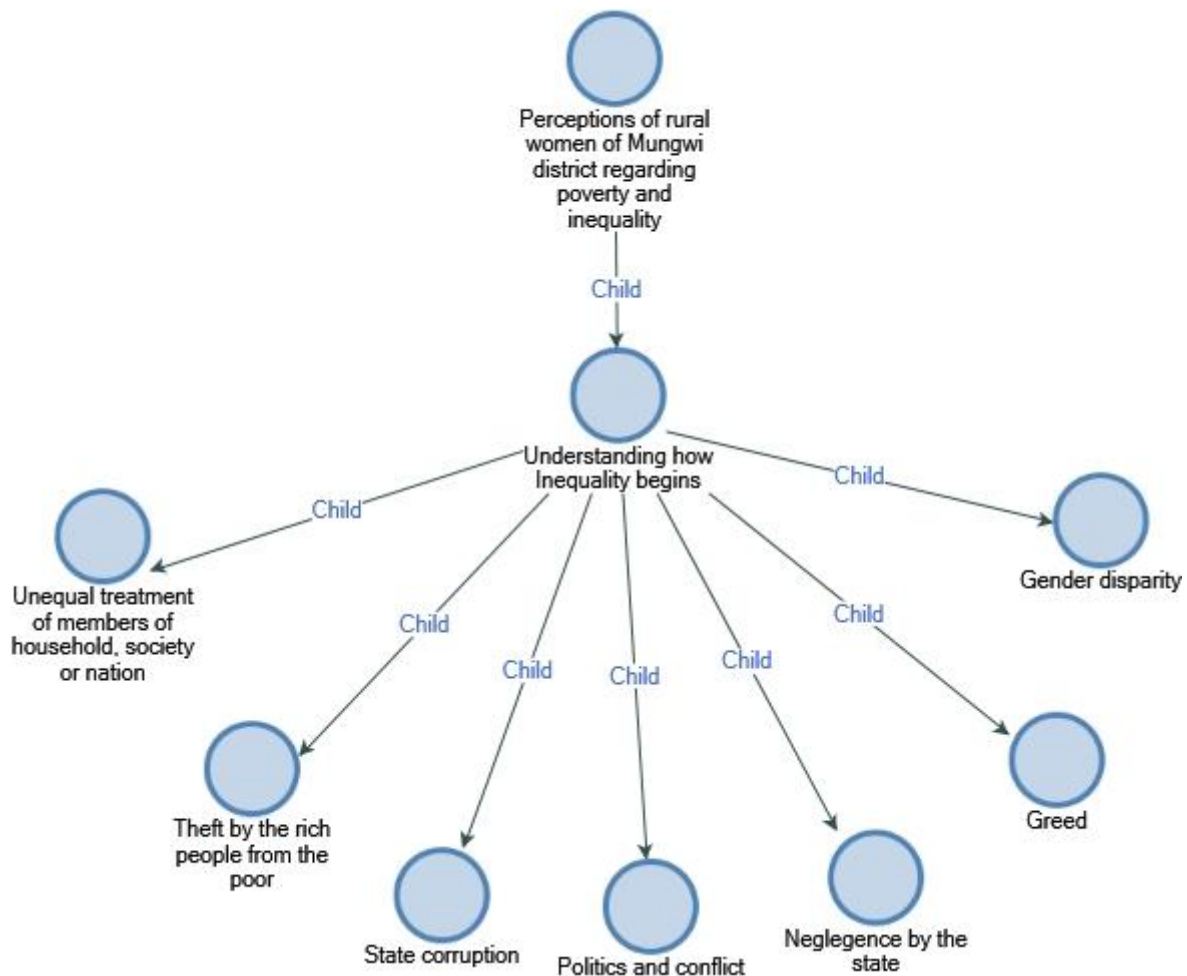


Figure 6.3: Contributions of how inequality begins by the women of Mungwi District model as coded in NVivo.

Figure 6.3 above lists down the aspects of how inequality begins in society. These include, gender disparity, greed, negligence by the state, politics and conflict, state corruption, theft by the rich people from the poor, and unequal treatment of members of households, and society. All these aspects have been discussed in detail above. In the next section, the writer discusses the experiences of poverty and inequality among different groups of women.

### 6.5 Young women’s experience of poverty and inequality in Mungwi District

Understanding perceptions of rural women of Mungwi District regarding poverty and inequality also involved finding out the experiences of poverty and inequality of different

groups of women such as young women between 20 and 35 years of age. Although women of this age have common experiences of poverty and inequality with those above 40 years, they, however, have experiences that are particular to them. Some of the experiences of the young women as indicated by the women in Mungwi District include that following:

- Lack of education,
- Unemployment,
- Lack of income,
- Involvement in risk behaviour,
- Unwanted pregnancies,
- Single motherhood,
- Ostracization,
- Victims of corruption and nepotism,
- Lack of support from the government,

Experiences of poverty and inequality for young women of Mungwi District are many as indicated above but most young men believed that their poverty and inequality was escalated by lack of education. Most of the women lamented that the failure to properly complete their education was the major setback to their development and their inability to be able to seize other opportunities that came their way in life. Knowledge inequality is an important factor in determining entry to life's opportunities such as jobs (Michelo, 2018). Without education, a person stands fewer chances of being employed and as a result, one may lack income. Lack of income is a problem because it leads some young women to engage in risky behaviour. Risky behaviour in many cases leads to the contraction of diseases and unwanted pregnancies and in most cases single motherhood. A 33-years old mother of three said:

Young adults from the age of 20 years to 35 years face enormous challenges. Most of them may not have completed grade 12, while those who may have completed grade 12 struggle to have access to tertiary education. This is mainly because they are challenged financially. Because of this, they indulge in weird activities such as getting into wrong marriages. This stage in life is also a stage of unwanted pregnancies because most of these women are not financially stable. If they have children without being prepared, they are usually shunned by friends and will suffer from an inferiority complex (INT1, Divorced, aged 33, College Education).

Women also mentioned that young women felt ostracised by their fellow peers and community when they fell pregnant. Many of them end up dropping out of school and no one wanted to help them because it is felt that they disgraced their families. This ostracization of young

women leads to increased poverty and inequality as no one wants to help them. Apart from the feeling of ostracization and other reasons mentioned above, corruption and nepotism and lack of support from the government contributes to young women problems. A 27-year-old woman, a mother of two children sighed and explained that:

Most of us young women suffer poverty and inequality because corruption and nepotism are entrenched in our society. Even when a young woman qualifies for a certain job, employers give jobs to those who give them bribes and relatives. This perpetuates poverty and inequality among rural young women especially those who have no opportunity to migrate. Above all, young women do not have any form of support from the government especially when they fall pregnant at a tender age (INT10, Single, aged 27, Grade 2 Education).

Like younger women, older women also have experiences of poverty and inequality that are particular to them. From my observation in Mungwi District, older women have multiple problems. I saw for instance how elderly women suffer cutting firewood and carrying it on their backs. This is detrimental to their health. Others were harvesting maize and groundnuts on their own without assistance from others. Moreover, many older women looked after their grand children who lost their parents to HIV/AIDS. Rost, Hunt, Samman, and Samuel (2018, p.27) writes, “Responsibilities for care and domestic work have also been found to expose older women to increased health risks, such as risks of back strain from lifting, carrying and bending and potential musculo-skeletal damage.” Pension fund would help older women to alleviate some of their problems. Lack of pension is an infringement of social economic rights enshrined in the constitution of Zambia. Liberal feminism also calls for every person’s economic security (Lorber, 1997).

## **6.6. Other experiences of older women**

In this section, I discuss more experiences of poverty and inequality of older women between 40 and 70 years of age. Asked about the experiences of poverty and inequality of older women, the participants gave several answers which could be summarised as follows:

- Unemployment,
- Lack of support from husbands,
- Lack of social grants and pension,
- Income inequality,
- No guaranteed access to land after husband’s death,
- Childcare burden,

- No access to healthcare facilities and other social amenities,

According to CSO (2018), there are more men employed in rural areas than women. Also, there are more young women employed than older women. Young women aged between 25-34 years of age accounted for the highest proportion of the employed population at 33.7 percent while women aged between 34-44 years stood at 27.7 percent (CSO, 2018). Older women of 55 years and above accounted for the lowest percentage of the employed population in the rural areas at 9.5 percent. I argue therefore that this disparity in employment further means that older people have less income due to unemployment or for having not worked before. In Zambia, most elderly people do not receive a pension whether they have worked or not. The pension schemes are very poorly organised. Currently, there is a prominent social security scheme started in 2003 known as Social Cash Transfer. It is intended to assist in reducing poverty and inequality in rural areas. Among the beneficiaries are child-headed households, female-headed households with at least 3 or more children, and households with a member who is 65 years and above (Michelo, 2018, p. 4-5). Despite being a good principle, the Social Cash Transfer does not seem to be reaching targeted beneficiaries and at the same time, only a few people benefit. Above all, those who benefit do not seem to be better off than those who do not benefit as the amounts given to them are significantly small making little or no economic impact on their lives. This argument is supported by evidence from a 66-year-old woman's observation who said:

My husband was a medical officer in Luanshya. When he retired, we returned here to our homeland to farm. The pension he received was a once-off payment which never lasted us even six months and we were back to nothing. Life became very tough and it is still tough. We grow most of our food, but it is only for our consumption. We cannot sell it to get income for other things we need. Since 2014, I have been receiving social cash transfer which is only K250. This amount is ridiculously small, it does not take us anywhere especially because my husband does not receive anything. When we asked why he does not receive anything, they told us, that it is only women who must receive this SCT. But we know men in this village receive SCT. Anyhow, I am grateful for this small amount even if it is not enough because I am lucky. There are people I know who are still on the waiting list they have promised but nothing has been forthcoming (INT6, Widow, aged 66, Standard 4 Education).

This evidence by INT6's observation makes it clear that for most people who retire, the pension they receive is not enough. INT6's observation also indicates that there is a form of a social grant or social security in place for rural people. Her concern, however, is that it is not enough and that there are disparities in giving whereby some receive the SCT while others do not receive. Social protection must also target young men and old men as well. I argue that what is

needed in Mungwi District to eliminate poverty and inequality are radical policies that target all groups of vulnerable people. Exploring further INT6 explanation, INT3 adds that:

Women in the 60s and 70s in Mungwi District have no pension therefore most of them suffer a lack of income in their old age. Currently, the government is extending some social grant to old people, but it is not given to them monthly, and when it is given to them it is usually not enough for their sustenance. Like most women in their 20s and 30s, women in their 40s and above also suffer massive unemployment and live without proper income. Despite that, most of them at this stage have children and they have no social grants from the government to assist them (INT3, Married, aged 65, Form 2 Education).

The women of Mungwi District also submitted that women aged 40 years and above experienced income inequality in their homes. The recurring response was that men held on to every income that comes to the household and was not shared properly. A woman in her mid-60s said,

I go to sell what we toil for in our fields every week. I wake up early in the morning to walk exceptionally long distances to reach the market. However, the income that comes from the selling of the farm produce is all kept by my husband and many a time I do not know where the money goes. When I ask about the money, he becomes violent and refuses to speak to me (INT3, Married, aged 65, Form 2 Education).

In addition to the above evidence regarding income inequality in homes, participant INT24 further explained that “It is men who keep the household income. Some among them have the sanity to use the money for the wellbeing of the family but some men misuse family income for their debauchery. Women need to have a say regarding family income. Some of the men’s behaviour is taking us back.” I agree with the women of Mungwi District, there is a need to enforce income equality in households in Mungwi District to correct this disparity. I submit that the process of correcting this discrepancy can be achieved better by engaging both men and women and teaching them how to manage their income as equal partners. This obviously can be coupled with some policy enforcement. In this respect, my study transcends many poverty and inequality studies that only focus on income inequality but do not go further to articulate about the enforcement of equality inside households.

The women of Mungwi District also lamented of lack of support from their husbands and complained of Childcare burden. INT22 elaborated that:

We, the women of Mungwi District lack support from our husbands in many things. It is not only in terms of physical things but in most cases, we do not feel emotional and psychological support. In our homes, most of us are abused physically but we choose to keep silent. When it comes to taking care of children, the work is left for us alone. It is not just looking after the children it is also making sure that we find food for them. Here in Mungwi District, a woman does not only bear children, but she is also responsible for making sure that children get something to eat. It is a heavy burden for most of us (INT22, Married, aged 47, Grade 5).

As alluded to elsewhere in this thesis and as we will see when we analyse challenges faced by rural women due to poverty and inequality, women lack support from their husband especially in terms of equality around daily tasks that must be accomplished daily in households. But I argue that a lot of problems women go through in rural areas such as childcare burden cannot be solved only based on husbands helping their wives, the problem is wide and complex hence requires a multipurpose approach. Once poverty and inequality are dealt with by improving men and women's lives, women will be in a better position than they are currently. Women need support with physical childcare as well as child-rearing for them to have time to engage in personal development. Samman, Presler-Marshall, Jones, Bhatkal, Melamed, Stavropoulou, and Wallace (2016, p.19) argue that, "Care activities place much greater demands on women's time." I do agree with Samman, Presler-Marshall and Jones (2016) that women spend more time on caring work. According to radical feminists, "the nuclear family is the key place of women's subjugation, whereby men oppressed women through unpaid domestic labour in the home, which in turn, restricted the women's ability to gain position of power in society (Robinson and Robertson, 2015, p. 24)." Robinson and Robertson's (2015) explanation is extremely useful because it sheds insight on the difficult problems women face in their households.

### **6.7 Consequences of poverty and inequality**

To further understand perceptions of rural women of Mungwi District regarding poverty and inequality, women were asked what they thought the consequences of poverty and inequality were to a poor person? INT1 had this to say, "People become thieves, some engage in prostitution, parents force their children into early marriage, some resort to witchcraft, Satanism, and some get psychologically confused." Participant INT25 added that "People begin to engage in activities such as prostitution, ritual killing, people become mentally disturbed, depressed and eventually end up being suicidal." Another participant said:

The consequences are disastrous. Poverty and inequality isolate us. We are cut off from development. We are vulnerable. We get sick and die easily. We are ignored because we are poor. We are forgotten. Most of us cannot read and write properly because of poverty. We cannot save ourselves (INT11, Single, aged 20, Grade 6 Education).

When asked what she thought were the consequences of poverty and inequality to a poor person, INT9 with a lot of pain in her eyes had this to say,

When you are poor you are a victim of many things. You are a victim of diseases, you are isolated, you have no food, and you have no access to education. There are no roads where you live, you have no access to technology, you have no voice (INT9, Married, aged 28, Grade 9 Education).

The consequences of poverty and inequality cannot be over emphasised, they have a telling effect on the poor people. In cases where the poor are neglected by the government or any other developmental stakeholders, it becomes impossible for them to overcome poverty and inequality.

## **6.8 Conclusion**

This chapter began with presenting the demographic profiles of the participants and then presented rural women's perceptions of poverty and inequality in Mungwi District, by answering the first research question which asked, "What are the perceptions do rural women of Mungwi District have regarding poverty and inequality?" To answer this research question, I first dealt with women's perception of poverty, their description of poverty, and how people sink into poverty. To further answer the research question, I sought to examine, in this chapter women's understanding of inequality and how it begins. The chapter further looked at young and older women's experiences of poverty and inequality. There are different experiences of poverty and inequality among different age groups of women in Mungwi District. The chapter ended with looking at the consequences of poverty and inequality.

## **CHAPTER 7**

# **CHALLENGES FACED BY RURAL WOMEN OF MUNGWI DISTRICT DUE TO POVERTY AND INEQUALITY**

### **7.0 Introduction**

This chapter presents participants' views on the challenges they faced regarding poverty and inequality. I present all challenges as given by the participants beginning with education, health, agriculture, economy, politics, in the legal and court services, cultural and patriarchal, as well as environmental. By discussing the challenges faced by the women of Mungwi District regarding poverty and inequality, I am answering my second research question which asks: "What are the challenges faced by rural women due to poverty and inequality?" Personal responses highlight the challenges they face. It is only by systematically understanding the challenges of the rural women of Mungwi District that the relevant authorities can be pressurised to focus on the women's plight. In the following section I present women's challenges regarding poverty and inequality

### **7.1 Education challenges**

A lot of studies have been written on the importance of education. However, there are many challenges encountered by rural women regarding education. Education is an important factor in the development of every human being. It has already been mentioned above, education does not solely come with economic benefits, but it also comes with other benefits such as social benefits for the person and society as well. Once a person is educated, they are better able to take care of themselves and can contribute better to society (Mwanza, 2015). Furthermore, Psacharopoulous (1985) has argued that education is the conduit through which a nation educates its human capital and prepares people for work and better economic returns. Also, it is through education that people acquire skills, and get to know their duties and responsibilities (Mwanza, 2005). Besides, as earlier mentioned, the government of Zambia understands that education plays a vital role in the development of the nation and that it spearheads economic growth, poverty reduction, and human capital development (Government of Zambia, 2014). The government of Zambia also recognises education as a fundamental right of every Zambian

citizen (GRZ, 1996). Despite the importance of education, it emerged from empirical evidence that there are many challenges women go through to access and to benefit from education in Mungwi District. One of the repeated responses from the participants was that education was not realised for most women due to socio-cultural beliefs. Asked how every girl and woman can acquire education in Mungwi district, one participant said:

Every girl and every woman can only be educated if we change our cultural mindset that only boys are good for schooling. Our culture puts girls down due to its unjustified cultural beliefs. Girls become poorer because of the opportunities they are denied. This is an unfair practice in our culture which we must fight to eradicate. I believe that every home in this village with a girl-child that is not in school, the head of that home must be punished. That must be the law that this government must legislate, promulgate, and enforce if it cares about the affairs of women here in Mungwi District (INT1, Divorced, aged 33, College Education).

To comprehend participant INT1's response above, I draw from Mizinga(2000, p. 68) who argues that one explanation for women's lagging in education in Zambia was due to religious teaching of the missionaries which placed women in an inferior position to men but also cultural beliefs which viewed women as a source of bride-wealth and perceived girls as less important to boys. Although Mizinga (2000) does not directly say that boys are more important than girls, he does say that mothers did not want girls to go to school hence less value was placed on girls' education (Mizinga, 2000, Milimo 2004). Girls' low literacy levels are due to socioeconomic and cultural aspects of society (Milimo 2004). This is further supported by Carvalho and Nsemukila (2013) who contend that "Evidence points to the fact that a significant number of households in Zambia still find it more beneficial to keep girls at home for socio-economic and other gains." International conventions such as the Beijing Declaration Platform for Action and the CEDAW calls for the promotion of girls' and women's education and removal of all forms of barriers for women to enjoy their rights to education (BDPA, 1995; UN, 1981).

Furthermore, based on Aruma and Hanachor (2017), the needs theory triangle also contains a stratum of the understanding needs that human beings ought to meet. Aruma and Hanachor argue that people have the need to know what is contained in their milieu and this can only be done through education. To some extent, I agree with participant INT1 when she says that culture is to blame for women's subdued participation in education. It seems to be the norm among the people of Mungwi District to invest less in girls regarding education than boys. Girls remain home helping with house chores. They also remain at home because one day they will

get married and because of that, they need training on how to look after their families. Since my childhood, I have always observed that there is much emphasis placed on the development of young men in Bemba culture when it comes to education than on girls' education. Some people assume that having a boy child is better than having a girl child. For me, this is where the problem starts. Male child preference is the source of inequality regarding the education of boys and girls. Asked the same question regarding how all girls can access education in Mungwi District, one woman said:

This can be achieved if we stop thinking that giving birth to a boy child is better than giving birth to a girl child. We are socialised to think that girls are less able to make it in life than boys and we take girls to be less important than boys. This kind of thinking influences the decisions we make regarding the education of girls and boys. Preferring boys over girls hinders girls from reaching their full potential but instead drives them further into poverty and inequality (INT2, Single, aged 24, Grade 12 Education).

Mwanza (2015) observes that some cultural values and beliefs play a significant role in deterring girls from going ahead with their education or even accessing it entirely. Some of the tenets of patriarchy in Zambia such as deeming men as superior over women further negatively exacerbates how men perceive women especially when it comes to equal participation, decision making, economic empowerment, and acquiring education. I agree with Mwanza's (2015) conclusion above regarding cultural values and beliefs and patriarchy playing a significant role in deterring girls' education. Radical feminists blame systematic male dominance as the reason for women's oppression whereas liberal feminists draw special attention to cultural gender stereotyping as reasons for the lack of opportunities for women (Robinson and Richardson, 2015, p. 24-25). Another setback in girls' education and the consequent deterioration into poverty and inequality is domestic labour. Participant INT6 said,

I want to say that we must change the mentality of keeping girls at home to do all the work. Most girls are left at home to wash clothes, clean dishes, cook and fetch water and firewood and even look after their siblings. What time is left for girls to go to school? Probably no time, if we want girls and women to be educated, we must stop treating girls as slaves and release them to go to school (INT6, Widow, aged 66, Standard 4 Education).

Participant INT24 narrated her experience as follows:

I went to school up to standard three. I stopped thereafter because school was far. However, staying at home became even more painful than walking to school. I remember as a young girl we were expected to do all the work. We were supposed to be the hands and the legs of our parents. Now married with children, I am the donkey of the house. This career does not end. All other girls and mothers in these villages share the same burden. As long as you are a girl, work oppresses you and often young girls are expected to do heavy work (INT24, Married, aged 51, Standard 3 Education).

Participant INT6 and INT24 are surely right about domestic labour being an obstacle to girls' education, however, a point that needs emphasizing is the fact that domestic labour is not always perceived as a bad thing, girls who work so hard are said to be hardworking. It is never a negative thing among the Bembas to put children below the age of ten years to hard work. It is perceived as part of socialisation. However, girls who do too much domestic work, barely concentrate on their schoolwork hence most of them opt to drop out of school. Mwanza (2015) argues that in Zambia, from about grade seven upwards, girls find it difficult to continue with education due to domestic labour. Liberal feminists (Robinson and Richardson, 2015) are that gender divisions in the home reduce opportunities for women. Similarly, radical feminist highlight unpaid domestic labour in the homes restricts women to progress in society (Robinson and Richardson, 2015, p. 24). Another recurring response from the participants regarding the challenge of education of girls and women is around pregnancies and early marriages. A young woman aged 20 years narrated that:

In Mungwi District most girls get pregnant at an early stage. As a result of this most of them drop out of school while boys continue to learn. If girls do not drop out of school due to pregnancies, girls are forced by their parents out of school for them to get married. We see things happening among us many a time. We need our government to help us with this problem. The government must find a way to keep girls in school and to stop early and arranged marriages (INT26, Single, aged 20, Grade 12 Education).

Although I agree with participant INT26 up to a certain point, I am not very sure whether parents do force girls out of school to get married. I have not seen any case of this kind, but I am aware that arranged marriages are common and due to poverty or circumstance at home, girls are forced to enter marriages and often at a very tender age. Parents may also see the marriage of a girl as an alleviation of their poverty and inequality.

The women in Mungwi District also cited a lack of income by many parents as one of the major challenges they faced in educating their children. High poverty levels in Zambia, especially in the rural areas are quite significant and this caused many families to fail to take their children to school. The worst affected in Zambia are the rural dwellers who find it extremely difficult to take their children to school due to no income (Mwanza, 2015). Participant INT7 said,

Our girls here in Mungwi do not go to school because we are too poor to send our children to school. The current school fees are far beyond what we can afford. Here in the village, they have been telling us that our children are on free education, but teachers keep on asking for a lot of things. If we cannot fulfil their requests a child is sent home. Every girl can only go to school if education is free for rural people because we have no income to afford to send our children to school. If our lives improve here in the rural

areas, I am sure we can try to pay school fee. But now there is no way our girls can get their education. It is too expensive (INT7, Married, aged 55, Form 3 Education).

Many participants had the view that lack of income and indeed poverty were some of the reasons why girls and women did not complete their education. I do agree that income is factor when it comes to education. According to sustainable livelihood approach financial capital is a livelihood outcome (DFID, 1999, p. 2.6). People earn income from what they do their living. For most rural girls, they are unable to go to school because rural livelihoods do not general enough financial capital. When asked how girls and women would all acquire education, one participant had a different view. She said,

The only way is for women themselves to stick together and show that they want to learn and to send their children to school. It is amazing how we are constantly blaming the government and other people but spare ourselves. We the women are also to blame because we do not know what we want for ourselves and our children. Some people do not want to work and yet want government assistance. Who do you want to help you if you cannot help yourself? We need to organise and let our paramount chief know what we want for ourselves and children. Chiefs, especially chief paramount chief Chitimukulu must be fully involved in fighting for girls, women must have fewer children for them to have time for themselves even time for education. If this is not done, we will continue to cry with no one to listen to our cry (INT4, Single, aged 30, Grade 12 Education).

Although I do not fully agree with what INT4 says, I fully endorse her conclusion that women need to know what their needs are for themselves and for their children for them to rally together and to engage paramount chief to help them to move forward. SLA involves participatory methods where local level initiatives are promoted (DFID, 1999, p. 4.5). INT4, is suggesting that people must work hard to solve their own problems and involve their leadership such as the paramount chief. I did not fully agree with what INT4 says because often when the poor complain and blame, it is out of genuine frustration whereby even if they organise together nothing works due to their disempowerment, voicelessness, and isolation. They are overcome by clusters of disadvantages and are rendered powerless, insecure, poor, and become bad in social relations (UNDP, 2006). Education challenges that have exacerbated poverty and inequality also include lack of government support of the rural women and young girls. One respondent submitted that:

There are many ways in which the government of Zambia can support rural girls and women to help them with education. The government can make laws that can make rural education for girls possible such as giving scholarships to deserving children and women. Rural girls and women lack the support of the government in many areas. We need government officials to come and speak to us about the importance of education and its benefits. We lack motivation and support from the government as women of Mungwi District (INT25, Married, aged 23, Grade 12 Education)

INT25 is surely right about the fact that the government of Zambia has ways in which it can help rural regarding education but at the same time but for me, it seems that the government of Zambia fails to reach rural people because of its claim of scarce resources, so as much as respondent INT25 is right about government's promulgation of laws which can help rural education for girls, we must not be under the illusion that the government can help everyone. Rural people must look to helping themselves or seeking help from private sector. One participant emphasised a lack of training centres and colleges for the education of women and girls as a contributing factor to the escalation of poverty and inequality. She said,

Some boys and girls managed to go to school but when they finish, they have no further training; they end up in the village abusing alcohol. Perhaps what they need is vocational training schools where they can learn skills such as seamstress work, baking, cookery, agriculture, pottery, and other skills needed to develop the rural areas (INT13, Single, aged 24, Grade 12 Education)

Another reason why women in Mungwi District suffer from education poverty and inequality is because of schools that are located extremely far. In Mungwi District there is not only a lack of school, but the few schools that are there are located far. Having lived in Mungwi District, I have observed that the few schools that are in Mungwi District were built a long time during the time of early days of independence. These are the same schools that accommodate most of the population that has now more than doubled. Although in some places, a few schools have been built, the majority of Mungwi District is still lacking schools hence making it difficult for most children to go to school. For me, this is a setback in the fight against illiteracy, poverty, and inequality. When asked whether there were primary schools and secondary schools nearby in the respondent location, one of the participants had this to say:

There is neither a primary school nor a secondary school in the village where I come from. Those who attend school currently walk far to reach school. The nearest school is about 20 kilometres one way, which makes it 40 kilometres both ways. Children spend most of their time walking back and forth to school. And in most cases when they get to school the children are tired, and teachers are not there to teach (INT3, Married, aged 65, Form 2 Education)

INT4 also elaborated that,

There are very few primary schools and secondary schools in Mungwi District. Learners must travel long distances to access schools. Those who can afford, seek accommodation closer to the location of secondary school. It is usually learners from grade 8 to grade 12 who are faced with the dilemma of boarding school (INT4, Single, aged 30, Grade 12 Education).

The issue of distant school is further expounded on by another participant who explained how distance affects the education of children especially when there is bad weather and the emergence of lawlessness of people abducting children.

Our children suffer a lot during winter and the rainy season. There are no school buses to help children to get to school. My youngest child was supposed to go to grade three but has now stopped because the school is awfully far. These days some bad people are beating up children and kidnapping them on their way to school. It has become difficult to send children far away from home. I would rather keep my child at home than risk sending them far away every day and by the end of the day, they do not learn much because teachers are always absent. We thought that learning will deliver these children from suffering, but it is proving difficult (INT5, Married, aged 61, Form 3 Education)

The evidence given above by the participants resonate with what some of my siblings went through because they were brought up in Mungwi District. They woke up exceedingly early, as early as 4:30 am to walk to school which were located very far. Their education did not end up very well. I was lucky to have gone away from Mungwi District at an early age of my life hence managed to manoeuvre myself up on the ladder of education. Lack of schools and distant schools are important variables that must be looked at when speaking about girl child education. INT5's complaint can also be analysed in terms of a lack of infrastructure. Children travel far because there are no schools nearby. According to SLA, a lack of physical infrastructure is deemed as hindrance to development. A lack of infrastructure in this case leads to a lack of education for children. INT5's lamentation is education for the children. Education falls under the need to understand in human needs theory (Aruma and Hanachor, 2017). Parents want their children to learn because it is a need. In the following section, I examine healthcare challenges faced by rural women in Mungwi District due to poverty and inequality.

## **7.2 Healthcare challenges**

The literature we have seen above indicates clearly that healthcare is a fundamental human right that must be enjoyed by every woman (Milimo et al, 2004; GRZ, 2016). Literature also shows that women's healthcare is the basis for social and economic development hence lack of proper healthcare for women affects the socio-economic development of a nation (WHO 2012). In Zambia healthcare is under the Ministry of Health. Although the private sector also plays an important role in providing health services, the state is responsible for health policy legislation and implementation. Like many other countries, Zambia tries to apply the principle of equity in the allocation and use of healthcare services because it is important for development especially in reducing poverty and inequality (Sopitshi & Van Niekerk, 2015) Despite the

importance of healthcare in the development and reduction of poverty and inequality, unbalanced health care delivery remains an enormous problem (Sopitshi & Van Niekerk, 2015) Despite the effort of the government in implementing policies that are aimed at helping the poor women in Zambia, women cannot access proper healthcare. This section continues addressing the challenges faced by rural women due to poverty and inequality beginning with the lack of availability of clinics and hospitals in Mungwi District.

Asked about whether there are clinics and hospitals in Mungwi District one of the participants poured out her heart, thus,

We have a few clinics dotted around the district and one small hospital at Mungwi centre by the Baptist missionaries, it has been there for a long time. The government never bothered to build a hospital for us. Unfortunately, the Baptist hospital is small, and usually had a doctor sent by the missionaries themselves while the government provides nurses. The situation is dire because one small hospital cannot cater for the entire district. There is a hospital under construction, but it will only be completed in 2019 or 2020 and we are yet to see what kind of services will be offered. The problem with government hospitals is that they are the same everywhere, services are bad. (INT20, Married, aged 30, Grade 7 Education).

Other participants did not think there were any hospitals in Mungwi District as they considered all other facilities present in the district to be on the level of clinics or what is called health centres. Participant INT1 said:

What we have here are all clinics or health centres. We do not have real hospitals in Mungwi District. One is under construction, but it will be sometime before it is complete and begins to function. When we are seriously sick, we are referred to Kasama which is a nearby town in another District. But you know, even Kasama is not good enough, most people are asked to go to UTH in Lusaka. Most people cannot afford to go to Lusaka hence a lot of people die from medical conditions that can be treated. We have no proper hospitals in the entire province. We get very worried when we get sick here because of a lack of hospitals. It is by the grace of God that we survive in this place. So, constructing a hospital here means nothing because we will not get full services out of it (INT1, Divorced, aged 33, College Education).

Following from INT1, I confirm that apart from one hospital under construction, to be opened late 2019 or early 2020, there is a lack of hospitals and clinics in Mungwi District. The few clinics that are there in Mungwi District, are located far from most of the population. This makes it difficult for sick people and especially pregnant mothers to give birth. Complaining about the problem of distance, a thirty-one-year-old woman bemoaned that,

We have a few clinics in the district. People walk tremendously far to get to the clinic. The problem is that when people get sick during the night, it is always a problem to get them to the clinic. Although it is equally difficult to walk to the clinic during the day, it is worse in the night. The hospital being constructed is equally far from us living in Mchemba village, Mutemba and Kabula. We are almost 20 kilometres away from this new hospital being constructed. Although it will bring some relief in terms of

medical care, distance is still a challenge. We have no transport to get us to the hospital and there are no ambulances to collect patients from the village (INT8, Single, aged 31, Grade 8 Education).

Participant INT19 elaborated this issue of distance with a slight nuance as she said:

Few clinics are there and only one hospital. Most people who get sick mainly are pregnant mothers, children, and old people. This is not to say men do not get sick, but these categories of people often get sick, and they cannot walk to the hospital. Men who have bicycles take these patients to hospitals and sometimes it is a big problem carrying sick people on a bicycle (INT19, Not Married, aged 24, Grade 9 Education).

Another participant contributed by saying:

There are very few clinics in Mungwi district, but it does not work for us. If there were many clinics and nearby, I would not have lost my child. Water broke in the night; my husband could not take me to the hospital in the middle of the night. I was in labour for a long time. By the time it was daybreak, it was too late, my child came under difficulty circumstance and died minutes after birth (INT18, Widow, aged 26, Grade 8 Education).

I agree with the participants that there are very few clinics, Baptist mini-hospital, and a hospital under construction. I share the frustration the participants are expressing because the available clinics are far away from where people live. When people get sick, they rarely get to the hospital alive. They die on the way due to distance and lack of transport. This situation needs to be seriously investigated by the state. Apart from a lack of health facilities and remoteness location, this is supported by Chisunka (2015) who found out that in Mungwi District there are very few health centres, people must walk 10 to 15 kilometres to get to the nearest health centre. The other recurring complaint from the research participants was the lack of human resources in hospitals. Nearly all the participants were unanimous on the issues of lack of human resources in hospitals as one of the challenges women in Mungwi District were facing and one which contributed to poverty and inequality. The participants varied views are shown by their direct responses as submitted below:

In Mungwi District we rarely see doctors when we go to clinics. Sometimes one is lucky to find a doctor at the Methodist hospital who pops in from time to time, but the normal situation is that there are no doctors. As a result of this, we get attended to by nurses who cannot accurately give the right diagnosis. Sometimes wrong medication is prescribed by the nurses and many people end dying. Our government is not training enough doctors to serve people in villages (INT9, Married, aged 28, Grade 9 Education)

Another respondent on whether there are enough doctors and nurses in Mungwi District as a contributing fact to challenges faced by rural women had his to say:

There is one doctor who occasionally comes to the Mungwi district. In Mungwi District there are about 200 000 people. How can one doctor treat all these people? It is not possible that one doctor is an expert on all ailments. Nurses are also very few and usually overworked. They do all the doctor's work. Because they are few, the patient must wait nearly the whole day before they are attended to at the hospital. It is

not nice. Sometimes the nurses are too tired, and they start shouting at patients. I remember one time my daughter was scolded and shouted at because she was too young to be pregnant. Because of this, she refused to attend antenatal (INT12, Single, aged 21, Grade 7 Education).

Similarly, INT14 also had the following to say:

We have no doctors here in Mungwi district. It seems to me that doctors refuse to work in rural areas. They want to work in cities where they can enjoy city life. Perhaps the government must deliberately give incentives to doctors to entice them to work in rural areas. As it is currently, we have no doctors working for us. The few nurses do everything, but a nurse is not a doctor. Nurses are limited in what they can do (INT14, Single, aged 20, Grade 7 Education).

The lack of hospitals, doctors and nurses was also echoed by a focus group discussion member who said:

Women's life has been made worse due government's lack of concern in providing us the trained hospital staff such as nurses and doctors. The situation is made by the fact that in whole district we only have one or two hospitals. Our health is not a priority because if it were, the government would have constructed hospitals filled with nurses and doctors and equipment. When we are seriously sick, we get referred to Lusaka which is over 900 kilometres. Going to Lusaka requires bus fare and lodging expenses when one gets there (FG2, Married, aged 30, Grade 9 Education).

Contrary to the submissions above, one participant had a different view on the availability of doctors and nurses in Mungwi District.

There are doctors, it depends when you go to the clinic, I always find a doctor on duty, and I have been assisted many times by a doctor. I also get excellent help from nurses who are working ridiculously hard with the limited resources they have. I am currently happy with what I have experienced (INT16, Single, aged 21, Grade 9 Education).

The submissions of some of the participants confirm previous studies that assert the lack of doctors and nurses and medical staff in rural areas of Zambia. In Zambia, human resource in hospitals has long reached a catastrophic stage with the health system at a crushing point. This is caused by brain-drain, poor working conditions, burnout, and better opportunities abroad (Suluja, Rudolfson, Massenburg, Meara and Shrimel, 2020). Similarly, other scholars contend that challenges such as limited funds for healthcare, high burden of disease, and the shortage of staff, the rates of poverty, inequality, and poor distribution of resources in rural Zambia impacts negatively the healthcare system. Apart from the factors mentioned above assailing women's healthcare and exacerbating poverty and inequality, a worrying trend in Zambia is that clinics lack drug. Asked if patients got the required medicines and whether they received good services from the clinics in Mungwi District, the rural women of Mungwi repeatedly submitted that there were no drugs in the clinics and even in Kasama hospital which is about 26 Kilometres from Mungwi District. Human needs theory puts physical needs first.

Physiological need is not only a need for food, water, and housing, but it is also procreating and people's health (Aruma and Hanachor, 2017).

Below are some of the direct quotations that show views from the participants regarding the lack of medicines in clinics.

The biggest challenge we have with our clinics is that most of them do not have medicines. What the nurses currently do is that once they have established what the problem is with the patient, they prescribe for a patient to good and buy medicine from a drug store. In Mungwi District there are no proper drug stores hence patients must travel to Kasama just to buy medicine (INT11, Single, aged 20, Grade 6 Education)

Another participant who supported the same views had this to say:

Services in the clinics are limited. For instance, sometimes there is medicine but on other occasions, we are told that there is no medicine. Now and then it depends on the nature of the sickness, if the nature of the sickness requires one to go to the lab, often there is no guarantee that the laboratory will be in operation. It is difficult to understand that clinics can operate without medicines and laboratories but that is what we experience here (INT10, Single, aged 27, Grade 2 Education)

Similarly, another participant complained that the lack of drugs in clinics forced her to sell her assets to buy prescribed medicines. Her views are captured below:

There are no drugs in our clinics. This is very disturbing because even if there is a diagnosis, we can't be treated. Most of us here in the village cannot afford to pay from our own pockets. Now we are forced to go and sell all our assets just to be able to buy medicines. The thing is that medicine is expensive. And since we have no medical aid, we cannot claim back what we spend out of our own pockets (INT15, Single, aged 20, Grade 12 Education).

I strongly agree with the respondents above. Clinics in Mungwi District do not always have drugs. It believed that clinic and hospital managers sell drugs meant for patients to drugstore owners to earn themselves extra money. Here is what one respondent had to say:

Patients do not receive the required medicines. Panadol is prescribed for everything. If one needs medicine, one must befriend a doctor or nurse because they may have drugs in their homes. They do not lack medicines and we understand that they sell some of the medicine to drug stores. In the olden day's drugs in hospitals, were not a problem but these days we have clinics standing that have no drugs and yet drugstores have mushroomed. We suspect something untoward going on with between clinic managers and drug store owners that need to be investigated. Furthermore, these drugstores for the love of money even sell us fake medicines (INT26, Single, Aged 20, grade 12 Education).

I quite agree that if drugs are suspected of being sold to drugstore owners, perhaps an inquiry into this matter must be carried out throughout the nations to establish how widespread the practice is. An investigation into fake medicines should also be taken seriously, as this seems to be becoming a lucrative business for some drugstores. The rural women of Mungwi District were also concerned about the lack of training in reproductive healthcare. This is obviously because of the lack of clinic staff that would reach out to the vast rural Mungwi District. When

asked whether she received any reproduction education from nurses, one young woman aged 30 years (INT20) submitted:

Here in Mungwi District nurses do not do visitations to assist women with reproductive issues. Most young women have no one to teach them how to look after themselves before and after childbirth. As a result, most young women do not know how to care for their babies well. We have little knowledge given by the nurses in this area. Those go to school are taught something on reproductive healthcare, but it is usually not enough (INT20, Married, aged 30, Grade 7 Education).

However, when asked about what reproductive healthcare knowledge they had, one participant had a slightly different view as shown below:

Yes, girls are sometimes taught in schools. When women go to under-five programs are taught how to take care of themselves and their children. There are also special times when health care knowledge is imparted in us such as when there are child-week commemorations. This usually helps for those who attend (INT22, Married, aged 47, Grade 5 Education).

Reproductive health care is a challenge, especially for young mothers. Even if INT18 had a slightly different view from INT20, I strongly believe that work needs to be done in this area as evidence from Mungwi District Show that most young women lack reproductive health knowledge. Because of this many enter marriage with little knowledge of family planning and how to care for themselves and the children. This is an important area where women can be empowered through education by the medical staff.

Another challenge for women in Mungwi District was men's pressure on women to have bigger families and the burden of work. Women have the pressure to have many children. I believe this does not only impact on their personal development but also their health. This is what some of the women had to say about men's pressure on them to have many children as well as the burden of work they carry:

Men's role in determining the size of the family was to demand to have bigger families. I would like to have only three children because I feel that is what my body can take and economically, it is not practical to have a big family. Men despite putting too much pressure on us, are not there to assist us with domestic work including looking after children (INT2, Single, aged 24, Grade 12 Education).

And participant added:

Men have a lot of power to control matters or issues in the household. Men by nature want more children but the burden of carrying and bringing up lies on women's side. Often as women, we have few choices. When we choose to have few children, men want to leave us for other women who are willing to have more children. Having many children as demanded by men impacts negatively on our health especially here in the rural areas where there are no hospitals (INT3, Married, aged 65, Form 2 Education).

Contrary to the above two respondents, participant INT5 had a different view regarding the issues of men putting pressure on women to have big families. Here is what she said: "The man

has power in the house, but control lies with a woman. She must use birth control. Sometimes a woman can use birth control without a man even knowing. A woman has to find ways to take care of herself even when there is pressure from a man.” As much as I agree with INT5 to some degree, it is not always easy for rural women to have access to birth control pills. The discussion of the number of children is viewed differently by different women. There are those women maintain that having many children is a good thing because having many children is perceived as wealth. I agree that a woman has some form of hidden power that she can use to regulate the number of children she wants to have. I also agree that there is normally pressure on women who want to have few children from men. Below is the diagram showing some of the healthcare challenges faced by rural women in Mungwi District due to poverty and inequality.

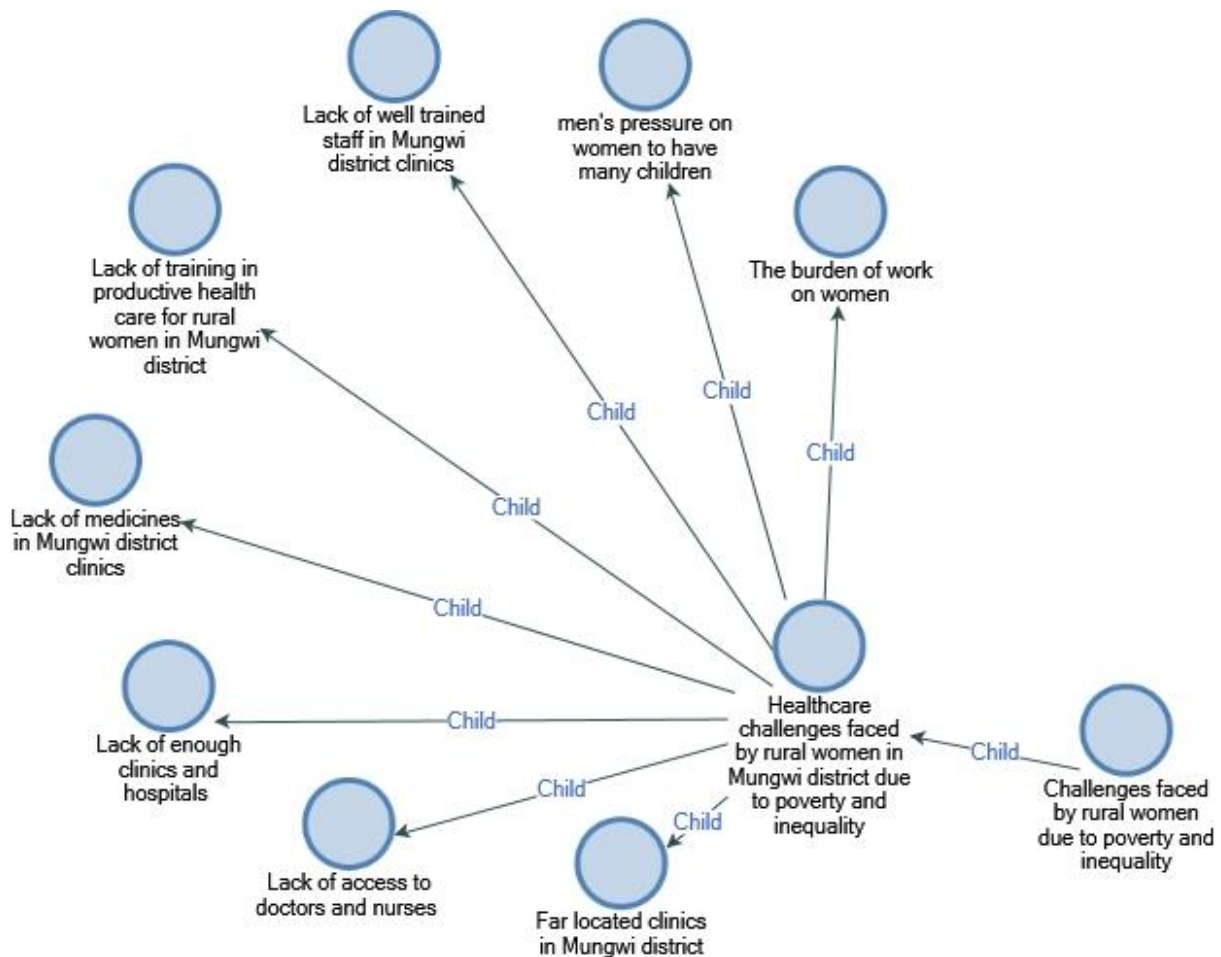


Figure 8.1 Shows Challenges faced by rural women in Mungwi District model as coded in NVivo.

Figure 8.1 shows difficulties encountered by the women of Mungwi District in healthcare. These challenges include far situated clinics, a lack of access to doctors, absence of enough clinics and hospitals, a dearth of medicines, a lack of training in reproductive healthcare for women, a lack of enough trained staff, and men's pressure on women to have many children. Some of these points have been explained above but I offer a further explanation below.

In Zambia healthcare is meant to be a right that one must have access to. In the same vein, liberal feminism emphasizes that women have the right to access social amenities such as healthcare (Lay and Deley, 2007). Similarly, Marxist, and socialist feminists advocate for women to have access to medical care and emphasises preventative healthcare under the service of community organisations. Women's rights in Mungwi District are not fulfilled because of poor healthcare as we have seen. Government has failed to provide proper healthcare for women in the district. The lack of proper healthcare drives women into acute poverty and inequality. Women's healthcare is further made worse by the pressure put on women by men in households through demand for bigger families. The negative impact on women's health is also worsened by domestic labour that a woman must provide. Marxist and socialist feminism blames family or the household as the genesis of women's oppression and exploitation (Lober, 1997). The women of Mungwi District have demonstrated that their healthcare needs are not being met. According to Abraham Maslow's human needs theory, (Aruma and Hanachor, 2017, Gordon Rouse, 2004; Castellano, 2004; McCleod, 2018) one need that ought to be fulfilled according to Maslow is the physical need which includes healthcare needs. This need is not being fulfilled in the context of rural women of the Mungwi District. My view regarding challenges faced by rural women of Mungwi District regarding healthcare is that they are insurmountable. It will need a committed government and non-governmental organizations to develop the healthcare system in the rural areas of Mungwi. Above all, women must become protagonists of their development so that they can liberate themselves by way of mobilisation. I strongly believe that civic education is needed to empower women to be able to demand their rights. Women of Mungwi District must stand up and speak for themselves like women in countries such as Sri Lanka and India (Banu, 2016). As it is, women in Mungwi District have been rendered voiceless and invisible. In section, the researcher deals with the challenge's women of Mungwi District that are related to Agriculture.

### **7.3 Agricultural challenges**

I have that many women in Mungwi District depend on agriculture. Agriculture is the main economic activity for most people and the main source of livelihood. However, as in education and healthcare, there are many challenges which women face in this area. Since agriculture is the main source of livelihood and the area in which many people of Mungwi District show capability, can be a springboard opportunity for rural women's development. According to the people-centred principle in sustainable livelihood approach, any activity or process initiated by communities must be based on the people's resources and capabilities. Although the women of Mungwi District do not own land, they have partial access to natural capital and provide labour which is in a sense a capability (Gutierrez, Emery, and Fernandez-Beca 2009). Maslow's needs theory also places agriculture at the centre of the physiological needs which every human being endeavour to satisfy. So, to survive, women in Mungwi District ought to be productive agriculturally.

I believe that for women in Mungwi District to overcome poverty and inequality tackling agricultural challenges they face will be a steppingstone. And to encourage agricultural productivity, at the international level, Article 14(2)(g) of CEDAW outlines the appropriate assistance which must be provided to rural women for them to expand their agricultural productivity and overcome poverty and inequality. Nationally, the constitution of Zambia article 51(3) states that women and men both must have the same rights regarding inheritance, access, own, use, administration, and control of land and other property. Similarly, Article 51(4) of the same constitution articulates that women and men have equal rights in marriage and during marriage and the dissolution of the marriage and lastly the article 51(5) provides that no law, whether under culture, custom, or tradition should undermine that dignity, welfare, interest or status of women (Government of the Republic of Zambia, 2016).

It is important therefore to ensure that discriminatory laws concerning women's land rights, inheritance, ownership, and control of property be replaced by measures that will make it a point that women's equitable access to land and other resources are realised (Agarwal, 2003).

### 7.3.1 Women's unequal access to land

Participants were interviewed regarding matters related to agriculture and land and they gave various views. When asked whether they owned land, some of the repeated responses from the participants are given below. A 65-year-old lady submitted that:

When I got married, I came to join my husband here in Mungwi from my father's home village. My husband was already farming on this land before I came here. The land is usually in the hands of men. So, I do not have land of my own. But at the same time, I have full access to my husband's land. We farm together with my family. It is traditional land; it is under chief Chitimukulu. If my husband lives, I do not foresee any difficulties. (INT3, Married, aged 65, Form 2 Education).

To understand what participant INT3 is saying and why she is saying that she has no land of her own, we must understand that the Bemba people of Zambia are matrilineal. When a man gets married, he joins the woman's kinship/family where she was much more in control and felt secure among her kinship. Nowadays, ways of doing things have changed. When a man marries, he rarely lives among the woman kinsmen but his kinsmen or even elsewhere. As a result of this change in matrilineal societies, women's decision-making power and control over productive possessions have reduced because of being taken away from their kinsmen who would otherwise support them in their right to have access to land (Farnworth, Akamandisa, Hichaambwa, 2011). Therefore, men dominate the distribution of land, inheritance, and the use of it. Women only access land through usufruct means, that is accessing land through men, father, husband, brother, or son. Women have limited access and participation in land allocation procedures (FAO, 2018). Another participant when asked whether she had land or not, she poured out herself and this is what she said:

Yes, I have land, but while men inherit the land, the land that I have I bought it for myself. I am divorced, we had a piece of land, but everything was registered in my former husband's name and I could not claim anything. He continues to live on the land which is supposed to be for both of us and there is nothing I can do about it. Although I am a teacher of English, I am good at farming as well. I would want to venture into farming but the land I have is not enough to farm. It is just a small plot enough to build a house. I feel sorry for those women who have no jobs to bring them income and at the same time they have no land on which to farm because they are divorced, or they are widows (INT1, Divorce, age 33, College Education).

Participant INT6 also said,

I do not have land of my own. My story is a bitter one. When I got married, I moved to Chinsali which is about 190 kilometres from Mungwi. I lived there until my husband died. I would have wanted to remain there, but my in-laws felt that I should go back to my kinsmen. This meant that I had to leave a piece of land to come back here. Now I farm on my brother's land which he inherited from my late father. Like me, women have no land of their own. When men who marry us die and we become widows, we are sent back to where we came from before we got married. There must be a way that traditional land

must be connected to marriage in community of property so that we are not forced to vacate land when we become widowed (INT6, Widow, aged 66, Standard 4 Education).

When asked whether women own land, a participant from a focus groups discussion had this to say:

Generally, among the Bemba people land is in the hands of men. Despite that we are regarded be matrilineal does not give the right to a woman to own land. When we get married, we farm our spouses' land. Women who are not married cultivate their parents' land or relative's land. But as women, most of us feel that we need land of our own because of what we go through because of being landless (FG4, Married, aged 47, Grade 9 Education)

The women's responses over their plight of landlessness reveal that gender equality in matters of inheritance, access, ownership, use, administration, and control of land is not yet thoroughly addressed by the Zambian constitution (Farnworth, Akamandisa, Hichaambwa, 2011). The sixth national development plan list limited access to land as one of the constraints to national development because land administration is negatively impacted upon by lack of reliable information, lack of decentralised land registration system and lack of cooperation among stakeholders such as the state and the chiefs (Government of the Republic of Zambia, 2011). Despite that the constitution of Zambia (2016) recognises women's land rights, women under customary law, still do not enjoy this right because customary practices are still discriminatory regarding women's access to land and ownership (Spichiger and Kabala, 2014). Also, although the Land Act of Zambia of 1995 recognises customary tenure and provides for the conversion of customary tenure into leasehold tenure, this Land Act is quiet on gender issues regarding land, and it is strongly opposed by many stakeholders (Spichiger and Kabala, 2014).

Similarly, while the Intestate Succession Act of 1989 which governs the disposing of estates in Zambia states that 20% of the estate shall devolve upon the surviving spouse, the act does not apply to land held under customary law. It means that under this act, land held under customary law may not be devolved to the surviving spouse in the case of intestate death. This is another blow to women living under customary law because when their spouses die, they experience property grabbing, and they are dispossessed of land. I believe that customary law needs to be relooked into because there are so many discrepancies within it that must be addressed. There is a need to look at customary land tenure system to guide how women's land rights can be strengthened. Working with traditional leadership on this matter will assist to remove traditional practices that impede women's land rights (Spichiger and Kabala, 2014; White et al., 2015). The government must strictly engage local chiefs and traditional land court staff to

stop the system of property and land grabbing from women when their husbands die. The government can promote the system of writing wills and adopt community policing (White et al., 2015). Poverty and inequality will continue to be a problem for women if the issue of customary land tenure is not tackled sufficiently. There is enough legislation that has been passed by the Zambian lawmakers to address this matter. However, the lack of implementation of the legislation is where the problem lies. Other matters regarding challenges faced by rural women of Mungwi District in the area of agriculture include lack of support by the government and lack of markets for the women's produce. Government's inability to support and lack of markets for women's produce is discussed below.

### **7.3.2 Absence of government assistance and lack of markets**

When asked what information the farmer received from government agricultural extension officers, the recurring responses were based on the women's experiences with the government agricultural extension officers. INT2 said, government agricultural extension officers rarely visit villages, "we have not seen them for many years." The same sentiments were echoed by INT8 who explained further that, "Agricultural officers do not visit people to give them technical support. If a farmer wants to see them one must travel long distances to go and find them in the offices. But even when one has gone out of his/her way to go and seek help from the government the extension officers, it is not easy to convince them to come out. They always complain of a lack of government funding and lack of transport." INT19 also said, "The agricultural extension officers do not visit people to assist them. One year we had our crops being eaten by a strange aphid. When we called for help, the extension officers failed to come. The end of the story is that most people's crops were destroyed." INT1 had a different view on government extension officers. Here is what she said when asked whether she received any information from the government extension officers, "We receive mainly good farming skills from the extension officers. They show us what type of crops to grow especially in a year with less rain. We are also assisted with information on animal husbandry." These quotations are serving two purposes. First, they show that experiences of assistance from government extension officers are not homogenous across all women in Mungwi District. However, these quotations show that there is government presence in Mungwi District because there is a mention of agricultural extension officers who are neither active nor effective. I think there is a need for the government to train more extension officers especially women extension officers.

The private sector can also assist with training rural women leaders who can reach out to most women farmers (White et al., 2015).

When asked about where they sold their farm produce and how far the market was located, the women's experiences were similar. INT9 said, "People sell their produce at the market or to the food reserve agency." Similarly, INT4 said with an explanation that, "Our food is sold to the food reserve agency. Our market is not located far, but for many people, the market is as far as 20 to 30 kilometres." Another participant INT22 said, "We sell our crop at the market, and it is far." In these quotations on where the rural women sell their produce, there is unanimity on the where the rural women sell their produce. Their crop is sold at the market or to the food reserve agency. The market is not near for everyone, most people must walk or use bicycles. This is confirmed by participant INT22 who when asked how farmers deliver their produce to the market said, "Most people in Mungwi District carry their farm produce on their head or shoulders. Some who are well to do use bicycles to carry their farm produce. Similarly, some people can hire small trucks, although these cases are not many."

I do agree with the respondents' answers that their produce is sold at the market. The main market in Mungwi District is located at Mungwi centre. However, this market is not big enough to accommodate all farming-communities in Mungwi District. As a result of the size of the market in terms of space and terms of the number of buyers, some women farmers are forced to take their crop to as far places as Kasama which is further than 20 kilometres from Mungwi centre. For those who choose to sell their merchandise at Mungwi centre, the market is usually flooded with same type of farm produce hence farmers are forced to lower their prices. As a result, farmers rarely get profit out of their farm produce. One participant lamented that,

All that we grow here is sold at the market. Everyone here grows the same farm produce. As a result of this when we take our produce to the market, everyone is selling the same type of farm produce. This causes prices to go down because we oversupply the market. The result is that we do not get any profit out of what we grow. Only buyers are happy because they can buy more for less money (INT7, Married, aged 55, Form 3 Education).

The Food Reserve Agency is a government facility tasked to buy crops from farmers. In this case, the government determines the price of the produce. For instance, the government would fix the price of the 90-kilogram bag of maize and the farmer does not have any negotiating power. Due to this powerlessness, rural women do not properly benefit from their sale of maize and other crops. This unfair trade between the government and the women continues to

perpetuate poverty and inequality among rural women. Furthermore, I agree that rural women battle with transportation of their crop to the point of sale. I have observed that women still carry their produce to the market on their heads. This is not good for their health but also, they cannot carry enough merchandise on their head to sell for them to feed their families. Coupled with lack of transportation, is the fact that in Mungwi District there are no good roads, all feeder roads are in bad condition. One participant (INT25) opines that “The roads in Mungwi District are bad. They are worse in the rainy season. They become impassable. If one wants to hire a truck, the owners of transport always justify their exorbitant charges on bad roads. So, we the poor ones are always paying for the bad state of the roads.” If Zambia could improve infrastructure such as roads especially in areas that are not easily accessible, women could gain better access to markets and agribusiness opportunities as well as to the suppliers of agricultural inputs and services (White et al., 2015). The government must have a policy to enforce extension officer’s work in rural areas and must assist farmers with marketing their farm produce at reasonable price. Women in Mungwi District can also endeavour to pool resources and hire a vehicle instead of carrying their produce one by one on their heads. Similarly, women can pool resources to hire a tractor to help them plough their fields or using cattle and donkey for ploughing. They can also form women’s cooperatives through which they can receive inputs and sell their produce.

### **7.3.3 Lack of adoption of technology and research**

One of the challenges faced by rural women of Mungwi District is the lack of new ways of farming especially the adoption of technology. When asked what they grew in their portion of land, their responses show that it is the same crops that they have always grown and used its seed for ages. One of the participants (INT1) confirms this when she said that “We mainly plant maize, groundnuts, beans, soya beans, finger millet, sweet potatoes, cassava, pumpkins, and others, we have grown these for many years and it is from seed that we keep from year to year.” And when asked whether other new crops were being introduced to farmers in Mungwi District, another participant INT13 said, “Not really. We do not see the new crops being introduced. We have our traditional crops that we grow from year to year.” I believe the reason why the same crops are grown in Mungwi District is that these are food crops which are the staple food for the people around. And as the participant INT13 says, most women farmers keep seed from one planting season to the next. They do not need hybrid seed. Surplus from

their harvest of these crops is sold for income to buy groceries that they do not have. However, the women in Mungwi grow the same crops they have grown for ages because they simply cannot afford to adopt new technology and no new research taking place in the area on new ways of farming for both food and non-food crops that can be grown in the area. The above-mentioned crops have been grown for many years, but they seem not to improve the lives of people in terms of nutrition. But also, because they are not hybrid crops to give enough yields to the farmer for better returns. There is a need for women to adopt new technology through research to improve yields for both food crops and non-cash crops and find other crops through research that can grow in the area to improve people's lives. Women of Mungwi rural district can still cultivate food crops to stay alive but they can improve by using hybrid seed, fertilizer, animal traction, and herbicides (Namonje-Kapebwa and Antony Chapoto, 2016).

I have also observed that Mungwi District has the potential to grow in the areas driven by livestock keeping, poultry, and fisheries farming. But there is no sign of research taking place in this kind of farming. The lack of research is therefore indeed one of the challenges women are facing. There are no proper government institutions to help them discover new crop husbandry and to excite them in the areas of animal husbandry. Access to extension services by rural female farmers is still a major hindrance in developing these sectors of farming (Namonje-Kapebwa and Antony Chapoto, 2016). I strongly believe technology needs to be part and parcel of advancing farming in Mungwi. But research is paramount. More research needs to be done to further substantiate women's knowledge and information in agriculture and agribusiness (White et al., 2015). Also, farmers rarely have mechanised the farming system. Women in Mungwi District are still using hoes to plough their fields. Lamenting about lack of technology and new farming methods, one participant said,

There isn't much being done in terms of technology and new farming skills. Over time our yields have not increased because as women we cannot afford to buy hybrid seed, fertilizer, herbicides, and use animal traction. To make matters worse, we do not receive extension services. Extension officers are needed here so that they can teach us the know-how for instance in animal husbandry so that we can keep pigs, goats, and other animals. This will help us with food, and we can sell for income. We need men and women who know how to grow crops and keep animals so that we can improve our farming skills (INT21, Married, aged 45, grade 6 Education).

I do concur with what says above. Improving farming skills and farming methods reside in adopting technology and research. If women farmers of Mungwi District do not adopt the use of the hybrid seed, herbicides, animal traction and the use of other implements, they will

continue to have low yields or better still learn organic farming techniques. Women in Mungwi District heavily rely on the use of hoes as their best technology. This is exhausting for women who must attend to other house errands after working in their farm portions. Complaining about the use of hoes a 61-year-old participant had this to say,

I am now 61 years old. Throughout my life, I have used a hoe to cultivate the land. It is a hard life to use a hoe. We have no donkeys, cattle, or tractors to use here. It is a luxury to use animal traction or tractors. We are tired of working like donkeys and yet we do not even see the proper outcome of our labour. We toil too much here because of using hoes. If our government had any heart for people it would introduce a system whereby, we are assisted with oxen, ox-drawn implements, and even tractors. But unfortunately, such a plan will never come during my lifetime (INT5, Married, aged 61, Form 3 Education).

Participant INT5 expressed hopelessness because she did not think the government would help the people with community needs above. The people of Mungwi District must not wait for the government to solve their problem. They can pool resources together to deal with some of their challenges. However, women in Mungwi District can partner with NGOs to realise some of their community dreams such as the use of tractors and animal traction in farming. NGOs fall under the transforming structures within the SLA therefore they are well placed to assist communities deliver the needed services such as seed, fertiliser, tractors and animals driven implements. The use of modern seed varieties and other improved technologies is essential for farmers to significantly increase their crop harvest and improve their livelihoods (Namonje-Kapebwa and Antony Chapoto, 2016). However, modern seed varieties and improved technologies must be the outcome of the research. Another agricultural challenge faced by rural women is around hours women spend working in the field. The following section deals with women's long hours of work.

#### **7.3.4 Women's long hours of hard labour**

Women significantly contribute to agricultural production especially in their labour contribution (Namonje-Kapebwa and Antony Chapoto, 2016). However, women's labour contribution comes at a high cost. Women spend long hours in the field planting, weeding, and harvesting. During the planning season, for weeding and harvesting, women spend over eight hours labouring in the field. I have observed that after hard labour in the field, women must spend extra hours doing house chores. As I have mentioned above, this kind of labour deprives women of time for their personal development and is detrimental to their health. A 24-year-old young woman submitted that:

I wake up early in the morning to start working in the field. It is good to start early because it is still cool the sun is not yet scorching, and one can cover a big portion working. As soon as it is getting too hot, I go back to the house to prepare food and to attend to children. I will then return later around 15 hours in the afternoon to continue for another three hours. There is usually competition among us women. So, to answer your question, I spend not less than 7hrs working on my portion (INT13, Single, aged 24, Grade 9 Education).

Also, participant INT6 explained that,

Here in the village, we work long hours. No one wants to be called names, if you do not spend long hours in your field, people begin to think that you are lazy. Therefore, during the rainy season, from November through to March, it is time for cultivating, planting, and weeding, it is the time when we spend long hours because the crops are coming up and growing. It needs more attention to grow healthy and mature crops for a good harvest. As a result, at that time of the season, we can spend over 6 hours and more. As we get to May which is usually harvesting time, the intensity of labour changes. At this time, we begin to cut down on the number of hours we spend in the field because harvest time is not as hard as cultivating, planting, and weeding time (INT6, Widow, aged 66, Standard 4 Education).

I agree with participant INT6 that there is a stigma associated with people who do not spend long hours in the field. They are said to be lazy. But also, Mungwi District women understand that if they do not plant enough food during the appropriate time, their families will go hungry that year. Hence, the women put in long hours working their fields even if this is detrimental to their health and a challenge to their personal development. I believe that working long hours in this sense will just add to poverty and inequality. A participant from a focus group discussion also added:

Hardworking women are taken as positive thing everywhere in the world. For us women here in Mungwi hardworking is also a good thing because those who work hard always have food in their homes. At least food is not a problem. However, hardworking in the village means oppressive work. Hardworking means that we do all the house chores, we tend children, and we do fieldwork like cultivating and planting. This is the routine we follow every day (FG3, Married, aged 48, Grade 9, Education).

FG3's contribution above highlights the importance of hardworking but also the downside of it. Women in Mungwi District feel that too much work oppresses them. Radical feminists see family as the place where their oppression is exacerbated because of domestic labour (Robinson and Richardson, 2015, p. 24). The next section deals with the challenge of drought.

### **7.3.5 Persistent shocks**

Shocks such as droughts are becoming a common phenomenon in Mungwi District. This is a challenge to women who depend on solely on subsistence farming. Rainfall does not follow the same pattern as it used to in the past. It seems to me that global warming has already started taking its toll on poor people's livelihoods in Mungwi District because droughts have increased due to changes in weather patterns, and this is impacting negatively on food production. The sustainable livelihood approach speaks about the vulnerability context which is the external

environment in which people exist. People's livelihoods and assets are often affected by shocks such as natural disasters over which they have limited or no control (DFID, 1999). Shocks such as droughts, pestilences, floods, and other shocks can negatively impact people's assets (DFID, 1999). When asked how farming could be improved in Mungwi district, a 20-year participant explained that:

I think farming can be improved here if we stop relying on rain. The rainy season is becoming unreliable and unpredictable because the rainfall is not consistent. When it comes late in the season with constant droughts in between, we are repetitively having poor harvest. Our farming can be improved if we can receive information on whether patterns but also if we can move to irrigation. There is a need for us to find other sources of water so that we can irrigate our crops. We must not only grow crops; we must also keep animals. There is a need to move away from seasonal farming to all-year-round farming (INT17, Single, aged 20, Grade 8 Education).

To understand participant INT17, we must appreciate that the rural women of Mungwi District know about earth dams, canal and irrigation schemes which have been developed somewhere within Zambia and not in Mungwi District. The development of irrigation schemes started in the early 1960s by both government and the private sector. Since then, small scale irrigation schemes have always been funded by the government of Zambia, the donor community, and farmer-to-farmer initiatives (Moussa et al., 2000). Later, in the irrigation policy adopted in the National Development Plan (1989-1993), the government of Zambia included the development and promotion of a national irrigation program aimed at both small scale and large-scale producers. This irrigation policy among others included creating and sustaining a credit scheme for the promotion of irrigated agriculture to economically sustain irrigation schemes for small- and large-scale farmers and to create rural employment and income generation (Moussa, et al., 2000). Although there are a few small-scale farmers using irrigation in Mungwi according to INT26, I concur with INT17 that there is a greater need for irrigation schemes to be developed in Mungwi District. There exists great potential of irrigation schemes in Mungwi District which can contribute towards the reduction of poverty and inequality among rural women of that area. Similarly, aquaculture in Zambia needs to be developed to contribute to food security and create employment (White, 2015). Furthermore, if there is irrigation infrastructure with groundwater as the source of water, people can irrigate their crops throughout the year and move away from the mentality of rain-fed agriculture which becomes a problem during times of drought. Irrigation will also enable farmers to develop crop husbandry, horticulture, and animal husbandry (Moussa et al., 2000). Mungwi District is endowed with abundant water

resources. It has about 81 streams, several dams and swamps are spread across the district. Fifty of the streams are perennial streams whereas the other 31 are seasonal streams. All these streams drain into Kalungu, Luchindashi, Ntumba, Luchewe, Mabula, and Chambeshi which are the major rivers in the district. So Mungwi District has the potential to have sustainable irrigation that can assist in the growth of agriculture to create jobs for women and reduce poverty and inequality. The rivers above are mainly used for fishing, domestic, and water for animals and rarely used for irrigation purposes. There is still a huge potential for developing an irrigation system in the district. Other challenges faced by rural women include lack of access to finances and credit facilities.

### **7.3.6 Lack of access to financial assistance**

One of the challenges faced by rural women of Mungwi District is the lack of finances and credit. Because of this, they are unable to expand their farms, to buy inputs and to hire labour. When asked whether there was any form of help from the government for the farmers in Mungwi area, and what it is that the government assist the people regarding accessing of finances, a 21-year-old young woman said,

The government does little for us and I wish they could do a little bit more. While some women are getting assistance through cooperatives and the e-voucher system, we get little support. We have no access to any form of financial assistance or credit. Banks cannot come to our aid either because we have no collateral (INT12, Single, aged 21, Grade 7 Education)

Asked the same question another responded INT1 said, “Yes, those in cooperatives receive assistance while other women receive assistance through e-voucher.” An e-voucher is an electronic card. The government of Zambia loads the inputs into the card which the farmer goes to redeem at an accredited agro-dealer. The dealer gives to the farmer only inputs such as fertiliser and the seed. An e-voucher is meant to target the poor and the most vulnerable in society to help them improve their output in farming. However, the system is prone to fraud and in some cases the dealers redeem the cards without the farmer being given the inputs for farming.

Despite the contradiction between the two women INT12 and INT1, without financial support and credit, women cannot prosper in their agricultural endeavours. There is a need to find ways and means to assist rural women of Mungwi to access finances to develop their agribusiness. White et al., (2015) argue that for women, financial inclusion is crucial to open a wide range of economic opportunities. The Bank of Zambia could encourage commercial financial

institutions to engage in greater outreach and delivery of financial services to women, especially in rural areas. The private sector can work to encourage women's financial literacy in collaboration with NGOs. The issue of lack of access to finances and credit is also related to women's lack of access to cooperative membership. Women sometimes are denied the opportunity of membership to cooperatives. To substantiate my arguments, one participant said:

Farmers who belong to cooperatives register for what is called the E-voucher and they are given fertilizer for both basal and top dressing. Cooperatives also give small loans to members. Membership in cooperatives is biased against women. When women seek membership for cooperatives, they are reminded that only one member of the household should be registered and this case, a man who is considered as the head of the household is usually considered first. This disadvantages women because when men get loans or fertilisers, it is difficult to convince them that the family has a part in it (INT14, Single, aged 20, Grade 7 Education).

She further elaborated, "Cooperative do not just do one thing. They are a conduit for many things. They are the best way to bring women together and to find ways to empower them. Cooperatives can give voice to women, especially if it is cooperative run by women (INT14, Single, aged 20, Grade 7 Education)." Proceeding from the two quotations above, I reason that patriarch is hindering women from being registered as members of cooperatives. This is revealed in INT14's response when she says that "When women seek membership to cooperatives, they are reminded that only one member of the house should be registered and this case, a man who is considered as the head of the house is usually considered first." These lines reveal every aspect of patriarch which is intent on dominating women. Radical feminism condemns any society that is established on the patriarchal foundation in which women are disregarded and discriminated against (Vukoičić, 2017). Cooperatives have the potential to empower women but this not the case yet in Mungwi District. This claim is substantiated by participant INT14 who further said:

Cooperatives can reduce poverty and inequality if they stop segregating especially against women who are in the majority and the neediest where assistance is concerned from the cooperatives. What we see now is nepotism and corruption in terms of the distribution of inputs. Most women also cannot afford the K400.00 down payment for an e-voucher (INT14 Single, aged 20, Grade 7 Education).

E-voucher is meant to help the disadvantaged farmers to have access to inputs through cooperatives, but most poor women are excluded from benefiting due to reasons given above and to the expensive nature of the e-voucher system. Poor people cannot afford the deposit of K400.00 as rightly said by the participant above. There is a need by financial institutions to increase access to financial services, including overcoming barriers associated with poor

people's lack of collateral so that people can move out of poverty and lessen the gap of inequality (DFID, 1999. p. 2.3.5). The next section looks at the economic challenges of rural women of Mungwi District and how that impacts on their poverty and inequality.

## **7.4 Economic challenges**

The main economic activity of the rural women of Mungwi District is farming. In Zambia, it is estimated that women provide up to about 85 percent of the total labour in agricultural production and almost all the labour force for the harvest activities (Farnworth et al., 2011, p. 17). It is further said that the world's farmers and agricultural workers are women and that they cultivate approximately 75 percent of all the food that is grown (Regan, 2006, p. 169). It is therefore not surprising that nearly all women of Mungwi District are involved in agriculture which determines other economic spheres of life such as education and health of the people. We can, therefore, say that agriculture is the main source of employment and precisely, self-employment in the rural women of Mungwi District. Below I discuss employment as one of the challenges of rural women.

### **7.4.1 Women's employment challenges**

Apart from a few women working in schools, clinics, and the municipal offices, most of the women are in agricultural-related employment and precisely in self-employment. When asked whether she was employed, respondent INT10 gave a recurring response from most of the participants as she said:

No, I am not employed, and neither are many other women here in the village. There are no companies to employ us for money. Some people go to Kateshi to harvest coffee. It is only seasonal work, and it is far from here and it is only given to people who live near that place. In towns, employers look for people who have been to school. So, most of us employ ourselves (INT10, Single, aged 27, Grade 7 Education).

Her response is quite revealing particularly when she says that "No one employs us for money. Employers look for people who have been to school. So, most of us employ ourselves." As much as self-employment is good, fixed, and formal employment is good especially for poor rural women because it guarantees income and reduces poverty and inequality. And when prompted to say how they did to earn a living if they are not employed, this is what another respondent said.

I earn a living through farming. Farming is my major preoccupation. However, I also spend a lot of time selling whatever I have on my farm. So, selling is my second preoccupation and the main source of income. Furthermore, I survive on brewing local beer. People love to drink local beer here, so I make it

for income. I make it once a month. It is quite rewarding if the beer is good and strong. However, it is hard to earn a living from all these activities. Life is not easy here. We need proper jobs for at least our children (INT8, Single, aged 31, Grade 8 Education).

The above quotation illustrates that the people of Mungwi do not sit waiting to be given jobs. They know that their situation is a dire one, but they also know their strengths and use that to earn a living. Although what they can do does not remove them out of poverty and inequality as stated earlier by participant INT8. But Children can do something to keep alive from the skills, knowledge, and labour. In the sustainable livelihood approach, people possess an asset, human capital, which includes skill, knowledge and labour, and others. Through these human capitals people can pursue their objectives in life (DFID, 1999; Kollmair & Gamper, 2002, p. 6). Similarly, Chambers and Conway (1991) describe poor people has having capabilities which for instance include the ability to be nourished, to be comfortable, and to avoid unnecessary sickness, and so forth. I, therefore, submit that while the women of Mungwi are shrouded in poverty and inequality, through human capital and capabilities they are at least able to keep their heads above water. In a similar vein, I reason that given the efforts being made by the poor women of Mungwi District to help themselves economically, the government and non-governmental organisations need to begin helping the poor women of Mungwi District beginning from their capabilities. To further substantiate my argument a key participant when asked whether she was employed or not said:

Employment is not what we look for here in the village because no one employs anyone anymore. People who go to find the so-called employment in town, get the worst jobs such as watching thieves in the night. We employ ourselves here in the rural areas and all we need is donors and the government to build on what we already have that way; we can live good lives (INT5, Married, aged 61, Form 3 Education).

Based on the above empirical evidence, I am compelled to make a case that staying without paid worked is not a normal condition but something that is because of economic challenges. The country has gone through economic challenges such that government is unable to create enough employment for rural people. I submit that in Zambia and Mungwi District in particular, there are very few people in rural people in employment. The economic and social rights which are also called red rights include among others the right to work and the right to equal pay for work. Similarly, article 65 of the constitution of Zambia (2016), states that every person has the right to employment and fair labour treatment. Through the above-given evidence I have found out that unemployment of rural women of Mungwi District will only be alleviated through self-employment and some assistance from outside.

### **7.4.2 Lack of training in skills**

Apart from lack of employment, another setback to the economic development of the rural women of Mungwi District is lack of skills training centres and skill development in general. I believe that those with extra skills can use their skills to achieve upward mobility. When asked whether they received any training in income generating activities, e.g., making beads, tailoring, soap making, baking, and cooking. The women had different responses according to their experiences. One participant submitted that.

There are no centres or clubs where women can learn different skills such as making beadwork, tailoring, soap making, baking, and cooking. A lot of women would want to learn especially things like baking, cooking, and sewing. But currently, there is no one to encourage us along that line. We need people to help us with skills (INT9, Married, aged 28, Grade 9 Education).

Another participant opined that:

Skills will help us have other things we can do other than just farming which is seasonal and sometimes disappointing due to poor services. Through having skills, we will be able to generate income and hence reduce poverty and inequality. Skills will also help us increase our self-esteem. Because we lack skills, we do not feel we have something we can hang on in case of droughts and poor harvest (INT22, Married, aged 47, Grade 5 Education).

Another participant who had a slightly different response regarding skills training and development in Mungwi District had this to say:

Yes, some have received training in a few skills such as cooking and baking from secondary school and community development at Mungwi. There are few women even now at the Mungwi community development centre. However, the centre has limited space and those who are there currently enrolled there say the centre is neglected and gives low-quality training. Students say it is not worthwhile being there (INT11, Single, aged 20, Grade 6 Education)

To understand the submissions above given by the three participants, we need to understand the concept of empowerment, especially personal empowerment. Personal empowerment is whereby people's confidence is improved and the skills to overcome economic limitations are learned (Krantz, 2001, p. 17). Liberal feminism advocates for women's rights to education and economic emancipation (Lay and Delay, 2007). Learning skills is one way in which a woman can be empowered personally. It's also a way of empowering them economically. This can be achieved through increasing people's access to skills training opportunities transforming structures and processes of the state. When this is achieved, instances of poverty and inequality are likely to be reduced. The following section discusses the political challenges faced by rural women of Mungwi District due to poverty and inequality.

## 7.5 Political challenges

The constitution of Zambia article 39 (1) states that, subject to this Constitution, a citizen has a right to participate in the political affairs of the nation and the activities of a political party. (2) Subject to this Constitution, a citizen has the right to be elected to any elective public body or office established by or under this Constitution. (3) A citizen aged eighteen years and above and who is eligible to register as a voter has the right to vote in Political rights 21 elections or referenda, as provided by or under this Constitution (Constitution of the Republic of Zambia, 2016). According to the sustainable livelihood framework, people's involvement in politics or having a say in the political arena is fostered within the transforming structures and processes. I submit that involvement in politics is a process by which men and women get involved in representation and legislation of the laws of the nation according to how they want government to operate or how they want society to be organised. When women are part and parcel of the law-making body of the nation, they are likely to enact laws that favour their interests to remove poverty and inequality. Article 7 of CEDAW (UN, 1981) States that:

“Parties shall take all appropriate measures to eliminate discrimination against women in the political and public life of the country and, in particular, shall ensure to women, on equal terms with men, the right: (a) To vote in all elections and public referenda and to be eligible for election to all publicly elected bodies; (b) To participate in the formulation of government policy and the implementation thereof and to hold public office and perform all public functions at all levels of government; (c) To participate in non-governmental organizations and associations concerned with the public and political life of the country.”

The above excerpt from CEDAW (UN, 1981), only remains on paper, for the women of Mungwi District. They can vote and participate in public referenda, but nothing changes in their own lives. In fact, they have no capacity to be eligible for election and to be elected in public office because the requirements are above what they can afford. Because of this, the women of Mungwi District remain aloof from public policy formulation and implementation. While they can endeavour to participate in NGOs and other associations concerned with public and political life of the country, they lack confidence to be effectively involved. Liberal feminism centres on equal rights and equal citizenship and democracy hence everyone is entitled to take part in politics, social life and economic development of their country (Enyew and Mihrete, 2018).

### 7.5.1 Understanding the right of franchise

Women of Mungwi District face political challenges in their battle against poverty and inequality. Despite that people vote, nothing changes in their own lives. To establish whether women understood the importance of politics; the women were asked whether they understood why people voted? One of the recurring responses is recorded below from INT1 who said:

We do understand why we vote. We vote because we want people to represent us in the house of parliament so that we can have development in our District. We have voted for many years, but change has not yet come. We feel our vote is wasted. A lot of people boycott voting because they feel that once voted in, politicians do not keep their promises. A lot of people are fed up (INT1, divorced, aged 33, College Education).

Similarly, another participant submitted that,

Yes, I do understand why people vote, they want their situation to change for better. People vote to exercise their constitutional rights. It is not about just legitimising people to send to the parliament. No, people vote because they want representatives and presidents who will bring change in their life. The representatives are meant to act on behalf of the people (INT10, Single, aged 27, Grade 2 Education).

When asked why she voted, INT8 said: “We vote because when the parliamentarians are too long in power, they stop seeing to our needs but only care for their own pockets. Going to vote in an election is the time to jettison politicians and political parties that have failed in their duties.” I do agree with the above three respondents that people do understand why they vote. People mainly vote because they want development to be brought to their areas. Above all people need personal development. Similarly, people vote because they want to exercise their constitutional rights and get rid of political parties and representatives who have not represented them well. Also, people vote to usher in a new era deemed to bring about development and prosperity for people.

Democracy demands the effective involvement of the people in the political affairs of the nation. This involvement requires several rights and freedoms such as the right to form political parties, the right to vote, freedom of expression, and the press. Democracy must not be simply legitimisation of the government by the masses (Botha, 2005). I submit that people want change of government, especially when they feel pushed in the corner by circumstances, whereby they cannot even afford basic needs and when the inequality gap between the rich and poor widens. I also reaffirm the frustration of the women of Mungwi District that they vote because they want to get rid of the politician who have become too comfortable such that they only care for themselves. It seems to me that most parliamentarians lack political morality. They lack a sense

of responsibility as soon as they are elected. Such politicians must not be allowed in power too long because they end being too corrupt to alleviate poverty and inequality. The other challenge women have which exacerbates their poverty and inequality is related to women's involvement in political leadership.

### **7.5.2 Political leadership**

I believe we must strive for equality between men and women, but most importantly women want participation at all leadership levels in politics and representation because it is their right. Secondly, because any endeavours to economic development that does not take women along will eventually fail. Desiring to find out whether there are women in political leadership in Mungwi District the researcher asked women grounded questions to which they gave answers as they saw what was happening in the district of Mungwi. One of the participants said:

There is only one or two women leaders who are known to me. Around here it is usually men who are the political leaders. We rarely have women in those positions. There are many reasons for that. One of the reasons borders on women's perception, by our male-dominated society, being woman are always thought to be less than men in terms of leadership. Also, women are always relegated to the kitchen and reproductive duties (INT13, Single, aged 24, Grade 9 Education).

I fully agree with participant INT13 with her argument that it is mostly men who aspire to political leadership in Mungwi District because Mungwi District society is largely male-dominated and patriarchal. I argue that women have capabilities. The belief that women are only good for bearing and rearing children and food production is erroneous and demeaning. Women can successfully enter the arena of politics to exercise their talents and capabilities if they are fully supported by structures of society. According to Aruma and & Hanachor (2017), self-actualization in the Human need's theory is concerned with people developing their talents and potential that are hidden in them. Similarly, Lay and Delay (2007) postulate that women ought to have the right to the franchise, that is, the right to vote. I argue that if women can vote, women also ought to be given the chance to be voted for. Another participant when asked whether there were women political leadership in Mungwi District had this to say:

I do not think there are any women political leaders. I do not see women leadership in Mungwi District it is mainly men. Most women have no money to put into politics. One needs to have money to be involved at the political level. We are poor. The other reason perhaps why we do not see women is because of violence. A woman who must join politics must have thick skin to endure insults from men and violence. I do not think I can afford to be violated and insulted all the time as they do to each other in politics. And it is the same for most women they do not like such thinks (INT9, Married, aged 28, Grade 9 Education).

I do agree with INT9 that money counts when it comes to joining the political arena. Since most women find themselves experiencing poverty and inequality, it becomes difficult for them to aspire to political leadership. According to Petersen and Pedersen (2010), financial resources are important for poor people to achieve their livelihoods. A participant said:

There are few women in Politics. There are very few women councillors here and above all, the number of women in politics is negligible. Despite that, a lot of women know the meaning of voting. There are still very few women who have joined politics full time. It appears to me that women do not get the same support from fellow women as men give their support to fellow men (INT22, Married, aged 47, Grade 6 Education).

Participant INT22 similarly confirms that there are few women in the political arena. But with a slight twist blames other women for women's lack of entry into the political arena. She mentions that women do not support other women. I argue that at the level at which women are currently, civic education and lifting them out of poverty and inequality is what matters most at this level. Once this is in place, they will find themselves, organising and supporting each other in the world of politics. Currently, most women concentrate on scouting for basic needs such as food. According to the Maslow's needs-theory, one can only move to another level of needs once they have satisfied the physiological needs which are a lower set of needs (Aruma & Hanachor 2017). Therefore, when asked why it was important for women to join politics, one of the participants has the following to say,

It is important for women to take part in elections but also in politics because women politicians are most likely to give attention to women's issues especially poverty and inequality. Men do not see life in the same way as women. A woman who goes through bearing and child-rearing is most likely to understand women when they fight for their rights. Unlike men politicians who do not understand what it means to be a mother. I believe a woman is likely to represent women well given a fair chance (INT7, Married, aged 55, Form 3 Education).

When asked why it was important for women to take part in politics, participant INT25 has this to say:

They give attention to women matters when they are elected. For instance, it is the few women politicians in parliament who have fought for girls to go back to school after they have been pregnant, what about if they would be elected, they would even do more to contribute to the well-being of women (INT25, Married, aged 23, Grade 12 Education).

A participant from FG1 when about the significance of women's involvement in politics said,

Most of us in the village are not as clever as most of those politicians but we know that if we are not involved in politics, the men will only take care of their needs or what concerns them. We are the one who have a lot to put up with due to the difficulties we encounter. So, getting involved in politics is because we want to safeguard our interest. However, we do not get heard (FG1, Single, aged 27, Form 3 Education).

Participants INT7, INT25 are FG1 are right about saying that women have a different world view as compare to men and that the number of women in politics matters because, it has been shown time and again that if women are elected to a political position, they try to put matters which affect them as women folk ahead of them and therefore the more there are women representatives in the political arena, the better. To give support to this, INT21 added that, “If women take part in politics, the women deal with matters which assail women countrywide such as lack of income among women. Similarly, INT18 said, “They may bring about development both economically and socially. By nature, a woman is a caretaker. Women will have other women at heart.” When asked why it is important for women to be involved in politics, another participant INT2 had this to say, “Women know what their problems are hence they can solve them if they take part in politics.” Women’s participation in politics is not just something that is supported by the women on the ground in Mungwi District but also by international conventions such as article 9 in the African women’s protocol. The article encourages women to take part in politics and to be part of the decision-making processes (AU, 2003). Women’s participation in politics, electoral processes, public life, and representation is of utmost importance for women to move forward (Souad, n.d.; African Union, 2004; African Union, 2007; OAU, 2000). In the next section the research deals with justice and legal challenges faced by local women of Mungwi district.

## **7.6 Legal and court services challenges**

There is a maxim that says justice delayed is justice denied. Another challenge faced by rural women of Mungwi District is the lack of access to justice due to poor legal and court services in the district. The role of the courts in the administration of justice is sacrosanct to the stability of human society. It is the hope of the poor (Ayuba, 2009). One way of reducing poverty and inequality is for the poor to receive justice and perhaps know about their rights. However, despite its sacrosanct nature, courts are not always available to administer justice and teach people about their rights due to absence, distance, and sometimes because court services are expensive. Due to these and other reasons, people resort to village courts or other means available to resolve conflict. To understand the women’s challenges regarding judicial services a few questions were put to the participants to answer. One of the recurring answers involved lack of civil courts. Below I discuss responses regarding the absence of civil courts Mungwi District.

### **7.6.1 Lack of civil courts**

The first question was to establish whether there were enough courts in Mungwi District. Therefore, when asked whether there was a court where she lived one of the participants said, “No, there are no courts in my village not even in the nearby village. There is a local court at Mungwi Centre, perhaps it has been upgraded to a magistrate court, but the thing is that there are no courts in our village. Those who want to make use of a court must walk extremely far to Mungwi centre be able to be heard in court (INT10). Another participant said:

No, there are no courts around here. You must go far to the Mungwi centre to be attended to. However, after walking an exceptionally long distance to get the court, there is no assurance that you will be attended to. For one’s case to be recorded and put on the waiting list, one must oil the fingers of the officials. It is already stressful to be involved in court cases, but it is even more stressful and intimidating to go through the court processes (INT8, Single, aged 31, Grade 8 Education)

Similarly, participant INT11 said: “We have no courts here; we must either go to Mungwi centre or to Chitimukulu which is about 45 kilometres from Mungwi central business district. The distance is quite a challenge especially when cases are being adjourned all the time.” I agree with what the respondents are saying above. Mungwi District being rural district lacks a lot of infrastructures. Transforming structures within the sustainable livelihoods approach advocates for structures to be provided for people for them to change their situation. One of the structures that must be provided, are judicial bodies (DFID, 1999).

### **7.6.2 Village conflict management**

The other question which was put to the women in Mungwi District was regarding who dealt with the court cases and how cases were dealt with. Participant INT9 passionately said:

Cases in the villages are brought before the village head and his committee. The village head and his committee then gather with the plaintiff and the accused. The role of the chief and his committee is just to mediate and to try to come up with the solution to the problem. Cases are sometimes resolved but in other cases, they are not, and this brings about tension among village dwellers (INT9, Married, aged 28, Grade 9 Education).

Another participant opined that:

Cases are solved in the village through the village head and his indunas, but often when cases have not been resolved at this level, the plaintiff may take his or her case to the paramount Chief Chitimukulu who passes the final judgement. In the case were people are not happy with the Chief’s outcome of the case, people proceed to civil courts (INT22, Married, aged 47, Grade 5 Education).

The village headmen and women are important in villages. When there are problems among village dwellers, the village head and the indunas, try to resolve the problems, but I also must emphasise, that a lot of problems remain unresolved by these village headmen and indunas. I

also argue that sometimes in cases where women have been involved with men, headmen have been accused to favour men. This is confirmed by the experience of one of the participants INT13 who said, “The village head normally calls the people involved together to deal with the matter. But often men are favoured in most of these cases. This favouritism is because of cultural beliefs that a man is the head of the house and women must respect what a man is saying inside the house.” The next section deals with the court’s contribution to reducing poverty and inequality.

### **7.6.3 Court’s reduction of poverty and inequality**

Another question posed to the women of Mungwi District was, “In what way do you think courts can contribute to reducing poverty and inequality?” A 55-year-old woman without hesitation said,

Courts are directly involved with the interpretation of the law and judging or dispensing justice. Courts have a place especially in making sure that the poor in society are given their due and that they have access to legal representation in cases where they are unjustly or unfairly treated (INT7, Married, aged 55, Form 3 Education).

Another woman aged 26 years contributed in the following words: “When court cases are dealt with fairly. They restore dignity to the plaintiff. The courts restore the complainant to their former position before they were violated and treated unfairly (INT18).” Likewise, when asked in what ways she thought courts contributed to reducing poverty and inequality, a 24-year single mother who said had been involved in a court case herself before expressed herself in the following words,

The courts can reduce poverty and inequality because they enforce the law, and they highlight and defend the rights of poor people. If courts uphold the law, they can reduce the misuse of public resources by individual government officials and the government. These resources can, therefore, serve the purpose of uplifting the people’s lives (INT2, Single, aged 24, Grade 12 Education).

Similarly, another woman aged 45 years had this to say,

Courts have the voice to speak on behalf of the poor, they uphold the law in so doing becoming the voice of the marginalised especially when cases end up in court. The courts assist in reducing poverty and inequality when they deal with corrupt leadership and any form of injustice happening in society (INT21, Married, aged 45, Grade 6 Education).

Courts are important because they are meant to protect poor people’s human and constitutional rights. The courts are there to protect people from the wrongdoing of other people, especially protecting the weak and powerless people from those that are powerful. Courts also provide a structure for conflict and dispute resolution (Ayuba, 2009). In the sustainable livelihood

framework, the judiciary fall under transforming structures. The other transforming structures include political bodies, the executive, parastatals, and others (DFID, 1999). Structure such as courts is significant because they make processes function. For instance, without legislative bodies there no legislation, without courts to enforce the law, legislation is worthless. Courts are important and without them, development is compromised especially in remote rural areas, and because of this vulnerability and poverty increases (DFID, 1999, 2.4.1). The next section deals with the cultural challenges of rural women of Mungwi District.

### **7.7 Cultural and patriarchal challenges**

The culture within the sustainable livelihood framework falls under processes. A process determines how structures and individuals operate and interact. Culture as a process determines how people operate and interact in society. It is through the culture that power relationships in society are recognised, and it is through the culture that status is conferred upon different groups in society. Culture also determines the opportunities and constraints of different groups in society (DFID, 1999). As much as culture gives opportunities to some groups within society, culture has also posed a lot of challenges for rural women to move out of poverty and inequality. To understand cultural and patriarchal challenges faced by rural women of Mungwi District, the researcher asked different questions regarding this matter to which different responses were given. When asked how culture contributed to poverty and inequality for women, one participant retorted as follows:

Every person belongs to a certain group of people who practice a certain culture. Among the Bemba of Mungwi District, we have both good and bad cultural practices. The bad cultural norms contribute to poverty and inequality because they do not allow women to reach their full potential. She is always looked down upon by culture and segregated against. For instance, it is a norm here that a girl child should focus on preparing for marriage and not education. This thinking has resulted in many young girls to abandon school because they feel they are wasting their time being in school (INT1, Divorced, aged 33, College Education)

I do concur with participant INT1, the thinking that girls are only good for marriage is quite entrenched among the rural dwellers of Mungwi district. Girls as young as 15 years are encouraged to get married. This practice in my own opinion deprives girls of precious time for education. When they have no education and are married off incredibly young, they descend into excruciating poverty and inequality. When asked how culture contributed to poverty and inequality, a 30-year-old woman INT20 said, “Culture contributes to poverty and inequality

through unfair cultural practices such as wife inheritance and other practices which discourage women empowerment and education.” Another participant aged 20 years opined that:

Culture contributes to poverty and inequality in several ways. First, it restricts women from reaching their full potential by forcing them to concentrate solely on child-rearing and food preparation. We are left to do most of the chores in our homes by ourselves, when we do this, we are hailed as good wives. Another pertinent issue is the issue of land, only men can have land. This cultural practice discourages women who want to be more productive regarding agriculture. These are some of the cultural tenets which contribute to the poverty and inequality of women (INT26, Single, aged 20, Grade 12 Education).

I do agree that the issue of childbearing and childrearing is a huge drawback for women because it requires most of their time. However, this situation is made worse because women must also spend long hours in the field planting, weeding, or harvesting. Participant INT26 also mentions the issue of land; it is true that women only have access to land through a man. This is an impediment to progress especially when a man connected to a woman dies. Wife inheritance has been discouraged by the state, but it still happens. HIV infections and AIDs are some of the disadvantages which follow the practice of inheritance. The negative impact of HIV/AIDS always worsens poverty and inequality. When asked how culture contributes to poverty and inequality a 20-year young woman had this to say:

Culture contributes to poverty and inequality through oppressive cultural norms that have not been revised for a long time. Culture contains some oppressive norms especially in terms of how women are viewed in society. We are always viewed as servants of men. As a result of this perception, women are given low status in society. Men are viewed as more important than women. This begins with the socialisation of boys and girls. Power relations are determined by culture, and one is condemned by the gender they are born in (INT17, Single, aged 20, Grade 8 Education).

I agree that most rural women find themselves in a situation of servitude as participant INT17 has put it. I also want to argue that the sense of servitude comes from women realising that they have more workload to do in their households as compared to men. I further argue that the socialisation of boys and girls and patriarchy need to be challenged in the Bemba culture so that a balance of chores between men and women is encouraged. Article 5 of CEDAW (UN,1981), calls on states parties to, “modify the social and cultural patterns of conduct of men and women to achieve the elimination of prejudices and customary and all other practices which are based on the idea of the inferiority of either of the sexes or stereotyped roles for men and women.” Radical feminism blames patriarchy as the basis for the oppression of women in society (Vukoičić, 2017). Figure 7.1 shows some of the cultural challenges faced by the women of Mungwi district.

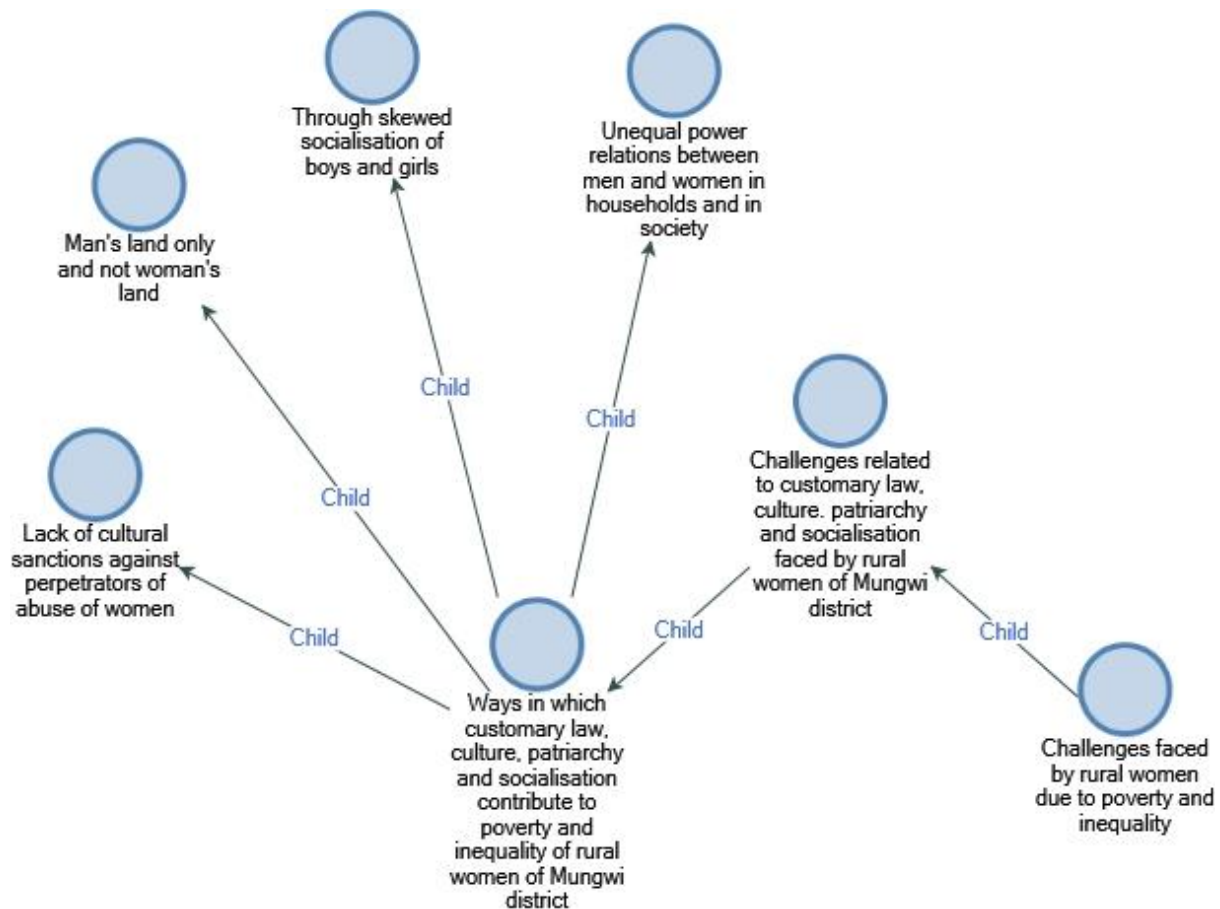


Figure 7.1 Cultural challenges faced by rural women of Mungwi District model as coded in NVivo.

Figure 7.1 above shows suggestions of the cultural challenges faced by the women of Mungwi District. Some of the challenges faced by the women of Mungwi District are related to customary law and are embedded in culture, patriarchy, and socialisation. These three factors contribute to inequality and poverty experienced by the women of Mungwi District. The ways in which customary law, patriarchy, and socialisation are the following: Unequal power relations between women and men, skewed socialisation of boys and girl, unequal land tenure rights and a lack of sanctions against men who abuse women. According to SLA, culture, patriarchy, and socialisation do not work to the advantage of the poor (DFID, 2001, p. 2.4-2.4.1), for instance culture allows power relations that undermine women and prevent them from accessing land.

## 7.8 Environmental challenges

The other challenge which the rural women of Mungwi District currently face, are environmental challenges. As mentioned above, the greater percentage of women in Mungwi District are small scale farmers and heavily dependent on the natural capital. As a result of over-dependence on the natural capital, it has ended up being degraded and this is posing a threat to people's livelihoods. The land does not produce as it used to, and it does not rain as it used to rain in the past. Hence for the rural poor women of Mungwi District, there is a close relationship between the use of natural capital and their survival. The predominant method of farming in Mungwi District is the Chitemene system (Slash and burn system). This system requires cutting down trees, gathering them in one place, and then burning them. Once the soil has been burnt and is cool, the portion is ready for ploughing and planting. In the time of climate change, this system has come under fire due to its negative impact on the atmosphere and biodiversity. To find out what the women felt about the Chitemene system, one of the participants had this to say,

There are advantages and disadvantages. The advantage is that here in the village we are all farmers. Our lives are entirely dependent on what we produce from farming and our forests. We need the environment to survive. As a result, we cannot avoid cutting down trees to clear the land, burn and plant seed. This kind of farming helps crops to grow without fertilizer. On the other hand, through this system, we have cut down millions of trees and destroyed animal habitats (INT1, Divorced, aged 33, College Education).

It occurred to me that the Chitemene system is practiced because the soil in that part of the work needs fertiliser for some crops to grow. Hence the slash and burn system acts as fertiliser for crops to grow. Therefore, the answer given by participant INT1 is also supported by INT19 who says that "It has been used for a long time by people because they cannot afford fertilizer." Another participant who seemed disturbed by the question explained that:

This is the only way we have survived for many generations. We have no other means of farming. We are forgotten so we help ourselves with what nature can provide. We just do not know what else we shall do when the tree at finished because they are getting less and less in number. But our livelihoods are dependent on what mother-nature can give (INT10, Single, aged 27, Grade 2 Education).

However, participant INT8 had a different response from the other two above. When asked what she thought about the Chitemene system here is what she said in a sad tone:

*Chimene* system is not a good system because it involves degrading important environmental resources such as trees and land. The cutting of trees and burning is for me the worst. Millions of trees have been cut down and because of this, our cycle of rain is changing. It never rains as it used to in the past. Our

soil has also been degraded because of this system. Nothing grows on soil that has been over seared (INT8, Single, aged 31, Grade 8 Education).

A young mother of two children further added that,

When trees are cut down and burnt, it is usually done at the same time of the year. During that time when everything is burning, there is smoke and runaway fires everywhere. This affects not only the animals and birds in the bush, but it also affects our health. Therefore, I think the Chitemene system is bad, it pollutes the air when trees are burnt, and it causes a lot of respiratory diseases (INT9, Married, aged 28, Grade 9, Education).

It is clear from what the participants are saying, they use the Chitemene system because they have no other choice. At the same time, they also agree that this system is degrading the environment's biodiversity and biomes. With this, the women of Mungwi District accept that one day due to this degradation, they will have no trees left. Furthermore, the women accept that it never rains as it used to in the past. These are consequences of the slash and burn system. The degradation of the land has got a negative impact on people's livelihoods. When asked how they were going to ensure that the cutting of trees was enforced. There were different answers from the participants. Most participants felt that the trees must be protected through the passing of laws and monitoring the forest. But at the same time, the participants suggested that the government should help them with fertilizer as it is the main reason why they cut trees. One participant in a recurring response from most participants put it this way:

We have reached a stage where we see the importance of nature. We can no longer go on cutting trees because this is beginning to harm us. Therefore, we need the government to come and help in two ways. First, the government must enforce a law to stop cutting trees so that those who cut trees can be punished. The government must also go around to monitor how the forests are doing to replenish them where they can. Secondly, the government must find a way to assist us with fertiliser so that we can grow our crops without having to cut trees down. People cut trees because they believe slash and burn act as fertiliser for crops (INT22, Married, aged 47, Grade 5 Education).

Participant INT22's observation regarding the importance of nature and the negative impact of deforestation cannot be overemphasized. I totally agree that forests need to be jealously guarded against those who misuse this natural capital. Furthermore, I agree that people who heavily depend of forests must be assisted with livelihoods that do not destroy natural capital. Sustainable livelihoods approach recognised that most rural people derive their livelihoods from resource-based activities such as fishing, farming, and gathering in forests. However, the importance of natural capital goes beyond this. Human beings will not survive without vital environmental service food produced from natural capital. In other words, people will suffer a lot if natural capital is destroyed (DFID, 2001, p. 2.3.3)

## **7.9 Conclusion**

This chapter answered the second researched question which asks, “What are the challenges faced by rural women due to poverty and inequality. The researcher has tried in this chapter to bring out several challenges faced by rural women of Mungwi through the empirical evidence given by the participants. The chapter looked at education, health, agricultural, and women’s access to land challenges. The chapter also examined Market and government assistance challenges, technology and research challenges and women’s long hours of hard labour. Persistent shocks, lack of access to financial assistance and economic challenges were also identified as difficulties faced by rural women of Mungwi District. Similarly, employment, lack of training in skills and lack of proper inclusion of women in politics were as well discussed as challenges face by the rural women of Mungwi district. In addition, legal and courts services, cultural and patriarchal challenges and environmental challenges were likewise identified as challenges rural women go through in Mungwi District.

## **CHAPTER 8**

### **The Current Interventions aimed at Alleviating Poverty and Inequality in Mungwi District in Zambia**

#### **8.0 Introduction**

In the previous chapter, the researcher presented challenges faced by rural women in Mungwi District due to poverty and inequality. This chapter deals with the current interventions aimed at alleviating poverty and inequality in Mungwi District, Zambia. The chapter answers the third research question which asks, “What are the current interventions aimed at alleviating poverty and inequality in Zambia? In this chapter, the researcher investigated efforts by the government of Zambia and non-governmental organisations in reducing poverty and inequality in Mungwi District in Zambia. This research question used focus groups discussions, marked FG1, FG2, FG3, and FG4. Responses from a key informant marked as RM were also used in this chapter, to answer this question. To deal with current interventions aimed at alleviating poverty and inequality in Mungwi District in Zambia, I explored two types of institutions; the non-governmental organisations and their relief efforts, and the governmental organisations which are working in Mungwi District to alleviate poverty and inequality. The types of non-governmental organisations found in Mungwi District can be ranked as faith-based organisations and international non-governmental organisations. Most of the organisations operating in Mungwi are faith-based organisations. In the following section, the researcher discusses the current interventions by faith-based organisation aimed at alleviating poverty and inequality in Zambia.

#### **8.1. Intervention by churches**

Churches have been part of the development trajectory of Zambia since colonial times; especially in areas of education and health. The churches have continued to partner with other stakeholders, such as the government, in reducing poverty and inequality. When asked about which churches were operating in Mungwi District, a member of the FG1 group said,

There are several churches; there is the Catholic Church which is by far the biggest church. There are the Methodists, the Anglican church, and the United Church of Zambia. But there are also other churches

such as the Pentecostal Churches and the Evangelical Churches (FG1, Widow, aged 61, Standard 3 Education).

I have observed that churches do not have the same capacity in terms of their contribution to social development. Some churches have always done more than others. For instance, the Catholic Church has greater social development responsibility than many churches in Zambia and even in Mungwi District itself. When asked what interventions the churches in Mungwi District currently have in place regarding poverty and inequality, a group member of FG1, aged 56, explained:

Most churches are involved in upholding morality and ethical conduct. This is their main objective apart from that of spiritual support. They also speak out against the exploitation of the poor by those in government, the lack of furthering development, and failure of completing projects in good time by the government. The church speaks against the exploitation of women by men in homes and society. This helps to put matters of gender inequality constantly in the spotlight and slowly lessen inequality in homes and society. We also agree that many churches are involved in gathering many women for different activities in Mungwi, among which, many are now involved in saving groups and mutual support, especially in times of bereavement. Furthermore, churches encourage education by providing shelter to students who come from very far, so that they can frequent secondary schools. They also provide places for extra-classes, especially for students in the final year. In addition to that, many churches have primary and secondary schools which they run (FG1, Married, aged 56, Standard 3 Educations).

The above views of the 56-year-old woman in the FG1, resonate with what I know about the Churches in Mungwi District, especially the Roman Catholic Church. The Church indeed speaks against the exploitation of the poor by the government, and it is a damning critique against lack of development in the area by the government. The Church also opposes the exploitation of women and children in homes and society. For many years the Church has also been the platform for women to further their mutual interests. Similarly, the Church helps young people by providing education and boarding facilities. When asked about the interventions that are currently put in place by the Church in Mungwi District, one member of FG2 added that,

For a long time, the Baptist church has helped in matters of health. We have used the Baptist Clinic in Mungwi District which replaces the small one which was built by the government of Zambia. It was very unhelpful. It has been the only Clinic. There is one under construction which will fully start functioning in 2020 when it is completed. The Church is also involved in education, there is St. Francis secondary school which is the run by the Sacred Heart brothers. There are also secondary schools in Mungwi which are the run by the church. The Church is involved in Health and education in Mungwi District. I feel they can do more than they are currently doing because the state cannot do it alone (FG2, Married, aged 30, Grade 9 Education)

Similarly, FG3 member commented that,

They do a lot especially through church organisations such as they are involved in HIV/AIDS and OVCS through home-based care, they provide funding for training in various activities, Train young people in agriculture, teach young people civic education, teaching people the importance of agriculture, and

sustainable development. They convene leadership training, teach young people and women self-reliance. They are the voice of the voiceless. (FG3, Married, aged 48, Grade 9 Education)

To understand the drive of churches' involvement in poverty and inequality alleviation we borrow from Pietzak (2017) who explains that,

“Today more than ever, the Church is aware that her social message will gain credibility more immediately from the witness of actions than as a result of its internal logic and consistency. This awareness is also a source of her preferential option for the poor, which is never exclusive or discriminatory towards other groups. This option is not limited to material poverty since it is well known that there are many other forms of poverty, especially in modern society—not only economic but cultural and spiritual poverty as well. The Church's love for the poor, which is essential for her and a part of her constant tradition, impels her to give attention to a world in which poverty is threatening to assume massive proportions despite technological and economic progress.”

The above quotations illustrate the high discursive level of where the Church is, regarding its understanding and contribution to, the alleviation of poverty and inequality in Mungwi District. However, the Church's involvement in poverty and inequality alleviation, goes beyond the levels described above. There are also specific Church organisations working within Mungwi District. One of those organisations is the Kasama Christian Community Care (KCCC).

### **8.1.1 Intervention by Kasama Christian Community Care (KCCC)**

The Kasama Christian Community Care is one of the faith-based organisations which works in Mungwi District. Although the organisation is based in Kasama District, it extends some of its footprint into Mungwi District. When asked what the organisation dealt with, a key (SM) informant said that,

The organisation taught the women and men how to form money-saving groups and lend to members. The organisation teaches members to save money to implement their vision. The organisation also educates women and young people that they are part and parcel of the development process. They concentrate on the financial education of women and other groups in society. The organisation likewise teaches both women and men about gender equality and equity (SM).

The KCCC contributes to the improvement of women's health and livelihoods by targeting the needy in communities. It does this by also giving support to family systems, just as it does give support to women, orphans, and vulnerable children. KCCC is also involved in lobbying for better services to be delivered from the government and works to influence policy formulation to fit the needs of the people on the ground. This organisation also promotes gender equality and equity (KCCC, 2018). KCCC is an important organisation that is trying to alleviate some of women's poverty and inequality. However, like many organisations working in Mungwi

District, KCCC cannot handle the enormous need on the ground, and they are usually poorly funded. The next section deals with Catholic Relief Services.

### **8.1.2 Catholic relief services (CRS)**

The Catholic relief service is another faith-based organisation which has its branch in Mungwi District. CRS is an international Catholic organisation which began its work in Zambia in 2000 at the invitation of the Zambian Conference of Catholic Bishops. Their initial work involved strengthening and enhancing partnerships with the local Church and development partners and supporting community development initiatives in Zambia (CRS, 2018). The current CRS has expanded into other activities such as working with other stakeholders in agriculture and livelihoods, water and sanitation, strengthening health systems and HIV/AIDS, small saving groups, OVCs, and preschool education (CRS (2018).

Speaking about CRS, key informants (SM) said: “In Mungwi District, the Catholic Relief Services assists to facilitate training in the community, it assists other non-governmental organisation with funding, it works in partnership with KCCC, and they also fund home-based care organisation which takes care of the sick, orphans and vulnerable children.” The CRS is a powerful organisation with many programs aimed at alleviating poverty and inequality. For instance, it empowers women financially through various platforms so that they can educate their children. CRS also deals with food and nutrition security and enhances women’s resilience. Poor dietary diversity, combined with inadequate care and feeding practices, contribute to high levels of malnutrition in Mungwi District (CRS, 2018). On the other hand, CRS works in the area of early child development, assisting with the education of children. Despite the presence of CRS in Mungwi, there is still great need on the ground. The impact of CRS is yet to be felt as there are still high levels of poverty and inequality among women in Mungwi District. The researcher looks at the Catholic Agriculture youth movement in the next section.

### **8.1.3 Catholic agriculture rural youth movement (CARYM)**

Catholic agriculture rural youth movement (CARYM) is a Catholic organisation which mobilises the rural youth for improvement and the transformation of their lives and the integral development of their communities (CARYM, 2019). Speaking about the CARYM, a key informant said,

CARYM provides training to women and youths in self-reliance, they teach civic education and leadership. CARYM focuses on agriculture, it emphasises the importance of land as one resource which the young people in the rural areas have access to and teaches them how to manage it for their benefit. The organisation also stresses the importance of a forestation, the planting of trees both indigenous and exotic is paramount in times of climate change. Similarly, in an age of climate change, CARYM teaches women and youths about crop production suitable in uncertain weather conditions and diversification is also emphasised; that people must not depend on crop production solely but must also engage in livestock agriculture because the price of crops is extremely low and usually fixed by the buyers while with livestock the seller can fix their own. Young people and women are also taught how to add value to local production, such as making cooking oil from sunflower or cooking oil from soya beans (SM).

One interesting aspect of CARYM is its focus on young people. There are not many organisations that dedicate their time and resources to young people and educate them on how agriculture can improve their lives. Most people in rural areas including young women and young men take part in agriculture. I, therefore, argue, that improving young people's skills in agriculture, is one way in which the youths of Mungwi District can be assisted out of poverty and inequality. The next section deals with the Churches' Health Association of Zambia.

#### **8.1.4 Churches health association of Zambia (CHAZ).**

The Churches Health Association of Zambia (CHAZ) was formed in 1970 by Catholic and protestant Christian missionary health workers from 16 Church mother bodies. The main objective for establishing CHAZ is to improve Churches' health institutions and faith-based organisations which are part and parcel of health service delivery in Zambia (CHAZ, 2018). CHAZ serves in all 10 provinces of Zambia, and it is the second-largest provider of healthcare in Zambia. CHAZ also provides its services to Mungwi District. Its vision is to establish a society where all people can have good health and live productive lives. The mission is to serve the poor and the underserved communities with holistic quality and affordable health services that reflect Christian values while meeting stakeholder expectations (CHAZ, 2018). CHAZ uses a comprehensive approach in its curative and preventive services. It trains hospital staff and carries out community sensitisation and mobilisation. Most diseases in Zambia are interconnected with poverty and inequality. CHAZ believes that whatever can alleviate poverty and inequality, can contribute to improving public health. CHAZ's holistic approach goes beyond the health sector. In their approach, they also include human rights, gender, education, and micro-credit schemes (CHAZ, 2018). When asked about what interventions the churches put in place to alleviate poverty and inequality in the Mungwi District, informant SM, responding and speaking about what CHAZ does, explained,

CHAZ is an association of several Churches that have come together to solve health issues in society and other matters. Some of the members of CHAZ include the Baptist Church, Catholic Church, United Church of Zambia, the Anglican Church, and others. Their main functions are to promote healthcare. In healthcare, they deal with HIV/AIDS, early pregnancies, and malaria prevention, promotes good health and disease prevention. It promotes counselling, medication, and support care. CHAZ also promotes gender equality and encourages money-saving groups especially for women (SM).

The work of CHAZ in Zambia and Mungwi District is particularly important because it deals with healthcare, which is at the centre of every woman's life. Physiological needs, in Maslow's theory of needs, implied that every person needs good health to function well in society. Poverty and inequality impact negatively on women's health and their livelihoods. The promotion of health, gender, and financial support to women in Mungwi District increases their chances of living a good life. Unfortunately, my observation is that the work of CHAZ in Mungwi is just a drop in the ocean. Many women, as we have discussed above, have no access to proper health care, because there are not proper healthcare services in Mungwi District. The next section deals with international organisations working in Mungwi District to alleviate poverty and inequality.

## **8.2 Intervention by international organisations**

The international organisations working in Mungwi District to alleviate poverty and inequality are World Vision and Peace Corps. I believe that there may be other international organizations that are working in Mungwi District, but at the time of carrying out this research, the participants who were interviewed did not mention any other international organisations apart from World Vision and Peace Corps. Below, the researcher discusses World Vision's interventions in alleviating poverty and inequality in Mungwi District.

### **8.2.1 World Vision**

World Vision Zambia has a holistic approach to poverty and inequality reduction. Their main focus is on children and communities. At present World Vision's work is premised around five key aspects, which include literacy, maternal and child health, child protection and spiritual nature, resilient livelihood and water sanitation, and hygiene (World Vision, 2017). When asked about what interventions are currently in place by non-governmental organisations in Mungwi District to alleviate poverty and inequality, a participant from a focus group discussion said,

World Vision is one of the international organisations working in Mungwi District, which works only in three wards of Mungwi District, namely: Ngulula ward, Fube ward, and Iyaya ward. Their programs include health, education, agriculture, saving groups to end poverty and inequality including the environment, supporting orphans and vulnerable children. They give scholarships to school-going children. To encourage children's education, World Vision has constructed a school in Ngulula ward. In the wake of climate change, World Vision encourages tree planting and helps farmers to introduce new crops e.g. soya beans, beans, groundnuts, rice, and cassava which can stand the unpredictable climate. World Vision takes centre stage in matters of health for women and children. They have constructed a health centre in Ngulula apart from a school. They sink boreholes and build ablution blocks and toilets. World Vision is also involved in assisting women to be financially stable by encouraging them to join saving groups (FG3, Married, aged 34, Grade 3).

The information gathered from FG3 reveals what kind of work World Vision does in Mungwi District. World Vision's work in Mungwi District centres on what most women in Mungwi District would want to benefit from, especially the education of children. In the areas where World Vision is present in Mungwi and where schools have been established, children are assisted in literacy and education in general. Asked what interventions are currently in place by a non-governmental organisation in Mungwi District in reducing poverty and inequality, a young woman from FG4 remained silent for a moment and then said, "We are lucky here in Ngulula, we have a school and World Vision is helping our children to read and write. Sometimes I have to ask my children to read for me. I wish I could equally read as these children." World Vision is also improving people's access to health facilities by constructing health centres. What people need in Mungwi District, more than anything else in their lives, is access to health facilities. People in Ngulula village have grown up not knowing much about easy access to health care, as they have never had a clinic or a hospital nearby. As a result of this, women delivered their babies in their mud houses or even in the bush as they were being rushed to the clinic or hospital (World Vision 2015). When there is a lack of facilities such as hospitals and clinics, women are the ones who endure the greatest suffering. They must travel long distances to seek medical attention. Now with World Vision's construction of health centres at Ngulula, women can deliver their babies at a Clinic facility instead of at home or in the bush where it is not safe.

Another area that I think is key to World Vision reducing poverty and inequality in Mungwi District, is its focus on agriculture. The idea revealed by focus group FG3 regarding World Vision's involvement in improved agricultural technologies, especially in the area of guiding farmers to grow crops that are drought resistant or crops that grow in little rain, helps farmers to be prepared in case of a bad rainy season. This kind of preparedness helps farmers to avert

hunger, poverty, and inequality. World Vision Zambia (2019) writes that “In the age of climate change, with excessive climate variability being experienced countrywide, World Vision Zambia is promoting climate-smart agriculture to improve adaptive capacities and enhance crop and livestock production.”

World Vision is also involved in encouraging farmers to bulk their harvest for marketing and better income. They encourage microfinance and they also sink boreholes. To support this idea key informant SM explains,

World Vision has brought a system whereby farmers can now sell their crops together in bulk instead of selling as individuals. This gives them bargaining power and better returns on their sales. It is a good strategy because it is difficult to exploit farmers when they speak with one voice. World Vision is encouraging microfinance where women can access loans to expand their businesses. World Vision is also increasing all-year-round farming by sinking boreholes for people to irrigate their gardens. Since the climate is changing people must not rely on a single source of irrigation (SM).

I argue that despite work being done by World Vision, a lot of children and women remain unreached in Mungwi District. As indicated above by the participant, World Vision only operates in three wards in Mungwi District, and it is not as if they are there in those three wards to stay; they move to other districts after some time. I strongly feel that World Vision needs to increase its capacity in Mungwi District and move to other wards too because there is a great need on the ground from women and children. In the next section, we look at Peace Corps intervention in Mungwi District.

### **8.2.2 Peace corps**

The Peace Corps volunteers in Zambia work at the grassroots level to create change in society. They also work in Mungwi District where they have undertaken several projects over the years. Asked whether non-governmental organisations in Mungwi District were addressing poverty and inequality, and in what way, FG4 members gave the following answer:

Peace Corps is one of the non-governmental organisations working here in Mungwi. It is not a local organisation; it is an organisation funded by the American government. Peace Corps members who have come here in rural parts of Mungwi District have concentrated on teaching people about aquaculture. They teach people to make dams and how to keep fish to reduce hunger and poverty and inequality. From keeping fish, people improve their nutrition and food security (FG4, Single, aged 28, Grade 7, Education).

FG4 also said that,

Through Rural Aquaculture Production we are taught new and improved ways of aquaculture practices which helps us to increase fish production, yields, and income. We are taught how to make ponds, and we learn more about how the management of our ponds increase fish production. We are also taught to

combine our traditional agriculture with aquaculture to increase incomes from fish farming and to strengthen it (FG4, Married, aged 33, Grade 4 Education)

Asked what interventions are currently in place by non-governmental organisations in reducing poverty and inequality, key informant SM said, “People are spoiled rotten here, they are shown everything by the Peace Corps, but some are lazy.” Asked to elaborate on her claim, she said,

The Peace Corps who have come to us year after year are willing to teach our people many skills. They give skills in fish farming; they help us with new farming techniques such as how to make organic fertilisers and to grow rice in Chambeshi. They teach us how to look after crops and to prevent diseases. As if that is not enough, they teach our children in our schools to read and write. People are stubborn, they do not want to learn (SM).

It is my argument that the use of this figure of speech by the key informant, was meant to show the effort the Peace Corps is making to improve the lives of people to reduce poverty and inequality, yet some people are not taking the opportunities brought to them, with the seriousness it deserves. However, I want to state here that the number of Peace Corps sent to villages in Mungwi District is usually too few to make an impact on a large scale. The kind of transformation needed in Mungwi District is one that takes all farming communities at once and assist them in their farming endeavours if any significant development in agriculture must be recorded.

### **8.3 CAMFED**

Campaign for Female Education is another international non-governmental and non-profit organisation that reaches out to women and girls through education, to alleviate poverty and inequality. It was founded by Ann Lesley Cotton, an entrepreneur, and philanthropist. Through education, CAMFED endeavours to reduce poverty and inequality by supporting marginalised girls to go to school so that they can achieve upward mobility and become leaders of change to help other girls (CAMFED Zambia, 2018). I contend that this focus on girls and support is very important, because in rural areas such as Mungwi District the number of girls who drop out of school is high, due to pregnancies, early marriages, and poverty. Therefore, the work of CAMFED must be commended, as it is an effort to improve girls’ education that eventually culminates in poverty and inequality reduction. CAMFED also works with the government of Zambia on issues of gender inequality and child protection which keeps girls in school and prevents child marriages. The alumni or graduates of CAMFED go back to their communities to work as teachers, nurses, and as policewomen. The work of CAMFED can, therefore, be described as life-transforming and a life-long investment for girls and women of Mungwi

District whose lives have been touched by it (CAMFED Zambia, 2018). The next section deals with women's organisations and their work of poverty and inequality alleviation.

#### **8.4 Women's organisations**

As a way of empowering themselves, women of Mungwi District have resorted to forming small organisations. When asked what women's organisations are currently doing to alleviate poverty and inequality in Mungwi District? FG3 members said,

There are small organisations or clubs run by women such as Twalisalapo, Landeni, Fipelwa, Mwapoleni, Chimanakatongo, Bwacha, Kampulu, and Lucindashi. The number of members in a group is often about 15 to 30 members. Groups usually have something in common and things that are not in common. Common activities include money savings, mutual assistance in agricultural activities, and business. Other activities that are common to all groups include social help locally known as *icima*, in which women assist each other in cultivating their fields. There also HIV and AIDS programs and orphans and vulnerable children support groups in which women are involved. In what is called the social fund, women put money together to assist a group member with a certain problem e.g., chronic illness, accident, and bereavement (FG3, Single, aged 21, Grade 8 Education).

When the question regarding what women's organisations are currently doing in Mungwi District to alleviate poverty and inequality was posed to FG4, this is what the members of that group said, "There are groups of women meeting in Mungwi District. There are savings groups, Churchwomen organisations, Zambia women lobby groups, women small clubs, and Chibusa organisation. They meet to deal with matters of common concern. They meet to discuss financial difficulties and to see how to help each financially and in other matters". When asked to elaborate on other matters, FG4 members said,

Most women in Mungwi District are poor, hence when they meet, they discuss how to assist each other in matters related to finances. So, most women groups are groups that deal with saving money, lending, and borrowing, some deal in gender and inequality issues such as the Zambia women lobby group. Other women groups are church-based groups whereby members benefit from each other through mutual support during bereavement for spiritual and financial support. Church groups also support each other when it comes to agricultural labour. This is how they reduce poverty and inequality in most of the women groups in Mungwi District (FG4, Single, aged 25, Grade 6 Education).

The above submission from FG4 members is further bolstered by the members of FG2 who asserted that "Some women groups lobby for women's rights, assist each other in agriculture and saving of money." When asked for further detail, it became clear that women's organisations in Mungwi District were involved in alleviating poverty and inequality. A member of one group who spoke more than others said,

They are involved in alleviating poverty through assisting each other in agriculture, business, social help, saving money, and putting money together to solve problems that come their way. Since most people are

not employed, strengthening each other financially is key to most groups in Mungwi (FG1, Married, aged 27, Grade 9).

FG3 put it slightly differently, “Putting money together and lending to members, money for business start-ups is common these days among women in Mungwi. Women once they have taken off in their business, they repay the money to the group with a small interest.” I have also unearthed that in women’s groups in Mungwi District gender issues are also included as they conduct their business activities together. A member of one of the groups said,

Most of them deal in one way or another with gender inequality issues. Saving groups have been very instrumental in raising women’s income and a source of financial independence for most women. Women organizations support each other also in business especially groups among the marketeers (FG4, Married 38, Grade 7 Education).

The submission by one of the members of the FG4 group requires further analysis. I do agree with the submission by FG4 members that women meet to discuss matters related to the improvement of income. This is one of the issues which affect all rural women, and this matter is closely related to business and marketing. However, another issue that FG4 touched on is the matter of gender inequality. I argue that while this matter is discussed, it is not usually discussed with the view of taking action. Most women do not speak about inequality in their homes because they do not know what gender inequality is all about; or they are afraid to discuss it publicly, because patriarchy considers people who discuss what happens inside homes, as washing their dirty linen in public. However, in speaking to women of Mungwi, I have also observed that women themselves are part and parcel of perpetuating gender inequality because they do not allow their husbands to do some of the chores, such as cooking and sweeping the house and the surroundings.

Similarly, when asked in what way women’s organisations can get involved in issues of gender inequality, members of FG1 said,

Women organisations such as the CPS speak to women about gender inequality at Church and to teachers in their schools. The Zambia National women’s lobby group also dedicate a lot of their time to lobbying for women in matters related to gender inequality. They meet especially women in Churches and community to discuss matters which affect them. They also reach out to young women to teach them about HIV and AIDS, and matters related to Marriage (FG1, Married, aged 47, Grade 9 Education).

FG2 submitted that “The women can begin to organise themselves on the level of community and begin to discuss gender inequality. But they can also do it through their churches and ward counsellors.” The submission by FG2 was further strengthened by FGs who opined that,

They must discuss gender inequality in their organisations, and even in church organisations since women are the majority even in churches. Those who know more about gender inequality can also assist young women and even men before they enter a marriage that is how women can assist with matters of gender inequality (FG3, Single, aged 21, Grade 7 Education)

Similarly, FG4 said,

Women organisations can get involved in issues of gender inequality by perhaps making it a point that their constitutions also have clauses gender inequality issues. Intra-church organisations can also be encouraged to be aware of gender-inequality and to begin dealing with it (FG4, Single, aged 26, Grade 7 Education).

One respondent in FG1, when the question was posed to the group about what way are women organisations involved in advancing human rights for women, said,

Women organisations such as Zambia National Women's Lobby group teaches women how to respond in the event of gender violence, but they also constantly lobby for equality among men and women in all sections of society in Mungwi District by speaking in Churches, in schools, and speaking to Marketeters (FG1, Single, aged 20, Grade 12 Education).

The work done by the Zambia National Women's Lobby group was affirmed by FG2 who said that, "Only the Zambia national women lobby group is involved in speaking against gender inequality and gender violence" and the FG3 added that, "There are very few organisations involved in robust advancement of human rights. One group that does that is involved in this called the Zambia National Women Lobby." FG4 further added that,

Zambia National Women's Lobby group teaches women in matters related to gender inequality and human rights. When women are taught to report cases of abuse and gender-based violence they help to combat the scourge and teaching helps to spread the message that gender-based violence is an infringement on human rights (FG4, Married, aged 4, Grade 5 Education).

When asked in what way are women's organisations are involved in advancing human rights for women, different focus groups pointed to the Zambia National Women's Lobby group as the organisation that is directly involved in human rights. But as we have seen with other organisations such as World Vision, the Peace Corps, and CRS; all touch on matters that are related to human rights. It is evident that international non-governmental and Church organisations are all involved in alleviating poverty and inequality. However, the percentage of people being reached through programs offered by these organisations is still very minimal and hence poverty and inequality are far from being defeated. The next section deals with money - lending institutions.

## **8.5 Interventions by money - lending institutions**

Loans for small businesses and small-scale farmers in Zambia are essential, especially among women who are doing everything they can to pull themselves out of poverty and inequality. Yet institutions providing this service are few or even rare. Mwanamambo, Salin, and Mukumbuta (2007) write that “More than 90% of rural farmers in Zambia hold no title deed to their farming land. Consequently, the average Zambian farmer has little or no access to funding for commercial farming, as the major lending institutions are generally unwilling to extend loans for investment on land without title. Further, without title deeds, the farmers are unable to use their land as collateral for agricultural credit.” Truly, there is a great need for access to loans by women either for farming or for agriculture, but this need cannot be met by lending institutions due to various reasons (Mwanamambo, Salim & Mukumbuta, 2007). When asked whether there were any lending institutions that helped women in Mungwi District to overcome poverty and inequality, this is what one of the focus groups said,

The only lending institution in Mungwi District is Indo Zambia bank. It does not give loans to women farmers and there are no other microfinance institutions, only small saving groups formed by women themselves. There are no micro-finance institutions or lending institutions helping small businesses or women farmers because sources of income are limited for farmers. Incomes are extremely low and only received annually, after farmers sell their produce. Lending institutions feel safe to give loans where people are doing business and companies, or industries are in operation. While there aren't many lending institutions in Mungwi District as compared to the nearby Kasama District, women have nothing to give the bank in case they fail to repay the loan. They have no land and no livestock for collateral (FG3, Single aged 26, Grade 5 Education).

Similarly, FG4 group members said,

There are not many visible lending banks that are assisting women to get out of poverty and inequality. The World Vision is trying its best through vision fund to help rural women with loans. But the need is great out there. Many more microfinance lending organisations need to come out to assist women in their small business schemes and their agribusiness. Banks refuse to give loans to women because of a lack of collateral. Organisations need to rise which are ready to help the women of Mungwi even without collateral to lift them out of poverty and inequality (FG4, Married, aged 64, Standard 4 Education).

When asked whether there were any lending institutions that helped women in Mungwi District to overcome poverty and inequality, FG2, contrary to the submission above, had a slightly different view. Here is what the group said,

Yes, some non-governmental organisations are involved in training women in microfinance activities. E.g. The Kasama Christian community care teaches the people the importance of money and how to save money and in return, KCCC lends money to members. But also, World Vision is involved in helping women. However, the beneficiaries are few and compared to the number of women who need help (FG2, Single, aged 20, Grade 9 Education).

## 8.6 Government interventions

According to the sustainable livelihoods approach, people's livelihoods are to be founded on the capitals, namely human capital, social capital, natural capital, physical and financial capital. For people to live a good and successful life they need these assets (Petersen and Pedersen, 2010; Glopp, 2008). I argue that the government cannot provide all the assets, but nevertheless has a fundamental responsibility to make sure there is basic infrastructure for all these assets to be met for the rural women of Mungwi District. Women in rural areas cannot meet their needs without government intervention. The government of Zambia, through the constitution of Zambia, has a contractual obligation to provide basic infrastructure on which the poor can base their livelihoods. Therefore, when asked what current interventions the government had put in place to alleviate poverty and inequality in Mungwi District, here is what the women of Mungwi District said,

The government is now assisting elderly people with a small social fund. It is not much but when it comes, it helps solve one or two difficulties. There is social cash transfer, women are being empowered and helped to move forward, this includes married women and single women. They receive this social transfer at the community development centre at the social welfare section. By doing this, the government is empowering extremely poor women with start-up funds for businesses. Similarly, in the past only men would get government-funded fertiliser, they would then harvest and amass income from the sell for themselves. Every person can now apply for government fertilizer and can be given if it is available from FSP (FG2, Single, age 23, Grade 7 Education)

Similarly, when asked the same question, the participants of FG3 had the following to contribute to the discussion:

The government provides fertilizer to selected farmers. It assists women by providing them with empowerment fund, entrepreneurship, and financial management training. The government also tries to provide training in farming both for crops and livestock. But these things are only done when there is funding (FG3, Single, aged 21, Grade 8 education).

I do agree with the issues raised by the FG2 and FG3 especially regarding the issue of social funding, which is given to the vulnerable people of Mungwi District and the minimal assistance given, in terms of fertiliser, to a selected category of people. The social cash transfer aims at targeting extremely poor households that are income constrained. They are constrained because they lack members in the household who are fit to work. Extremely poor households in Mungwi District often tend to be female-headed households with the elderly, orphans, widows, and people with other disabilities (Arruda and Dubois, 2018). The social cash transfer to some extent, therefore, relieves poverty and inequality for the rural women of Mungwi District; however, the amount of cash paid is usually insignificant and insufficient to meet the basic

needs of the poor of rural Mungwi District. Also, social cash transfer is not targeted at all poor women. Only a few people within the district are lucky to have access to it. The social cash transfer has also been at the root of controversial corruption scandals. I argue that if corruption is involved in social funds, the poor people's lives will not be transformed at the grassroots. Similarly, not every woman in Mungwi District has access to the fertilizer support programme which is spearheaded by the government. It is a programme that needs to be rolled out to every woman who wants to farm; it must not only be for the chosen few. When asked what the government was doing in Mungwi District to alleviate poverty and inequality, a participant in Focus Group 4 had this to say:

The government is currently building a hospital that will alleviate a lot of suffering among people. People will not need to go to Kasama for a Mortuary as the hospital will contain this facility. As for now, there is not Mortuary in Mungwi District. But even this one facility is not enough for the entire District. There is a market that is under construction. Although there a girls' school that is underway, we need more schools in this District for both girls and boys (FG4, Single, aged 25, Grade 6 Education).

It was asked what the current government projects are in Mungwi to reduce poverty and inequality. It is essentially the same question as the former, but in this instance, the word project has been used. A participant from the Focus Group One had the following to say:

The road project which was completed a few years ago has encouraged motorists to enter the taxi business hence helping to bring income to families. Because of Cell phone towers that have been erected by the government, small businesses have sprung up selling talk-time and money transfer business. The bank is also helping because a lot of families who have a bit of income do not now need to go to Kasama which is about 27 kilometres to bank their money. The government has expanded the area covered by electricity, hence the number of families accessing electricity, have increased and boosted business (FG1, Single, age 21, Grade 11 Education).

Correspondingly, when asked what projects there are in Mungwi District to reduce poverty and inequality in Mungwi District, another group from Focus Group 2 had this to opine,

We can say that the government provides nurses for health centres. There is a project of the hospital which is at an advanced stage. There is a market under construction. The government has now brought a bank - Indo-Zambia Bank - to Mungwi. People are now able to save their money in the bank and they can withdraw as they wish (FG2, Single, aged 23, Grade 11 Education).

One useful development that has come to Mungwi District recently is the increase in the cell phone towers for the rural dwellers of this area. There are several small businesses; especially selling data and airtime that have been created from the erection of the towers. However, research has still to be undertaken to establish a direct impact on the livelihoods of the people due to the erection of the cell phone towers and the business that results from it. An FG3 member added that, "the government is upgrading some schools from primary to basic schools

and changing community schools to government institutions.” FG4 also argued that “It is also trying to empower women through the empowerment fund. It has also introduced the E-Voucher.”

When further prompted about the current agriculture assistance given to women in Mungwi District to alleviate poverty and inequality, women from FG1 said that “Most women buy their fertilizers if they can afford. Other women get their inputs through cooperatives.” A woman from FG2 had a similar response: “There is assistance through the E-voucher for those who belong to a cooperative. It is not everyone who belongs to cooperatives because of membership fees, however, for those who can afford to pay membership fees, it has made a huge difference to a lot of them. The government is therefore helping in small ways.” Another group added that “Giving fertiliser and seed agriculture and community development through cooperatives and clubs is what the government is trying to do here, but this is only for a few people (FG3).” Empirical data shows that the government has tried to use the e-voucher system to assist the poor people in Mungwi District. But as we can see from the responses from the focus groups FG1, FG2, and FG3, the e-voucher is only accessible to a few people who are members of cooperatives. From the study of the situation of women in Mungwi District, it is clear that very few women may have access to the e-voucher, even if they have access to the cooperative. As we have seen above, there are very few women who are members of cooperatives in Mungwi District as compared to men due to patriarchy and discrimination of women.

### **8.7 Government and NGOs areas of Intervention**

The government plans regarding poverty and inequality reduction are found in the recent Seventh National Development Plan 2017-2021. In this document (MNDP, 2017) the government of Zambia pledged to reduce poverty in the following ways: "Social Cash transfer enhancement, farmer input support programme enhancement, food security pack enhancement, home-grown school feeding enhancement, public welfare assistance scheme enhancement, access to health and education services promotion, social protection programme, informal sector social security coverage extension, social health insurance schemes, legal and regulatory reform implementation. The 7NDP (MNDP, 2017, p. 87-88) also promises to reduce inequality through improving roads, rural electrification, agriculture, financing, industrialisation, social services provision, housing, and rural-urban partnership promotion. Furthermore, the 7NDP

pledged to reduce inequality through gender affirmative action, gender mainstreaming, gender empowerment and girl-child education promotion (MNDP, 2017, p. 87-88). The Ministry of Finance (2018, p, 9) also states that government will continue to assign resources to social safety nets to protect the poor and vulnerable from adverse impacts of economic growth and will continue to provide Social Cash Transfer, Food Security Pack and Pension Funds. Similarly, to reduce inequalities in development, the government pledged to concentrate resources through the process of devolution.

However, these plans are not integrated; they are not centrally coordinated; everyone is doing their things; they are financially constrained because the demand is enormous. According to the Seventh National Development Plan (MNDP, 2017), poverty in Zambia stands at 54.4% and inequality at 0.69. These proportions of poverty and inequality are extremely high. To deal with poverty and inequality in Zambia, the government of Zambia needs to work with NGOs. They can concentrate on separate areas in reducing poverty and inequality. Likewise, they can work together in some areas. Table 8.1 below shows areas where the government and NGOs concentrate and where there is a room of integration.

**Table 8.1: Government and NGO Interventions**

<b>Areas of Intervention by the government and NGOs in reducing poverty and inequality</b>	
<b>Areas of government Intervention</b>	Infrastructure Development: Roads, Electrification, Telecommunication, Schools, Hospitals, housing
	Agriculture: Cooperative and Extension officers training and deployment, agro development, livestock, aquaculture, and seed development
	Health: Training doctors and nurses, supplying medical equipment and drugs
	Education: Training teachers and curriculum development
	Rural Development and decentralisation and rural industrialisation
	Social Security: Social Cash Transfer, Pensions and financing schemes, loans
	Gender affirmative action and Gender mainstreaming, customary law, legal and regulatory reform and implementation
<b>Areas of NGOs</b>	Skill development such as sewing, baking, bricklaying, nutrition and cooking, soap and cooking oil making and tailoring
	Microfinance: Income generating activities, saving groups and self-help groups,
	Young people leadership training, human rights, and gender equality
	HIV/AIDS awareness lessons,
	Reproductive health care and hygiene
	Women-group-formation dynamics
	Empowerment of women, girls, and boys
<b>Areas of Integration by both the government and NGOs</b>	Education
	Health
	Agriculture
	Cultural values,
	Gender equality
	Early Child Development

**Fieldwork, 2018**

The government should focus on education, health, agriculture, infrastructure development, social security, legal systems, and rural development because these are significant sectors of social and economic development of the rural areas. Some of these areas are also where the government fall short. Therefore, the government can collaborate with NGOs in the provision of education, healthcare, agriculture, the teaching of cultural values, gender equality and early child development. Non-Government Organisations can concentrate on areas such as skills development, microfinance, HIV/AIDS, women-group-formation dynamics, and empowerment of women, girls, and boys. NGOs must concentrate on these aspects because the government does not easily reach rural people because of financial and human resource

constraints. The gap created by the absence of the government can be filled by NGOs. Organisations such as the Catholic Church, reach the remotest areas of Zambia where there is no government presence. This complements the work of the government of Zambia. The government and NGOs must therefore not compete but complement each other. If they need to compete it must be in service delivery because people are served well through excellent service delivery. When government work with NGOs, then these two sectors could learn from each other and serving the poor will be much easier. The government may even channel its resources meant for rural development and women empowerment through NGOs. The weakness in collaboration may occur when there is mutual suspicion and lack of trust for each other. This may result in a lack of smooth service delivery.

Considering the work of the NGOs and the government of Zambia, interventions such as Social Cash Transfer and Pension Fund by the government directly address poverty and inequality and should be scaled up. People need deposable income to spend on food, medicine, and other immediate needs.

## **8.8 Conclusion**

This chapter answered the third research question which asked what the current interventions are, which are aimed at alleviating poverty and inequality in Mungwi District in Zambia. To answer this question the researcher looked at the work of the faith-based organisations, the international non-governmental organisations, and international governmental organisations. The researcher also looked at the work of the government of Zambia in alleviating poverty and inequality of the rural women of Mungwi District. As much as all these categories of NGOs are trying to fight poverty and inequality suffered by the rural women of Mungwi District, the researcher found that poverty and inequality continue to affect most of the people in Mungwi District. To make a dent in poverty and inequality for the rural women of Mungwi District there is a need for all the stakeholders working in Mungwi District to mobilise effort and resources to reduce women's hardships. There is need for people, government, NGOs, courts, and civil society to work closely together to ignite development in Mungwi District. I argue that after close to sixty years of independence, the system needs to put women in the centre, for them to direct their development. Because they know what they need, women must be the

champions of their development. The next chapter looks at the framework of intervention that can be developed to reduce poverty and inequality in Mungwi District in Zambia.

## **CHAPTER 9**

# **FRAMEWORK OF INTERVENTIONS TO REDUCE POVERTY AND INEQUALITY IN MUNGWI DISTRICT IN ZAMBIA**

### **9.0 Introduction**

The previous chapter focused on the current interventions aimed at alleviating poverty and inequality among the rural women of Mungwi district. This chapter elaborates on the development of a framework of interventions to reduce poverty and inequality in the same district in Zambia. It answers the fourth research question which asks, “What framework of interventions can be developed to reduce poverty and inequality in Zambia?”. To unearth the interventions, I make use of some of the ideas from the data collected from the research participants, as well as some ideas from the literature review. The chapter presents a framework that various protagonists such as the government, the NGOs, community leaders, individual philanthropist, and other actors can draw on to reduce poverty and inequality for the rural people. It brings together themes that form part of the framework of interventions for reducing poverty and inequality among the rural women of Mungwi district. I now present the themes that are part of the framework of intervention for reducing poverty and inequality, beginning with gender inequality and the empowerment of rural women.

### **9.1 Gender equality of rural women**

At the heart of my findings is the key theme of gender inequality in Mungwi district. Women in Mungwi felt that they were being subjected to cultural practices that extremely affected their lives. In many ways, women felt that they were not fairly treated, especially regarding the sharing of work, both inside and outside the household. Women worked longer hours than men, a practice which most women found to be unfair (Robinson and Richard, 2015). Despite working so hard, income in households is usually not equally shared between a man and a woman. It is a man’s prerogative to keep and spend the money, even when he is not the one who toiled for it. This practice usually puts women in an awkward position because of their caring role for their children and the entire household. The findings of this research show that

women are marginalised and disadvantaged especially through cultural practices bolstered by patriarchy. For instance, when asked how culture contributed to poverty and inequality between women and men, a 33-year-old participant revealed that,

Every person belongs to a certain group of people who practice a certain culture. Among the Bemba of Mungwi District, we have both good and bad cultural practices. The bad cultural norms contribute to poverty and inequality when women are not allowed to control resources such as income. When they are overworked and not allowed the space to reach their full potential. The overpowering of women by the men and control of resources in households and the control of what women can do and cannot do contributes to poverty and inequality. Furthermore, the culture often leaves out women when important decisions are made within villages and households (INT1, Divorced, aged 33, College Education).

The findings of this research, regarding gender inequality, concur with the postulations of the radical feminists who contend that society based on male-control is the root cause for the marginalisation, mistreatment and domination of women (Vukoičić, 2017, Gelderblom et al., 2006). Given this situation above, where there is inequality between women and men, there is need to work in a framework of equality. There is need to get rid of the harmful practices that affect women's lives, there is need to share domestic unpaid work in homes, there is need to involve women in community engagements and decision-making meetings (United Nations, 2019). When asked about cultural aspects that need to change in order to reduce poverty and inequality, respondent INT1 said, "All bad practices which restrict a woman to the kitchen and to express herself and norms which elevate a man at the expense of a woman must also be evaluated and changed." Likewise, respondent INT10 said that, "Sharing of work, income and the perception of women by our society must be looked at and changed."

I do concur with respondent INT1 and INT10 that to achieve equality among the rural women of Mungwi District, a lot needs to change. There is need to change the way boys and girls are socialised. There seems to be more pressure put on a girl child from early childhood than on a boy in terms of work, and girls are prepared for marriage while boys are encouraged to go to acquire education and become what they would like to become (Milimo, et al., 2004). This for me, is equivalent to the preference of a male-child over a girl-child, a problem which Banu and Mwanza have pointed out (Mwanza, 2015; Banu, 2016). I argue that women have great potential if they are given the same opportunity as the boys. Equally, it is my contention that power relations between women and men in society and in the household must be checked, to remove the imbalance of power relations that exist against women. In order to achieve this, there is need to evaluate cultural norms. It is only through the evaluation of cultural norms that

gender roles can also be balanced and the work ethic in the culture understood and evaluated. In other words, there is need for a holistic reappraisal of the cultural beliefs and attitudes towards women, for it to be possible to address equality between women and men. This entails that the paramount chief Chitimukulu must play a major role in the entire re-evaluation processes. Part of the solution that can foster gender equality between men and women can be summarised in figure 9.1 below.

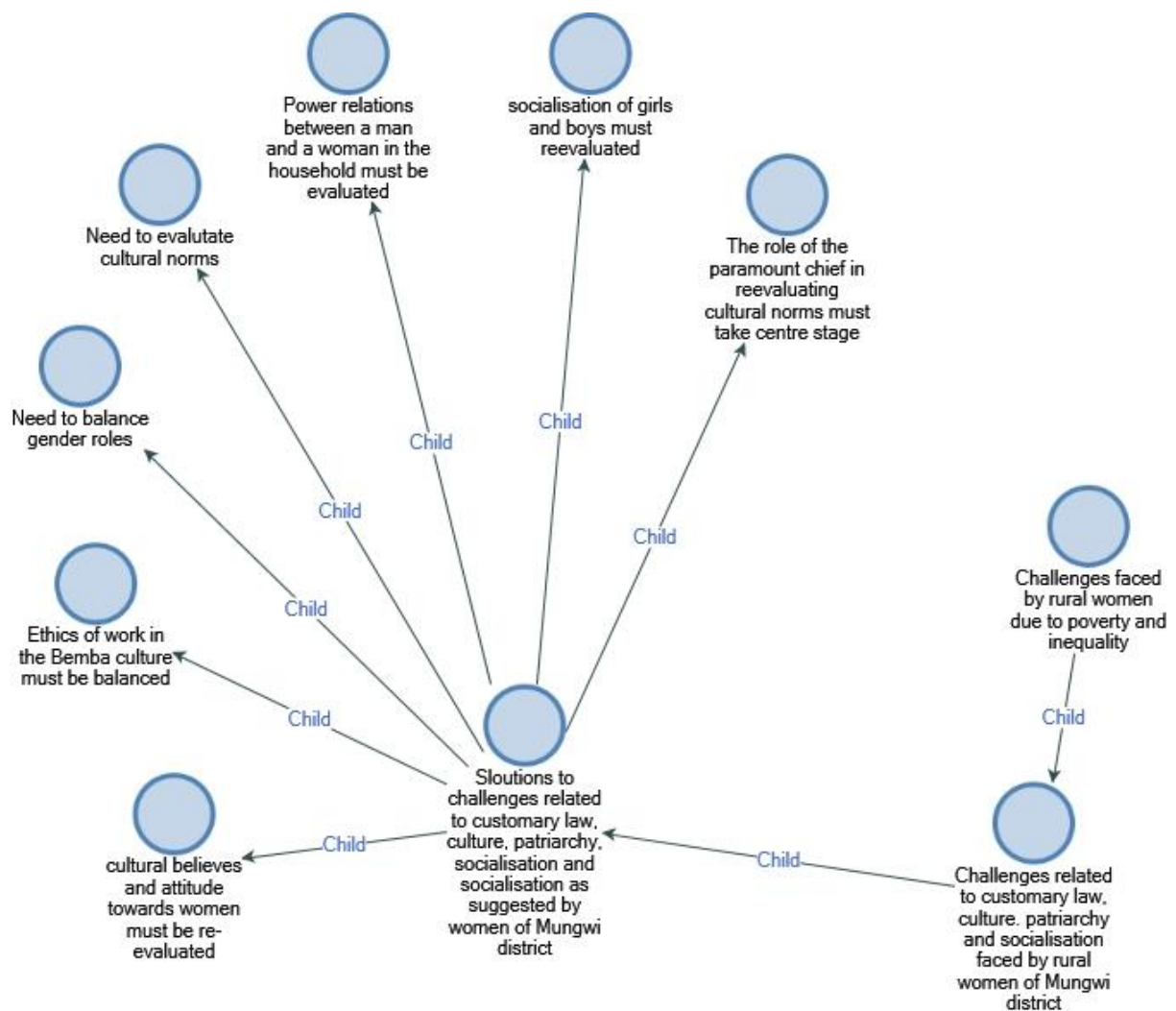


Figure 9.1 Part of the solution to challenges related to cultural norms which can lead to gender equality between men and women.

Figure 9.1 above highlights the solutions which can lead to solving inequality brought about by customary law, patriarchy and socialisation. The first solution requires re-evaluation of

cultural beliefs and attitudes towards women. Stereotyping in cultural beliefs and attitudes promote inequality. This must be discouraged. The second and third solution given by the women of Mungwi District involves considering looking at work ethics in Bemba culture and gender roles. These solutions speak to issues of balancing work between men and women in society. The women strongly felt that men needed to take more work than they do currently in order to relieve them from of some burden. The fourth and sixth solutions suggested by the women above relates to power relations and socialisation of boys and girls. Both power relations and socialisation play a major role in bringing about inequality in society. The women of Mungwi District felt that power relations in society and in households favour men than women and this contributed to marginalisation of women. Similarly, skewed socialisation between boys and girls put girls at a disadvantage. There was need to re-evaluate both power relations and socialisation. The last solution suggested by the rural women of Mungwi District is the role of the paramount chief Chitimukulu in addressing challenges they face. The Chief has power which he can use to defend the poor and the marginalised.

## **9.2 Good healthcare and inclusive education for rural women**

Healthcare and education are keys to unlocking women's upward mobility and empowerment. These two themes are the main ways of reducing poverty and inequality. Empirical evidence shows that thousands of women in Mungwi District have no access to proper health care. For instance, when asked whether there were clinics and hospitals in Mungwi district, INT8 explained that there were few clinics and no hospitals. At the time this research was carried out there was no hospital; however, there is one now for the whole district. One hospital cannot cater for all the people in Mungwi District considering that there is a poor supply of nurses and doctors. When asked whether patients get the required medicines, respondent INT8 said that, "No, people do not always get required medicine. People buy their own medicine." It is evident from these two responses that health care is an enormous challenge in Mungwi District. Most women are still under the threat of maternal mortality and children are vulnerable to malaria, malnutrition and infectious diseases. Too many people die due to lack of medicine, lack of trained workers and immunisation for children. The people have no essential health services. There is a need to consider universal health coverage and sustained financing for health care and sustained investment in maternal and under - 5 care (United Nations, 2019). The following

diagram presents some of the solutions that are part of the framework of intervention in improving health care Mungwi District as suggested by the women of Mungwi district.

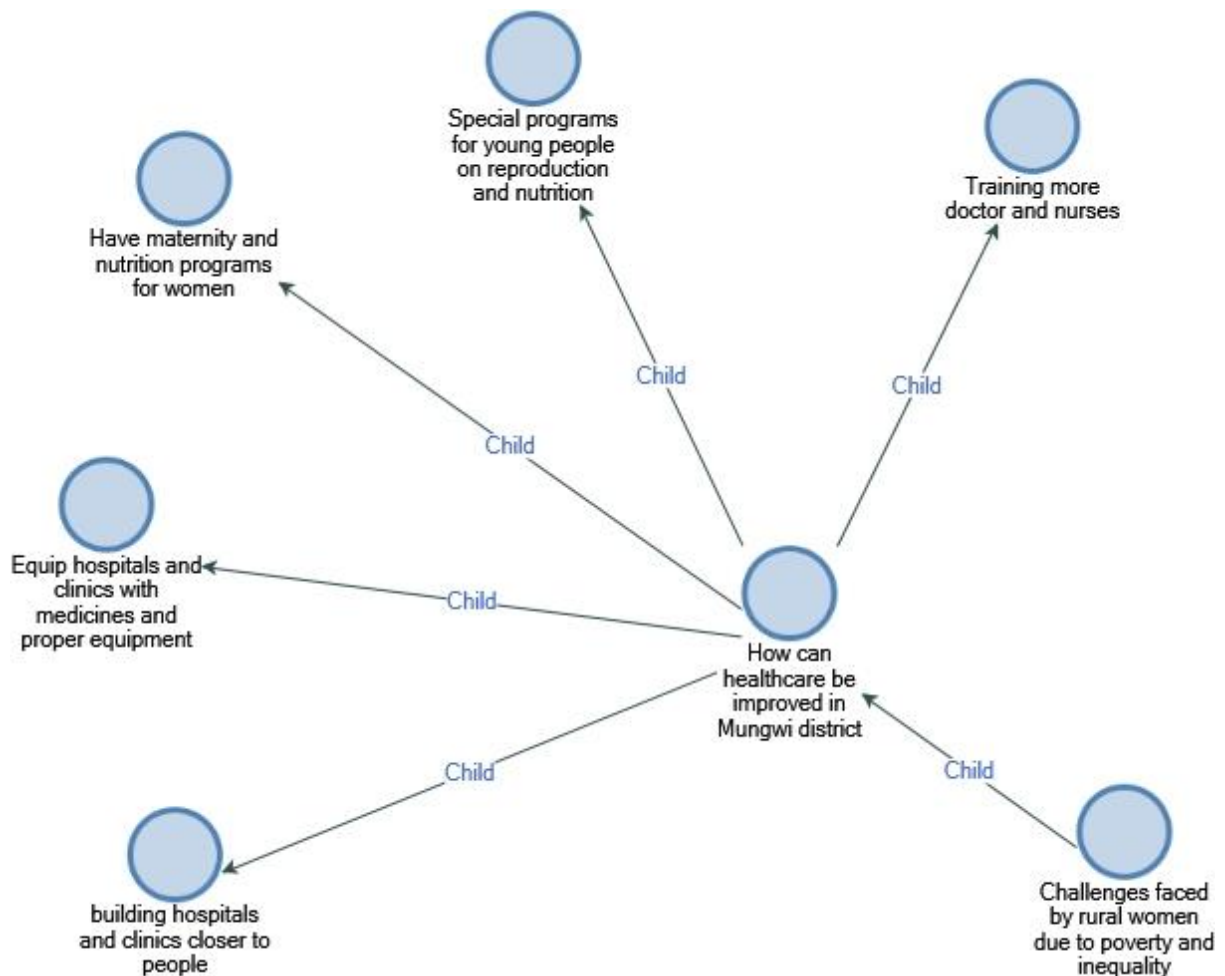


Figure 9.2 Some of the solutions to challenges related to healthcare which can lead to improvement of health care in Mungwi district, NVivo output.

Figure 9.2 lists solutions to improving healthcare in Mungwi District as discussed by the women. The following are the solutions the women highlighted: Building hospitals and clinics closer to people, equipping hospitals and clinics with medicines and necessary equipment, programs in maternity and nutrition for women, programs in reproduction and nutrition for young people, and training of doctors and nurses. To improve healthcare in Mungwi District, these suggestions by the women are important because they know that there are very few hospitals and clinics in Mungwi District hence people walk very far. The women’s experiences also indicate that hospital and clinics are not equipped with medicines and there is no special

equipment for diagnosis of diseases. The women also felt that there is need for maternity, reproduction and nutrition for both women and young people. Above all, there is need for the government to train more doctors and nurses. Correspondingly, education enables upward socioeconomic mobility and is key to escaping poverty and inequality (United Nations, 2019). However, as I have noted above, education in Mungwi District is hampered by many negative variables such as lack of schools, lack of teachers, distance and lack of finances for sending children to school. I argue that policymakers should focus their efforts on ensuring that quality education is realised in Mungwi District and more young people and women have access to it. Women who have had no access to education must be given a chance to access adult education. The following diagram presents some of the solutions that are part of the framework of intervention in improving education in Mungwi District as suggested by the women of Mungwi district.

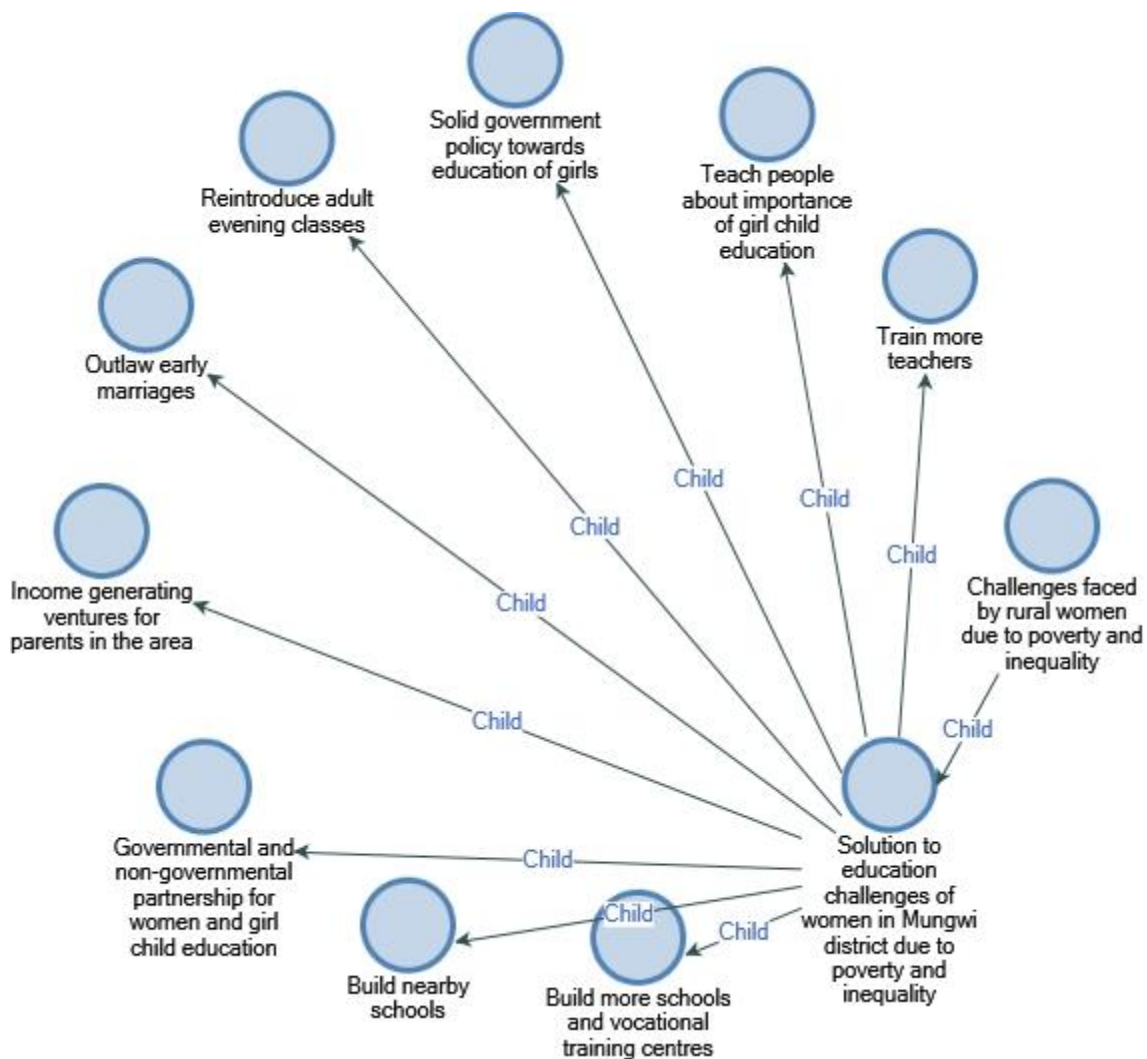


Figure 9.3. Some solutions to challenges, related to education which can lead to improvement of education in Mungwi district, model as coded in NVivo.

Figure 9.3 illustrates the solutions to challenges related to education faced by the rural women of Mungwi District. Some of the solutions related to education comprise building vocational training centres and more schools nearby communities where people live, a partnership between the government and non-governmental organisations in women's and girl-child education, income-generating ventures, outlawing early marriages, reintroducing adult evening classes, solid government policy towards the education of girls, community education about the importance of girl child education and training more teachers. I agree with the solutions women list above because they improve access to general education and acquisition of skills. More schools are needed and must be constructed nearby the people. Similarly, vocational training centres are important for women to acquire skills training so that they can produce something they can sell and earn income for themselves. When they have skills, it will be easy for them to undertake income-generating ventures to generate income for children to go to school. Among other solutions to improving girls' education as suggested by the rural women is to outlaw early marriages to increase retention of girls in School (Mwanza, 2015). Likewise, the women mentioned that there is a need for the government to have a solid policy towards the education of girls.

The government of Zambia has already enacted laws about mandatory enrolment of girls in schools on an equal level to reduce the education gender gap between boys and girls. Women in Mungwi district, also cited that there was a need for the government of Zambia to partner with NGOs bringing education to women and girls. The government was doing its portion in education in Mungwi District but partnering with NGOs would improve services increase coverage in helping girls and women. For instance, USAID (2021) says, in partnering with the government of Zambia, and other implementing partners, USAID aims at increasing pupils' performance in the early grades and targeting introductory literacy skills and consolidating capacity of teachers and school administrators to improve the delivery of education services, and encourage better-quality teaching and provision of learning materials. The women of Mungwi District also emphasised evening classes or special learning program for women and

a need for training more teachers by the government of Zambia. I agree that the education system in Zambia is plagued by a lack of human resources, and this is support by USAID (2021) which says, “the education system continues to be plagued by inadequate resources.”

### **9.3. Land tenure security for women**

Land is the greatest capital and forms the foundation for all human survival in terms of social and economic progress (Machina, 2002). The government of Zambia is right in stating that land is the utmost resource a person can have and that it is underpinning for security and survival socially and economically. I argue that land is the basis for food security, financial progress and poverty and inequality reduction. The Zambian law upholds gender equality in matters related to women’s land access and ownership. All land in Zambia is under the custodianship of the president who holds it forever, for and on behalf of the people of Zambia (Land Act. No. 20, 1996, chapter 184 of the laws of Zambia). Land in Zambia is therefore held under the state (freehold, Crown) or customary basis (FAO, 2013; Machina, 2002; Spichiger and Kabala, 2014). The biggest portion of land in Zambia is customary land whereas state land only accounts for about 6-10 percent (Spichiger and Kabala; Machina, 2002). Sitko and Chamberlin (2016) 51-54 percent of Zambia’s land is under customary. This is contrary to what Spichiger and Kabala (2002) reports.

It is due to time that has lapsed since Spichiger, and Kabala (2002) undertook their study. According to Machina (2002), women and men enjoy the same land rights under customary tenure. Nonetheless, the number of women who have access to customary tenure is very low. This situation results from traditional and cultural norms, patriarchal tendencies, women’s yielding nature towards men’s authority, ignorance of the land rights and economic hardships. Whether women are educated or not, they lack equal opportunity to access, inherit or buy land in comparison with men (Machina, 2003). Land controlled by the state is open to be accessed by everyone, but most city women and rural women cannot access it because it is expensive. Currently smallholding plots are on sale to the public but only those who have money and influence can buy the land. Customary land which is controlled by chiefs and village head persons is held under customary laws of Zambia which differ from one ethnic group to the other (Spichiger and Kabala, 2014). Customary laws, whether matrilineal or patrilineal practices, both place difficulties in the way of women to acquire land, with women only having

usufructuary rights (FAO, 2013; Spichiger and Kabala, 2014). This means that women only access land through a male family member. Under customary law, people who are married do not hold property in common nor can they inherit from each other. All land is in the name of men and is later inherited by the male children when death occurs. Women cannot inherit land or landed property on their own. Women live with their parents, husbands, or sons under customary law and if a woman remarries, she loses the right to use the land (Spichiger and Kabala, 2014, Sida, 2008). This situation, together with the lack of land allocation by some chiefs and some village heads, contribute to women's land tenure insecurity, food insecurity and poverty and inequality (FAO, 2013). I have already mentioned in this study that land is not only for agricultural purposes, but it is also a place where women feel secure, a place of psychological connection and place of domicile. It is therefore important that women have access to land which is their own.

#### **9.4 Agrarian reform**

Agriculture is the backbone of the rural areas in Zambia particularly in Mungwi District. Nearly 90 percent of the population in Mungwi District are involved in small scale farming as it is their main livelihood. Most of the people depend on agriculture for their survival, hence its vital importance. Arable land covers 47 percent of the country's total land but only about 15 percent of this is under cultivation. The total contribution of agriculture to GDP averaged 9.8 percent in the period 2006-2015 (MNDP, 2017, p. 25). This research has found that in order to improve the lives of the rural women in Mungwi District in terms of their nutrition, food security, and economic mobility, there is need for agrarian reform. In other words, improving agriculture in Mungwi District is key to reducing hunger, malnutrition, poverty and inequality. When asked how farming can be improved in Mungwi district, here is what INT12 said,

There must be revolutionary and robust teaching of small-scale farmers new ways of farming. They must identify the types of soil and what grows well in those types of soil. But the government must also look at how new technology and mechanisation can help us in farming. We also lack agricultural inputs and for what we harvest we lack a property market where we can sell our harvest for good returns. We also need extension officers to assist us in farming skills so that we can improve our farming. It is in these ways we want intervention so that our farming can be profitable for us and so that we can sustain our families (INT12, Single, aged, Grade 7 Education).

I do agree with this response, regarding the farming difficulties the small-scale farmers face in Mungwi. I therefore endorse any ideas of supporting the improvement of farming and agribusiness. This finding is in line with the second Sustainable Development Goals which aims at

ending hunger, achieve food security and improve nutrition and promote sustainable agriculture (United Nations, 2019). The second Sustainable Development Goal further states that,

“Empowering small-scale food producers to participate fully in development is critical to improving food security and reducing poverty and hunger. Many small-scale and family farmers are poor; have limited capacities and resources; face regular food insecurity; and have limited access to markets and services. Both the income and productivity of small-scale food producers are systematically lower than those of their larger counterparts. The share of small-scale producers among all food producers in countries with data in Africa, Asia, and Latin America ranges from 40 per cent to 85 per cent, compared to less than 10 per cent in Europe. To strengthen the resilience and adaptive capacity of small-scale producers, it is important to help them improve their agricultural productivity. Equally important is enabling them to manage their natural resources sustainably; adapt to climate change; and overcome barriers in accessing markets, financial services, information, and knowledge (United Nations, 2019).”

Therefore, any framework that wants to improve the lives of the rural women of Mungwi district, must consider improving agriculture as one of the main dimensions of that enhancement. Some of the other solutions, gathered from interviews, with respect to improving agriculture in Mungwi District are shown in diagram 10.4 below

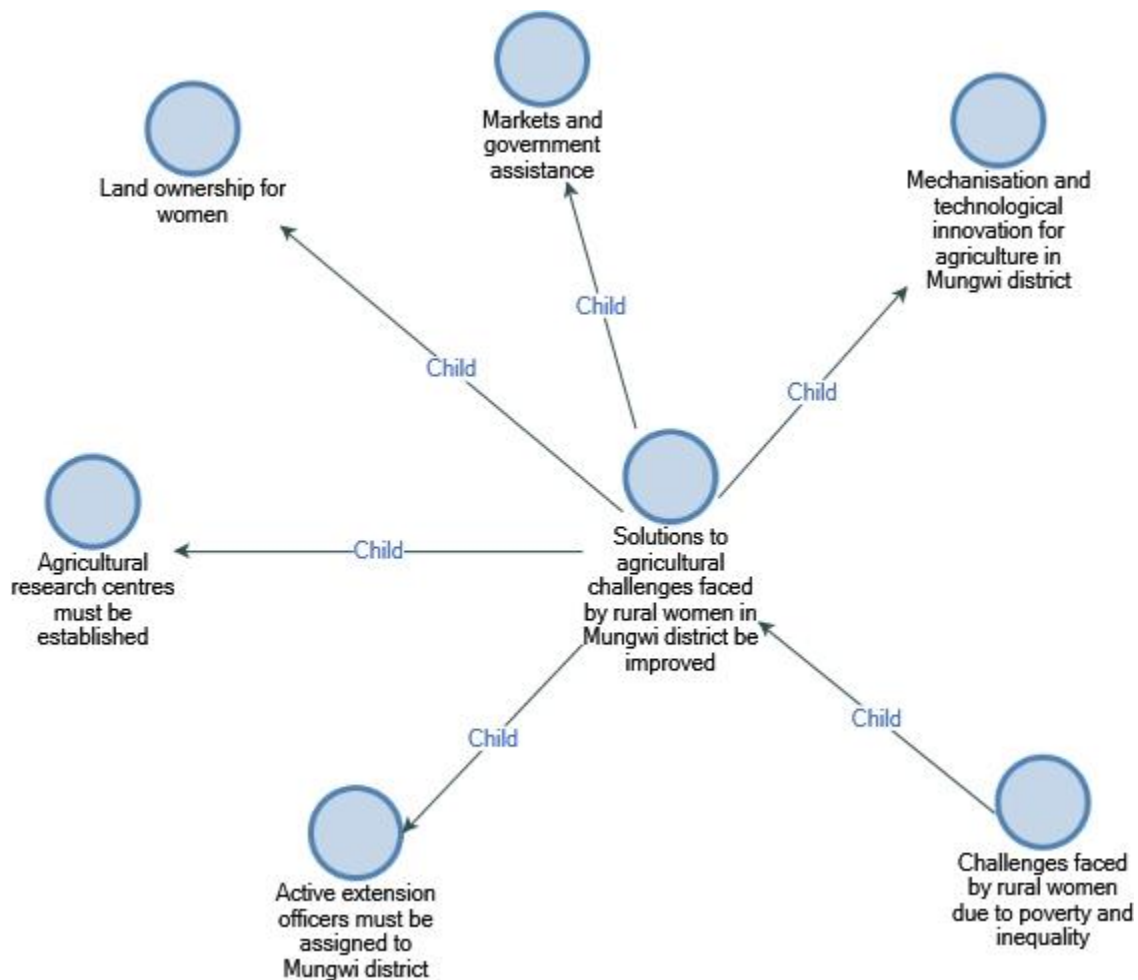


Figure 9.4 Some of the solutions to challenges related to agriculture which can lead to improvement of agriculture in Mungwi district, model as coded in NVivo.

Figure 9.4 above illustrates how agricultural challenges can be solved in Mungwi District. Some of the solutions to challenges related to agriculture include assigning active extension officers in the district establish agricultural research centers, support women's land ownership, there should be a readily available market which can be facilitated by the Government and lastly women should be assisted to be innovative and make use of available advanced agricultural technology.

Most rural women rely on Agricultural produce in their effort to compact some challenges that come as a result of poverty and inequality. Providing solutions to some of these challenges related to Agriculture will improve agricultural output in Mungwi district and alleviate poverty and inequality.

In the next section, I briefly discuss social security as one of the frameworks of intervention to reduce poverty and inequality in Mungwi District.

## **9.5 Social protection**

To overcome poverty and inequality in Mungwi district, there is need to ensure social protection for everyone, especially the rural women of Mungwi District. The purpose of social protection is to emancipate households languishing in chronic poverty and inequality for them to live decent and dignified lives (GRZ, 2017). Social protection incorporates a varied set of policies and programs. According to the National social protection policy of Zambia, social protection is divided between four program areas which include social assistance, social security/social insurance, livelihood and empowerment and protection. Social assistance programs are non-contributory, such as in-cash or in-kind transfers, are meant to act as supplementary income support to people living in extreme poverty and inequality. Actions under this program involve social cash transfers, public welfare assistance schemes, and nutrition and supplementary feeding processes of interventions, bursaries and scholarships and resettlement and rehabilitation of persons with disabilities, orphans, and vulnerable children (Cha & Ramesh, 2017). Social Security and Social Insurance focus on contributory pension schemes as well the provision for health insurance. These programs put together work as safety nets, which promptly target poverty and provide instantaneous help as well as safe coping

mechanism (Sabates-wheeler & Devereux, 2007). The Livelihood social protection programs include a focus on improving women's capability and prospects for stable income generation. This program range includes the Farmer Input Support Program (FISP), Food Security Park (FSP), Women Empowerment Fund (WEF), as well as numerous microfinance programs (MNDP, 2017, p. 83). Empowerment and protection programs endeavour to address social justice and problems of exclusion, including programs for rehabilitation of street children, provision of places of safety and children's homes, anti-sexual and gender-based violence, Livelihood and empowerment and protection programs are aimed at addressing the structural impacts of poverty and marginalisation (MNDP, 2017). According to the Seventh National Development Plan (7NDP), the government of Zambia carries out a number of social protection interventions such as the social cash transfer, school feeding programs and the food security pack aimed at the extremely poor and the vulnerable households in order to improve their welfare and livelihoods (GRZ, 2017). The government of Zambia boasts of having helped about 242 000 people in 78 districts through social cash transfer program (Source). This figure is very low for a country with high levels of extreme poverty. The main social protection program in Zambia falls under the contributory pension scheme. The researcher elaborates on the main aspects of social security in Zambia below.

In Zambia it is compulsory for every citizen, whether in the formal or informal sector, to have social security scheme (Phiri, 2018). National Pension Scheme Authority (NAPSA) is the largest social security provider in Zambia. According to the National Pensions Schemes Act (GRZ, 1996) any person who has reached the age of 16 years, is under pensionable age and is employed by an employer who contributes to the pensions fund, is eligible to be registered as a member of the national pensions scheme authority. Apart from NAPSA, there are other pension schemes which a person can belong to in Zambia. For instance, a person can belong to Public Service Pension Fund (PSPF) which was established under the public service pension's act and a person can also belong to the Local Authority Superannuation Fund (LASF) which was established under the Local Authorities Superannuation Act (Phiri, 2018). All these schemes encourage compulsory membership for people who are employed.

Social security schemes are important because those who belong to them have a fruitful retirement scheme and circumvent excruciating poverty and inequality in old age. Social

security empowers retirees to have access to regular income hence enabling them to gain access to health care facilities (Phiri, 2018). Also, social security supports and increases the social standing of the elderly in society, in that they do not become a problem in their communities regarding being cared for financially, because they are empowered and live dignified lives due to the social security income. Because of this monthly income, levels of poverty and inequality can be reduced. Since the role of the aged in the Zambian society has evolved to that of carers for grandchildren due to HIV/AIDS, social security given to them has a trickle effect, in that child poverty is reduced, and as a consequence, there is increased school enrolment and better dietary intake. Monthly income from pension also supports economic growth of the rural areas and promotes agricultural development in rural areas. As a result of social security, people have a sense of social protection, people feel secure; they are protected against poverty and hardships that may arise through change of circumstances or unexpected calamities (Phiri, 2018)

I argue that the reality of most of the people in Mungwi District is that they are not in formal employment and able to afford to belong to a social security scheme such as NAPSA. Belonging to the informal sector, means that they do not raise enough income to be able to allocate some of it to a pension fund. As a result of this situation, most of the women in Mungwi District do not belong to a social security scheme. This further means that women experience deep poverty and inequality because they have no constant income for their day-to-day life. It is therefore paramount that social security should become one of the important dimensions in the framework of intervention in the poverty and inequality reduction in Mungwi district. Pension must not only be given to those who have had formal employment but must be extended to those who work in the informal sector. The stakeholders, such as government and the non-governmental organisations must come up with plan to assist the rural dwellers to save for their pensions through social security schemes such as NAPSA. I further argue that there is certainly a need to roll-out a large scale, non-contributory social protection program, which will cater for people in the informal sector, the unemployed, vulnerable children, the disabled and the elderly people. This must happen because the current social protection programs are not wide enough to cater for the majority of the people in the rural areas and in particular, in Mungwi district. Why has the social protection in Zambia not been successful?

### **9.5.1 Why Zambia has failed to implement the social protection programs**

In Zambia social protection programs were created without an overarching policy and legal framework (Source). In countries such as Namibia, social assistance programs are entrenched with strong legal framework, which has helped the country's political agenda since independence in 1990 (Cha & Ramesh, 2017). In Zambia, the breakdown between the policy framework and the implementation programs has caused fragmentation between various social protection programs and the ministries charged with program implementation (Source). There are also too many ministries as many as nine ministries are responsible for various social protection interventions with no mechanism for institutional oversight. This lack of coordination has resulted in an ineffective and inefficient use of both financial and administrative resources, as well as limited impacts on poverty reduction.

Other reasons for failure to implement the social protection programs, is due to low budget allocation. The international labour organisation benchmarks the basic social protection package at 3.7 to 10.6 percent of the GDP (International Labour Organisation, 2008). The budget allocation for social protection programs in Zambia in 2016 and 2017 was 1.03 percent and 2.4 percent respectively. This expenditure on social protection by the government of Zambia falls far below what is proposed by the International Labour Organisation. As a result of this low budgetary allocation, Zambia has fallen behind in providing social protection to its people. The priorities within the budget allocation to social programs, is also misplaced. It has been noticed that the social cash transfer only accounts for about 7 percent of the total budget allocation for social protection, whereas Farmers Input Support Program (FISP) and fuel subsidies account for 27 percent and 24 percent respectively (UNICEF, 2016). It is felt that that the distribution of the budget is ineffective because the FISP, which is the agricultural support program, is not as effective as the Social Cash Transfer (SCT) in poverty reduction, and yet the FISP program is allocated a bigger portion of the budget. Similarly, a bigger portion of the budget is allocated to fuel subsidies, yet the poor consume less fuel than the wealthy; this means that is the wealthy who are spending the portion of the budget allocated to social protection, which must be spent on the poor (UNICEF, 2016).

The other means of reducing poverty and inequality is through a universal pension scheme where all the aged are covered by a pension. Cha and Ramesh (2017) argue that "Universal

pensions financed from general taxation should be regarded as the foundation pillar of a well-functioning pension system and key to reducing poverty among older people. Most of the people in Zambia work in the informal sector especially the agriculture sector (World Bank, 2017). In Zambia, the pension system presently has no institutional structures for the informal economy, there is low compliance by employers, weak enforcement mechanisms, an incomplete legal framework, and the pension system is not trusted by the general public because people are not able to see the immediate effects of where their money is going (Goursat & Pellerano, 2016). Also, there is no provision for the elderly in the SCTs because the SCTs are targeted more towards other vulnerable groups. It is believed that the elderly people are not targeted because of political reservations (Cha and Ramesh, 2017). Because of the low tax base of Zambia, there is not enough room in the fiscus to provide for all the elderly people in Zambia. However, it is important for the government of Zambia to think about taking up universal pension coverage, because it is one method of reducing poverty on a large scale, having a trickle effect to secondary beneficiaries. The other hindrance to proper social protection coverage in Zambia is the pay-out system. There is a need to build permanent payment structures in all villages so that the old people can access their pension without having to go to the post offices where the elderly usually wait in long queues. Cha and Ramesh (2017) quoting Musiya writes that, “Access to pension benefits is often a problem with over 50 percent delayed payments in addition to underpayments”.

Social protection is one of the best ways to reduce poverty and inequality. Social protection in Zambia is not well implemented and does not reach most of the people it targets. Rolling-out non-contributory social protection is one of the best ways of including marginalized vulnerable people, especially women, vulnerable children, the elderly and the disabled. Successful implementation of a social protection program requires a firm foundation of institutional policies, legal and regulatory frameworks. The following section looks at inclusive economic growth and employment.

## **9.6 Promote inclusive economic growth and formal employment**

All-embracing economic growth can help reduce poverty and inequality, generate enough jobs for all people and can improve the living standards of most people. For a period of ten years, from 2005 to 2014, Zambia recorded an average economic growth of about 6% (United

Nations, 2016). This was due to favourable prices of copper on the international market and the increased production in the mining sector and the quarrying industry. Increased production was also due to the restoration of the old mines and the opening of new mines in the other parts of the country such as the North-Western region. The good copper prices and the increased copper production helped to increase Zambia's export earnings (Mphuka, Kaonga and Tembo, 2017). However, this growth could not be sustained, the copper prices started to fall from 2015 onwards, mainly due to falling copper prices on the international market, and this situation has contributed to poverty and inequality (Mpuka, Kaonga, and Tembo, 2017). I do agree with the promoters of economic growth as a major way of taking the masses out of poverty and inequality, because it is only when the wheels of the economy are turning that most people are employed and earn income and are armed against poverty and inequality. Robust economic growth increases employment opportunities especially for the unemployed youths. As for now, due to low economic growth in Zambia, a lot of women work in informal sector which is associated with high poverty rates.

Most women in Mungwi District do not have formal jobs. When asked whether they were employed, the recurring response from most of the women was that "I am not employed." Obviously, they do work in their own homes and fields, but when they said that they were not employed, they meant that they had no formal employment which brought them constant income every month. I contend that formal employment is important because it brings not only regular monthly income, but it is also a means of accessing other social protection programs, such as saving for pension to avoid the risk of poverty and inequality during old age. Therefore, I maintain that there is a need for economic growth in order to increase employment opportunities and reduce poverty and inequality for the masses. This support for economic growth and formal employment is in line with the 8<sup>th</sup> sustainable development goal which advocates for economic development and says that "Sustained and inclusive economic growth can drive progress, create decent jobs for all and improve living standards (United Nations, 2019)." Although I agree with the concept of economic growth as a way of reducing poverty and inequality, I fully endorse that measures must be put in place to make sure that proceeds of economic growth trickle to the poor, especially by means of the poor accessing employment and improving their lives. In the following section the researcher discusses women's participation in politics and community engagements.

### 9.7 Women’s participation in politics and community engagements

Participation of women in politics and community development meetings is very crucial for women to solve problems related to poverty and inequality. This study has shown that women in Mungwi District rarely participate in political leadership except in voting or ushering in new political leadership in Mungwi District. Women in Mungwi District were asked whether they participated in politics or not, respondent INT3 shook her head in disagreement and said, “No.” When participant INT7 was asked whether she participated in Politics, her answer was, “Only at the level of voting.” Correspondingly, when asked whether there were women political leaders in Mungwi District, respondent INT7 replied with the substantiation that, “Very few women get involved in politics.” As already mentioned above, women in Zambia must be involved in politics for them to advance their own interests to reduce poverty and inequality. Equally, women should be involved in community meetings and gatherings, especially those meetings which discuss community development. Other solutions to political challenges that ought to be incorporated into the framework of intervention are shown in the figure 10.5 below.

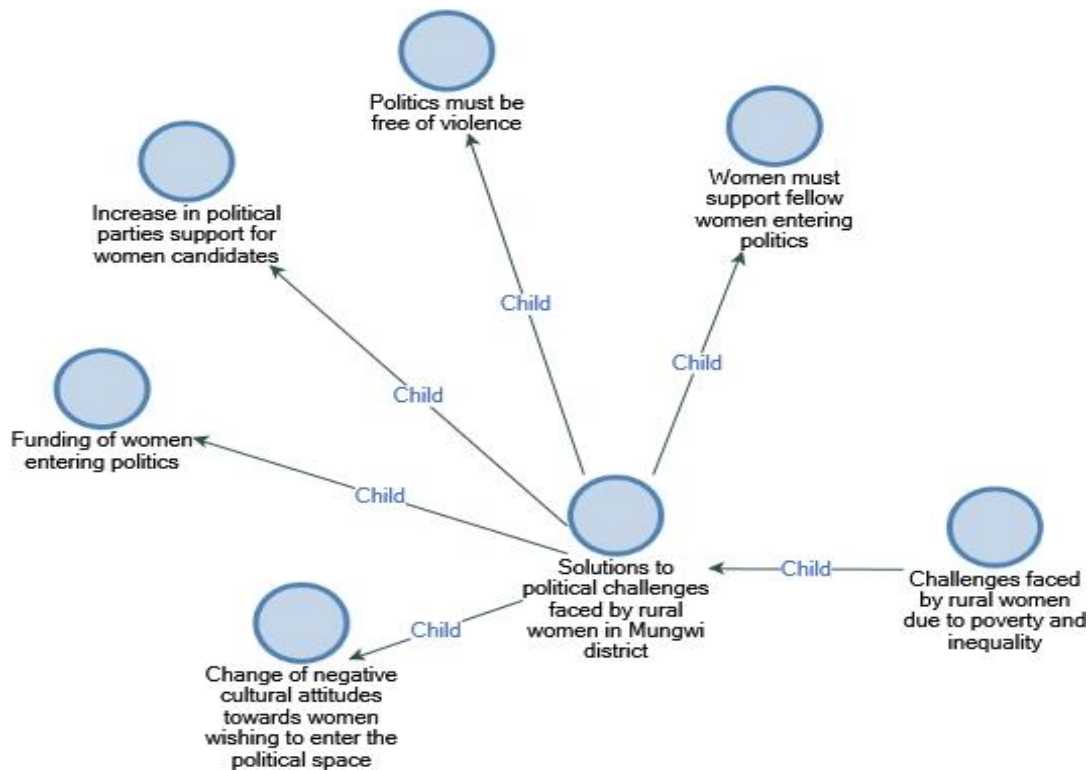


Figure 9.5 above shows some of the solutions to lack of participation in politics by the rural women of Mungwi District that can be incorporated in a framework of intervention, model as coded by NVivo.

Due to poverty and inequality, rural women of Mungwi district face many challenges with regards to their participation in politics. According to women of Mungwi district, some of these challenges can be solved by providing financial assistance to women who wish to fully participate in politics, supporting women led political parties, avoiding violence in politics and by encouraging women to support their fellow women in political leadership. Cultural barriers should also be tackled, rural women in Mungwi are culturally expected to be confined in the homes. A steady erosion of such believes can be a powerful tool towards alleviation of poverty and inequality (Evans, 2016). Discouragement of detrimental social and cultural practices are discussed next.

### **9.8 Detrimental social and cultural practices**

I contend that the framework of intervention to reduce poverty and inequality in Mungwi District must not overlook the negative impact of detrimental social and cultural practices which are embedded within customary law and reinforced by patriarchy and skewed socialisation. The framework of intervention needs to evaluate several cultural norms to make them progressive within the cultural context and less discriminatory for women. Customary law has in many aspects been detrimental for women contributing to their descent into poverty and inequality. Being the custodians of the customary law, traditional leadership can spearhead the revision of customary law to make it more just for the advancement of women in their chiefdoms. A lot of what women suffer, whether at home or in the public sphere spans detrimental social and cultural practices. United Nations (2019) in the fifth sustainable development goal writes that:

“The world is a better place for women today than it was in the past. Fewer girls are forced into early marriage; more women are serving in parliament and positions of leadership; and laws are being reformed to advance gender equality. Despite these gains, discriminatory laws and social norms remain pervasive, along with harmful practices and other forms of violence against women and girls. Women continue to be underrepresented at all levels of political leadership. Across the globe, women and girls perform a disproportionate share of unpaid domestic work. Moreover, they continue to face barriers with respect to their sexual and reproductive health and rights, including legal restrictions and lack of autonomy in decision-making. Among the most disadvantaged are women and girls who face the compounded effects of gender and other forms of discrimination. Achieving gender equality will require bold and sustainable actions that address the structural impediments and root causes of discrimination against women. Equally

important, it will require laws and policies that advance gender equality, backed by adequate resources, as well as stronger accountability for commitments made to women's rights."

I agree with the United Nations that discriminatory laws and social norms remain widespread. A point that needs to be emphasised is that discriminatory and social norms contribute to poverty and inequality, and it must be addressed. Another point that needs to be stressed from the above quotation and which is also clearly highlighted in empirical evidence of this research, is that as a result of patriarchy, women always perform more domestic work than men. Unequal amount of work puts more pressure on women and leaves them without time for themselves. As a result of this they are time poor. To show that women performed more work than men, respondent INT2, when asked who worked longer hours between a man and woman in a household, said, "It is a woman." INT2 is right, there is every evidence to show that women do a larger portion of work in Mungwi district. Although I concede that women do more in a household, I observe that this status quo does not necessarily proceed from laziness of men but the socialisation processes. Radical feminism postulates patriarchal socialisation is the foundation of marginalisation of women (Robinson & Richardson, 2015). However, I must warn here that although culture changes, it evolves very slowly, and the beneficiaries of detrimental social and cultural norms may defend their practices for a long time to come. Protection of the environment and the ecosystem is discussed next.

### **9.9 Environmental and ecosystem protection**

The effects of environmental degradation, and the damage caused to the ecosystem affects everyone. But the impact of environmental degradation and the damage to the ecosystem is more severe on the poor vulnerable communities. They bear the greatest brunt of climate change and loss of biodiversity. My observation of people's activities in Mungwi District is that they do not understand the impact of climate change. Although they see that climate is changing, rain comes late, and falls less and less than it used to in the past, and rivers are drying up, their lack of breaking away from activities which contribute to climate change and loss of biodiversity suggest that they do not understand the deeper consequences of environmental degradation and the damage to the ecosystem. As already mentioned above, eco-feminism contends that women in society have been exposed to handling the environment in a way which is not good for the purpose of economic gain (Robinson & Richardson, 2015, p. 269). To preserve biodiversity and the ecosystem in Mungwi district, the people must break away from

Chitemene system and learn to employ other agricultural practices which are more sustainable such as. Protection of the environment and biodiversity is in line with the sustainable development goal number 13, which seeks to immediately act to prevent climate change and its effects especially on poor communities (United Nations, 2019). I contend that women of Mungwi District must be made to understand the impact of climate change, due to environmental degradation caused by human activities. Once awareness has been achieved, women themselves must spearhead the environmental protection campaign to protect themselves and the future generations from the impacts of climate change in Mungwi district. Here are some of the solutions given by the women of Mungwi District as part of the solutions that must be added to the framework of intervention to reduce poverty and inequality that might result from climate change. They suggested change to farming methods, to encourage mechanisation and use of technology in farming rather than slash and burn, use of animal manure, planting of trees to replace millions of trees that have been cut through Chiteneme system and outlawing cutting down of trees for Chitemene system and making charcoal. These proposed solutions are reflected below in figure 10.6.

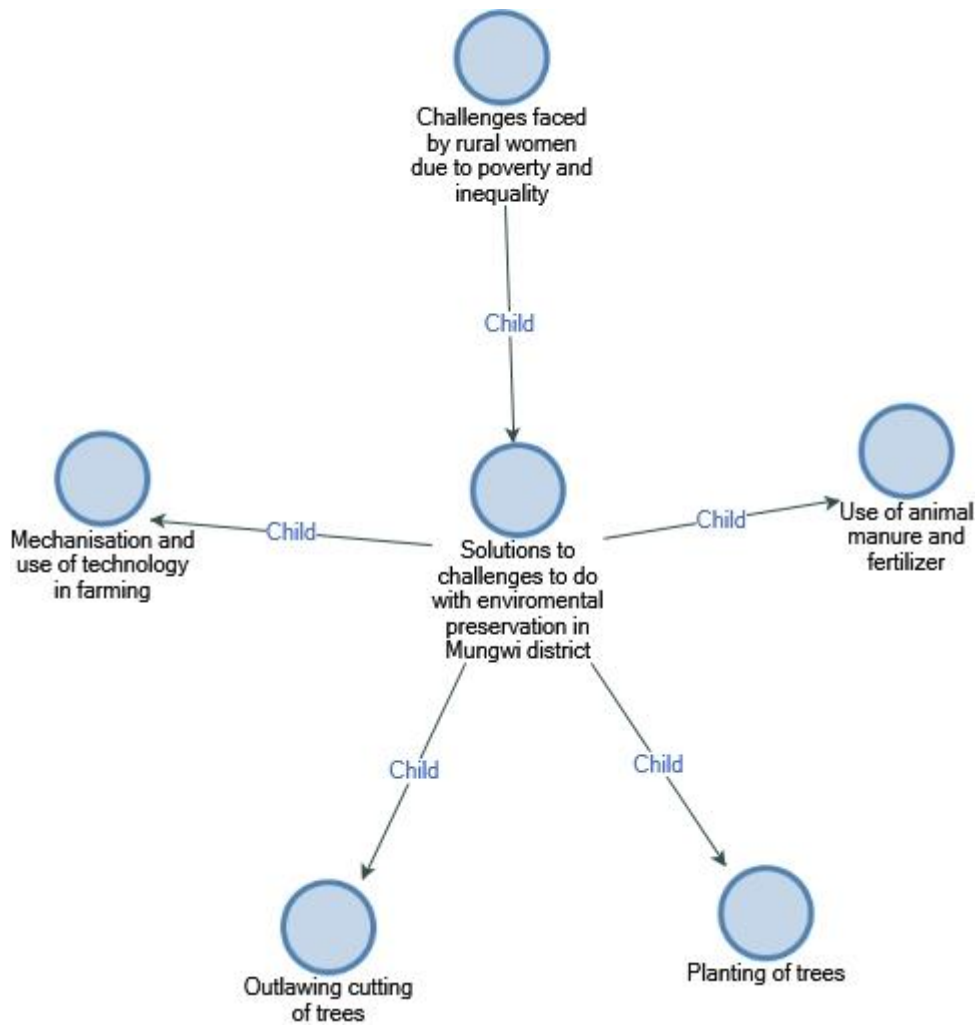


Figure 9.6 shows some of the solutions to challenges related to environmental preservation as suggested by the women in Mungwi District, that can be incorporated in a framework of intervention model as coded by NVivo.

Fig 9.6 above displays some of the solutions to challenges in relation to environmental preservation as proposed by the participants of this study. These solutions include planting trees, outlawing cutting of trees, use of new technologies in farming as well as using animal manure and fertilizer instead of Chitemene system.

If these measures suggested by the women, are not put in place, there is a greater risk of losing more biodiversity in Mungwi district. The United Nations (2019) in the sustainable development goals warns that,

“Human activity continues to erode the health of ecosystems on which all species depend. The loss of forests is slowing but continues at an alarming rate; one million plant and animal species are at risk of extinction according to a recent United Nations report, and an estimated 20 per cent of the Earth’s land area was degraded between 2000 and 2015. Many countries are taking measures to conserve, restore and make sustainable use of those invaluable natural resources. They are adopting legal mechanisms to ensure the fair sharing of benefits from genetic resources, protecting more key biodiversity Area (KBA), and implementing sustainable forest management plans. But those efforts must be scaled up—urgently. The severity of the situation requires immediate action and a fundamental transformation of our relationship with the Earth to halt biodiversity loss and protect ecosystems for the benefit of all.”

One point that I can highlight from the above excerpt, is the emphasis on the severity of the situation which requires immediate action. I would like to add that authorities and the women in Mungwi District have a chance to play their role in protection of the environment and the surrounding biodiversity. The next section will deal with investment in infrastructure in Mungwi District as part of the solution that must go into the framework of intervention.

### **9.10 Infrastructure development**

This research has shown that one of the difficulties women of Mungwi District face is lack of infrastructure. For instance, emerging evidence from this research show there are few schools, hospitals, and other institutions in Mungwi, which are important for economic growth of the area. Furthermore, the study findings indicate that the few infrastructures that are there in Mungwi District, are located far from the people. For instance, children must walk long distances to get to school and women must walk far to receive medical attention. To make the situation worse, Mungwi District still lags, in terms of road networks and even telecommunication networks. I argue that there is a need to create infrastructure in Mungwi District to expedite economic development; without realising infrastructural development, other spheres of development in Mungwi District will be delayed. Infrastructural development should be in line with the 9<sup>th</sup> Sustainable Development Goal. The United Nations (2019) writes that,

“Inclusive and sustainable industrialization, together with innovation and infrastructure, can unleash dynamic and competitive economic forces that generate employment and income. They play a key role in introducing and promoting new technologies, facilitating international trade and enabling the efficient use of resources. However, the world still has a long way to go to fully tap this potential. LDCs, in particular, need to accelerate the development of their manufacturing sector if they are to meet the 2030 target, and scale up investment in scientific research and innovation.”

A framework of intervention to reduce poverty and inequality must therefore make sure that infrastructural development is one of the key components of the framework, without which,

there is no development. To reduce poverty and inequality in Mungwi district, infrastructural development must precede these processes most of poverty and inequality processes. The following paragraph deals with the importance of courts in reducing poverty and inequality.

### **9.11 Way of the courts**

The courts have an enormous task in interpreting the law for the citizen. The courts spell out the rights and obligations of every citizen. Courts can therefore help to reduce poverty and inequality in several ways. Courts can enforce the law reflected in the constitution of Zambia especially the law regarding human rights. Courts can ensure equal distribution of wealth when an event of divorce occurs among married people (Engle 2013). The courts can also help to rewrite laws that are discriminatory against women about property rights. Since no law is above the constitution, even disagreements about the use of land can also be resolved in court. The African Women Protocol Article 8, therefore advocates for women's access to justice. This research has found out that women in Mungwi District are still struggling with access to courts because they are far away from the courts and they cannot afford to get there. As a result of this women, end up in village courts dominated by men, who in most cases, do preside justly on cases brought to them. To show the seriousness of the lack of justice in the village courts, participant INT5 explained that,

The village head together with his assistants normally would convene a meeting where the plaintiff and the accused are brought together. I know that some cases are resolved but many cases remain unresolved. Cases remain unsolved many a time because the people involved in resolving matters are frequently taking sides with men and sometimes men bribe the committee member of the village head assistants. When a case cannot be resolved, at the village level, they are referred to the paramount Chitimukulu (INT5, Married, aged 61, Form 3 Education).

My view is that courts in Zambia are robust enough to assist the poor, especially women, to overcome poverty and inequality. Zambia needs an independent and uncompromising judiciary which can help to defend the rights of vulnerable people in the community. I therefore strongly recommend that any framework of intervention must advocate for a strong legal system. In the following section the researcher discusses technology.

### **9.12 Promotion of technology**

Technology is fast becoming the solution to most problems in the world. For instance, communication has greatly improved since the advent of the cell phone. People are able to pass information faster than they used to in the past. People are now able to send and receive money

using the cell phone. Additionally, people can now get information on how to grow certain crops and how to treat animals online. The information is there on the internet. However, the internet is still not affordable and accessible to many people. I have to say here, that there is very little technology that has been introduced to the rural areas in Mungwi District to advance people's lives, to help with work and to reduce poverty and inequality. There is a range of technology that can be applied in the rural areas of Mungwi District, from lighting, communication, farming technology, to other useful technology and education. van Hoorik, and Mweetwa (2007) writing about the benefits of internet technology to rural dwellers in Zambia, say,

“Internet has improved the economy in rural areas because people gained a lot of knowledge on practicing new farming methods and on how to market their produce. Internet enables small income-generating activities from which women can benefit, such as making soap out of *Jatropha*. Next to that, opening an internet cafe is seen as way of making money by itself.”

The benefits of technology to the rural areas cannot be over-emphasised. A reasonable framework of interventions must incorporate technological development in rural areas of Zambia. When asked what needed to happen in Mungwi District for the women to improve economically a member of the focus group discussion said,

We need to be taken along in technology. For example, we need community internet cafes and telecommunication towers for us to use cell phones like people in towns. We need to be shown how to use technology so that we can communicate with our families and those who want to help us in our businesses. We now know what a cell phone can do, it is good for business. We can communicate with those at the riverside to ask them whether there is fish before we embark on a journey to go there. Similarly, we can tell our customers beforehand if we have fish to sell them before they come to us. However, we can only do this if we partner with the government and NGOs to help us in this area (FG1, Married, aged 27. Grade 9 Education)

The government must ensure, that all the other infrastructures, that go along with technological development in rural areas, is put in place. In the section that follows, the researcher elaborates on sustainable livelihoods.

### **9.13 Promotion of sustainable livelihoods**

One way of alleviating poverty and inequality is to promote sustainable livelihoods among the rural women of Mungwi district. It is important that the way in which people make a living, such as agriculture, small business enterprises and other livelihoods, are sustainable. When asked poverty and inequality could be reduced, one participant said,

What keeps us going here in the village is what we do to survive. Most of us are farmers, some are fisher men while others keep animals although these are few. What is needed is for us to expand these livelihoods because we will continue to be farmers, fishers and to a less extent pastoralist. By expanding I mean that we need support for our ventures to be profitable for us to afford good life. We need support not only from government but from anyone who can help us (INT2, Single, aged 24, Grade 12 Education).

A participant from a focus group discussion added:

A lot of people are now moving to town because they are looking for more money in order to survive. The livelihoods here in the village are not sustaining us as they should because everything has become expensive. When we sell our produce at the market, the money we realise from that is not enough to support our children and ourselves. However, this can be turned around if we increase the output from our farms and rivers and meat production. In the past people came from towns to get assistance from us rural dwellers but now it is the other way around. Our livelihoods need to be supported so that we stay in the rural areas. Town life is not for everyone (FG2, Married, aged 30, Grade 9 Education).

A young widow aged 26 also said,

Before my husband died life was easy because he was a businessman going to Nakonde boarder post to buy things to sell. We had a small shop at Mungwi where we sold our merchandise. We were able to manage because of a loan he got from his uncle to start the business. After he repaid the loan, we continued pretty fine until he became sick and died. I could not continue with the business because I could not leave my children to go to Nakonde to buy goods to sell. Now I have time to do business because my children are grown-ups. However, what is holding me up that a lack of financial support to restart business. If I get financial support, I will be able to set a small business that will support me and my family (INT18, Widow, aged 26, Grade 8 Education).

I agree with INT2, FG2 and INT18 above. For rural women to survive and contribute to rural economies, there must be some form of support to rural livelihoods. This can come in the form of government loans to small rural business holdings and NGOs support to individuals and groups in agro-business and fishing business. Although sustainability in Sustainable Livelihoods Approach (DFID, 1999) requires that a livelihood to be sustainable it must not depend on external support, I argue that rural livelihoods must be supported for a certain period for them to be able to take-off. Gable, (2015), writes that it is therefore of paramount importance to examine any livelihood venture in relation to its capacity to sustain the lives of the people for many years (Gambe, 2015). Support of traditional leadership in the development of rural areas will be discussed in the next section.

#### **9.14 Support traditional leadership**

Traditional leadership is as important as government leadership when it comes to the development of rural areas. Traditional leaders spend all their time with their subordinates and in most cases endure the same poverty as the subordinates. In this regard they know the poverty women suffer and would know the exact solutions to women's problems in their areas. Traditional leadership can also be instrumental in rewriting detrimental cultural norms which

affect women negatively and exacerbate poverty and inequality. I therefore contend that any framework that seeks to reduce poverty and inequality should incorporate traditional leadership because it is also part of the transforming structures. Luo (2013) in motivating the importance of traditional leadership writes,

“The Patriotic Front Government in 2011 created the Ministry of Chiefs and Traditional Affairs to among other reasons, serve as a building block for participatory governance and development, between the traditional authorities and central governance. This emanated from the realisation and need to reform the co-existence and linkages of the dual leadership system that Zambia has maintained since 1964 albeit with enhanced tact, refined roles and common agenda. Since its creation and to ensure a more vibrant and vigorous performance and impact rate, the Ministry through Parliament, refined its mandate to focus mainly on rural development. This is because for a long time since independence, the rural populace has lagged and not benefitted fully from the promise of development and the fruits of decolonisation. Across the African continent, statistics of abject poverty, disease, human rights abuses, early child marriages and underdevelopment are rife in the countryside, much to the detriment of the innocent women and children who mostly are the vulnerable.”

Traditional leadership is very important in Zambia because the largest part of Zambia is rural and not yet developed. It is therefore important to incorporate traditional leadership in the structures of governance. There is no development which can properly take place in rural Zambia without the involvement of traditional leadership. In fact, we have noted above that three quarters of the land in Zambia falls under traditional leaders – that is, village heads and chiefs. When I asked about the role of traditional leadership in poverty and inequality reduction one participant said,

Chiefs and village heads are very important because they have direct contact with government authorities and even the president and his cabinet. They can take our problems and put them on the government agenda. They also keep peace and unity among us. In that sense we can work and reduce poverty among us. They can also speak to inequality among us directly if we complain as women. But this requires unit among us women. We need to bring our grievances together and present to the chief in a united manner (FG1, Married, aged 21, Grade 11 Education).

Another participant elaborated,

There is no town or village that has no leadership. Traditional leadership is important because it leads and guides us. For instance, here in Chiboo village, our village head goes around every year in September to remind us to start preparing our farms for planting in October. This is important because some people wait till it is late to start clearing the field and eventually, they are late to start planting. Late planting means the crops may not have enough rain to grow. People who are in this habit end up in poverty. Moreover, traditional leadership gets involved in issues of gender inequality in our village (FG1, Married, aged 35, Grade 8 Education).

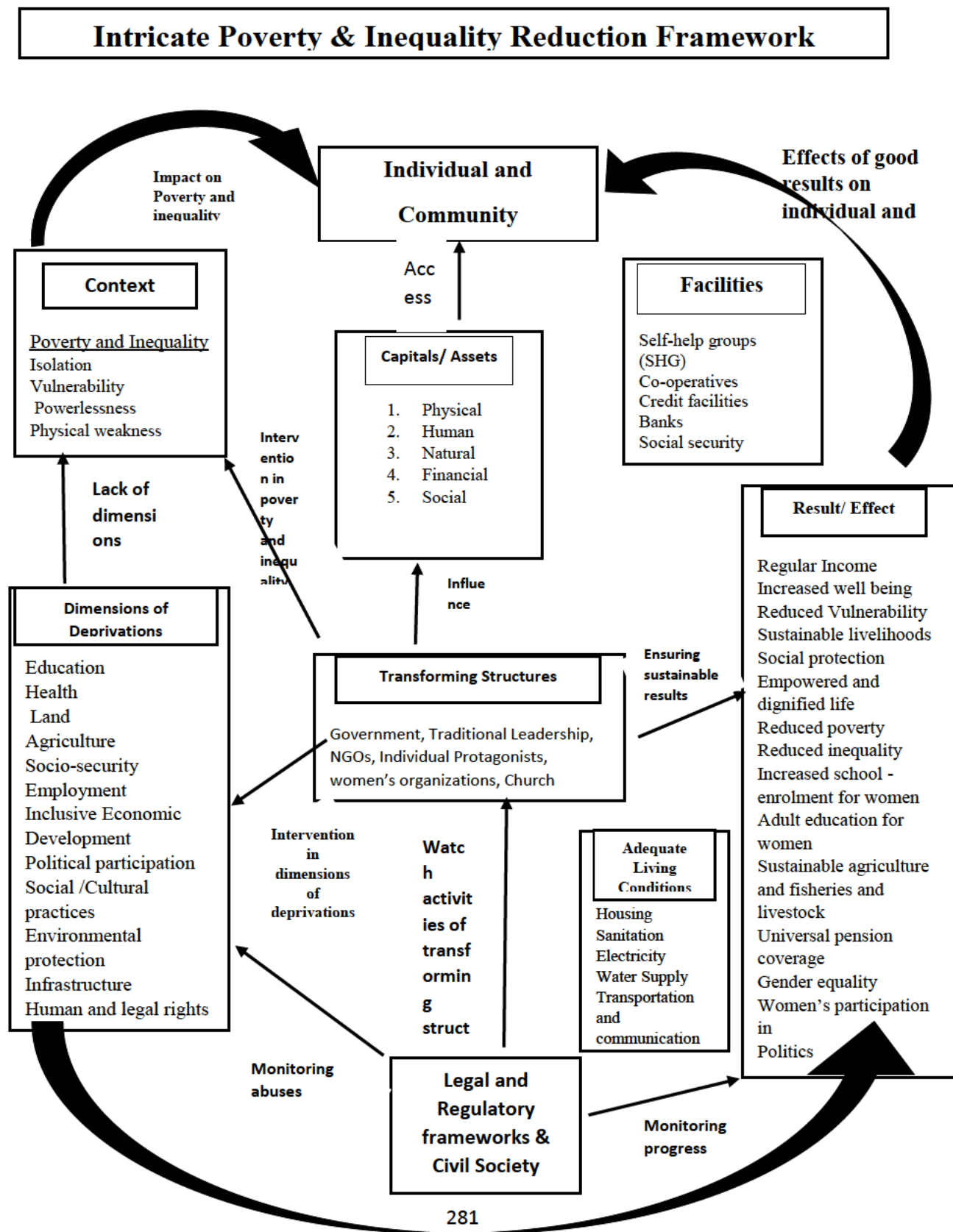
I concur with both participants from FG1, traditional leadership is important in many aspects. They are the custodians of peace, morality, and economic emancipation in the countryside. They also play a major role in encouraging the farming community in the rural areas. The next

section introduces and explains the Intricate Poverty and Inequality Reduction Framework (IPIREF).

### **9.15 Intricate poverty and inequality reduction framework (IPIREF)**

The framework of intervention that has been developed to reduce poverty and inequality is derived from the literature review of this study and from empirical evidence given by the participants in the study undertaken in Mungwi district. The framework is about how best to intervene in poverty and inequality by the stakeholders, in order to reduce poverty and inequality in Mungwi district. The researcher explains the components of figure 9.1 below which is the intricate poverty and inequality reduction framework (IPIREF).

**Figure 9.1 Intricate poverty and inequality reduction framework**



The term intricate should be understood to mean detailed because the IPIREF is a comprehensive framework on how to deal with poverty and inequality. This framework is a combination of Chambers' (1983) work, clusters of disadvantages, Sustainable Livelihood Approach Framework (DFID, 1999), and the participants contribution from fieldwork (2018). The researcher explains the components of the intricate poverty and inequality reduction framework (IPIREF) below.

### **15.1 The explanation of the IPIREF**

Women in Mungwi District have suffered enormous poverty and inequality for a long time, and it does not seem that things will change for the better soon. The hope is that for the person herself and the Mungwi District community itself to work hard to advance personal and community development. Individual community members can lift themselves out of poverty and inequality through hard work. This is probably the quickest route to self-emancipation. Other than self-emancipation, the researcher proposes the IPIREF as another way of escaping poverty and inequality. This framework or model consists of eight components derived from the researcher's own ideas and others borrowed from SLP as propounded by scholars such as Roberts Chambers and organisations such as Department for International Development (DFID). These components include the context of poverty and inequality, the individual and community, the capital/assets, facilities, transforming structures, living conditions, results/effects, and dimensions of deprivations. The researcher will explain in detail these components of IPIREF.

#### **9.15.2 Context**

Context refers to the circumstances of poverty and inequality, in which rural women of Mungwi District finds themselves. Contexts of poverty and inequality differ depending on the geographical location of the poor. The poverty and inequality contexts or circumstances of the rural women, is different from the context of women in the urban areas. The rural women of Mungwi District live in severe poverty than those who live in the urban areas. I reason that any person, organisation or government that intends to uplift the lives of the people, ought to know the context of the people well, including how they find themselves in that context and what causes the poverty and inequality, in order to resolve the issues. The context that researcher proposes in this framework also includes the clusters of disadvantages borrowed from

Chambers (1983). Nearly all the five clusters of disadvantages affect the people on Mungwi district. The clusters of disadvantages include Powerlessness, vulnerability, isolation, poverty, and physical weakness (Chambers, 1983). It is my opinion, that Chambers should have added inequality to be part of the clusters of disadvantages the poor people experience. Inequality is not just between the rich and the poor, or urban people and rural dwellers, it is also between women and men in the rural areas, and girls and boys. I therefore argue that inequality should be part and parcel of the clusters of disadvantages. Those who want to deal with poverty and inequality ought to know that these clusters of disadvantages reinforce each other to make poverty and inequality worse for the poor. Context may not just be between rural and urban. It can be about Patriarchy, or a place under Traditional Leadership, etc.

### **9.15.3 Dimensions of deprivations**

The dimensions of deprivations are the areas in which women of Mungwi District are seriously deprived, or areas where women need assistance. These dimensions have been developed from the literature and from emerging empirical evidence. The dimensions of deprivations have been included in the IPIREF because they are the areas on which the intervening structure or the transforming structures need to concentrate on, in order to bring about change in the lives of people. The table below shows dimensions of deprivation and intervention for practice or policy

<b>Dimensions of deprivation</b>	<b>Intervention for practice or policy</b>
Education	Construction of schools, teacher training and mandatory education for girls and boys. Pregnant girls must continue with school.
Health	Building more hospitals and clinics, training doctors and nurses and equipping hospitals and clinics with equipment and medicines.
Land	Women must be allowed to own customary land just like men do.
Agriculture	Extension officers are needed to help women with new technology and other forms of farming such as livestock farming and aquaculture, improving coverage of Farmer Inputs Support Program.
Socio-security	Strengthen coordination of Social Cash Transfer, extend pension fund to all elderly people aged 60 years and above,
Employment	Government must initiate rural industrialisation to create employment in the rural areas. Rural-urban partnership can also improve the situation in rural areas.
Inclusive Economic Development	Government must initiate infrastructure development, rural electrification, and social services provision and housing development all these will bring about inclusive economic development in rural areas
Political participation	There must be quota system whereby several women can take up political seats to represent their constituencies
Social /Cultural practices	The government, traditional leadership and people in rural areas must evaluate cultural norms, good one must be returned while discriminatory ones must be discouraged
Environmental protection	Chitemene system must be discouraged, people must be assisted to find other sustainable means of farming such use of organic manure, and cow dung. People must be taught the importance of forests and rivers.
Infrastructure	Roads, telecommunication, and transport system must be rolled out by the government
Human and legal rights	Courts and Training systems of achieving justice must be strengthened and coverage improved.

#### **9.15.4 Adequate living conditions**

Linked to the dimensions of deprivations are the adequate living conditions. While the helping institutions must strive to help people with the above dimensions of deprivation, it is important that people's living conditions are also improved. This research shows that the rural women of Mungwi District live in poor houses without running water, electricity, and proper sanitation. The IPIREF includes adequate living conditions, to remind the structures of change, that any meaningful change transformation in the lives of the people in Mungwi District, must ensure that the women in Mungwi District have proper living conditions. In the next section, the researcher deals with individual and community in the IPIREF.

#### **9.15.5 Individual and community**

Poverty and inequality impact on an individual as well the community. For most women in Mungwi district, poverty and inequality is complicated and they find it very difficult to escape. Because poverty and inequality affect them for long periods of time, they also suffer physically and psychologically (Conf. Sarlo, 2019). When a situation of poverty and inequality continues, the women become discouraged and resigned about their future, especially when the stakeholders that are supposed to help, are not coming to their aid and rendering a helping hand. This promotes a situation whereby an individual gives up on herself and believes that suffering is a normal condition. At this point, even when there is a job begging, the poor woman will not take it (Sarlo, 2019). Since it is an individual who suffers poverty and inequality, it is therefore important for an individual to make choices that might decrease the risk of falling into poverty and inequality, such as obtaining an education (Sarlo, 2019). However, this study shows, that cultural tenets, such as patriarchy prevents girls from acquiring education, it is not a person's choice not to pursue education. Sarlo (2019, p. 16) writes that,

“In life as we all appreciate, we never get a chance to choose exactly where we end up. We simply make a series of choices along the way and if we make enough good choices and avoid some bad ones, we will typically end up in a reasonable comfortable situation. There is never a guarantee, but that pattern tends to work most of the time for most people.”

The poverty and inequality suffered by the women, is suffered within the context of community. This means poverty and inequality does not only affect an individual, but it also affects the community. I also reason here that most of the time, poverty and inequality is perpetuated by the community's conventions or norms. The community is therefore the arena

where the entire scenario of poverty and inequality is played out. Putting it differently, for women of Mungwi District, conditions of serious deprivation take place within the community. As a result of this, IPIREF includes the individual and the community, because an institution that needs to transform the situation of the women in Mungwi District, must take a dualistic approach, namely, an individual and community approach. Culturally, community comes first. It like that because the Bemba people believe in communalism rather than individualism. In that case the community needs to be assisted first in terms of public goods that must be used by everyone and norms that apply to everyone. For instance, water, and electrification must be supplied to the community before being distributed to individual households. Similarly teaching, any teaching on inequality between men and women must be taught to the entire community before it is taught to individual households. The following section explains the capitals within the IPIREF.

#### **9.15.6 The capitals/assets**

The idea of the capitals or assets is borrowed from the Department for International Development (DFID, 1999, p. 23). The capitals included in the sustainable livelihood framework include human capital, natural capital, financial capital, social capital and physical capital. These capitals are essential for people to meet their livelihoods. For instance, it is difficult for people to exit poverty and inequality if they lack for example financial and natural capitals. People need to have finances as well natural capital in form of land and environment improve themselves/their lives. Equally important is the social capital; that is the people in community, people we know and forge alliances within life, can be beneficial. Social capital is that which allows us to connect with people within and outside our circles, in order to achieve our goals. Human and physical capitals are also important. Women in Mungwi District require skills and education, but they also require infrastructure. The above framework advocates for human capital development as well as the physical development of Mungwi district. Technology in Sustainable Livelihoods Approach falls under physical capital. DFIF, (1999, p. 2.3.4) writes that, “Physical capital consist of tools and equipment that people use to function more productively.” Culture is defined in terms of nonmaterial and material culture. Non-material culture refers to things people think about which cover a wide range of issues. This includes how we should live our lives to avoid evil and promote what is good. These ideas or concepts are called values and norms. Nonmaterial culture also includes religion, art, literature,

and science (Gelderblom et al., 2006). Material culture relate to material things that are tangible such as tools that people use to make their work easy such as household implements, pots, machinery, and weapons (Gelderblom et al., 2006). All this is technology. When asked what they used to plough their fields, INT7 said, “We use hoes to cultivate our fields. Likewise, when asked about what the responsibility of a woman in the household was, a participant from FG4 said, “Women oversee the kitchen; basically, in charge of pots and other kitchen utensils.” The hoes and kitchen utensils are part and parcel of the tools (technology) that people use to make their work easy. The rural women of Mungwi District want to use technology in agriculture, and in form of transport and telecommunication. A 20-year-old young woman said,

We use hoes to cultivate our fields. It is a very punishing tool, and we have no choice but to utilise it. We spend long hours, days and even months ploughing because with a hoe you are ploughing with your own strength, and you get tired. So, one does not cultivate large portions of land like a tractor or animal traction. We need tractors and ox-drawn implements plough and to plant. Using hoes is killing us, especially the elder (INT15, Single, aged 20, Grade 12 Education). The researcher now discusses facilities.

#### **9.15.7 Facilities**

The facilities in the IPIREF refer to important sources of empowerment for women. Women in Mungwi District lack access to co-operative, credit facilities, banks, and social security schemes. I refute the ideas that women have proper access to these facilities, except perhaps for a lucky few. As we have established, women in Mungwi District have no access to credit facilities. When participant INT7 was asked whether she had access to credit facilities, she responded: “No, I have no collateral.” This quotation is significant because it sheds light on the fact that some women know that they can look for credit and be assisted. However, the response does not point to availability of credit facilities for poor rural women. Even if credit facilities were available in Mungwi District, my experience is that collateral is the main hindrance, as we can see from the participant’s answer above. Also, due to poverty around Mungwi district, women rarely have bank accounts. They have no money, so there is no money to save. This study has equally shown that there are fewer women in co-operatives than men, due to several constraining factors. Most of them have no social protection of any sort. The IPIREF includes facilities such as those mentioned above, because any empowerment of rural

women needs to include ensuring that women are empowered financially through pension schemes, credit facilities and banks. The next to be discussed in the IPIREF model are the transforming structures.

#### **9.15.8 Transforming structures**

The idea for the transforming structures comes from DFID 1999. Transforming structures are included in IPIREF because they are important. Transforming structures are essentially institutions and stakeholders that ought to be spearheading poverty and inequality reduction through coordinated efforts. Development of rural areas to improve the rural people's lives needs integrated rural development, that should be understood as a total-system approach, in which all the stakeholders, both government and private, have common goals and objectives which they strive to achieve through an interrelated and integrated programme (Swanepoel in Cornwell, 2010, p. 322). The government is the main institution that has the direct responsibility of poverty and inequality reduction in Mungwi District. Constitutionally, the government of Zambia has the responsibility to see to it that poverty and inequality is reduced. This study shows that the government seems not to be present in many areas of Mungwi district. Within the transforming structures, are non-government organisations, which also include faith-based organisations.

This research has shown that non-governmental organisations and faith-based organisations have a place in reducing poverty and inequality. But these organisations are not enough to reach out to the people and women of Mungwi District. The DFID sustainable livelihood framework does not include women's organisations and traditional leadership. I believe that for women in Mungwi District, there ought to be women-powerful organisations, that should be established to be dedicated solely to their plight, and in this case, poverty and inequality. The other important element left out from the SLF is the traditional leadership. Traditional leadership is a very important component in the development of rural areas. This research has shown that there is a place for village heads and chief in the emancipation of the rural women of Mungwi District. This framework also encourages individuals to be involved in poverty and inequality reduction. It is not only NGOs and government institutions that are called to reduce poverty and inequality, it is also individual philanthropists. It would be particularly appropriate if these philanthropists came from Mungwi District, because they would know and understand the

needs of the women in the district. However, help can come from outsiders as well. The IPIREF therefore incorporates these few changes to SLF for it to be better applied into the context of Mungwi District. The transforming structures to highlight here is village head and the chiefs, women's organisations, and the individual philanthropists in the emancipation of women because these are not clearly emphasized in the SLF. All in all, transforming structures ensure that development is carried out in line with the needs of the women and the community at large. The next component to be discussed is the legal and regulatory framework and the civil society.

#### **9.15.9 Legal and regulatory framework and the civil society**

One of the gaps that the researcher has examined is whether the women of Mungwi District have access to the legal system or the courts. This research has found that the women of Mungwi District have no access to the courts or the legal system for justice. The IPIREF strongly advocates for a mechanism or a scheme that helps the poor women of Mungwi District to follow up their matters in court or seek legal assistance when faced with matters where they feel powerless about. Furthermore, the IPIREF promotes a system whereby the legal system in the country becomes intertwined with the regulatory framework in order to beef up the checks and balances, so that the financial and material resources meant for lifting the poor out of poverty and developing the rural areas, reach their targets. The judicial system, therefore, must not leave the matter of development to the politicians alone, but must monitor the abuses, and help to deter corruption and misuse of the resources meant for the poor. The government must therefore make sure that all systems of development in the country are linked to the legal system for the purpose of protecting the poor, monitoring the use of resources, watching the activities of government and monitoring progress of projects.

#### **9.15.10 A critique of the IPIREF**

The Intricate Poverty and Inequality reduction framework has not yet been tested anywhere. However, it consists of ideas from Chambers' (1983) works on clusters of disadvantages, Sustainable Livelihoods Framework, and responses from participants in the research. What is unique about this framework is its inclusion of responses from participants. As a result, it consists of ideas by the poor from the grassroots. It also involves unique ideas such as the role of traditional leadership in the reduction of poverty and inequality which are not discussed in SLF. Therefore, the strength of this model lies in combination of components from more than

one source. As mentioned earlier, this model borrows from Chambers (1983), the idea of clusters of disadvantages, participants' knowledge and information from Sustainable Livelihoods Framework which has been used by NGOs such as Care International, Oxfam, and UNDP (Brocklesby and Fisher, 2003, p. 191-192). The strength is that the model captures many components that transforming structures can make use of. The opportunity of using this will be realised when it is tried and tested in Zambia and elsewhere. The framework can be applied to both poverty and inequality because inequality leads to poverty and poverty exacerbates inequality. The use of the term intricate must be understood to mean detailed. It is detailed because it captures many components needed in poverty and inequality reduction. The weakness of the framework is that it has not yet been tested in Zambia. Other than Zambia, the framework can be used in any country.

### **9.16 Conclusion**

This chapter answered the fourth research question which asked, "What framework of interventions can be developed to reduce poverty and inequality in Zambia" To answer this question, the chapter made use of ideas at the heart of the findings from grounded data collected from the research participants in Mungwi District as well as key ideas from literature review. Some of these ideas include the need to ensure that there is gender equality in rural areas, good health, and inclusive education. The land tenure security for women, agrarian reform, social protection, inclusive economic reform, and formal employment are also ideas that have also been discussed in this chapter. Similarly, women's participation in politics, and community engagement, detrimental and cultural practices were also seen as important matters that must addressed within the framework of intervention. Furthermore, infrastructure development, court involvement in development, and traditional leadership support were also deliberated on in this chapter. At the end of the chapter the intricate poverty and inequality reduction framework (IPIREF), its components and its critique were presented and discussed. The next chapter discusses elements of theories of poverty and inequality developed using grounded theory.

## **CHAPTER 10**

# **TOWARDS THEORIES OF EMANCIPATION FOR RURAL WOMEN**

### **10.0 Introduction**

The last chapter looked at the framework of intervention aimed at alleviating poverty and inequality in Zambia. This chapter answers the last research question which asks, “What elements of theories of poverty and inequality can be developed using Grounded Theory? In other words, the chapter seeks to explain the theories and approaches that have emerged from empirical data from this study. Creswell et al., (2016) argue that the development of a theory does not emanate from off the shelf, but it is produced through emerging data from the participants who have the lived experience of the phenomenon. This chapter, therefore, presents the following theories and approaches that have emerged from data collected from the ground: Social Capacitation Theory (SCT), Balance of Dominance Approach (BDA), Co-holding Approach (CoHA), Intermediary Approach (INTA), Devoted Rural Leadership Approach (DRLA), and Women Income Support Approach (WISA). I have used Bemba language in a couple of approaches because translating may lead to loss of meaning, especially for a Bemba reader. I have therefore tried to give the closest English meaning of every vernacular term used in my explanation. After presenting these theories and approaches, I conclude this chapter. In the next section, I present the Social Capacitation Theory.

### **10.1 Social capacitation theory**

I have borrowed the concept capacitation from the biological sciences, which I have combined with the term social, to come up with the idea of Social capacitation theory (SCT). The term capacitation was first used in 1952 by Colin Russell Austin. It refers to the physiological changes the spermatozoa must undertake to have the ability to penetrate and fertilize an egg (Ruffenach, 2009). It was observed that introducing sperm into the fallopian tubes of females of several animal species, both hours before and immediately after ovulation, caused eggs to be penetrated by the sperm (Ruffenach, 2009). Perhaps one of the most significant actions in this process is the introduction of the spermatozoa just before ovulation. This gives impetus to

the spermatozoa to fertilize many eggs. This is what is called capacitation. I have borrowed this idea of giving stimulus to the spermatozoa for it to achieve its end, for my application of SCT to the study of poverty and inequality. SCT, therefore, refers to stimulation or giving impetus to the rural people especially rural women, to overcome poverty and inequality. Poverty and inequality are extremely high among the rural women of Mungwi District. To address the dual problems of poverty and inequality, one must understand the rural women's descriptions of poverty and inequality and their lived experiences of the phenomena. These problems can be resolved firstly by the women themselves, but then also, by partnering with other agents of change. SCT lays down conditions or principles that rural women must follow for them to resolve their problems. The following section describes the principles of SCT.

### **10.1.1 Organisation and mobilisation**

The first principle of SCT is organisation and mobilisation. Organising and mobilising of women in groups is strength. Participant INT3, when speaking about cooperation and organising of women, said in Bamba, “Ukwampana kwa banamayo kusuma makamaka mumilimo” This can literally be translated as: “Cooperation among women is virtuous, especially in work.” The message INT3 wanted to convey is that when women rally together, they achieve more than what a single person can achieve. UN WOMEN (2017) contends that “Women have the right to organise in workplaces and communities.” In Mungwi District, the women are hinting that they want to unite in groups against a common enemy, which is poverty and inequality. Unity can stimulate women to achieve the goals of development they have set for themselves. Also, unity is power. When women work together in groups, they are much more likely to succeed in attaining their common demands, than when they work individually. Liza (2020) writes that “Our role, traditionally speaking, is to care for others. We are family CEOs, organising, coordinating, and planning for family.” If women can organise in their own homes, they can rally together outside, coordinate, and plan their development together. Organisation and mobilisation are sine qua non aspects of SCT.

### **10.1.2 Common cause**

The second principle of SCT calls for women to draw together around a common cause. Women in Mungwi District have many issues which may affect their daily, weekly, and monthly agenda to combat poverty and inequality. In my interaction with the women of

Mungwi District, many topical issues such as power relations in the household, socialisation of boys and girls, childbearing and rearing, time poverty, detrimental cultural norms, balancing of gender roles and work ethics, self-help groups, education, health, food production and agriculture, involvement in politics, environmental issues, involvement in decision making, income, unemployment, and many others, came up, which are common to most women. To capture some of these common issues women have around poverty and inequality in Mungwi District, INT4; a 30-year-old single woman held that,

Our challenges are countless but the major issues we face as women are related to income. It is difficult to raise income from seasonal small-scale farming. Also, as women, we have issues regarding too much of a workload and the burden of bearing and rearing of children. We want fewer children, but our men demand more. Sometimes we face violence at the hands of men, and we fear to speak about this publicly. Furthermore, as women, we are not involved in major decision making in some households and at the village level. Schools are far and there are no clinics and hospital nearby. In this village, Chiboo, and other villages around here such as Machemba, Mulenga-wa-Cibungu, Ngulula and Kabula, people are preoccupied with witchcraft issues. This is forcing many people to move out of these areas and others fear to come and settle here. This is due to a lack of education, poverty, and inequality (INT4, Single, aged 30, Form 2 Education).

A participant from FG1, also said,

Many of our problems as rural women are due to a lack of money. What we want as women of this areas is not to be spoon-fed but to be assisted with start-up capital and to be assisted with managing small businesses. Once we have income, some of our problems will fall away. We have observed this with the women in town, they face less problems because they have been empowered to find their own money. They employ other women to help them. Some even have young men to look after their gardens (FG1, Single, aged 60, Standard 4 Education).

I agree with the issues raised by INT4 and FG1; they form part of the issues that women can unite around. Added to the list above are issues regarding water, sanitation, and hygiene. Most rural areas in Zambia lack clean water, sanitation, and good hygiene (Unicef Zambia, 2020). The common cause principle is important in SCT because it is the glue that binds the women together and the stimulus for action. Speaking about the impact women can have when they gather, Parrott (2012) writes that,

“I have loved being a part of hearing women’s stories during my career as a therapist and author. And I have come to understand the full impact that women can have when they come together. Women are connectors. They engage each other heart to heart. When women get in a room and dream together, the outcomes are much larger than our individual dreams and movements.”

I agree with Parrott (2012) that gathering women together can result in greater development because they connect to speak about matters that affect them deeply. Working in groups achieves more than a person can accomplish. Cyr (2020) writes that “As women, we each walk

our unique path through the journey of life, however, as women there are threats that naturally tie us together to vision and bring our dreams to life. Ultimately, women have always gathered to cultivate community.” I agree with Cyr (2020) there is a common thread that binds women when they come together. This is the thread, that I think is important to Social Capacitation Theory, that kindles the spark in women to work together to defeat poverty and inequality. In the next section, I discuss the third condition of SCT which is connection.

### **10.1.3 Connection**

The connection is a vital element of the SCT. By connection, I mean that women must have links or must network with other players such as governments, international governmental organisations, NGOs, FBOs, philanthropists - both women and men, and individuals of influence to solicit the needed resources to reduce poverty and inequality. These connections do not only give impetus to women’s organisations, but they lead to a plethora of opportunities for poverty and inequality reduction among women. As much as women are able to gather and mobilise and have a common goal, they ought to have a network of connections to be able to survive in a globalised world. It may not always be easy for women to find links to outside players, but opportunities do present themselves if effort is made in searching for partners. It is therefore important for rural women to ask themselves questions regarding who they want to network with and for what. For instance, women may want to be connected to the government’s social welfare department, not necessarily for financial help, but for registration and capturing of the women’s association on the government database. While this connection may not be about resources needed for the women’s association, women may want to be connected to NGOs or a philanthropist who may support them with material resources. So, the aspect of networking in SCT is significant because it seeks to connect the women’s organisations to outside partners. When asked in what ways the non-governmental organisations and faith-based organisations can assist in reducing poverty and inequality in Mungwi District, a participant from FG1 said,

Perhaps one way in which organisations can help us is to partner with us and share their knowledge with us on how to deal with poverty and inequality. If we come together as women and get assistance in terms of organising ourselves, we will overcome a lot of our problems. We do not need to use the NGOs and FBOs for soliciting for funds only, they can be supportive in bringing us together and giving us their knowledge. It seems to me that the biggest hindrance here is the failure to gather and form groups. We always start groups, but they fail to continue because we lack leadership (FG1, Single, age 60, Standard 4 Education).

I agree with the participant from FG1 that NGOs and FBOs can connect with grassroots groups based on the provision of knowledge and leadership. They need not provide financial assistance only, but leadership, which sometimes lacks in some villages. Hence some local people like to gather around outsiders to receive guidance and leadership. Women, therefore, need this external support to be dovetailed into the local interests to reduce poverty and inequality. DFID (1999, p. 1.3) writes that “Sustainable poverty reduction will be achieved only if external support works with people in a way that is congruent with their livelihoods strategies, socio-environments and ability to adapt.” Connection, as a component of SCT, is also important because it deals with the question of who and what and with whom. The women’s interests are determined by who they partner with. Local groups of women cannot partner with everyone, but they need to network with many useful actors. This element is also found in SLA. DFID (1999, 1.3) argues that “SLA recognises, multiple actors from the private sector to national level ministries, from community-based organisations to newly emerging decentralised government bodies.” The ‘what’ question in the connection principle of SCT deals with the actual resources that a group has an interest in, such as financial, social, and physical capital. The ‘what’ element gives the reason to network. Connectivity is a prerequisite for expansion of leadership insights necessary for capacitation. The following section deals with the fourth element of SCT which is Rural Livelihood.

#### **10.1.4 Rural livelihoods**

Rural livelihoods are an important pillar of SCT. The women I met constantly spoke about how to overcome poverty and inequality through their livelihood strategies. Although they had livelihoods, they wondered how to strengthen these to make them more effective. The SCT seeks to encourage women to evaluate their livelihoods to improve or to supplement them with other livelihoods to improve the outcomes. What I observed in Mungwi District is that most people are small scale farmers, and their farming is not diversified. For example, most of them grow crops rather than keep animals or practice aquaculture or engage in forestry farming and horticulture. Diversification within farming would include extending to animal farming such as keeping cattle, goats and sheep, setting up piggeries and keeping livestock. To reduce poverty and inequality, SCT also encourages women to try and scout for other means of irrigating crops, rather than depend on seasonal rain alone. Livelihoods can also be extended beyond the farming sector by learning other entrepreneurial skills. Once livelihoods improve,

rural women may be able to alleviate poverty and inequality. The next section addresses another area of SCT, which is enlightenment.

### **10.1.5 Enlightenment**

Enlightenment is one of the salient principles of the SCT. Women communicated clearly that knowledge and education were not only necessary but are needed for them to understand the world around them. I observed that because of the lack of education, most women had a lot of existential problems which hindered their progress, freedom, and happiness. Lack of enlightenment which comes through education seem to add to difficulties women in Mungwi District face, regarding the reduction of poverty and inequality. For instance, because some women cannot read and write, it is difficult for them to assist their children to write and read. I argue that some of the negative experiences most women of Mungwi District undergo, would be reduced if they reached at least grade 12. To show the importance of education when asked how lack of education contributed to poverty and inequality, Participant INT3, a 65-year-old lady opined, “People with no or low level of education are easily cheated and oppressed whereas the educated have higher chances of finding jobs and are mindful of their rights.” INT3 furthermore added that “I wish I could have acquired more education perhaps I would not have ended like this. During our time people who had a chance to go higher in their education found good jobs and live well even today.” I concur with INT3 that with education, one stands a better chance of gaining better upward mobility and it is needed for every other aspect of life, whether it is health, employment, and agricultural activities that women are involved in, in rural areas of Mungwi District.

### **10.1.6 Wholeness principle (Ubumi)**

One word which was often repeated by the rural women of Mungwi District is “*Ubumi*” which translates as health or wholeness. It recurred throughout my interaction with the women of Mungwi District because the word has a significant meaning. It refers to both life and health. For instance, *Ubumi ubusuma* refers to both a good life and good health. Similarly, *Ubumi ububi* would refer to bad life and bad health. This word, translated as wholeness, is therefore important in SCT. The situation of poverty and inequality is likely to improve if wholeness is achieved. In theorising about poverty and inequality with the women of Mungwi District, the women spoke about diminished wholeness due to poverty and inequality. Where there is

poverty and inequality, there is likely to be reduced wholeness. When asked who poor women are, INT22 explained as follows,

A poor woman has both a bad life and bad health. Bad life is due to a lack of material things while bad health is due to a lack of access to treatment when one has ailments. Here in the village, we suffer both conditions. We have a bad life because we lack material things that bring us income to solve our nutrition problems and other material problems. Similarly, we have bad health because we cannot afford good remedies when we are sick and there is no good hospital that treat complicated ailments (INT22, Married, aged 47, Education Grade 5).

Poverty indeed affects both material things and the health of a person. When women are lacking physical needs, in terms of food, income, good sanitation, and education, their chances of experiencing a good life are diminished. Lack of good health also impacts negatively on one's life. Wholeness is further impacted on negatively, when women have no access to facilities which enhance *Ubumi* or wholeness. For example, lack of hospitals and clinics deprive rural women of the healthcare which is meant to improve life and health. The principle of wholeness in SCT, therefore, encourages all stakeholders to find ways to support rural women to achieve wholeness through improving their lives and health prospects. Fighting poverty and inequality, therefore, involves fighting against both bad life and bad health. And these two evils can be reduced by supporting wholeness of the rural women. Therefore, assisting the women of Mungwi District to attain wholeness is enabling them to realise capacitation. Use of Voice as a principle of SCT is discussed in the following section.

### **10.1.7 Use of voice**

The SCT encourages the empowerment of women through their opinions being heard. Throughout this research, the women of Mungwi District recounted how their voices were not heard. The women felt that they have no say on many issues, even those that had to do with their bodies. For example, some women felt that having many children was often because of insistence from the men. It was felt by some women that having too many children was not only detrimental to their health, but also denied them the opportunity to have time to develop themselves. To illustrate this feeling, when asked what role men had in determining the size of the family, a young woman of 20 years said,

Usually, the role of men is to demand for more children. Some men do not understand why a woman should have few children. Having many children here in the rural areas is detrimental to a woman's life because there is too much work. Once one has too many children coupled with house chores, one has no

time for herself. It is not being selfish, but a woman has no time to develop if she has too many children (INT11, Single, aged 20, Grade 6 Education).

To further illustrate this voicelessness among rural women, when asked whether there were women political leaders in Mungwi District here is what INT13 had to say,

There are very few women leaders in politics. We rarely see women active in politics. We are silenced, we are told politics are for men. Because of this discouragement, we have no one to represent our interests. This lack of representation has caused our lack of development in this district. We are not heard by anyone. Someone must help us, but we do not know who that person or government will be to help us (INT13, Single, aged 24, Grade 9 Education).

Ending poverty and inequality in Mungwi District and Zambia will depend on the attention that we will give to rural women who are the principal protagonists of change in the battle against poverty and inequality (Silwamba, 2017). Women voice their needs and challenges, but it appears that those who ought to listen to their voices, do not seem to hear. While both women and men have challenges and needs, women's challenges and needs are rendered indiscernible (Bishop, 2019). I concur with Silwamba (2017) above, that women are protagonists of change in the rural areas. Giving women a chance to be heard would probably bring about a lot of change to rural communities. Similarly, I agree with Bishop (2019) that often women's challenges and needs are sometimes not given enough attention by those in authority, in this case, the government. The lack of listening to the challenges and needs of women emanate from patriarchy's stronghold on rural communities of Mungwi District ensuing from cultural and religious norms (Mthethwa, 2019). To support the capacity and potential rural women have, the World Health Organisation writes that,

“Rural women and girls are recognized as drivers of development as individuals and influencers of the health and well-being of their families and communities. As leaders, decision-makers, producers, workers, entrepreneurs and caregivers, their health and nutrition needs and their contributions to local and national economies, agriculture, including farming, pastoralism, fishing, forestry, and household livelihoods must be fully acknowledged and appropriately valued since they are prerequisites for their empowerment as well as for inclusive and sustainable economic growth and development.”

The use of voice as a principle of SCT is an important aspect, because women are encouraged to continue voicing their challenges, concerns and needs to be heard. The more the women express themselves the more changes may become visible. When women speak for themselves, they become activists for their issues and challenges. Voice also helps them to articulate their successes, which are often muted. The next section looks at Balance of Dominance Approach.

## **10.5 Balance of dominance approach**

The balance of dominance approach (BDA) is another approach proposed in this thesis as a method which can be used to reduce poverty and inequality among rural women of Mungwi District. Reducing poverty and inequality among rural women entails confronting skewed social power relations which are an additional source of inequality and consequently lead to poverty. BDA endeavours to analyse social inequalities found in social institutions that make and perpetuate inequalities between boys and girls, men, and women, and in households and society. The approach admits that whilst there are upright and constructive social institutions, there are also corrupt social institutions, which are a source of marginalisation and exclusion of rural women from certain rights. These exclusions are based on sex and undermine women's capabilities. Singh and Chudasama (2020, p.1) write that "Amartya Sen's capability deprivation approach for poverty measurement, defines poverty as not merely a matter of actual income but an inability to acquire certain minimum capabilities." Social exclusion, based on gender, needs to be curtailed through alteration of the balance of domination of women by men in Mungwi District. It discourages women from reaching their full potential by not allowing them to exercise some of their rights, such as expanding their sources of income and their ability to own land. The women in Mungwi District are excluded, based on income and assets. This makes them income and asset poor. As a result of this, they fail to cope whenever there are peripheral shocks and hostile trends (Cole, Puskur, and Rajaratnam, 2015). When asked whether customary law contributed to poverty and inequality this is what a 23-year-old woman had to say,

Customary law contributes to poverty and inequality because it does not allow women to have their land. It is always a problem when a man in the house dies. Women are sometimes asked by some members of the extended family to vacate the land. Loss of land leads to loss of place of stay and source of livelihoods. When land is taken away from a woman it means she cannot cultivate for income any longer. It is in this regard that I see customary law contributing to poverty and inequality (INT26, Single, aged 20, Grade 12, Education).

I do concur with INT26 regarding the matter of land. Removing women from their piece of land has been part of property grabbing, not only in Mungwi, but in many parts of Zambia. Also, in Mungwi District, culturally women are constrained from looking for work outside their homes and developing alternative skills and self-confidence due to domestic chores. Women, like men, need to work off their domestic domiciles because it gives them the capacity to develop (Ongochukwu, Pethronika, Chikodiri, 2018). The lack of work beyond their homes

impacts negatively on them when their spouses die or in an event of divorce. When asked whether she was employed, this is what INT17 said,

I am not employed. But going out to look for work is not possible because I must look after children and do all the house chores every day. A woman cannot be allowed to go look for work outside their homes. It is cultural. For a woman to leave her home in search of work can destabilise the household in many ways. As a result, if any employment was to be sought, it is the man who goes. But what jobs are there for rural men? They only become watchmen in Kasama, and that kind of work does not pay much for a family like mine (INT17, Single, aged 20, Grade 8 Education).

To understand this quotation, especially the root of constraint, INT17 used the word culture. According to this participant, there is an expectation that a woman will stay home to attend to household chores. Because of constraints on women as expressed by the above participant, BDA calls for balancing of responsibilities between men and women in the household. It also calls for change in cultural mentality by calling men and women to discuss the retrogressive constraint that women undergo because of depraved cultural tenets.

From the cultural point of view, men in Mungwi District are placed above women in status. They are viewed as the head of households, dependable, influential in decision making and dominant in controlling activities of farming and marketing. They also control assets such as land and livestock for those who have them (Cole et al., 2015). Ongochukwu, et al., (2018) argue that “Women are less likely than men to own land and other resources and even when they do, they are hardly assigned control.” This inequality is sustained by the lack of women’s involvement in decision-making processes, unfavourable marital and inheritance laws, family and community norms.” This is the picture around Mungwi District. Despite that woman are forefront producers of staple food and ensure food nutrition security for their families in the rural areas, they do not have the same social power as the men to operate at their maximum capacity. According to Ongochukwu et al., (2018) the lack of mobility of women in these traditional societies is attributed to strong patriarchal power relations and religious beliefs. Given these skewed sociocultural inequalities, BDA works on five main principles to reduce poverty and inequality namely:

1. Reduction of the inequalities in the distribution of resources
2. Balancing of power relations between women and men in societies
3. Balancing of duties and responsibilities between women and men
4. Evaluation and reworking of depraved social institutions

## 5. Reworking social behaviour entrenched in women-unfriendly institutions

While BDA may not deal with all sources of inequality and poverty which is perpetuated through social institutions; it mainly seeks to analyse social power relations, to balance the domination of men through the reworking of social institutions and the encouragement of equality and poverty reduction. This approach also advocates for reduction of gender violence in homes. Domestic violence can lead to loss of life and incapacitation and eventually to poverty. When women experience domestic violence, they fail to concentrate on work they have to do and that leads to their suffering and the suffering of children, and loss of income in the household. The next section deals with the Co-holding Approach.

### **10.6 Co-holding approach**

Co-holding approach (CoHA) call for the jointly owning of property among married couples in the rural areas of Mungwi District. Article 54(2) of the constitution of Zambia states that “A person who is eighteen years of age or older has the right to freely choose a spouse of the opposite sex and marry. But seemingly, a woman is taken as a property of a man and therefore does not co-own property with a man. The problem begins with the type of marriage contracts couples enter into when they marry. Most couples in the rural areas of Mungwi District contract customary marriages rather than according to statutory law. The constitution of Zambia recognises customary marriages provided the customary law under which these marriages are solemnised are not contrary to any written laws of Zambia (ZambiaLii, 2000; Marriage act of Zambia, Article 34, 1994). Sometimes customary marriages are not taken seriously; hence they are open to abuse by those who contract this kind of marriage. Munshya (2017) writes that,

“The current laws in Zambia regarding marriage and divorce are deeply steeped in colonialism and need urgent reform. Basically, during colonialism, Britain created roughly two categories of marriage –under statutory law (and the church) and marriages contracted under customary law (regarded as inferior, for the natives). Statutory marriages include those contracted in churches and at places like civic centres. Customary marriages are contracted using Zambian customary law that lacks statutory protection. For statutory marriages, the High Court has jurisdiction when it comes to dissolution (or divorce). Customary marriages fall under the Local Court Act and can be dissolved by the Local Courts.”

From the analysis of Munshya (2017), I can deduce that customary marriages were not regarded as equal to statutory marriages. This has contributed to the reason why men and women who enter into contract by customary law, never treat themselves as equals in marriage. Article 51(3) of the constitution of Zambia states that “Women and men have an equal right to inherit, have access to, own, use, administer and control land and property.” This article clearly states

that women have the right to own land. Similarly, articles 51(4)(5) state that, “Women and men have equal rights in the marriage, during the marriage and at the dissolution of the marriage; Any law, culture, customs or tradition that undermines the dignity, welfare, interest or status of women or men is prohibited.” Section 4 and 5 of this article emphasise the equality of married couples both during the marriage and at the termination of the marriage. What this means is that in an event of divorce, whatever property is held jointly, including land, must be shared equally and acting to the contrary is unlawful. Conversely, rural women of Mungwi District rarely hold land mutually with their spouses. When asked whether she held any land, this is what 28-year-old married women opined,

I do not have land per se. We have family land which belongs to my husband. When he dies it will be passed on to his sons. When our daughters grow up and get married, they will join their spouses and will use their spouses’ land. That is how it is here. Women do not possess their own land. Even other properties such as animals, the crops, and implements, all belong to a man. Women who are not married, cultivate their parents or relative’s portions of land. All women here in this village have portions of land, they cultivate for their sustenance, but they cultivate what belongs to their spouses or relatives. In case of a spouse’s death, a woman may not be welcome in the extended family. And when she moves, it is always difficult to start afresh (INT9, Married, aged 28, Grade 8 Education).

To understand INT9’s explanation above, we borrow from Chitonge et. al., (2017, p. 97), who says that it is difficult for most women to hold land because land in Zambia is still held as family land where patriarchal relations are still strong. When another participant was asked whether she had the land of her own, here is what she happily said, as she smiled,

Yes, I have land. Mungwi municipality council has been selling land. So, I decided to buy for myself. A few women, who had opportunities to work, now own land. The state now sells land even to single women. In the past women could not but land because they always looked for a male figure in the house. This was not good for women. However, I must state that back in the village the land belongs to my father. I can till it as much as you want but it will not belong to you (INT1, Divorced, aged 33, College Education).

INT1 had a slightly different answer from INT9. INT1 is the most educated among the women I interviewed. She completed her college education and is currently a teacher. She is also a divorcee, hence currently single. With the changes in the constitution of Zambia, unmarried women can now access land through the municipality. I, therefore, concur with her that she had access to land through the municipal council. But she also states that she cannot personalise her father’s land. It belongs to her father and probably her brothers. Women are excluded from ownership of land in Mungwi District. Co-holding approach proposes a relook at the customary marriages by following the above principles. These types of marriages are a source of inequality that lead to poverty and inequality for many rural women in Mungwi District.

Customary marriages need to be accorded the same statutory recognition as legal marriages, so that rural women can be well protected by the law and can hold property, especially land jointly with their spouses. In the next section, I will be discussing the Intermediary Approach.

### **10.7 Intermediary approach**

An intermediary is a person that negotiates on behalf of another person. The intermediary approach (INTA) comes from the idea that women of Mungwi District ought to be assisted in their need and stresses of life. They need an intermediary because they feel some of their calls are not heard in their homes, villages, and society. Although the concept of Intermediary is already practised in the person of *Shibukombe*, who acts or negotiates on behalf of a young man who is about to marry, this concept needs to be taken further in its application. *Shibukombe* delivers marriage proposals on behalf of a young man to a young woman through her parents. He speaks on behalf of the young man during betrothal, he is present at bride price negotiations and marriage preparations. The concept of intermediary has been used mainly in marriage circumstances. INTA approach can be applied to other aspects of life that leads to poverty and inequality, such as divorce, domestic chores, domestic violence, productive and financial resources, access to justice, exclusion from community activities and political voice. The following section discusses how the Intermediary Approach can be applied in some of the above aspects.

#### **10.7.1 Divorce**

Divorce is always a source of inequality and poverty among rural women of Mungwi District. Although divorces are not that many in Mungwi District, there are still divorces and when they happen, they leave women who undergo divorce impoverished. Women in Mungwi District are very conscious of divorce. In circumstances when divorce happens, women lose property, and this leads to poverty. When asking whether customary law contributes to poverty and inequality, this is what a participant said,

Customary law contributes to poverty and inequality in areas where the customary law oppresses women. Some men easily divorce women and send them away without anything. There is no protection against women regarding divorce. If one does not receive the support of the elders in the village, that person is bound to be divorced without any recourse. In that sense, our customs increase poverty and inequality because men seem to draw strength from it. Customs that support divorce are expressed in some Bemba proverbs such as *Abaanakashi Maaŋi yampombo* (women are droppings of a duiker) and *imiti ipalamene taibula kukwesana* (Trees which are close together do not fail to rub against each other) (INT11, Single, aged 20, Grade 6 Education).

I agree that customary law is not always fair to the divorcing couples, especially when it comes to property sharing after the divorce. A woman is the one that suffers more in the event of a divorce. This unfairness is insinuated in a commonly used Bemba proverb such as *Abaanakashi Maaſi yampombo*, which literally means women are droppings of a duiker. This means that women are plentiful as “duiker’s droppings and that if a man feels unhappy with his wife, he can take a second wife or divorce her. The use of this proverb means a person can chase away a woman and find a replacement. Similarly, *imiti ipalamene, taibula kukwesana* literally means that trees which are close together do not fail to rub against each other. This saying is used to justify that married people have problems which often lead to marital breakup. When asked whether Bemba culture marginalised and disadvantaged women, one participant opined,

I believe we are marginalised, not in all things. Our culture does not allow us to speak about things that happen inside the household in public. A person who shares marital problems with outsiders treated with disdain. But lack of sharing leads to more problems because some women get divorced without seeking help. Others are beaten till they lose their limbs, and some even die (FG2, Married, aged 30, Grade 9 Education).

I agree with FG2, household issues among the rural women of Mungwi District must not be discussed in public. But I want to state, that there are matters that can be taken to the village council, especially matters that are life threatening. The OECD (2019, p. 4-5) writes about issues that lead to divorces as follows,

“There are various grounds for a divorce; the most significant are sexual issues including reproduction, performance or fidelity. Given the procreation is the core of a marriage, there are several social, cultural, and personal concerns regarding childlessness. It is a commonplace that men initiate divorce when there are no children in the marriage. Moreover, women are claimed responsible for barrenness. Whereas adultery committed by a man is socially acceptable, refusal to have sexual intercourse or unprotected sex by a woman may be a ground to file a divorce petition. Despite a high social tolerance, and domestic violence also occur to be a reason for a divorce.”

What the OECD (2019) says above, resonates with what I think consists of reasons for divorce in rural Mungwi District. However, I want to say that problems need not necessarily lead to divorce, if mediation is sought in good time. Women are usually afraid to speak to an outsider regarding what they are going through in marriage. The Intermediary Approach encourages conciliation and arbitration on behalf of women to warrant a win-win situation in any situation they are confronted with. It is of paramount importance. This intervention can deter many problems that lead to poverty and inequality such as divorce and inequality in property sharing after divorce. The duty to find intermediaries should be the duty of traditional leadership and

court official from government justice department. These two institutions should work together to spearhead and formalise the intermediary approach in rural areas.

### **10.7.2 Role of intermediary approach in land as a generative resource**

Women in Zambia who have succeeded in owning land and property, own it under statutory law. Under statutory law, men and women have the same rights, to own and to use, make decisions over land and non-terrestrial resources and use it as security. Customary land is administered by traditional establishments and only men have the right to own and power to dispose of property; women and children only have usufruct rights (OECD, 2019). This situation may be challenged in court if women have someone to speak on their behalf. The intermediary approach requires women to strengthen calls to have someone stand for them regarding generative or productive resources such as land. The land is an important resource upon which many other resources depend. Customary law increases inequality and poverty when women cannot own land. Access to justice is linked to the Intermediary Approach in the sense that it is through an intermediary that women seek justice and prevent circumstances of inequality and poverty. The following section deals with access to justice.

### **10.7.3 Access to justice**

The purpose of the Intermediary Approach is to achieve justice for rural women. An intermediary ought to help women to achieve justice in different aspects of life where they experience difficulties and fail to rise above inequality and poverty. Women in Mungwi District have no access to justice because courts are far and village mediation over cases does not yield fair judgement. When asked how cases are resolved, this is what a 66-year-old woman had to say about the justice system in the villages of Mungwi District,

There are many cases that people in the village find themselves in. Some are marital cases such as gender violence and infidelity. Some cases have to do with alleged witchcraft and assault. Other cases are usually over the destruction of crops by animals. All these cases go to the village head and his/her counsellors. Unfortunately, this council of people are not helpful in many cases. They are unfair against women in many cases they preside on. Women do not always get the outcome they deserve especially with domestic issues such as gender violence and infidelity. The village head and his councillor need training so that they can rule over cases with fairness and justice (INT6, Widow, aged 66, Standard 4 Education)

Participant INT21 explained her feelings,

Cases are sometimes handled well by some wise village elders. I have been a beneficiary of good village elders who helped me when I was going through problems with my husband over infidelity. The case was in my favour, and we were given good counsel. Since then, I have not experienced any problems in my marriage, however, some people have bitterly complained about how their cases were handled. For

example, women who go to the court at Mungwi have also expressed their dissatisfaction in the way the cases are handled by court officials there. A friend of mine's marriage was annulled with insufficient evidence of infidelity. To make matters worse, the property they acquired together while in marriage was not properly shared. She has since struggled a lot with life, and no one comes to her assistance (INT21, Married, aged 45, Grade 6 Education).

Both INT6 and INT21 express that access to justice in Mungwi District is not easy. Because of these inadequacies, the Intermediary Approach calls for a system whereby women can access the power through an intermediary, to assist them in matters when they need to access justice. It is evident from the feeling of INT6 and INT21 that there is inequality in the manner issues are handled in village arbitrations and courts. The use of an intermediary can also be extended to community activities and in matters of political voice. Rural women need an intermediary to remind authorities that women have equal rights when it comes to political voice and representation. OECD (2019) writes that "Women and men in Zambia have equal rights to hold public and political offices in the legislature, executive and judiciary." An Intermediary Approach is an approach that calls for a system where women are well represented in all sectors of society. The following section deals with committed rural leadership.

### **10.8 Devoted rural leadership approach**

Devoted rural leadership approach (DRLA) is important to rural development, especially to the alleviation of poverty and inequality among women. DRLA is a cornerstone for socioeconomic wellbeing of the rural poor. Development agents need to collaborate with the rural leadership for the rural people to be assisted in their endeavours of emancipation. Therefore, the rural leadership needs to be committed, knowledgeable and trusted for them to carry out their work efficiently and effectively. When asked what the role of the paramount chief was in reducing poverty and inequality among women of Mungwi District, INT8 explained,

The paramount chief is a significant figure in reducing poverty and inequality among women in Mungwi District. He has a lot of power in the chiefdom. When he speaks, people listen. The paramount chief can command subordinate village leaders to root out evils such as laziness and gender violence against women. Unfortunately, we don't see our chief and we do not hear from him very much. His influence seems to have waned, and his power is no longer felt. Our village leaders also seem to have lost their control over their subordinates and are powerless. We now live in a dangerous village with people who have become lawless. We need leadership that knows its work and is supported by the government so that they can reduce inequality and poverty (INT8, Single, aged 31, Grade 8 Education).

I am in total agreement with INT8 that chiefs and village leaders have influence over their people and that they have a role in reducing poverty and inequality. This is in line with Ngwelela (2017, 2) who writes that,

“Chiefs occupy strategic positions in their communities; they can use their privileged positions and influence to help bring about development. The rural community held traditional leaders in high esteem and considered chiefdoms as institutions that were closer to their development window. Traditional leaders were respected, listened to, and generally, their views and actions had a huge impact on their subjects. Chiefs should, therefore, be engaged in all the stages of the development process.”

Traditional leaders undeniably command a lot of respect from their subordinates, and they can influence community development. Tshitangoni and Francis, (2018) who studied the relevance of traditional leadership in democratic institutions, concluded that traditional leadership is relevant in the development of rural areas. However, the strain and struggle that occur between traditional and elected leadership decrease their efficiency in contributing to rural development. However, I want to point out that most of our rural leaders cannot help their subordinates. Most of them do not have much knowledge on how to deal with development issues. To support this argument Ngwelela (2017) contends that while traditional leadership could offer direction on traditional matters, they were incapable of organising and managing intricate development projects, particularly those carried out with external investors. To some extent, Ngwelela (2017) is right that traditional leadership finds some projects complicated to handle. Nevertheless, with training, traditional leadership can succeed in taking rural development to another level. The Devoted Rural Leadership should be trusted and well respected by the people. Trust and respect is very important not only in rural areas but everywhere. Also, they ought to be resourceful and look for ways to improve things and to complete tasks within a given period. Besides, they must be accountable, meaning that they must answer for their personal actions and accept responsibility. Moreover, Devoted Rural Leadership must be able see challenges, accept them, but it is essential for them to persevere and to resolve the difficulties. In addition, they need to realise their objectives in spite of impediments and difficulties. So, too, they must encourage those around them and must have the power to interact and influence others. Above all, it is necessary for DRLA to have self-control and fortitude, to be able to rule. They also need support, empowerment, and training on how to elevate their villages and their people. Devoted Rural Leadership Approach advocates for rural leadership who are well informed, rural community development, and especially with regard to women’s issues, that they can steer the community in the right direction in terms of development, poverty, and inequality. Good leadership is a cornerstone in forming a just and inclusive society. Women income support approach (WISA) will be discussed next.

## **10.9 Women income support approach (WISA)**

Women Income Support Approach (WISA) backs ways of consolidating rural women's income. Steady income for rural women is the best way to resolve poverty and inequality. The rural women description of poverty in Mungwi District always included a lack of income. Poverty is not only a lack of material things such as cars, bicycles, and livestock; it is also a lack of income. Those who are poor are described as those who have no money. Speaking about what she understood by poverty INT5 a 61-year-old woman said,

Poverty is lack of money. Most of us are poor because we have no income. The little income we get usually comes from selling our produce from our farms and this income is seasonal. Some women get some income from the government, but they do not get this money monthly. We rural women need income because as women we have responsibilities to look after our families. There must be a system to provide for rural women in terms of income by the government. We need to be assisted on how to make money so that we can overcome poverty (INT5, Married, aged 61, Form 3 Education).

The description of poverty by INT5, in terms of money, provides evidence on how rural women are in desperate need of income to survive. Women are not able to access what they need for their wellbeing, because they lack income. The women lamented that the little income salvaged from farming was not enough. Many Zambians do not have a pension fund. I know from experience that most of the rural dwellers in Zambia do not receive a pension. Pension is given to those who had a chance to work in their life. Unlike in South Africa, it is not extended to everyone. In a country where only a few people get a chance to work in the formal sector, it means that most people have no pension at the end of their work-life, unless they were brave enough to save on their own. As a result of this, the elderly people must continue cultivating their field into their late 80's, to grow food for their sustenance. The Social Cash Transfer (SCT) given to the elderly and the extremely vulnerable people is hardly enough to cover their needs. K250 is given to these categories of people irregularly. Hence, the fund is not only little, but also unreliable in making any dent in poverty and inequality. Furthermore, Social Cash Transfer has been criticised for not reaching the intended recipients.

## **10.10 Conclusion**

This chapter answers the last research question which asked what elements of theories of poverty and inequality can be developed using Grounded Theory. To answer this question, I relied on the evidence or data collected from the participants in the field in Mungwi District and on an extensive literature review. The elements of theories of poverty and inequality that

emerged from the data and literature review include the following: The Social Capacitation Theory, which deals with stimulation or giving impetus to rural women for them to overcome poverty and inequality, and. The chapter also looked at the Balance of Dominance Approach. It confronts social power relations that are detrimental to women's social and economic mobility. Similarly, this chapter dealt with the Co-holding Approach and the Intermediary Approach. Co-holding approach inspires women to hold property in common with their spouses if they are married, to have title deeds for their land and to register property held in common. Intermediary Approach influences women to seek an intermediary to assist them in handling matters in life where they are likely to experience inequality. Besides this, the chapter discussed Devoted Rural Leadership Approach. This approach calls for devoted, informed and empowered leadership to serve the people in rural communities, to expedite the development and reduce poverty and inequality. Last, but not least, this chapter dealt with Women Income Support Approach which supports ways to improve the rural women's income through legislation as well as practical livelihood strategies that help women to have a constant income. The following chapter looks at the conclusion and recommendations of this thesis.

## **CHAPTER 11**

### **CONCLUSION AND RECOMMENDATIONS**

#### **11.0 Introduction**

The poverty and inequality of rural women in Zambia are extremely high. Consequently, for these two ills to be addressed, we need to understand the rural women's problems, their experiences, and their description of poverty and inequality. These problems and experiences can, therefore, be resolved by bringing multiple stakeholders on board, because poverty and inequality are multifaceted. This chapter serves as a conclusion to this thesis. I commence by restating the objectives and how they were realised. The main research questions and methods are restated; and key findings, their conclusions, and recommendations will also be dealt with within this chapter. The chapter ends with possible areas of further research and a conclusion.

#### **11.1 Realisation of objectives**

The study was aimed at theorising poverty and inequality using a Grounded Theory approach in Mungwi District in Zambia. The following section deals with the objectives and how they were realised.

##### **11.1.1 Objective 1**

One of the objectives of this research was to investigate the perceptions of the rural women in Mungwi District regarding poverty and inequality. This objective was realised through questions that were set before the participants and responses were elicited. Questions that were posed to achieve this objective included the following. What is poverty? Who is a poor woman? How does poverty come about? What is inequality? How does inequality come about? Is poverty experienced the same way among different age groups of women in rural areas? And what do you think are the consequences of poverty and inequality to a poor person? Based on emerging evidence from this study, the women of Mungwi District are of the view that poverty is not just about a lack of money, it is about, voicelessness, oppression instituted under the logics and technologies of patriarchy, poor access to logics and technologies, denied access to education for girls due to oppressive cultural systems that 'value' the boy over the girl and consign her to unpaid functions of the house chores and reproduction. All this culminates in grave inequality against women of Mungwi.

### **11.1.2 Objective 2**

The second objective was to examine the challenges faced by rural women due to poverty and inequality. The challenges faced by the rural women of Mungwi District are numerous. Hence, the women found it easy to recount the challenges they experienced, due to poverty and inequality. It is important to understand the challenges women go through every day, to work towards a holistic solution. Some of the challenges encountered by women include a lack of income, illiteracy, a lack of health centres, oppressive cultural norms, and many others. A panoply of these challenges as presented in this study bears testimony to the realisation of that objective.

### **11.1.3 Objective 3**

The third objective was to evaluate current interventions aimed at alleviating poverty and inequality among rural women. As with the two objectives above, I went out to ask participants about what they saw in Mungwi District as interventions that were aimed at alleviating poverty and inequality. The women pointed to several activities that were being undertaken by both the government and non-governmental organizations, such as a hospital under construction by the government and a clinic in Ngulula ward by World Vision. The interventions revealed by the women of Mungwi District based on this study include interventions in healthcare, home-based care, support to HIV/AIDS patients and OVCs, and support to family systems. Faith-based organisations such as KCCC are likewise involved in lobbying for better delivery of services by the government. Above all, this organisation also influences policy formulation to fit the needs of rural people. Catholic Relief Services is involved in facilitating training in the community and assists NGOs such as home-based care for them to undertake their work of looking after the sick. Other interventions of the CRS include food and nutrition training for women and financial empowerment through numerous platforms for them to educate their children. Additional interventions are carried out by the Catholic Agriculture Rural Youth Movement (CARYM), which mobilises rural young people and teaches them skills in farming for integral rural development. Similarly, CHAZ which is an association of churches is involved in early pregnancy matters for girls, malaria prevention, promotion of good health, medication and gender equity, and equality. It also encourages money saving groups for women. World Vision organisation is involved in the construction of boreholes, health centres, schools, environmental conservation by encouraging tree planting and assisting farmers to

grow new crops such as soya beans and rice. It also provides scholarships to school-going children. The Peace Corps is involved in teaching people about aquaculture and how to construct dams for fish and irrigation. Interventions by women's organizations consist of money savings, social funds, and mutual assistance in agricultural activities and business. Further interventions are done by the government, which provides Social Cash Transfer, fertilizer to farmers through Farmers' Input Support Program, and road construction and building of hospitals. Lastly, CAMFED organisation supports marginalised girls to go to school for them to attain upward mobility. This objective was therefore achieved through the responses elicited from the participants and my observations.

#### **11.1.4 Objective 4**

The fourth objective was to develop a framework of interventions to reduce poverty and inequality in Zambia. The participants know what ought to happen in their milieu for them to reduce poverty and inequality. The researcher, therefore, listened very carefully to the solutions the local people offered to alleviate poverty and inequality in their area. Similarly, this objective was further realised through an extensive literature review. I also observed that poverty and inequality were real in Mungwi District; I therefore also gave my own opinion on what I think would be of help to the people of Mungwi District to achieve upward mobility and conquer poverty and inequality. Therefore, the framework developed from empirical evidence, literature, and my observations was the Intricate Poverty and Inequality Reduction Framework (IPIREF). It consists of context, dimensions of deprivations, adequate living conditions, individual and community, capitals/assets, facilities, transforming structures, legal and regulatory framework, and civil society components. All these components are important in analysing poverty and inequality. My contribution to the body of knowledge lies in harmonising component from different sources such as Chamber (1983) cluster of disadvantages which have been incorporated in the model and the component from Sustainable livelihoods Framework such as the capitals. However, my specific contribution is in the addition of the role of traditional leadership, facilities, dimensions of deprivations, results, and effects, and civil society in the framework. The strength of this framework lies in the combination of components from more than one source and that it captures many components that transforming structures can use to reduce poverty and inequality in society. Its weakness

is that it has not yet been tested anywhere yet. Although the framework for Zambia and especially in Mungwi District, is applicable anywhere in the world.

#### **11.1.5 Objective 5**

Objective number five was the last one and it sought to develop elements of theorising poverty and inequality using a grounded theory approach. This objective was realised through the insights given by the participants on the ground. It was through analysing the experiences of poverty and inequality; that I managed to find elements of theorising poverty and inequality. All the theories or approaches listed in chapter 10, come from empirical evidence given by the participants. In other words, the ideas about elements of theories that emerged from the study resulted from women's experiences of poverty and inequality, and what they thought could be the panacea to their challenges. I postulated a theory of SCT, which is predicated on the experiences of women in Mungwi District by bringing to pre-eminence the following characteristics, organisation and mobility, common cause, connection, rural livelihoods, enlightenment, wholeness principle, and use of voice. Based on experiences of women of Mungwi District, I also posited the Balance of Dominance Approach (BDA) which works of the following principles to reduce poverty and inequality: Reduction of the inequalities in the distribution of resources, balancing of power relations between women and men in societies, balancing of duties and responsibilities between women and men, ensuring evaluation and reworking of depraved social institutions, and re-evaluating social behaviour entrenched in bad social institutions. In this thesis, I have also suggested the Co-holding Approach which calls for combined owing of property among married couples. Similarly, founded on the experiences of women in the Mungwi District, I advanced the Intermediary Approach. It comes from the idea that women must be assisted by an intermediary in matters which require resolving such as divorce, sharing of resources, and access to justice. Based on the experience of the women of Mungwi District, I correspondingly posited the DRLA approach. It calls for dedicated rural leadership who must be trusted and respected by the people. They ought to be creative, must finish their tasks in the period allocated, and must be accountable and responsible. They should settle problems despite the difficulties they may encounter and should be prominent and encouraging to their subjects. Moreover, they must promote the development of countryside areas. Above all, they must know that good leadership is essential to establishing a just and all-encompassing society. Finally, based on the experiences of a lack of income by the rural

women of Mungwi District, I advanced the WISA approach. It backs ways of strengthening rural women's income such as pool fund, investment fund, trust fund, and animal farms for women's income.

## **11.2 Research questions and methods**

To answer my research topic, which is “Theorising poverty and inequality in the case of rural women of Mungwi District in Zambia using a Grounded theory approach”, I used research questions. The main research question is: What insights may be shed on poverty and inequality using a grounded theory approach and data from Mungwi district in Zambia? Consequent questions to the main research question are the following:

- What perceptions do rural women in Mungwi district have regarding poverty and inequality?
- What are the challenges faced by rural women due to poverty and inequality?
- What are the current interventions aimed at alleviating poverty and inequality in Mungwi District in Zambia?
- What framework of interventions can be developed to reduce poverty and inequality in Mungwi in Zambia?
- What elements of theories of poverty and inequality can be developed using a grounded theory?

With these research questions in mind, I undertook my study using Mungwi District as my case study. I adopted a qualitative research approach, which I knew could copiously allow me to capture women's feelings, perceptions, challenges, and understanding of poverty and inequality than would have been using quantitative methods. I positioned the study within the Interpretive paradigm and utilised a Grounded theory methodology for data gathering and analysis which are traditions associated with the qualitative approach. I used this methodology because it is suitable for theory construction from data collected among rural women of Mungwi District. The methodology also allowed me to enter the natural settings of the women, to elicit responses from them. Understanding women's reality was also facilitated by using interviews, focus group discussions, and observation methods which are methods that allow delving into the finer and intricate details of the lived experiences of the women of Mungwi at a subjective level. Through one-on-one interviews and focus group discussions, I was able to

capture the whole realm of poverty and inequality among the rural women of Mungwi District. In the observation method, I observed practically, how poverty and inequality impacted women in their daily life, in their homes, and in society. Having elaborated on the research questions and the methodology used in this study, I will now turn to the findings of the study.

### **11.3 Findings**

I shall now present my findings by submitting the results of each research question. Conclusions will be drawn from the findings in each research question. I commence with the first research question which asks, “What perceptions do rural women in Mungwi District have regarding poverty and inequality?”

#### **11.3.1 What perceptions do rural women in Mungwi District have regarding poverty and inequality?**

The above question was posed to understand the rural women’s understanding of poverty and inequality, and the rural women’s perception of poverty and inequality. Evidence from chapter 6, shows that poverty and inequality are complex, and needs to be understood, in context. There was a strong indication that rural people perceive poverty as financial incapacitation. All women were unanimous on the fact that poverty is a lack of income and wealth. The analysis of the data from the women regarding poverty, also shows that poverty is a failure to afford basic commodities, a lack of resources needed to live a good life, and failure to sustain survival. Based on the evidence, I discovered that rural women considered poverty as disability and powerlessness in the face of disaster. In this context, I restate Chamber’s (1983) observation that poverty is an interaction of disadvantages combined with isolation, to keep people poor. The description of poor women, by the women of Mungwi District, as one who lacks an income is abused, not respected, socially excluded, and noticeable from appearance, behaviour, and confidence, was ground-breaking. A poor woman is also vulnerable to many adverse circumstances, lacks education, and walks long distances to access services. The findings also show that there are many reasons why women sink into poverty. From the empirical evidence given by the rural women, it was found that the women felt neglected by the government and that this is the main reason as to why rural women sink into poverty. The women did not feel that the government was making enough effort to lift them out of poverty. There were also

other reasons why people sank into poverty, such as sickness, laziness, lack of remittances, and natural disasters.

Women of Mungwi District also elicited their perceptions of inequality. Evidence shows that they did not just describe inequality, but they also perceived it in many and meaningful ways. They perceived inequality in terms of unequal treatment, unequal opportunities, and unequal distribution of resources. The findings also show that inequality is oppression, favouritism, and disparities in development. I also discovered that the women of Mungwi District strongly felt that the unequal allocation of work reflected inequality. Moreover, the biggest inequalities for the women of Mungwi district was the feeling of being left out in many sections of society and activities as well as their status of being landless. Furthermore, empirical evidence from the rural women of Mungwi District shows how inequality starts. It was felt that the genesis of inequality was rooted in households and from households, it spread into the community and the entire nation. The women felt that greed was at the root of inequality, where a person or a group of people wanted to get better treatment than others. Evidence also shows that inequality begins with gender disparity, politics and conflict, and corruption

The findings also show that in Mungwi District, young women between the age of 20-35 have different experiences of poverty and inequality from women aged 40-70. The younger women, below 40 years of age, suffer from lack of education, unemployment, lack of income, involvement in risky behaviour, unwanted pregnancies, single motherhood, and ostracization. Young women are also victims of corruption and nepotism, and they lack support from the government.

Although the women above 40 years of age correspondingly experienced unemployment, they had slightly different experiences of poverty and inequality. The problems associated with this category of women which are exacerbated by poverty and inequality were lack of support from their husbands especially in terms of finances, chores, and child-rearing. The women felt that they suffered heavy workload and childcare burdens, and because of this could not develop themselves. Moreover, and contrary to the belief that every woman now gets social cash transfer in rural areas, I discovered that most rural women do not receive any form of a social grant, such as social cash transfer. These categories of women also had no guarantee of access

when their spouses die. One other major finding in the chapter is that most women have no access to health facilities and other social amenities.

#### **11.3.1.1 Key conclusion**

I conclude that these deep reflections on poverty and inequality, do not just tell of the hunger and suffering of the rural women of Mungwi District. The findings reveal the unfathomable dehumanization and loss of self-worth of the rural women of Mungwi District due to poverty and inequality. These findings are also an indictment of the whole range of authorities, for the lack of work they have not done, to strive to lift the rural women out of poverty. The women of Mungwi District reveal that poverty and inequality are not simplistic but complex matters. Poverty for them is not just a lack of finances and wealth, but it is also a lack of basic items and resources needed for life. Women's evidence from Mungwi District also shows that poverty is oppression, isolation, and exclusion and is a lack of confidence. The lack of education and other social amenities, such as healthcare and schools also contribute to it. Based on evidence from the field predicated on the experiences of women in Mungwi District, poverty is caused by dereliction of duty by the government of Zambia for rural women. Similarly, the rural women found themselves into poverty because of sickness, laziness, and lack of support from relatives in towns and cities.

Like poverty, women viewed inequality in several ways. Inequality is dissimilar treatment, unlike chances in life, and disparities in the dissemination of resources. The experiences of women also show that inequality is oppression, favouritism, and imbalances in development. Likewise, inequality was viewed as a dissimilar assignment of work to women and men. The women also viewed their lack of incorporation in community gatherings and meetings as inequality. Evidence also indicates that a lack of allocation of land to women is a form of inequality. Findings predicated on the experiences of the rural women of Mungwi district also show that inequality commences in the household and spreads to society. Lastly, evidence from Mungwi District indicates that younger women experience poverty and inequality differently from women who are above 40 years and above.

#### **11.3.1.2 Key recommendations**

Based on the findings of the first research question I offer the following recommendations: The women of Mungwi District need constant income. There is a need for income support from the

government in the form of social protection that must be targeted at all unemployed women and other vulnerable groups in the district. While Social Cash Transfer has been a good step in the right direction, it is recommended that the government must ensure that it reaches more people, especially those over the age of 65 years. While in countries such as South Africa, every person above 60 years is eligible for social grants or pension, in Zambia most elderly people have no pension or do not benefit from any social grant. I recommend that all people above 60 years be put on the pension fund. Pensions must be given to all people who have previously worked in the formal and informal sectors. Social protection in the form of social grants and other social benefits must also be extended to young women who have children to assist them to care for their children. Women in rural areas must be assisted by the government and NGOs to care for their children. Assistance can be nursery schools and primary schools. The government must likewise consider employment for rural women. In this way, women can salvage some income and support their families better. As women get employed, the poverty situation may eventually yield to better circumstances. I also recommend that the government of Zambia must be more involved in the life of the women of Mungwi District especially the area of women emancipation so that they can feel the impact of government's presence among them. Moreover, I recommend that women be involved in community development meetings especially where important decisions that affect their lives. I further recommend that rural leadership and the government must investigate rural work ethics to find ways to balance the burden of workload in households. Similarly, there is a need to educate people about sources of inequality and poverty and how these affect society to reduce negative results. In the second section, I deal with the finds of the second research question.

### **11.3.2 What are the challenges faced by rural women due to poverty and inequality?**

The findings show that the rural women of Mungwi District have many challenges in the areas of education, health, agriculture, politics, legal and court services, culture, patriarchy, and environment. Regarding challenges related to education, I discovered that what the women were saying, was that education was at the heart of human development. It is important here to reiterate Mwanza's (2015) opinion that, "The benefit of education spreads beyond direct economic effects to include socio benefits for individuals and society." In a similar vein, Psacharopoulos (1985) states that education is the root through which the nation educates its human capital and labour forces for better returns to the economy. Based on the evidence, I

found that education, for most rural women in Mungwi District, is not accessible. There are myriads of hindrances, some of which are embedded in social-cultural beliefs. Evidence shows that male preference is still rife and that culturally boys are encouraged to go to school while girls are relegated to assist with household chores. Girls' education is further hampered when the girls fall pregnant or when they are asked to be taken into early marriages. The study also found that poor households failed to send girls to school. If there was a choice to be made between a girl and a boy, the household would choose to spend their little income on a boy. The lack of access was further worsened by few and distant schools in the area.

Among other problems faced by women in Mungwi District, are the healthcare-related challenges. Evidence shows that hospitals and clinics in the entire District of Mungwi are very few and remotely located. I also discovered that Mungwi District has very few serving doctors and nurses. Most participants in the study said that they rarely see a doctor when they are sick. They are attended to by the medical assistant or a nurse. These few hospitals and clinics were found to have limited services; hence patients get referred to Kasama general hospital or Lusaka, which is over 900 kilometres away from Mungwi District. Women rarely have reproductive healthcare education, which makes things even more difficult, especially for young mothers.

The majority of the women in Mungwi District, are farmers. Most of their livelihoods are agricultural-based or related to agriculture. However, evidence from the ground points to the fact that women do not own land on their own. They only have usufruct rights to use land. This lack of total ownership denies women the freedom to use land at maximum capacity. With agricultural challenges, it was discovered that women used outdated farming methods and worked very long hours in the field. Despite working long hours, this did not translate to high yields. Further evidence showed that women were vulnerable to natural disasters. They were not insured against any form of natural shocks and did not have any form of financial assistance to help them with their farming efforts. Like the lack of doctors in the health sector, there were very few extension officers in the agricultural sector.

Other challenges women faced, included unemployment. Based on the evidence from the participants I concluded that many women in Mungwi District are not employed in the formal sector. Because of this, I discovered that many women in Mungwi District do not have a

constant income. Connected to this phenomenon is that I found out that most rural women of Mungwi District had no alternative essential entrepreneurial skills such as soap making, dressmaking, cooking oil extraction, baking, cookery, or others that would assist them to join the main economic stream to achieve some upward mobility.

The study further found that while the women of Mungwi District voted in many elections, nothing changed in their lives, and their lives remained the same with every political party that took power. Further indications were that there are very few women in political leadership. Access to courts and legal services was another frontier that women felt is important and could reduce poverty and inequality. However, I found that in Mungwi District, courts and legal services are not accessible to the majority of the women. In addition to that, the local courts that are in the district, are located very far away. The evidence further shows that the few villages overseen by traditional leadership, have no proper conflict management systems to help women when they experienced disputes and injustice.

It was also discovered that cultural practices contributed to poverty and inequality. While culture was a conduit through which power relationships were recognised in society and status was conferred upon different people in society, culture also hindered rural women's opportunities and rights. Bad cultural practices encouraged the subduing of women and girls while men and boys are elevated. For instance, the findings show that boys are encouraged to attend school, while girls are forced to stay at home to assist with house chores. Women being viewed as carers; is a reason which contributes to women's status in society.

Evidence also showed that the women of Mungwi District are affected by the changing weather patterns. They rely on the Chitemene system, which is a slash and burn system. I found out that this system is helpful to rural women to clear land and to grow some of their crops. However, the women of Mungwi District also accepted that despite it being a system that helps them, it was detrimental to the environment, plants, and animals.

### **11.3.2.1 Key conclusion**

I conclude that a lot of challenges women of Mungwi District struggle with are rights that are enshrined in the constitution of Zambia. Women and girls have challenges in accessing education, boys are given a better chance to go to school than girls. Due to pregnancies and early marriages, some girls fail to complete their education. Furthermore, poor households fail

to send girls to school. Likewise, access to healthcare is a huge challenge for rural women. Healthcare centres are few with limited services in the Mungwi District and they have a deficit of doctors and nurses. This makes life difficult for women especially those who are expecting to have a child. Moreover, women face problems in the agricultural sector which worsened by a lack of land ownership and a dearth of insurance against external calamities. This coupled with the absence of financial assistance in the women's farming endeavours. Women in Mungwi District equally have insufficient skills that can assist them to find income and few of them are involved in political leadership. Furthermore, Mungwi District offers very few court and legal services due to very few courts and firms dealing in legal services. Some cultural practices also contribute issues to poverty and inequality women face in Mungwi District because they hinder women's opportunities and rights. While culture has good norms, which must be upheld, certain practices continue to contribute to the underdevelopment of women. Rural women stand a greater chance of contributing to the development of rural areas if they are supported by all walks of society.

#### **11.3.2.2 Key recommendations**

Grounded on the findings of the second research question the following are my reconditions: Education is key to social and economic mobility, and it is the right of every person. I, therefore, recommend that the government of Zambia must ensure that every child has access to education. Education must be enforced in rural areas because most children do not attend school. More schools must be built in Mungwi District so that children do not have to walk a long distance. Early marriages or child marriages must be entirely abolished. Pregnant girls must be allowed to continue with education. Similarly, a deliberate decision must be made by the government to build more hospitals and clinics to curb women and pregnant mothers having to cover long distances for treatment. Hospitals must be well-stocked with drugs/medicines, ambulances, and other hospital equipment. Moreover, most rural women are small scale farmers in Mungwi District. Therefore, I suggest that rural women be given land tenure security. All marriages concluded in rural areas ought to be registered with the government and spouses should own property jointly or separately if they wish to do so. Women need to be assisted with inputs for planting such as seed for a variety of crops and membership to cooperatives must not be gender-biased in favour of men. It is also essential that women have access to microfinance. The government needs to assist rural women by introducing farming

with machines and technology in farming in Mungwi District. Diversification in agriculture is needed in Mungwi District, e.g., coupling crop cultivation with livestock rearing, poultry farming, and aquaculture. In the cultural sphere, culture consists of virtuous norms, such as respect for the elderly and generosity to everyone; however, there are also detrimental norms. Therefore, I recommend that detrimental norms that encourage domination and discourage upward mobility and development of women re-evaluated and discouraged by society, especially through traditional authorities. Culture should discourage negative patriarchy and encourage equality between women and men. The political participation of women remains low. I recommend that a quota system be adopted to increase the participation of women in public offices such as parliament, cabinet, and government positions. Gender mainstreaming must apply to all sectors of society, government, and non-government organisations. Women in rural areas must not be prevented from attending community development meetings. Traditional leadership must ensure that women are represented in all meetings at that level and must be given a chance to air their views. While most of the rural dwellers depend on Chitemene system (slash and burn system), it is, however, detrimental to the environment and the ecosystem. I recommend that people be assisted to understand the importance of environmental preservation. Activities of forestation should be increased in rural areas, through the Ministry of Agriculture and Forestry and Fisheries. The government must assist rural women with farming methods that are not harmful to the environment, such as the application of organic manure rather than using chemical fertilizers. Lastly, Mungwi District is still lagging in infrastructure development such as roads, transportation, telecommunications technologies. Infrastructure is vital for rural development. With that in mind, I suggest that the government should focus on revamping infrastructure in Mungwi District to expedite development. The following section looks at findings on the third research question.

### **11.3.3 What are the current interventions aimed at alleviating poverty and inequality in Mungwi District in Zambia?**

I have stated several times that poverty and inequality among rural women are remarkably high in Zambia. I have also reasoned that poverty and inequality of rural women have to be addressed by understanding the rural women's challenges and experiences of poverty and inequality. Moreover, because they are multifaceted, these challenges need many different stakeholders to be invited to come on board to alleviate poverty and inequality. The findings

from Mungwi District demonstrate that there are several current interventions aimed at alleviating poverty and inequality. Data from the ground support that the church is involved in alleviating poverty and inequality in areas of social development, morality, and ethical conduct and counselling. They speak against the exploitation of women and gender-based violence. Churches are places where women gather for different activities for mutual support. Also, churches have been used for education and education support activities. The results show that faith-based organisations were further involved in encouraging women to join self-help groups, micro-finance education, nutrition, water and sanitation, hygiene, HIV/AIDS, and in supporting the Orphans and vulnerable children (OVCs). The findings further demonstrate that churches have done tremendous work in the area of training people in self-reliance, civic education, and diversification of agricultural activities. Data further supports the findings that faith-based organisations are fully involved in supporting healthcare and child protection.

Other than churches and faith-based organisations, the study found that international organisations such as Peace Corps and CAMFED and World Vision are all involved in reducing poverty and inequality through their different activities. Data from the field also indicates that many of the women's local organisations are involved in poverty and inequality alleviation. These groups include organisations such as Twalisalapo, Landeni, Fipelwa, Mwapoleni, Chimanakatongo, Bwacha, Kapulu, and Lucindashi. These findings, regarding the various local organisations of women, call into question some widely accepted notions that women do not do anything about their situation but only wait to be assisted by outsiders. The findings similarly indicate that the government is also on the ground helping with the alleviation of poverty and inequality. For instance, the government is involved, not only in healthcare and education but also in agricultural development and poverty reduction strategies such as farmers' input support program (FISP) and Social Cash transfer, among others. This finding likewise calls into question, the theory that the government does not care about the poor rural people. However, it must be stated here that the government could do more for the rural poor of the Mungwi District.

#### **11.3.3.1 Key conclusion**

I conclude that there are current interventions that are being carried out in Mungwi District by churches and faith-based organisations, international organisations, women's local

organisations and the government of Zambia. However, we also must admit that most of these efforts reach very few women in Mungwi District and the impact of the presence and effort of most of these organisations and the government is not felt by the majority of the poor.

#### **11.3.3.2 Key recommendations**

Following the evidence from the rural women of Mungwi District that the church is biggest the non-governmental organisation in Mungwi District due to the scale of the activities they are involved in, I recommend that partnership between government and churches be made stronger for the government to assist with projects the church is currently involved in such as education, and health. Similarly, there is a need for the government to integrate with a faith-based organisation, international organisations, and women's local organisations. It is essential to do so to pull resources together to help the women of Mungwi District better. Also, since the Church is the second largest healthcare provider, I recommend that the government must find ways to capitalize on this strength to deliver healthcare service through a faith-based organisation. I also recommend that CARYM an organisation that specializes in training young people in Zambia be supported by the government for it to scale up coverage in reaching out to young people. Training of more young people in agriculture will contribute to the growth of the rural economy and this will reduce poverty and inequality. Local women organisations, also to a large extent, reduce poverty and inequality among women. I suggest the government should fund these organisations through credit schemes or the bank for them to operate on their maximum level. They also recommend the government's assistance with collateral to these groups to have access to loans in the bank. Most women individually and groups said that they cannot access load from the bank or other credit facilities due to lack of collateral. The next section deals with the findings of the fourth research question.

#### **11.3.4 What framework of interventions can be developed to reduce poverty and inequality in Mungwi in Zambia?**

This section concentrated on finding a framework of intervention that can be used to reduce poverty and inequality. The researcher looked for components to be developed into a framework to reduce poverty and inequality in Mungwi District among the rural women. Using data from the ground, the researcher developed the Intricate Poverty and Inequality Reduction

Framework (IPIREF). It consists of several components such as context which is the environment in which women of Mungwi District find themselves in. It is a context of poverty and inequality, isolation, and exclusion. The IPIREF also has components such as living conditions, and dimensions of deprivations which are the actual factors that contribute to the poverty and inequality situation of women. The framework also has capitals and assets, individual and community aspects, transforming structures, legal and regulatory components, and civil society. This framework which I have developed is important in analysing issues of poverty and inequality and can be used to reduce them. IPIREF model ought to ensure that there is gender equality, healthcare, and inclusive education. The IPIREF also shows agriculture as an important factor. Agriculture needs to be improved in many aspects in Mungwi District to reduce poverty and inequality. Likewise, the findings tell us a great deal about the lack of social protection for the vulnerable groups in Mungwi District. The IPIREF, therefore, contains a component of social security. The framework of intervention must ensure social protection for vulnerable groups, especially the disabled, the elderly, and poor women. The findings also show that the framework of intervention promotes must inclusive economic growth, and women must be encouraged to participate in politics and community activities. Moreover, the findings are consistent in showing that any framework of intervention must insist on discouraging detrimental social and cultural practices. The findings also demonstrated that a good framework of intervention must consider infrastructure development, technology, environmental protection, and sustainable livelihoods. Furthermore, the findings indicate that women need assistance in settling their disputes whether at the village and District level. All these components that assist in reducing poverty and inequality have been added to IPIREF.

#### **11.3.4.1 Key conclusion**

The IPIREF resulted from the evidence of the experiences of the women of the Mungwi District. It contains circumstances that lead to poverty and inequality. It also shows that poverty affects, and inequality impacts on individuals as well as community and that poverty and inequality occur in a certain context. Moreover, poverty and inequality can be tackled by the transforming structures which include the government, non-governmental organisation, individuals, women themselves, and traditional leadership. The complexity of poverty and inequality requires and multidimensional approach in tackling it, that is why the researcher

added many components to IPIREF as they were elicited from the participants, and my observations.

#### **11.3.4.2 Key recommendation**

This framework is founded on the evidence from the rural women of the Mungwi District but can be used anywhere by the transforming structures. I, therefore, recommend that IPIREF must be used in rural settings for results to be more guaranteed. The following section addresses the findings of the fifth research question.

#### **11.3.5. To develop elements of theories of poverty and inequality using a grounded theory approach**

The chapter sought to explain the theories and approaches that emerged from grounded data. In this context, It is worth reiterating Creswell et al., (2016) who argue that the development of theory is produced through grounded data from the participants who have lived experiences of the phenomenon. The study considered the following theories or approaches: The Social Capacitation Theory (SCT), Balance of Dominance Approach (BDA), Co-holding approach (COHA), Intermediary Approach (INTA), Devoted Rural Leadership Approach (DRLA) and Women Income Support Approach (WISA). All these approaches, as indicated in chapter 10 of this thesis, are supported by data regarding opinions and experiences of women on the ground.

##### **11.3.5.1 Key conclusions**

The above elements of theorising about poverty and inequality were informed by the empirical evidence from the rural women of Mungwi District. They are about ways in which to empower women economically and socially. They are also about helping women to own property and protection from unfair treatment in conflict circumstances. These theories call for committed rural leadership and ways in which women can consolidate their income base. These approaches may be taken into consideration to alleviate poverty and inequality of the rural women of Mungwi District, some problems experienced by the rural women would be reduced. The theories or approaches would also shed light on why women experience problems in rural areas such as Mungwi District. The following section deals with recommendations.

### **11.3.5.2 Key recommendations**

Theories and approaches can help us make sense of the observed patterns (Babbie, 2011). The above theories and approaches have been developed from evidence elicited from the rural women of Mungwi District. I therefore recommend these theories and approaches be used in the explanation of poverty and inequality by the transforming structures in the public and private sectors as well as individual philanthropists.

### **11.4 Possible areas of further research**

I have made my case that poverty and inequality are phenomena that affect the rural women of Mungwi District in various ways and that it calls for many stakeholders to come together to assist in reducing the negative effects of poverty and inequality. Possible areas of further research could look at Female-Headed Household or the study could look at those who are widowed and divorced in order to have a nuanced view of their experiences. This could be done in another district or nationwide, or other countries in the SADC region. Although experiences may not be comparable, it would be good to know results from other areas.

### **11.5 Conclusion**

This chapter served as conclusions to this study. It looked at the five objectives of the study and how they were realised. The first objective explored the perceptions of rural women in Mungwi District regarding poverty and inequality. This objective was realised through the responses given by the participants to the questions that were set before them. Evidence shows that women of Mungwi District view poverty not only as a lack of money but also as voicelessness, oppression due to patriarchy, denied access to healthcare and education because of some cultural systems that value boys over girls. The second objective investigated the challenges faced by rural women due to poverty and inequality. Challenges encountered by women in Mungwi District include a lack of income, lack of education, a lack of health facilities, and repressive cultural beliefs. A collection of these challenges represented in this study bears evidence to the realisation of this objective. The third objective was centred on evaluating current interventions aimed at alleviating poverty and inequality in the Mungwi District among the rural women of Mungwi District. The women gave an array of interventions by the Churches, Faith-Based Organisations, NGOs, International Organisations, and local women's organisations. Interventions by these organisations ranged from Churches

involvement in healthcare, home-based care, assistance to HIV/AIDs patients, and OVCs. Other interventions include the support of women financially through various programmes and the support of girls to access education. Similarly, other interventions mentioned by the women involved organisations that trained young people in agriculture. The fourth objective dealt with in this chapter was to develop a framework of intervention to reduce poverty and inequality. Evidence from the field resulted in the development of the Intricate Poverty and Inequality Reduction Framework. It consists of many components that explain the environment of poverty and inequality and elements that can be used to reduce poverty and inequality. The fifth research question investigated elements of theorising poverty and inequality using a grounded theory approach. Informed by the empirical evidence from the field, the researcher postulated the Social capacitation theory (SCT), Balance of Dominance Approach (BDA), Co-holding Approach (CoHA), Intermediary Approach (INTA) and Devoted Rural Leadership Approach (DRLA). This chapter also looked at research questions and methods used in this study. Findings and their conclusions and recommendations have also been dealt with in this chapter. The chapter ended with possible areas of further research and a conclusion.

## 12.0 REFERENCES

- African Peer Review Mechanism . (2002, June 18). *The New Partnership for Africa's Development: Declaration on Democracy, Political, Economic and Corporate Governance*. Retrieved from <http://www.un.org/en/africa/osaa/pdf/aprm-declaration.pdf>
- Wonani, C.M., Mbuta, W.S., and Mkandawire, A.M. (2013). *The gender and equity implications of land related investments on land access, labour and income-generating opportunities: A case study of selected agricultural investment in Zambia*. Rome: FAO.
- A very short summary of the socialist feminist theory and practice*. (2012). Retrieved April 11, 2019, from [https://www.oakton.edu/user/4/ghamill/Socialist\\_Feminism.pdf](https://www.oakton.edu/user/4/ghamill/Socialist_Feminism.pdf)
- ABAHE. (n.d.). *ERG Theory*. Retrieved May 3, 2019, from [www.abahe.uk/Free-En-Resources/Theories-of-Management/ERG-Theory.pdf](http://www.abahe.uk/Free-En-Resources/Theories-of-Management/ERG-Theory.pdf)
- Abbott, M., and Reilly, A. (2019, May). The role of social capital in supporting economic mobility. Madison. Retrieved June 2020, from <https://aspe.hhs.gov/sites/default/files/private/aspe-files/261791/socialcapitalsupportingeconomicmobility.pdf>
- Abdourahman, O. I. (2010). Time poverty: A contribution to women's poverty. *Journal statistique africain*, 11, 16-37. Retrieved from <https://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/Time%20Poverty%20A%20Contributor%20to%20Womens%20Poverty.pdf>
- Abeysekera, S. (2014, January 1). *The high commissioner's promotion of Universality of Human Rights* . Retrieved from Brill: <https://brill.com/view/book/edcoll/9789004254251/B9789004254251-s009.xml>
- ACHPR. (2003, July 11). *Protocol to the African Charter on Human and people's rights on the rights of women in Africa*. Retrieved from African Commission on human and people's rights : [http://www.achpr.org/files/instruments/women-protocol/achpr\\_instr\\_proto\\_women\\_eng.pdf](http://www.achpr.org/files/instruments/women-protocol/achpr_instr_proto_women_eng.pdf)
- Acosta, P., Calderon, C., Fajnzylber, P., Lopez, J. Humberto. (2007). *The Impact of Remittances on Poverty and Human Capital : Evidence from Latin American Household Surveys*. Retrieved February 4, 2020, from Open Knowledge repository: <https://openknowledge.worldbank.org/handle/10986/7392>
- Acuff, J. B. (2018). Black Feminist Theory in 21st Century Art Education Research. *Studies in Art Education*, 59(3), 201-204. doi:<https://doi.org/10.1080/00393541.2018.1476953>
- ADB. (2013). *Development effectiveness review 2013 Zambia*. Belvédère: African development bank group. Retrieved from [https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Development\\_Effectiveness\\_Review\\_2013\\_ZAMBIA.pdf](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Development_Effectiveness_Review_2013_ZAMBIA.pdf)

- Adedamola F. Badajo, Ayodele O. Mayekodunmi, Peter Kingsley, James Smith and Susan C. Welburn. (2017). The impact of Self-Help Groups on pastoral women's empowerment and agency: A study in Nigeria. *Pastoralism: Research, policy and practice*, 7, 1-12.
- Africa centre for biodiversity . (2015). *Which way forward for Zambia's smallholder farmer: Green revolution input subsidies or agro-ecology?* Johannesburg : ACB.
- African Development Bank Group . (2019). *Zambia economic outlook*. Retrieved from <https://www.afdb.org/en/countries/southern-africa/zambia/zambia-economic-outlook>
- African Union . (2007, January 30). African charter on democracy, elections and governance. Retrieved May 20, 2020, from [http://archive.ipu.org/idd-E/afr\\_charter.pdf](http://archive.ipu.org/idd-E/afr_charter.pdf)
- African Union. (2004). Solemn declaration on gender equity in Africa. Retrieved July 10, 2020, from [http://www.justice.gov.za/docs/other-docs/2004\\_AUdeclaration.pdf](http://www.justice.gov.za/docs/other-docs/2004_AUdeclaration.pdf)
- Agarwal, B. (2003, January and April ). Gender and Land rights revisited: Exploring new prospects via the state family and market. *Journal of agrarian change*, 3(1 & 2 ), 184-224.
- Aggio, C. (2001). *Lady Leaders' : The case of quotas for women's representatiion in Argentina*. Retrieved from Inter-American Development Bank: <https://publications.iadb.org/publications/english/document/Lady-Leaders-The-Case-of-Quotas-for-Women-Representation-in-Arentina.pdf>
- Ajjawi, R., and Higgs, J. (2007). Using hermaneutic phenomenology to investigate how experienced practiioners learn to communicate clinical reasoning. *The qualitative report*, 12(4), 612-638. Retrieved from <http://www.nova.edu/ssss/QR/QR12-4/ajjawi.pdf>
- Akkas, Z. (2014). Women's participation in communal activities in rural Bangladesh. *Local government studies*, 40(4), 495-517.
- Akyeampong, E. (2014). The contribution of African women to economic growth and development in the pre-colonial and colonial periods: Historical perspective and policy implications. *Economic historic of developing regions*, 29(1), 42-73.
- Aliu, A. (2016). Nutritional insecurity in Ojo-Lagos Nigeria: Redifining food security in the context of food deprivation. *Journal of Poverty*, 20(4), 417-440.
- Alkire, S & Housseini, B. (2014, December ). *Multidimensional Poverty in Sub-Saharan Africa: Levels and Trends*. Retrieved from Oxford Poverty & Human Development Initiative : <https://www.ophi.org.uk/wp-content/uploads/OPHIWP081.pdf>
- Alston, P. (2017, December 15). *United Nations Special Rapporteur on extreme poverty and human rights*. Retrieved from OHCHR: <http://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=22533&LangID=E>
- amambang, L., Auger, N., Lo, E., & Raynault, M. (2011). Measurement of gender inequality in neighbourhoods of Québec, Canada. *International Journal for Equity in Health*, 10(1), 52.
- American Bible Society . (1999). *Holy Bible* (Good News Edition ed.). Cape Town: Bible Society of South Africa.

- American Bible Society. (1977). *The Holy Bible*. New York : Bible Society of South Africa .
- Amnesty International . (2014, July 28). *Human rights for human dignity: A primer on economic and social cultural rights* . Retrieved from <https://www.amnesty.org/en/documents/POL34/001/2014/en/>
- Andrew, E. O. (2018). Women's struggle for representation in African political structure. *Gender and Behaviour* , 16(2), 11219-11234. Retrieved from <https://www.ajol.info/index.php/gab/article/view/180783>
- Andrew, O. E. (2018). Analysis of Socio-Cultural Impacts of Women Representation in African Political. *Gender and Behaviour*, 11219-11235. Retrieved from <https://www.ajol.info/index.php/gab/article/view/180783>
- Armstrong, E. (2020). *Marxist and socialist feminism*. (S. College, Producer) Retrieved from Study of women and Gender: Faculty publications: [https://scholarworks.smith.edu/swg\\_facpubs/15](https://scholarworks.smith.edu/swg_facpubs/15)
- Arruda, P., and Dubois, L. (2018, June ). *A brief history of Zambia's social cash transfer programme* . Retrieved from International policy centre for inclusive growth : [https://www.ipc-undp.org/pub/eng/PRB62\\_A\\_brief\\_history\\_of\\_Zambia\\_s\\_social\\_cash\\_transfer\\_programme.pdf](https://www.ipc-undp.org/pub/eng/PRB62_A_brief_history_of_Zambia_s_social_cash_transfer_programme.pdf)
- Aruna, E.O & M.E Hanachor. (2017). Abraham Maslow's hierarchy of needs and assessment of needs in community development. *International journal of development and economic sustainability*, 5(7), 15-27.
- AU. (1981, June 01). *African Charter on Human and Peoples' Rights*. Retrieved from African Union : <https://au.int/en/treaties/african-charter-human-and-peoples-rights>
- AU. (2003, July 01). *Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa*. Retrieved from <https://au.int/en/treaties/protocol-african-charter-human-and-peoples-rights-rights-women-africa>
- Ayuba, M. R. (2009). Justice delayed is justice denied: An emperical study of causes and implications of delayed justice by the Nigerian courts.
- Babbie, E. (2011). *Introduction to social research* (5th ed.). Belmont : Wadsworth and Cengage Learning .
- Banda, F. (2006). Women, Law and Human Rights in Southern Africa. *Journal of Southern African Studies*, 32(1), 13-27.
- Banda, L. (2012). *Zambia's new constitution brings push to end discrimination against women*. Retrieved from Women news network: <https://womennewsnetwork.net/2012/06/26/zambias-new-constitution-end-discrimination-women/>
- Banerjee, S. M. (2010). Debates on domesticity and the position of women in late colonial India. *History compass*, 8(6), 455-473.

- Banu, A. (2016). *Human Development: Disparity and Vulnerability: Women in South Asia*. Retrieved from UNDP:  
[http://hdr.undp.org/sites/default/files/latest\\_edited\\_banu\\_template\\_gl\\_1\\_august.pdf](http://hdr.undp.org/sites/default/files/latest_edited_banu_template_gl_1_august.pdf)
- Barcena, A., and Banyima, W. (2016, January 25). *Latin America is the world's most unequal region. Here is how to fix it*. Retrieved from Economic commission for Latin America and the Caribbean : <https://www.cepal.org/en/articulos/2016-america-latina-caribe-es-la-region-mas-desigual-mundo-como-solucionarlo>
- Bardosh, K. (2015). Achieving "Total Sanitation" in rural Africa geographies:Poverty, participation and pit latrines in Eastern Zambia. *GeoForum*, 66(1), 53-63.
- Barsalou, L.W., Yeh, W., Luka, B.J., Olseth, K.L., Wu, L., and Mix, K.S. (1999). Concepts and meaning. Retrieved November 5, 2019, from  
[file:///C:/Users/27780/Downloads/Barsalou\\_et\\_al\\_chap\\_1993\\_concepts\\_meaning.pdf](file:///C:/Users/27780/Downloads/Barsalou_et_al_chap_1993_concepts_meaning.pdf)
- Beijing Declaration and Platform for Action . (1995, September 15). *The fourth world conference on women*. Retrieved from  
[https://www.un.org/en/events/pastevents/pdfs/Beijing\\_Declaration\\_and\\_Platform\\_for\\_Action.pdf](https://www.un.org/en/events/pastevents/pdfs/Beijing_Declaration_and_Platform_for_Action.pdf)
- Beitz, C. (2003). What Human Rights Mean. *American Academy of Arts and sciences*, 132(1), 36-46.
- Beitz, C. (2009). *The idea of humun rights*. Oxford: Oxford university press.
- Beitz, C. R. (2001). Human Rights as a common concern. *American Politics science Review*, 95(2), 269-282.
- Berger, L. M., Cancian, M., & Magnuson, K. (2018). Anti-Poverty Policy Innovations: New Proposals for Addressing Poverty in the United States. *The Russell Sage Foundation Journal of the Social Sciences*, 4(2), 1-19.
- Bernardi, L. &. (2017). *Lone parenthood in the life course* (8 ed.). Cham: Springer Nature.
- Bernardi, L., and Mortelman, D. (2018). *Lone parenthood in life course*. Lausanne: Spring Open.  
 Retrieved April 14, 2020, from <https://link.springer.com/book/10.1007/978-3-319-63295-7>
- Bernstein, A. J. (1989). *Self-help groups in the South African Context: A development perspective* . Durban : University of Natal .
- Bhalla, N. (2018, August 15). Polygamy dreads poverty, dispair for Kenyan women and children.
- Bharadwaj, N. D. (2016, November 5). *The relationship between poverty and the environment*. Retrieved from <https://www.voicesofyouth.org/blog/relationship-between-poverty-and-environment>
- Bhutto, A. W., & Bazmi, A. (2007). Sustainable agriculture and eradication of rural poverty in Pakistan. *Natural Resources Forum*, 31(4), 253-262.

- Biggs, B., King, L., Basu, S., and Stuckler, D. (2010). Is wealthier always healthier? The impact of national income level, inequality and poverty on public health in Latin America. *Social Science and Medicine*, 266-271.
- Bird, F., Henripin, J., Humphrey, J. P., Lange, L. M., Lapointe, J., MacGill, E. G., & Ogilvie, D. (1970). *Report on the royal commission on the status of women in Canada*. Ottawa: Royal Commission.
- Birk, M., Chapman, Y., Francis, F. (2008). Memoing in qualitative research: probing, data and process. *Journal of research in nursing*, 13(1), 68-75.
- Bishop, C. (2019). *Enabling yn in young rural women women to participate in rural transformation in East and Southern Africa*. Rome : FAO. Retrieved June 11, 2020, from <http://www.fao.org/3/CA3434EN/ca3434en.pdf>
- Boarini, R., & Mira d'Ercole, M. (2006). Measures of material deprivation in OECD countries. *OECD Social, Employment and Migration Working Papers No. 37* . Paris: OECD Publishing.
- Bock, G & Wilk, A. (2000). Overcoming poverty with small Loans. Village savings and credit banks in Mali. *Agriculture and rural development*, 6(2), 28-33.
- Boll, C., Rossen, A., & Wolf, A. (2017). The EU Gender Earnings Gap: Job Segregation and Working Time as Driving Factors. *Jahrbücher für Nationalökonomie und Statistik*, 237(3). doi:10.1515/jbnst-2017-0100
- Boll, Christina, Rossen, Anja, Wolf, & André. (2016). The EU gender earnings gap: Job segregation and working time as driving factors. *Series: IAB-Discussion Paper ; No.36/2016*.
- Borgen Project. (2017, May 5). *10 facts about Poverrry in Zambia*. Retrieved from <https://borgenproject.org/10-facts-about-poverty-in-zambia/>
- Botha, S. (2005). *Democracy and other forms of regime: Only study guide for PLC302Y* . Pretoria: University of South Africa.
- Boudet, A. M. (2011, September 22). Latin America: Women still struggle for equality at work and at home. . Retrieved July 5, 2018, from <https://blogs.worldbank.org/latinamerica/latin-america-women-still-struggle-for-equality-at-work-and-at-home>
- Bradshaw, S., Chant, S., and Linneker, B. (2019). Challenges and changes in gendered poverty: The Feminisation, De-feminisation and Re-Feminisation of poverty in Latin America, Feminist economics. *Journal of Feminist Economics*, 25(1). doi:10.1080/13545701.2018.1529417
- Brady, D. (2005). The welfare state and relative poverty in rich western democracies 1967-1997. *Social Forces*, 83(4), 1329-1364.
- Brady, D., Fullerton, A. S., & Cross, J. M. (2009). Putting Poverty in Political Context: A Multi-Level Analysis of Adult Poverty across 18 Affluent Democracies. *Social Forces*, 88(1), 271-299.
- Brander, P., De Witte, L., Ghanea, N., Gomes, R., Keen, E., Nikitina, A., and Pinkeviciute, J. (2012, October). *Compass Manual for human rights education with young people*. Strasbourg,

- Europe: Council of Europe. Retrieved August 14, 2020, from <https://rm.coe.int/compass-eng-rev-2020-web/1680a08e40>
- Brocklesby, M. A & Fisher, E. (2003, July). Community development in sustainable livelihoods approaches: An introduction. *Community Development Journal*, 38(3), 185-198.
- Brown, A. (2018, April ). *In Malawi, Local chief leads efforts to end child marriage in community* . Retrieved from Unicef for every child : <https://www.unicef.org/stories/malawi-local-chief-leads-effort-end-child-marriage-community>
- Brown, G. M., Al-Hamad, L., & De Paz Nieves, C. (2008, June 20). *Gender Equity in East Asia: Progress, and the challenges of economic growth and political change*. Retrieved 2018, from East Asia Update: <http://siteresources.worldbank.org/INTEAPHALFYEARLYUPDATE/Resources/genderequality.pdf>
- Buckingham, S. (2014). Ecofeminist in the 21st Century. *The geographical journal*, 170(2), 146-154.
- Buvinic, M., Das Gupta, M., & Casabonne, M. (2012, October). *Violent conflict and gender inequality: An overview*. Retrieved January 30, 2019, from file:///D:/War%20and%20Women.pdf
- Bwembya, J. M. (2013, April 27). *Insaka ya mapinda ne nsosele*. Retrieved from <https://kitweonline.com/discover-kitwe/culture/insaka-ya-mapinda-ne-nsosele>
- Camfed Zambia. (2018). *Campaign for female education*. Retrieved December 26, 2020, from <https://camfed.org/our-impact/zambia/>
- Camlin, C.S., Snow, R., & Hosegood, V. (2004). *Gendered Patterns of migration in rural South Africa*, 20(2), 528-551.
- Carmody, B. (2016). Catholic Education in Zambia: Mission integrity and politics. *Journal of the history of education*, 45(5), 621-637.
- Carvalho, M., and Nsemukila, B.G. (2013). *Update of the situation analysis: Children and women in Zambia*. Lusaka: Unicef.
- CARYM. (2018). *Catholic Agriculture rural youth movement*. Retrieved December 12, 2019, from <https://www.facebook.com/catholicagriculturerruralyouthmovement/?pageid=101156087934327&ftentidentifier=103407934375809&padding=0>
- CARYM. (2019). Catholic agriculture rural youth movement. Retrieved from <https://www.facebook.com/catholicagriculturerruralyouthmovement/>
- Castellanos, Y. E. (2014). *An analysis of motivational theories that could aid the college management to enhance employment engagement*. National College of Ireland.
- Catherine, F. L. (1998). Are women's micro-enterprises profitable? A case study of cameroon women. *Small enterprise development*. 9(3), 50-56.
- Central Statistical Office. (2016). *Zambia: 2015 Living Conditions Monitoring Survey Report* . Lusaka : Central Statistical Office .

- Central Statistical Office. (2018). *Analysing and presenting statistics with a gender lens: Women and men in Zambia*. Lusaka: Central Statistical Office.
- Cha, L., & Ramesh, M. (2017). *Provision for protection: Review of social protection in Zambia and Namibia*. Southern African institute for policy and research.
- Chambers, R and Conway, G.R. (1991, December). *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century*. Retrieved May 17, 2020, from [https://www.researchgate.net/publication/248535825\\_Sustainable\\_rural\\_livelihoods\\_practical\\_concepts\\_for\\_the\\_21st\\_century](https://www.researchgate.net/publication/248535825_Sustainable_rural_livelihoods_practical_concepts_for_the_21st_century)
- Chambers, R. (1983). *Rural development: Putting the last first*. Harlow: Prentice Hall.
- Chambers, R. (1987). *Rural development: : putting the last first*. New York: Longman Scientific & Technical.
- Chambers, R. (2006). What is poverty? Who asks? Who answers? *Poverty in Focus*, 1-4.
- Chandy, L., & Smith, C. (2014). *How Poor are America's Poorest? U.S. \$2 a Day Poverty in a Global Context*. Retrieved April 30, 2018, from <https://www.brookings.edu/wp-content/uploads/2016/06/How-Poor-are-Americas-Poorest.pdf>
- Charmaz, K. (2006). *Constructing grounded theory: A practical guide through qualitative analysis*. London : Sage .
- Charmaz, K. (2014). *Constructing grounded theory* (2nd ed.). London: Sage.
- Chauhan, R. K., Mohanty, S. K., Subramanian, S. V., Parida, J. K., & Padhi, B. (2015). Regional Estimates of Poverty and Inequality in India, 1993–2012. *Social Indicators Research*, 127(3), 1249-1296.
- Chauncey, G. (1981). The locus of reproduction: women's labour in the Zambian copperbelt, 1927-1953. *Journal of Southern African Studies*, 7(2), 135-165.
- CHAZ. (2018). *Churches health association of Zambia*. Retrieved December 12, 2019, from <https://www.chaz.org.zm/>
- Cherry, K. (2019, December 3). *The 5 Levels of Maslow's Hierarchy of Needs*,. Retrieved from Verywellmind: <https://www.verywellmind.com/what-is-maslows-hierarchy-of-needs-4136760>
- Ching, L. L., & Kwan, H. C. (2002). Gender and Poverty: Voices of women in Hong Kong. *New Global Development*, 18(1-2), 69-83.
- Chirwa, E. (2004). Issues in rural infrastructure and rural services for smallholder agricultural development in Malawi. Lilongwe: University of Malawi.
- Chisunka, K. (2015, July 5). Healthcare comes closer to Mungwi villager.
- Chitonge, H., Orleans Mfunne, Bridget B. Umar, Gear M. Kajoba, Diana Banda & Lungisile Ntsebeza. (2017). Silent privatisation of customary land in Zambia: opportunities for a few, challenges for many. *Social dynamics*, 43(1). doi:doi.org/10.1080/02533952.2017.1356049

- Chowdhury, A. M., Bhuiya, A., Chowdhury, M. E., Rasheed, S., Hussain, Z., & Chen, L. C. (2013). The Bangladesh paradox: exceptional health achievement despite economic poverty. *The Lancet*, 382(9906), 1734-1745.
- Christopher, K., England, P., Smeeding, T. M., & Phillips, K. R. (2002). The gender gap in poverty in modern nations: Single motherhood, the market and the state. *45*(3), 219-242.
- Clara Pons-Duran, Lucas, A., Narayan, A., Dabalén, A., Menéndez, C. (2019). Inequalities in sub-Saharan African women's and girls' health opportunities and outcomes: evidence from the Demographic and Health Surveys. *Journal of global health*, 9(1), 1-11.
- Clark, D. A. (2005). Sen's capability approach and many space of human well-being. *Journal of Development Studies*, 41(8), 1339-1368.
- Coben, D. (n.d.). *Common sense or Good Sense? Ethnomathematics and the prospects for Gramscian Politics of Adult Mathematics Education*. (G. College, Producer) Retrieved October 26, 2019, from <https://www.nottingham.ac.uk/csme/meas/papers/coben.html>
- Cole, S.M., Puskur, & Rajaratnam, S. (2015). Exploring the Intricate Relationship Between Poverty, Gender Inequality and Rural Masculinity: A Case Study from an aquatic system in Zambia. *Culture, society and Masculinity*, 7, 154-170. doi: 10.3149/CSM.0702.154
- Collins, P. H. (1990). *Black feminist thought: Thought, knowledge, consciousness, and the politics of empowerment*. New York : Routledge .
- Compassion International. (2020). *Children and poverty: What is poverty*. Retrieved February 11, 2020, from Releasing children from poverty: Compassion in Jesus' name: <https://www.compassion.com/poverty/what-is-poverty.htm>
- Conley, T. (2014). *1 in 3 U.S. women hover between poverty and the middle class – population reference Bureau*. Retrieved April 3, 2018, from <https://www.prb.org/shriver-report-poverty/>
- Connerley, E. & Schroeder, L. (1996). *Rural transport planning approval paper*. World Bank. Retrieved January 14, 2019, from <http://www.rhd.gov.bd/Documents/ExternalPublications/WorldBank/TransSectPub/contents/documents/B55.pdf>
- Cooper, E & Bird, K. (2012). Inheritance: A gendered and intergenerational dimension of poverty. *Development Policy Review*, 30(5), 527-541.
- Corbin, J., & Strauss, A. (2008). *Basics of qualitative research: Techniques and procedures for developing grounded theory* (3rd ed.). sage. Retrieved September 23, 2019, from <http://methods.sagepub.com/book/basics-of-qualitative-research>
- Corbin, J., and Strauss, A. (1990). Grounded Theory Research: Procedures, canons and evaluation. *Qualitative Sociology*, 13(1), 3-21.
- Cornescu, A. V. (2009). The Generations of Human's rights . In D. Prava, *Days of Law: The conference Proceedings*. Brno: Masaryk University .

- Cornwell. (2010). *Rural and urban development: A reader for DVA3702*. Pretoria: Unisa.
- Cornwell, L. & de Beer, F. (2010). *Development problems and institutions*. Pretoria: University of South Africa.
- Cornwell, L. (1997). African women and the development struggle. *Siren news*, 5(1), 12-17.
- Cornwell, L. (1998). *Development planning: only study guide for DVA3704*. Pretoria: University of South Africa .
- Cossmann, B., and Kapur, R. (2008, August 13). Women and Poverty in India: Law and social change. *Canadian journal of women and the law*, 6. Retrieved April 10, 2020, from [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=1223042](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1223042)
- Creham, K. (2000). The fractured community: Landscapes of power and gender in rural Zambia. *American Anthropologist*, 27(2), 515-516.
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative and mixed methods approaches* (4th ed.). London: Sage.
- Creswell, J.W., Ebersohn, L., Eloff, I., Ferreira, R., Ivankova, N.V., Jansen, J.D., Nieuwenhuis, J., Pietersen, J., Clark., V.L.P . (2016). *First steps in research* (2nd ed.). (K. Maree, Ed.) Pretoria : Van Schaik Publishers .
- Crettaz, E. (2014). Poverty and material deprivation among European workers in times of crisis. *International Journal of Social Welfare*, 24(4), 312-323.
- CRS. (2018, May ). *CRS in Zambia*. Retrieved from CRS: faith, action, results : <https://www.crs.org/our-work-overseas/where-we-work/zambia>
- CSO. (2010). Lusaka: Government of Zambia .
- CSO. (2015). *Zambia: Living conditions monitoring survey key findings Zambia*. Lusaka: Central Statistical Office.
- CSO. (2016, April 26). Zambia: 2015 living conditions monitoring survey key findings. Lusaka. Retrieved May 7, 2020, from [https://www.zamstats.gov.zm/phocadownload/Living\\_Conditions/LCMS%202015%20Summary%20Report.pdf](https://www.zamstats.gov.zm/phocadownload/Living_Conditions/LCMS%202015%20Summary%20Report.pdf)
- CSO. (2018). *2017 Labour force survey report*. Lusaka: Ministry of Labour and Social Security.
- CSO. (2018). *Zambia in figures*. Lusaka: Government of Zambia.
- CSO. (2018b, July). *Zambia in figures 2018*. Retrieved April 13, 2020, from <https://www.zamstats.gov.zm/phocadownload/Dissemination/Zambia%20in%20Figure%20018.pdf>
- Danesh, H.B., (2011). *Human needs theory conflict and peace*. Retrieved April 20, 2020, from [https://www.academia.edu/6985348/Human\\_Needs\\_Theory\\_Conflict\\_and\\_Peace](https://www.academia.edu/6985348/Human_Needs_Theory_Conflict_and_Peace)

- Dasgupta, P., Morton, J.P., Dodman, D., Karapiriar, B., Meza, F., Rivera-Ferre, M.G., Toure Sarr and Vincent, K.E. (2014). Rural Areas. In *Climate Change 2014: Impacts, Adaptation, and Vulnerability*. UK: Cambridge University Press . Retrieved from [https://www.ipcc.ch/site/assets/uploads/2018/02/WGIIAR5-Chap9\\_FINAL.pdf](https://www.ipcc.ch/site/assets/uploads/2018/02/WGIIAR5-Chap9_FINAL.pdf)
- Dauderstädt, M. (2017, May 17). *Social Europe*. Retrieved January 15, 2017, from Europe wide inequality: <https://socialeurope.eu/europe-wide-inequality>
- Davoudi, N., Nayeri, N.D., Raiesifar, A., Poortaghi, S., and Ahmadian, S. (2016). Theoretical Sampling: A narrative review . *Nurs Midwifery Stud*, 1-9.
- de Beer, F & Cornwell, L. (2010). *Introduction to development studies: Only study guide for DVA1501*. Pretoria: University of South Africa.
- De Graaf-Zijl, M., & Nolan, B. (2011). Household joblessness and its impact on poverty and deprivation in Europe. *Journal of European Social Policy*, 21(5), 413-431.
- Denzin, N. K., and Lincoln, Y.S. (2011). *The sage Handbook of qualitative Research* . Los Angeles : Sage .
- Denzin, N.K., and Lincoln, S . (2003). *Collecting and interpreting qualitative materials*. California: Thousand Oaks.
- Denzin, N.K., and Lincoln, Y.S . (2005). *The discipline and practice of qualitative research*. Retrieved April 24, 2020, from Semantic scholar: <https://www.semanticscholar.org/paper/The-Discipline-and-Practice-of-Qualitative-Research-Denzin-Lincoln/f280cba1b7013987f6dd3b220b272aad6f5bb84e>
- Detollenaere, J., Desmarest, A., Boeckxstaens, P., & Willems, S. (2018). The link between income inequality and health in Europe, adding strength dimensions of primary care to the equation. *Social Science & Medicine*, 201, 103-110.
- Devereux, S. (2001). Livelihood Insecurity and Social protectio: A re-emerging issue in rural development. *Development policy review*, 19(4), 501-519.
- DFID. (1999, April). Sustainable Livelihoods Guidance Sheet. Retrieved March 6, 2019, from <https://www.enonline.net/attachments/871/dfid-sustainable-livelihoods-guidance-sheet-section1.pdf>
- DFID. (2001). *Sustainable livelihoods guidance sheets*. Retrieved from <http://www.livelihoodscentre.org/documents/20720/100145/Sustainable+livelihoods+guidance+sheets/8f35b59f-8207-43fc-8b99-df75d3000e86>
- DFID. (2008). *DFID annual report 2008: Second report of session 2008-09*. London: DFIF. Retrieved January 3, 2020, from [https://reliefweb.int/sites/reliefweb.int/files/resources/9219B54983B8624D492575AF0020C5B2-DFID%20AL2008\\_1.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/9219B54983B8624D492575AF0020C5B2-DFID%20AL2008_1.pdf)

- Doctrinal, L., and Niewenhuis, R. (2019, September ). Retrieved from Cross-National Data Center in Luxembourg : <https://www.lisdatacenter.org/newsletter/nl-2019-11-h-1/?highlight=poverty%20by%20demography%20in%20the%20OECD%20>
- Domaradzki, S., Khvostova, M., and Pupovac, D. (2019, September 6). Karel Vasak's Generations of Rights and the Contemporary Human Rights Discourse. *Human rights review*, 20, 423-443. doi:<https://doi.org/10.1007/s12142-019-00565-x>
- Donald, A., & Mottershaw, E. (2009, September ). *Poverty and Inequality and human rights: Do human right make a difference*. Retrieved from file:///C:/Users/user/Downloads/poverty-human-rights-full%20(1).pdf
- Donnelly, J. (2007, May ). The Relative Universality of Human Rights. *Human Rights Quarterly*, 29(2), 281-306.
- Dorling, D. (2017). Turning the tibe on inequality. *Inequality in Europe*, pp. 35-43.
- Dyubhele, N., Le Roux, P., and Mears, R. (2009). Constraints to the economic activities of women in rural areas. *African journal of indigenous systems*, 8(2), 230-240.
- Ehrhart, C., and Ngalewa, E. (2001, September 11). *Tanzania: Participatory poverty assessment process*. Retrieved from Pambazuka News: Voices for freedom and justice: <https://www.pambazuka.org/governance/tanzania-participatory-poverty-assessment-process>
- Ellis, S. D. (1997). *Key issues in Rural transport in developing countries*. Berkshire: Transport Research Laboratory.
- Ellwood, D. T., & Patel, N. G. (2018, January). *Restoring the American Dream: What Would It Take to Dramatically Increase Mobility from Poverty?* Retrieved from <https://www.hks.harvard.edu/publications/restoring-american-dream-what-would-it-take-dramatically-increase-mobility-poverty>
- Embassy of Sweden. (2008). *Sida Gender Country Profile Zambia*. Lusaka: Sida.
- Encyclopedia. (2002). Retrieved from Encyclopedia of world cultures : <https://www.encyclopedia.com/social-sciences-and-law/anthropology-and-archaeology/people/bemba>
- Engle, J. (2013). Promoting the general welfare: Legal reform to lift women and children in the united states out of poverty. *Journal of Gender, Race and Justice*, 16(1), 1-46.
- Engward, H. (n.d.). *methodology: Grounded Theory. Thesis example*. Retrieved from [https://www.academia.edu/10217872/methodology\\_Grounded\\_Theory.\\_Thesis\\_example](https://www.academia.edu/10217872/methodology_Grounded_Theory._Thesis_example)
- Enyew, B.E & Mihrete, A. G. (2018). Liberal Feminism: Assessing its compatibility and applicability in Ethiopian context. *International Journal of Sociology and Anthropology*, 10(6), 59-64.
- ESCR-Net . (n.d.). *Factsheet on Women's Economic Social and Cultural Rights*. Retrieved from <https://www.escr-net.org/resources/factsheet-womens-economic-social-and-cultural-rights>

- Eucamp, P. J. (2009). *Environmental impact assessment: a practical guide for the discerning practitioner*. Pretoria: Van Schaik.
- European social Report. (2010). *Women's Poverty and Social Exclusion in the European Union at a Time of Recession. An Invisible Crisis*. Retrieved April 9, 2018, from [http://www.socialwatch.eu/wcm/documents/womens\\_poverty\\_and\\_social\\_exclusion](http://www.socialwatch.eu/wcm/documents/womens_poverty_and_social_exclusion)
- European Union. (2017). *2017 Report on equality between women and men in the EU*. Belgium : European Commission. Retrieved from [https://eeas.europa.eu/sites/eeas/files/2017\\_report\\_equality\\_women\\_men\\_in\\_the\\_eu\\_en.pdf](https://eeas.europa.eu/sites/eeas/files/2017_report_equality_women_men_in_the_eu_en.pdf)
- European Union. (2019). *2019 Report on equality between women and men in the EU*. Luxembourg: European Union. Retrieved from [https://ec.europa.eu/info/sites/info/files/aid\\_development\\_cooperation\\_fundamental\\_rights/annual\\_report\\_ge\\_2019\\_en\\_1.pdf](https://ec.europa.eu/info/sites/info/files/aid_development_cooperation_fundamental_rights/annual_report_ge_2019_en_1.pdf)
- European Union EIGE. (2013). *Gender Equality Index Report*. Luxembourg:: Publication Office of the European Union.
- Eurostat. (2018). *Women in the EU earned on average 16% less than men in 2016: Lowest pay gap in Romania and Italy, highest in Estonia*. Retrieved from <http://ec.europa.eu/eurostat/documents/2995521/8718272/3-07032018-BP-EN.pdf/fb402341-e7fd-42b8-a7cc-4e33587d79aa>
- Evanca, A. (2016). "For the Elections, We want womenn": Closing the Gender Gap in Zambian Politics. *Development and Change*, 1.
- Falk, J., Bruce, D., Burström, B., Thielen, K., Whitehead, M., & Nylén, L. (2013). Trends in poverty risks among people with and without limiting-longstanding illness by employment status in Sweden, Denmark, and the United Kingdom during the current economic recession – a comparative study. *BMC Public Health*, 13(1), 1.
- FAO. (2005). *Convention on the elimination of all forms of discrimination against women: Guidelines for reporting on article 14*. Rome : FAO publishing management services .
- FAO. (2005). *Gender and natural resource management: Gender and land compendium of country studies*. Rome : FAO.
- FAO. (2018). *National gender profile of agricultural and rural livelihoods - Zambia* . Lusaka : FAO Zambia .
- FAO. (2019). *Legal measures* . Retrieved from <http://www.fao.org/3/ca3524en/CA3524EN.pdf>
- Farnworth, C.R., Akamandisa, V.M., and Hichaambwa. (2011). *Zambia feed the future gender assessment*. BODMIN: USAID.
- Fatimayin, F. (2015). Empowering women self-help group members through open distance. *Huria*, 20, 61-72.

- Ferreira, F., and Schoch. (2020, February 24). *Inequality and social unrest in Latin America: The Tocqueville paradox revisited*. Retrieved August 12, 2020 , from World Bank Blogs: <https://blogs.worldbank.org/developmenttalk/inequality-and-social-unrest-latin-america-tocqueville-paradox-revisited>
- Forere, M. (2009). The SADC Protocol on Gender and Development: Duplication or complementarity of the African Union Protocol on Women's Rights? *AFRICAN HUMAN RIGHTS LAW JOURNAL*, 434-458.
- Fouka, G., & Mantzorou, M. (2011). What are the major ethical issues in conducting research? Is there conflict between research ethics and the nature of nursing? *Health science journal*, 5(1), 3-14.
- Foundation for Human Rights . (2016). Socio-economic rights: Progressive realisation. Foundation for human rights.
- Frais, Z. G. (2005). *Gender equit and land rights*. Retrieved from Gender and natural resources management: Gender and land compendium of country studies: <http://www.fao.org/docrep/008/a0297e/a0297e03.htm#bm3>
- Fransen, E., Plantenga, J., & Vlasblom, J. D. (2012). Why do women still earn less than men? Decomposing the Dutch gender pay gap, 1996–2006. *Applied Economics*, 44(33), 4343-4354.
- Fuchs, R. (2005). *Gender and poverty in nineteenth-century Europe*. Cambridge: Cambridge University Press.
- Gambe, T. (2015). Diversification of rural livelihoods in Chivi district, Masvingo: Exploring contributions of aquaculture. *Journal of international academic research for multidisplinary*, 6(3), 51-69.
- Gasparini, L., and Cruces, G. (2013). Poverty and inequality in Latin America: A story of two decades. *Journal of international affairs*, 66(2), 51-63.
- Gawaya, R & Mukasa, R. S. (2005, November ). The African women's Protocol: A new dimension for women's rights in Africa. *Gender and Development*, 13(3), 42-50.
- Gelderblom, D., Koen, E., McKay, V. & Charles, Puttergill, P. (2006). *Sociology: Societal structures and processes* . Pretoria: University of South Africa.
- Gelderblom, D., Koen, E., McKay, V., & Puttergill, C. (2006). *Sociology: Societal structures and processes, only study guide for SOC101V/SOC101C*. Pretoria: University of South Africa.
- Gender Links. (2015, June 4). *Zambia still Committed to women empowerment*. Retrieved from Gender equality for equality and justice: <https://genderlinks.org.za/news/zambia-still-committed-to-women-empowerment-2015-06-04/>
- Gerendorff, R. v. (1960, April ). Endeavour and Achievement of cooperatives in Mozambique. *The journal of negro history*, 45(2), 116-1125.
- Giddens, A. (2001). *Sociology*. Oxford : Polity Press.

- Gilbert, J. (2013, June). Land rights as human rights: The case for a specific right to land. *International journal on human rights*, 10(18).
- Glaser, G.G., and Strauss, L. A. (1967). *The discovery of grounded theory: Strategies for qualitative research*. New Brunswick: Aldine Transaction.
- Glopp. (2008). *DFID's sustainable livelihoods approach and its framework*. Retrieved from [http://www.glopp.ch/B7/en/multimedia/B7\\_1\\_pdf2.pdf](http://www.glopp.ch/B7/en/multimedia/B7_1_pdf2.pdf)
- Gordon Rouse, K. A. (2004, November). Beyond Maslow's hierarchy of needs what do people strive for? *Performance Improvement*, 43(10), pp. 27-31. doi:DOI: 10.1002/pfi.4140431008
- Gorra, A. (n.d. ). *An analysis of the relationship between individuals' perceptions of privacy and mobile phone location a grounded theory study*. Leeds Metropolitan University.
- Gould, E. (2017). *Another reason women will march on Saturday'for better wages and greater economic security*. Retrieved May 7, 2018, from [https://www.epi.org/blog/another-reason-women-will-march-on-saturday-for-better-wages-and-greater-economic-security/?mc\\_cid=ea691626ad&mc\\_eid=79b](https://www.epi.org/blog/another-reason-women-will-march-on-saturday-for-better-wages-and-greater-economic-security/?mc_cid=ea691626ad&mc_eid=79b)
- Gould, E., Schleder, J., & Geler, K. (2016). *What is the gender pay gap and is it real?: The complete guide to how women are paid less than men and why it can't be explained away*. Retrieved May 7, 2018, from Economic policy institut: <https://www.epi.org/publication/what-is-the-gender-pay-gap-and-is-it-real/>
- Goursat, M.P., & Pellerano, L. (2016, February ). *Extension of social protection to workers in the informal economy in Zambia: Lessons learnt from field research on domestic workers, small scale farmers and construction workers*. Retrieved from International labour organisation: Advancing social justice, promoting decent work: [https://www.ilo.org/africa/information-resources/publications/WCMS\\_485358/lang--en/index.htm](https://www.ilo.org/africa/information-resources/publications/WCMS_485358/lang--en/index.htm)
- Government of the Republic of Zambia . (2011). *Sixth National Development Plan 2011-2015: Sustained economic growth and poverty reduction*. Lusaka: Ministry of finance and national planning .
- Government of the Republic of Zambia. (2014). *Revised Sixth National Development Plan*. Lusaka: Ministry of Finance .
- Grieve, K., van Deventer, V., Mojaelo-Batka, M. (2005). *A student's A-Z of Psychology*. Lansdowne: Juta Academic.
- GRZ. (1996, December 12). *Chapter 256: National pension scheme act* . Retrieved from Laws of Zambia : <https://zambialaws.com/principal-legislation/chapter-256national-pension-scheme-act>
- GRZ. (1996). *Education our future: National policy on education*. Lusaka : Zambia Educational Publishing House.
- GRZ. (1996). *Lands (Amendment) Act, Cap 184*. Lusaka: Ministry of Lands.

- GRZ. (2015). *The gender equity and equality act 2015*. Lusaka : Government of the Republic of Zambia.
- GRZ. (2016). *Constitution of Zambia*. Lusaka: GRZ.
- GRZ. (2016). *The constitution of the republic of Zambia*. Lusaka: The Secretariat Technical Committee on Drafting the Zambian Constitution.
- GRZ. (2017). *Seventh national development plan 2017-2021*. Lusaka, Zambia: Ministry of national development and planning .
- Guba, E. G. (1981). Criterial for assessing the trustworthiness of naturalistic inquiry. *ECTJ*, 29(2), 75-91.
- Guba, E.G., and Lincoln, Y.S,. (1994). Competing paradigms in qualitative research. In N. a. Denzin, *Handbook of qualitative research* (pp. 105-117). Thousand Oaks: Sage. Retrieved from <https://eclass.uoa.gr/modules/document/file.php/PPP356/Guba%20%26%20Lincoln%201994.pdf>
- Gugerty, M.K., Biscaye, P., and Anderson, C.L. (2019). Delivering development? Evidence on Self-help groups as development intermediaries in South Asia and Africa. *Development Policy Review*, 37(1), 129-151.
- Gumede, V. (2016). *Poverty and Inequality in Africa: Towards the post-2015 development agenda for Sub-Saharan Africa*. Retrieved from <https://www.vusigumede.com/content/2016/academic%20paper/Poverty%20and%20Inequality%20in%20Africa.pdf>
- Gunawan, J. (2015). Ensuring Trustworthiness in qualitative research. *Belitung nursing journal*, 1(1), 10-11. Retrieved March 6, 2020, from [https://www.researchgate.net/publication/331213078\\_ENSURING\\_TRUSTWORTHINESS\\_IN\\_QUALITATIVE\\_RESEARCH/link/5f686188a6fdcc008631dc88/download](https://www.researchgate.net/publication/331213078_ENSURING_TRUSTWORTHINESS_IN_QUALITATIVE_RESEARCH/link/5f686188a6fdcc008631dc88/download)
- Gutierrez-Montes, I., Emery, M., & Fernandez-Beca, E. (2009). The sustainable livelihoods approach and the community capitals framework: The importance of system-level approach to community cahnge efforts. *Community development*, 40(2), 106-113.
- H. M. Consultancy Services Ltd. (2005). *Zambia: Country gender profile* . Lusaka: H.M. Consultancy .
- Haanyika, C. M. (2003). Rural eletrification in Zambia: A policy and institutional analysis. *Energy policy*, 36(3), 1044-1058.
- Haar, G. t. (1992, May ). Bemba speaking women in Zambia in a century of religious change, 1892-1992. *Journal of religion in Africa*, 26(2), 216-219.
- Haghighat, E. (2013). Social status and change: The question of access to resources and women's empowerment in the Middle East and North Africa. *Journal of International Women's Studies*, 14(1), 273-299.
- Hakayem, C., & Heggeness, M. L. . (2014). *Living in near poverty in the United States, 1966-2012 (P60-248)*. United States: Census Bureau.

- Hall, S. (2019). *Dropping out? A participation exploration of adolescent school journey in Zambia* . Lusaka : UNICEF-ZAMBIA.
- Hallberg, L. R. (2006). The core category of grounded theory: Making constant comparisons. *International journal of qualitative studies on health and well-being*, 1(3), 141-148. doi: 10.1080/17482620600858399
- Haynes, K.T., Campbell, J. T., & Campbell, M.A. (2014). When more is not enough: Executive greed and its influence on share holder wealth. *Journal of management*, 1-50.
- Hazemba, M. W. (2000). *The changing role of women in the seventh day* . Lusaka : University of Zambia .
- Hedija, V. (2017). Sector-specific gender pay gap: evidence from the European Union Countries. *Economic Research-Ekonomska Istraživanja*, 30(1), 1804-1819. doi:10.1080/1331677x.2017.1392886
- Hegewisch, A., & Williams-Baron, E. (2017). *The Gender Wage Gap by Occupation 2016; and by Race and Ethnicity*. Retrieved June 8, 2018, from Institute for Women's Policy Research: : <https://iwpr.org/publications/gender-wage-gap-occupation-2016-race-ethnicity/>
- Hekima College Classnotes . (2007). Human Rights.
- Hendriks, S L., Viljoen, A., Marais D., Wenhold, F., McIntyre, A M., Ngidi, M S., Van der Merwe, C., Annandale, J., & Kalaba, M. (2016). *What can household grow and eat to improve nutrition in rural communities in South Africa*. Retrieved from [https://www.up.ac.za/media/shared/238/1601-ifnuw-fs-article\\_-lowres.zp84288.pdf](https://www.up.ac.za/media/shared/238/1601-ifnuw-fs-article_-lowres.zp84288.pdf)
- Henning, E. (2004). *Finding your way in qualitative research* . Pretoria : Van Schaik .
- Hertnon, S. (2005, January 10). *A theory of universal human needs* . Retrieved from Simon Hertnon's simple philosophy : <http://simonhertnon.com/a-theory-of-universal-human-needs/>
- Hesse-Biber, S., & Leavy., S . (2006). *The practice of qualitative research* . Thousand Oaks : Sage Publication .
- Hettne, B. (2010). *The development of development theory. In perspective on theories of development: a reader, compiled by P. Steward*. Pretoria : University of Pretoria .
- Hoon, P., and Hyden, G. (n.d.). Governance and sustainable livelihoods . Retrieved from <https://pdfs.semanticscholar.org/4a6a/b7fa25713d2b09d316e426aba181345b64f0.pdf>
- Hossain, D.M., Ahmed, N.N,N., and Siraj, S.A. (2016). Marxist feminist perspective of corporate gender disclosures. *Journal of accounting and government*, 7, 11-24.
- Hoynes, H. W., Page, M. E., & Stevens, A. H. ((2006). Poverty in America: Trends and Explanations. *Journal of Economic Perspectives*, 20(1), 47-68.
- Human rights council . (2008, June 18). *Human rights and extreme poverty* . Retrieved from [http://ap.ohchr.org/documents/E/HRC/resolutions/A\\_HRC\\_RES\\_8\\_11.pdf](http://ap.ohchr.org/documents/E/HRC/resolutions/A_HRC_RES_8_11.pdf).

- Human Rights Watch. (2012). *Women and Armed Conflict*. Retrieved January 30, 2019, from <https://www.hrw.org/topic/womens-rights/women-and-armed-conflict>
- Humphrey, J. J. (1976). The international bill of rights: Scope and implementation. *William and Mary Law Review*, 17(3).
- IFAD. (2018). *Agents of change: The story of IFAD*. Retrieved January 7, 2019, from <https://www.ifad.org/documents/38714170/39155702/40Years.pdf/b6fee5bc-4bcb-4995-8b33-5f15bf778bd8>
- ILO. (1951). *Convention C100 - Equal Remuneration Convention*. Retrieved May 22, 2018, from [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO:12100:P12100\\_ILO\\_CODE:C100](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO:12100:P12100_ILO_CODE:C100)
- ILO. (1958). *Convention C111 - Discrimination (Employment and Occupation) Convention*. Retrieved from [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO:12100:P12100\\_ILO\\_CODE:C111](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO:12100:P12100_ILO_CODE:C111)
- ILO. (1964). *Convention C122 - Employment Policy Convention*. Retrieved May 22, 2018, from [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO:12100\\_ILO\\_CODE:C122](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO:12100_ILO_CODE:C122)
- ILO. (2017). *Zambia's employment outlook: diversification, formalisation and education*. Geneva: ILO.
- IMF. (2016). *Inequality, gender gaps and economic growth: comparative evidence for Sub-Saharan Africa*. Retrieved July 30, 2018, from <https://www.imf.org/external/pubs/ft/wp/2016/wp16111.pdf>
- International Labour Organisation. (2008, January 1). *Can low-income countries afford basic social security?* Retrieved from International Labour Organisation : [https://www.ilo.org/manila/publications/WCMS\\_126217/lang--en/index.htm](https://www.ilo.org/manila/publications/WCMS_126217/lang--en/index.htm)
- International Growth Centre. (2013). *Growth and income inequality in Zambia*. Capetown : University of Capetown.
- International Growth Centre. (2017, July). *Growth and income inequality in Zambia*. Cape Town. Retrieved August 13, 2021, from <https://www.theigc.org/wp-content/uploads/2017/09/Policy-brief-Inequality.pdf>
- Ireland CSO. (2020). *Women and men in Ireland 2013*. Retrieved from Central statistic office: <https://www.cso.ie/en/releasesandpublications/ep/p-wamii/womenandmeninireland2013/employmentlist/employment/>
- Isbell, T., and Dryding, D. (2019, January 23). *Zambians see progress on education despite persistent inequalities*. Retrieved from [http://afrobarometer.org/sites/default/files/publications/D%C3%A9p%C3%A4ches/ab\\_r7\\_dispachno272\\_zambians\\_see\\_progress\\_on\\_education.pdf](http://afrobarometer.org/sites/default/files/publications/D%C3%A9p%C3%A4ches/ab_r7_dispachno272_zambians_see_progress_on_education.pdf)

- Jacobs, C., Michelo, C., Chola, M., Oliphant, N., Halwiindi, H., Maswenyeho, S., Baboo, K.S., Moshabela, M. (2018). Evaluating of community based intervention to improve maternal and neonatal health service coverage in the most rural remote districts of Zambia. *Plos*, 13(1), 1-15.
- Jain-Chandra, S., Kinda, T., Kochhar, K., Piano, S., & Schauer, J. (2016). *Sharing the Growth Dividend: Analysis of Inequality in Asia. IMF working paper*. Retrieved June 15, 2018, from <https://www.imf.org/external/pubs/ft/wp/2016/wp1648.pdf>
- Jarosz, B., & Mather, M. (2016, November). *Poverty and Inequality Pervasive in Two-Fifths of U.S. Counties*. Retrieved from Population Reference Bureau: <https://www.prb.org/poverty-and-inequality-us-counties/>
- Jin, S & Yang, W. (2017). Factors and pathways involved in capacitation: How are they regulated. *Oncotarget*, 8(2), 3600-3627.
- Johnstone, M.-J. (2011). Nursing and justice as basic human need. *Nursing philosophy*, 12, 34-44.
- Jordan, B. (1996). *A theory of poverty and social exclusion*. Cambridge : Blackwell Publishers .
- Kaka, E. J. (2013). Poverty is a woman issue in Africa. *Journal of humanities and social sciences*, 18(6), 77-83.
- Kallmann, D. (1999). Projected Moralities, Engaged Anxieties: Northern Rhodesia's Reading Publics, 1953-1954. *International Journal of African Historical Studies*, 32(1), 71-117.
- Kamar, M. (1999). *Role of Kenyan women's groups in community based soil and water conservation*. West Lafayette: Purdue University.
- Kamga, S. D. (2013). The right to basic sanitation: Human right in need of constitutional guarantee in Africa. *South African Journal of Human rights*, 25(3), 615-650.
- Kanbur, S. M., Rhee, C., Zhuang, Z . (2014). *Inequality in Asia and the Pacific: Trends, drivers and policy implications*. . New York: Routledge.
- Kanji, S. (2004). The route matters: Poverty and inequality among lone mother households in Russia. *Feminist Economics*, 10(2), 207-225.
- Kant, S.L. (2004). *Politics: Politics: Polical ideas: Only study guide for PLC 301-X*. Pretoria: University of South Africa.
- Kasenje, D. (2006 ). Health care in Africa: Challenges, opportunities, and an emerging model for improvement. Kisumu .
- Kay, C. (2006). Rural poverty and development strategies in Latin America. *Journal of agrarian change*, 6(4), 455-508.
- KCCC. (2018, May 3). *Our Story*. Retrieved December 13, 2019, from <https://www.facebook.com/pages/category/Non-Governmental-Organization--NGO-/Kasama-Christian-Community-Care-KCCC-1677936692444024/>

- Keister, L. A., & Southgate, D. E. (2012). *Inequality: A contemporary approach to race, class, and gender*. New York: Cambridge University Press.
- Khan, S. N. (2014). Qualitative research method: Grounded theory. *International journal of Business and management*;, 9(11), 224-233.
- Khoreva, V. (2011). Gender pay gap and its perceptions. Equality, Diversity and Inclusion. *An International Journal*,, 33(3), 233-248.
- Khuzwayo, H. A. (2016). *A sustainable livelihood approach to poverty reduction: Participatory experiences of women involved in art and craft cooperative in Bhambayi, Kwa Zulu Natal*. Durban: University of KwaZulu-Natal .
- Kibuka-Sebitosi, E. (2013). Gender Dynamics in Elections in Africa. *Journal of African Elections*, 12(3), 120-141.
- Kollmair & Gamper. (2002). *The Sustainable Livelihoods Approach: In put paper for the integrated training course of NCCR North-South*. Aeschiried: Development Study Group - University of Zurich. Retrieved March 5, 2019, from <https://www.alnap.org/system/files/content/resource/files/main/sla-gamper-kollmair.pdf>
- Korpi, W., & Palme, J. (1998). The Paradox of Redistribution and Strategies of Equality: Welfare State Institutions, Inequality, and Poverty in the Western Countries. *American Sociological Review*, 63(3), 661.
- Kotze, D. (2000). *Politics and conflict resolution: Only study guide for PLC821M*. Pretoria: University of South Africa.
- Kotze, D. A. (2010). *Development Policy and Strategies*. Pretoria: University of South Africa.
- Krantz, L. (2001). *The sustainable livelihood approach to poverty reduction: An introduction* . Stockholm: SIDA Cooperation Agency.
- Kubatana.net. (2019, April 11). *Protocol to the African Charter on women's rights - Women's watch1/2019*. Retrieved from Kubatana.net : <http://kubatana.net/2019/04/11/protocol-to-the-african-charter-on-womens-rights-womens-watch-1-2019/>
- Kuhumba, S. (2018). Amartya Sen's capability approach as theoretical foundation of human development. *Journal of sociology and development*, 1(1), 127-145.
- Kumar, R. (2011). *Research methodology: A step by step guide for beginners* . London : Sage .
- Kumar, R. (2014). *Research methodology: A step by step guide for beginners* (4th ed.). Los Angeles: Sage.
- Lansley, S., & Mack, J. (2015). *Breadline Britain: The rise of mass poverty*. New York: Oneworld Publications.
- Lawson, D., Dublin, A., and Mwambene, L. (2019, March ). *Ensuring African women's access to justice: Engendering rights for poverty reduction in Sub-Saharan Africa*. Retrieved from <https://www.diva-portal.org/smash/get/diva2:1298068/FULLTEXT01.pdf>

- Lay, K. and Daley, J.G. (2007). Critique of feminism Theory. *Advances in social work*, 8(1), 49-61.
- Lederach, J. P. (2003 ). *Conflict transformation*. Retrieved from Beyond interactability: Knowledge base and conflict fundamentals: <https://www.beyondintractability.org/essay/transformation>
- Li, Y., Wang, X., Westlund, H., and Liu, Y. (2015, March). Pysical capita, Human capital, and social capital: The changing roles in China's economic growth. *Growth and Change*, 46(1), 133-149. doi:DOI: 10.1111/grow.12084
- lieberman, A. (2013, March ). *Rural women poised to get more from tribal justice*. Retrieved from We.news: Covering women's issues changing women's lives : <https://womensenews.org/2013/03/rural-women-poised-get-more-tribal-justice/>
- Lincoln, Y.S., Lynham, S.A., and Guba, E.G. (2011). *Paradigmatic controversies, contradictions, and emerging confluences*. in Denzin & Y Lincoln (Eds), *the Sage handbook of qualitative research (pp. 98-128)*. Los Angeles: Sage.
- Longwe, S.H., Chileshe, B., Mwenda, S.M., Mulikita, N.G., Sampa, A., Siame, Sinyamgwe, M.S. (1994). *NGO shadow report on: The situation of women in Zambia during the decade 1985-1994*. Lusaka: NGOCC and ZARD.
- Lorber, J. (1997). *The variety of feminisms and their contributions to gender equity*. Oldenburg : Bibliotheks und informationssystem der univ. oldenburg.
- Luo, N. (2013, November 22). *Ministry of chiefs and tradition affairs - Zambia famale chiefs as advocates of peace and stability*. Retrieved from National assembly of Zambia : <http://www.parliament.gov.zm/node/2017>
- Machina, H. (2002). *Women's land rights in Zambia: Policy provisions, legal frameworks and constraints*. Lusaka: Zambia National Land Alliance .
- Mack, N., Woodsong C., MacQueen, K.M., Guest, G., Namey, E., . (2005). *Qualitattive Research Methods: A data collector's field guide*. North Carolina: Family Health International .
- Maher, C., Hadfield, M., Hutchings, M., and de Eyto, A. (2018). Ensuring rigor in qualitative data analysis: A design research approach to coding combining nvivo with traditional material methods. *International journal of qualitative methods*, 17, 1-13.
- Mair, L. (1982). Chisungu: A girls' initiation ceremony among the Bemba of Zambia. *Rain*, 51(1), 9.
- Makasa, E. (2008). The human resource crisis in the Zambian health sector: a discussion paper. *Medical journal of Zambia*, 35(3), 81-87.
- Makonye, F. (2017). *Pre and post election violence dynamics in a fragile state: what is the sustainable solution to the electoral violence in Zimbabwe*. Durban : University of KwaZulu Natal .
- Malgesini, G., Cesarini-Sforza, Babovic, M., Leemkuil, S., Sverrisdottr, M., and Marekova, S. (2017, December 12). Gender and poverty in Europe. Retrieved December 16, 2020, from <https://www.eapn.eu/wp-content/uploads/2018/03/EAPN-2017-EAPN-Briefing-Gender-and-Poverty-final.pdf>

- Mananzan, M.J, Oduyoye, M.J, Tamez, E., Clarkson, J.S., Grey, M.C., Russel, L.M. (1996). *Women resisting Violence: Spirituality for life*. New York: Maryknoll .
- Manuel Coelho Duarte, C., Esperança, J. P., Curto, J. D., Santos, M. C., & Carapeto, M. (2010). The determinants of gender pay gap in Portuguese private firms. *Gender in Management. International Journal*, 25(6), 438-461.
- Marcoux, A. (. (Marcoux, A. (1998).). The feminisation of poverty: Claims, facts, and data needs. *Population and Development Review*, 24(1), 131.
- Maree, K. (2016). *First steps in research* (2nd ed.). Pretoria: Van Schaik.
- Marianne Block, Josephine A. Beoku-Betts, B. Roberts Tabachnick. (1998). *Women and education in sub-Saharan Africa: Power. opportunity, and constraints*. London: Lynne and Rienner .
- Martin, D. & K. Joomis. (2007). *Building teachers: A constructivist approach to introducing education*. Belmont: Wadsworth. Retrieved from [https://www.cengage.com/resource\\_uploads/downloads/0495570540\\_162121.pdf](https://www.cengage.com/resource_uploads/downloads/0495570540_162121.pdf)
- Martín, J. A., Molina, M. D., & Fernández, J. A. (2015). An Assessment Of Millennium Development Goal: In Least Developed Countries Of Asia. *Applied Research in Quality of Life*, 10(1), 49-62.
- Masiye, F., Chitah, B.M., Chanda, P., and Simeo, F. (2007). *Removal of user fees at primary health care facilities in Zambia: A study of the effects on utilisation and quality of care* . Harare : Equinet .
- Mather, M., & Jarosz, B. (2014). The demography of inequality in the united states. *Population reference bureau*, 69(2), `1-13.
- Mather, M., & Jarosz, B. (2016). *Poverty and Inequality Pervasive in Two-Fifths of U.S. Counties*. Retrieved July 20, 2018, from Population Reference Bureau: <https://www.prb.org/poverty-and-inequality-us-counties>
- Matthews, D. (2019, January 22). *Are 26 Billionaires worth more than half the planet? The debate explained*. Retrieved from Vox: <https://www.vox.com/future-perfect/2019/1/22/18192774/oxfam-inequality-report-2019-davos-wealth>
- Matthews, R. O. (1970). The Organisation of African Unity and Its Charter. *International Journal*, 25(3), 661-663.
- Max-Need, M. A. (1991). *Human Scale Development: Conception, application, and further reflection*. New York and London: The Apex Press.
- McFerson, H. M. (2010). Poverty among women in sub-Saharan Africa: A review of selected issues. *Journal of international women's studies*, 11(4), 50-72.
- McLeod, S. (2018, May ). *Maslow's Hierarchy of Needs* . Retrieved from Simply Psychology : <https://www.simplypsychology.org/maslow.html>

- Melissa Hall, James Murombedzi, Mpala Nkonkomalimba, Pamela Sambo, and. (2017). *Zambia customary land documentation tenure assessment: Tenure and global climate change program*. Lusaka, Zambia: USAID.
- Mensah, J. (2019, September 8). Sustainable development: meaning, history, principles, pillars and implications for human action: literature review. *Cogent social sciences*, 5(1). doi:<https://doi.org/10.1080/23311886.2019.1653531>
- Merchant, C. (2005). *Radical Ecology: The search for livable world* (2nd ed.). New York: Routledge, Taylor & Francis Group.
- MGCD. (2014). *National gender policy* . Lusaka: Ministry of gender and child development .
- Michelo, S. (2018). *How Zambia's social protection services and programmes helped mitigate inequality and reduce poverty* . New York: United Nation.
- Milimo, M. C., Munachonga, M. L., Mushota, L., Nyangu, N., Ponga, A. (2004). *Zambia Strategic gender Assessment: A report of the World Bank*. Lusaka: World Bank.
- Miller, G. T. (2007). *Living in the Environment: principles, connections, and solutions* (15 ed.). Belmont: Brooks/Cole and Cengage Learning.
- Milli, J., Huang, Y., Harman, H., & Hayes, J. (2017, April 5). *The impact of equal pay on poverty and the economy*. Retrieved from Institute for women's policy research.: <https://iwpr.org/publications/impact-equal-pay-poverty-economy/>
- Ministry of Health . (2017). *Zambia National Health Strategic Plan 2017-2012*. Retrieved from <https://www.moh.gov.zm/docs/ZambiaNHSP.pdf>
- Minkler, L., and Nishth Prakash. (2015). *The role of the constitution on poverty: A cross-national investigation*. Bonn: Institute for the study of labour .
- Misra, J., & Murray-Close, M. (2014). The Gender Wage Gap in the United States and Cross Nationally. *Sociology Compass*, 8(11), 1281-1295.
- Misra, J., Moller, S., & Budig, M. J. (2007). Work-family policies and poverty for partnered and single women in Europe and North America. *Gender & Society*, 21(6), 804-827.
- Mizinga, F. M. (2000). Marriage and bridewealth in a Matrilineal society: The case of the Tonga of Southern Zambia: 1900-1996. *African Economic History*, 28(28), 53-87. doi:10.2307/3601649
- MNDP. (2017). *7th National Development Plan: 2017-2021: Accelerating development efforts towards vision 2030 without leaving anyone behind*. Lusaka: Ministry of National development planning.
- Mohr, P., Fourie, L., & Associates. (2008). *Economics for South African Students*. Pretoria: Van Schaik .
- Morse, S & McNamara, N. ( 2013). *Sustainable Livelihood Approach: A Critique of Theory and Practice* . New York : Springer Science & Heidelberg .

- Mottier, V. (2005). The interpretive turn: History, memory and storage in qualitative research. *Qualitative Social research*, 6(2). doi:<http://dx.doi.org/10.17169/fqs-6.2.456>
- Moussa, S.Z., Samba., and Samba. (2000). *Appraisal report: Small scale irrigation project: Republic of Zambia*. Lusaka: African development fund. Retrieved January 17, 2019, from [https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Zambia\\_-\\_Smallscale\\_Irrigation\\_Project\\_-\\_Appraisal\\_Report.pdf](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Zambia_-_Smallscale_Irrigation_Project_-_Appraisal_Report.pdf)
- Mphuka, C., Kaonga, O., & Tembo, M. (2017). *Economic growth, inequality and poverty: Estimating the growth elasticity of poverty in Zambia, 2006-2015*. London : International Growth Centre. Retrieved from [https://www.theigc.org/wp-content/uploads/2018/02/Mphuka-et-al\\_Final-report\\_cover.pdf](https://www.theigc.org/wp-content/uploads/2018/02/Mphuka-et-al_Final-report_cover.pdf)
- Mtembu, S. N. (2001). *Integrating Sustainable Livelihoods approach in rural housing* . Durban : University of Natal .
- Mthethwa, A. (2019, November 28). *A safe space for rural women by rural women*. Retrieved from Daily Maverick: <https://www.dailymaverick.co.za/article/2019-11-28-a-safe-space-for-rural-women-by-rural-women/>
- Mtimkulu, P., & Napier, C. (2004). *African politics: Only Study guide for APC3701*. Pretoria: University of South Africa.
- Mulenga, M. S. (2015). *Determinants of wage inequality in Zambia*. Lusaka: University of Zambia .
- Munshya, E. (2017, March 18). *Diana Banda & Lungisile Ntsebeza*. Retrieved from <https://eliasmunshya.org/2017/03/18/statutory-recognition-of-customary-marriages-in-zambia-reforming-colonial-marriage-laws/>
- Muntanga, R., Hamusonda, B., Bwalya, B., Mwamba, A.C.K., Chibamba, C.K., Mwanza, H., Njovu, C.A., Mabenga, M.M., (2007). *Report of the committee on agriculture and lands for the first session of the tenth national assembly appointed on Wednesday 8th November, 2008*. Lusaka: Zambia National Assembly. Retrieved December 23, 2020, from [http://www.parliament.gov.zm/sites/default/files/documents/committee\\_reports/AGRIC%20REPORT%202007.pdf](http://www.parliament.gov.zm/sites/default/files/documents/committee_reports/AGRIC%20REPORT%202007.pdf)
- Murphy, G. (2021). *Categories and concepts*. In R Biswas-Diener (Eds), *Noba textbook series: Psychology*. Champaign, IL: DEF publishers. Retrieved April 19, 2021, from Noba: <http://noba.to/6vu4cpkt>
- Muscati, S. (2012). *Women and Armed Conflict*. Retrieved from Human Rights Watch: <https://www.hrw.org/topic/womens-rights/women-and-armed-conflict>
- Mutinta, G. C. (2012). *Investigating students' sexual risk behaviour risk and protective factors and their responses to the scrutinise campus campaign at University of KwaZulu-Natal* . Durban: UKZN.
- Mutume, G. (2005, July ). *African women battle for equity: Some progress 10 years after Beijing, but major challenges remain*. Retrieved from <https://www.un.org/africarenewal/magazine/july-2005/african-women-battle-equality>

- Mwakikagile, G. (2010). *Zambia: The Land and its people*. New Africa Press .
- Mwanamambo, B., Salin, V., and Mukumbuta, L. (2007). Lending to agribusiness in Zambia. Portland. Retrieved December 20, 2019, from [http://www.ruralfinanceandinvestment.org/sites/default/files/1243523247390\\_lending\\_to\\_agribusiness\\_zambia.pdf](http://www.ruralfinanceandinvestment.org/sites/default/files/1243523247390_lending_to_agribusiness_zambia.pdf)
- Mwaniki, N. (1989). Against many odds: The dilemmas of women's Self-Help groups in Mbeere, Kenya. *International African Institute*, 56(2), 210-228.
- Mwanza, P. (2015). The State of Girl-Child's Education in Zambia: The Case of Chongwe District. *Journal of international cooperation in education*, 17(2), 95-110.
- Mweetwa, D. (2012, July 5). *Zambia women walk long way for material shelter* . Retrieved from We.news covering women's issues changing women's lives : <https://womensenews.org/2012/07/zambia-women-walk-long-way-maternal-shelters/>
- Mwenge, F. (2016, September 14). Revising income inequality in Zambia. *Zambia Daily Mail*.
- Namonje-Kapembwa, T., and Chapoto, A. (2016). *Improved agricultural adoption in Zambia: A women farmers being left behind*. Lusaka: Indaba agricultural policy research institute .
- Narayan, D. (2005). *Measuring empowerment: Cross disciplinary perspectives*. Washington, DC: World Bank.
- Ndulo, M. (1985). Widows under Zambia customary law and the responses of the courts. *The comparative and international law journal of Southern Africa*, 18(1), 90-102. Retrieved from file:///D:/Zambia,%20women,%20inheritance%20of%20propert%20and%20courts.pdf
- NGO Pulse . (2010, July 21). *Take a Seat: Women's Political Representation in Sub-Saharan Africa*. Retrieved from SANGONET PULSE : <http://www.ngopulse.org/article/take-seat-women%E2%80%99s-political-representation-sub-saharan-africa>
- Ngulube, P. (2015). Qualitative data analysis and interpretation: Systematic search for meaning. In E. Matipa , & M. Gumbo , *Addressing research challenges: Making headway for developing researchers* (pp. 131-156). Noordwyk : Mosala-Masedi Publishers and Booksellers .
- Nguluwe , W. U. (nd). *Women's access and ownership of land in Zambia*. Retrieved January 06, 2019, from [https://www.academia.edu/9872090/Womens\\_Access\\_and\\_Ownership\\_of\\_Land\\_in\\_Zambia](https://www.academia.edu/9872090/Womens_Access_and_Ownership_of_Land_in_Zambia)
- Ngwelela, N. (2017). Link between traditional leaders (Chiefs) and rural development. *The international journal of multi-disciplinary research*, 1-13. Retrieved June 23, 2020, from <https://pdfs.semanticscholar.org/44a6/6eb85a3861241592b7150b3710ae6a57d152.pdf>
- Norwegian Institute for Urban and Regional Research and Norad. (2005). *Evaluation of the strategy for women and gender equality in development cooperation (1997-2005): Case study, Zambia*. Lusaka: NIBR & NORAD.

- Nsama, S., & Kabubi . (2017). *Factors affecting Women's Political Participation in Lusaka: A Case Study of Kabwata and Munali Constituencies*. Lusaka: Information and Communication University .
- Nyambe, H. (2019, January 16). *Feminism, culture and poverty: The paradox*. Retrieved from Zambia daily mail limited : <http://www.daily-mail.co.zm/feminism-culture-and-poverty-the-paradox/>
- Nyenti, M. (2013). Access to justice in South African social security systyme: towards a conceptual approach. *De Jure Law Journal*, 901-917.
- OAU. (1963). *Our Charter*. Addis Ababa. Retrieved January 17, 2019, from [https://au.int/sites/default/files/treaties/7759-file-oau\\_charter\\_1963.pdf](https://au.int/sites/default/files/treaties/7759-file-oau_charter_1963.pdf)
- OAU. (1981, June). *African (Banjul) Charter on Human and peoples' rights*. Retrieved January 21, 2019, from [http://www.achpr.org/files/instruments/achpr/banjul\\_charter.pdf](http://www.achpr.org/files/instruments/achpr/banjul_charter.pdf)
- OAU. (2000, July 11). *Constitutive act of the African Union*. Retrieved from [http://www.achpr.org/files/instruments/au-constitutive-act/au\\_act\\_2000\\_eng.pdf](http://www.achpr.org/files/instruments/au-constitutive-act/au_act_2000_eng.pdf)
- OCHA. (2019, December 2). *2019: Natural disasters claim more than 1200 lives across East and Southern Africa*. Retrieved from Reliefweb: <https://reliefweb.int/report/world/2019-natural-disasters-claim-more-1200-lives-across-east-and-southern-africa>
- Oduola, A. (2018, June 25). Economic and social policies to reduce income inequality in Sub-Saharan Africa. New York. Retrieved August 11, 2021, from <https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2018/06/22.pdf>
- OECD. (2019, June 30). Marriages and divorce rates. Retrieved from <http://www.oecd.org/els/family/database.htm>
- OHCHR. (1979, December 18). *Convention on the elimination of all forms of discrimination against women*. Retrieved from United Nations Human rights office of the High commission: <https://www.ohchr.org/en/professionalinterest/pages/cedaw.aspx>
- OHCHR. (1996). *Convention on the Elimination of All Forms of Discrimination against Women New York, 18 December 1979*. Retrieved from United Nations Human Rights office of the high commissioner: <https://www.ohchr.org/EN/ProfessionalInterest/Pages/CEDAW.aspx>
- OHCHR. (2008, June 18). *United Nations Human rights Office of the High commissioner*. Retrieved November 23, 2018, from Optional protocol to the international covenant on economic and social cultural rights: [https://www.ohchr.org/Documents/HRBodies/CESCR/OPProtocol\\_en.pdf](https://www.ohchr.org/Documents/HRBodies/CESCR/OPProtocol_en.pdf)
- Okojie, C., and Shimeles, A. (2006, February 10). Inequality in Sub-Saharan Africa: A synthesis of recent research on the levels, trends, effects, and determinants of inequality in its different dimensions. London: Overseas Development Institute. Retrieved 2020, from ResearchGate: [https://www.researchgate.net/publication/237374918\\_Inequality\\_in\\_Sub-Saharan\\_Africa\\_A\\_Synthesis\\_of\\_Recent\\_Research\\_on\\_the\\_Levels\\_Trends\\_Effects\\_and\\_Determinants\\_of\\_Inequality\\_in\\_its\\_Different\\_Dimensions](https://www.researchgate.net/publication/237374918_Inequality_in_Sub-Saharan_Africa_A_Synthesis_of_Recent_Research_on_the_Levels_Trends_Effects_and_Determinants_of_Inequality_in_its_Different_Dimensions)

- Oksala, J. (2018). Feminism and Capitalism and ecology. *Hypatia: A journal of feminist philosophy*, 33(2), 218-234.
- Onah, F. (2015). *Human resource management*. Enugu: John Jacobs Classic Publishers .
- Osei-Hwedie, B. Z. (1998). Women's Role in Post-Independence Zambian Politics. *Atlantis* , 85-95.
- Oxfam America. (2014). Working poor in America: Low-wage workers are everywhere in the US. It's time for congress to come together and ensure people earn a decent wage. Boston. Retrieved from <https://s3.amazonaws.com/oxfam-us/www/static/media/files/Working-Poor-in-America-report-Oxfam-America.pdf>
- Oxford University . (1998). *The new oxford dictionary of english*. Oxford: Clarendon.
- Padayachee, A and Pillay, N. (1993). *Violence against women: A guide to your rights*. Durban: University of Durban .
- Pal., P., and Ghosh., J. (2007, July ). *Inequality in India: A survey of recent trend*. Retrieved from [https://www.researchgate.net/publication/23694225\\_Inequality\\_in\\_India\\_A\\_Survey\\_of\\_Recent\\_Trends](https://www.researchgate.net/publication/23694225_Inequality_in_India_A_Survey_of_Recent_Trends)
- Palaganas, E., Sanchez, M.C., Molintas, M.P., and Caricativo, R.D. (2017). Reflexivity in qualitative research: A journey of learning. *The qualitative research*, 22(2), 426-438.
- Parekh, N. &. (2011). Health inequality of the Roma in Europe: A literature Review. *Central Europe Journal of Public Health*, 19(3), 139-142.
- Parrott, L. (2015, February 15). *Women of vision: Change happens when women come together*. Retrieved April 3, 2021, from World Vision: <https://www.worldvision.org/blog/change-happens-women-come-together>
- Parthaprati P., and Ghosh, P. (2007, July). Inequality in India: A survey of recent trends. New York: United Nations . Retrieved from [https://www.un.org/esa/desa/papers/2007/wp45\\_2007.pdf](https://www.un.org/esa/desa/papers/2007/wp45_2007.pdf)
- Patel, N. (2018, November 21). *Figure of the week: Understanding poverty in Africa*. Retrieved from Focus in Africa: <https://www.brookings.edu/blog/africa-in-focus/2018/11/21/figure-of-the-week-understanding-poverty-in-africa/>
- Pavanello, S., Pozarny, De La O Campos, A.P., and Warring, N. (2016). Research on rural women's economic empowerment and social protection: The impact of Rwanda's vision 2020 Umerenge programme (VUP). Rome. Retrieved October 25, 2020, from <http://www.fao.org/3/i5430e/i5430e.pdf>
- Peace Corps, Zambia. (2019). *Peace corps in Zambia*. Retrieved December 14 , 2019, from Peace corps: <https://www.peacecorps.gov/zambia/>
- Petersen, E.K & Pedersen, M.L . (2010). *The sustainable livelihoods approach: From a psychological perspective; approaches to development* . Aarhus : University of Aarhus .
- Phillimore, P., Beattie, A., & Townsend, P. (1994). Widening inequality of health in northern England, 1981-91. *British Medical Journal*, 308(6937), 1125-1128.

- Phiri, J., and Ataguba, J.E. (2014). Inequalities in public health care delivery in Zambia. *International journal for equity in health*, 13(24), 1-9.
- Phiri, M. (2018, February 8). *Benefits of social security schemes* . Retrieved from Zambia daily mail limited: Without fear or favour : <http://www.daily-mail.co.zm/benefits-of-social-security-schemes/>
- Pietrzak, A. (2017). Preferential option for the poor and credibility of the church. doi: 10.18290/rt.2017.64.9-7
- Pillay, K., Manjoo, R., and Paulus E . (2002, July ). *Rights, roles, and resources: An Analysis of women's housing rights implication of the Grootboom case*. Retrieved from [https://www.westerncape.gov.za/text/2003/womens\\_housing\\_rights.pdf](https://www.westerncape.gov.za/text/2003/womens_housing_rights.pdf)
- Pogge, T. (2017). Severe Poverty as a human rights violation. doi:10.4324/9781315095905-22.
- Porter, A. (2017, April 5). *Extreme poverty set to rise across Southern Africa*. Retrieved from Institute for security studies : <https://issafrica.org/iss-today/extreme-poverty-set-to-rise-across-southern-africa>
- Potocki, T., and Cierpial-walan, M. (2018, November 1). Factors shaping the financial capability of low-income consumers from rural regions of Poland. *International journal of consumer studies*, 43(2). doi:<http://dx.doi.org/10.1111/ijcs.12498>
- Prothrow-Stith and Deborah. (1991). Deadly consequences: How violence is destroying our teenage population and a plan to begin solving the problem. *The international journal of peace studies*. Retrieved April 20, 2020, from [https://www.gmu.edu/programs/icar/ijps/vol3\\_1/burton.htm](https://www.gmu.edu/programs/icar/ijps/vol3_1/burton.htm)
- Psacharopoulos, G. (1985). Returns to education: A further international update and implications. *The Journal of human resources*, 20(4), 583-604.
- Puleo, A. H. (2017). What is ecofeminism. *Quaderns de la Mediterrània*, 25, 27-34. Retrieved from [https://www.iemed.org/observatori/arees-danalisi/arxiu-adjunts/quaderns-de-la-mediterrania/qm25/what\\_is\\_ecofeminism\\_Alicia\\_H\\_Puleo\\_QM25\\_en.pdf](https://www.iemed.org/observatori/arees-danalisi/arxiu-adjunts/quaderns-de-la-mediterrania/qm25/what_is_ecofeminism_Alicia_H_Puleo_QM25_en.pdf)
- Qureshi, H. A. (2018). Theoretical sampling in qualitative research: A multi-layered nested sampling scheme. *International journal of contemporary research and review*, 9(8), 20218-20222.
- Rank, M. R., Yoon, H., & Hirschl, T. A. (2003). Poverty as a structural failing: Evidence and arguments. *Journal of sociology and social welfare*, 30(4), 1-29.
- Raphael, D. (1967). *Political Theory and the rights of man*. Bloomington: Indiana university press.
- Rawls, J. (1999). *The laws of peoples*. Cambridge: Havard university press.
- Redmond, P., & McGuinness, S. (2017, , August). *The Gender Wage Gap in Europe: Job preferences, gender convergence and distributional effects*. Retrieved from <http://ftp.iza.org/dp10933.pdf>

- Regan, C. (2006). *80:20 Development in an unequal world* . Bray : 80:20 Educating and Acting for a Better World .
- Regan, C. (2006). *8020 development in an unequal world* (5 ed.). Bray, Ireland: 80:20 Educating and Acting for a Better world.
- Renos, V., Jamele, R., and Leonardo, L. (2015). *Left Behind: Chronic poverty in Latin America*. Retrieved August 13, 2021, from <https://openknowledge.worldbank.org/handle/10986/21552>
- Republic of Kenya . (2010). *The constitution of Kenya* . Nairobi: National council of law .
- Republic of Zambia. (1994). *The marriage act*. Retrieved June 18, 2020, from <http://www.parliament.gov.zm/sites/default/files/documents/acts/Marriage%20Act.pdf>
- Republic of Zambia. (2014). *National Gender Policy* . Lusaka: Ministry of Gender and Child Development .
- Republic of Zambia. (2017). *Educational statistical bulletin 2016*. Retrieved from [https://www.moge.gov.zm/download/statistics/annual\\_statistics/Educational-Statistical-Bulletin/2016-Educational-Statistical-Bulletin.pdf](https://www.moge.gov.zm/download/statistics/annual_statistics/Educational-Statistical-Bulletin/2016-Educational-Statistical-Bulletin.pdf)
- RIMISP. (2015). *Poverty and Inequality: Latin American report 2015-Gender and territory*. Retrieved June 11, 2020, from Reliefweb: <https://reliefweb.int/sites/reliefweb.int/files/resources/Sintesis-Rimisp-Ing-2015-V4-Completo.pdf>
- Robinson, M. (2019). *Universality and priorities*. Retrieved from United Nations Development Programme: Human Development Reports: <http://www.hdr.undp.org/en/content/universality-and-priorities>
- Robinson, V & Richardson, D. (2015). *Introducing gender and women's studies* (4th ed.). London: Palgrave.
- Rost, L., Hunt, A., Samman, E., and Sammuel, F. (2018, Month). Older women's economic empowerment: A review of the literature. London. Retrieved May 10, 2019, from <https://cdn.odi.org/media/documents/12510.pdf>
- RSA, DIRCO. (2003). *Organisation of African Unity (OAU)/African Unity (AU)*. Retrieved January 17, 2019, from <http://www.dirco.gov.za/foreign/Multilateral/africa/oau.htm>
- Rubery, J. (2015). Closing the Gender Pay Gap in the EU. *Intereconomics*, 50(2), 62-63. Retrieved from <https://www.ceps.eu/system/files/IEEditorial22015.pdf>
- Ruffenach, S. (2009, July 7). *Sperm Capacitation* . Retrieved from The embryo project encyclopa: Recording and contextualizing the science of emmbros, development and reproduction: <https://embryo.asu.edu/pages/sperm-capacitation>
- Ryan, R.C & Deci, E. L. (2000). Intrinsic and extrinsic motivation: Classic definitions and new directions. *contemporary educational psychology*, 25(1), 54-67. doi:10.1006/ceps.1999.1020,

- Sabates-Wheeler, R., and Devereux, S. (2007, May). Social protection for transformation. *IDS Bulletin*, 38(3), 23-28. Retrieved February 7, 2020, from <https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1759-5436.2007.tb00368.x>
- SADC & SARDC. (2006). *SADC Gender Monitor: Monitoring implementation of Beijing commitments by SADC member states*. Gaborone & Harare : SADC & SARDC.
- SADC. (1993). *Declaration and treaty of the Southern African Development Community*. Gaborone : SADC Secretariat .
- SADC. (1997). *Gender and development: A declaration by heads of state or government of the Southern African Development community (SADC)*. Retrieved from [https://www.sadc.int/files/7613/5292/8380/Declaration\\_on\\_Gender\\_\\_Development\\_1997.pdf](https://www.sadc.int/files/7613/5292/8380/Declaration_on_Gender__Development_1997.pdf)
- SADC. (2003). *Southern African Development Community: Regional indicative strategic development plan*. Gaborone: SADC .
- SADC. (2008). *Protocol on gender and development*. Johannesburg: SADC Secretariat.
- SADC. (2012). *Protocol on Gender and Development (2008)*. Retrieved from Southern African Development Community: Towards a common future : [https://www.sadc.int/documents-publications/show/Protocol\\_on\\_Gender\\_and\\_Development\\_2008.pdf](https://www.sadc.int/documents-publications/show/Protocol_on_Gender_and_Development_2008.pdf)
- Saldaña, J. (2009). *The coding manual for qualitative researchers*. London : Sage.
- Saluja, S., Rudolfson, N., Massenburg, BB., Meara, J.G. (2020). The impact of physician migration on mortality in low and middle-income countries: An economic modelling study. *BMJ Global Health*, 5(1). doi:<http://dx.doi.org/10.1136/bmjgh-2019-001535>
- Samman, E., Presler-Marshall, E., Jones, N., Bhatkal, T., Melamed, C., Stavropoulou, M., and Wallace, J. (2016). *Mothers, children and the global childcare crisis*. London: Overseas Development Institute. Retrieved February 10, 2020, from <https://bettercarenetwork.org/sites/default/files/Women%E2%80%99s%20work-%20Mothers%2C%20children%20and%20the%20global%20childcare%20crisis.pdf>
- Sandham, A., Chabalala, J.J., and Spaling, H.H. (2019). Participatory rural appraisal approaches for public participation in EIA: Lessons from South Africa. *Land*, 1-16. doi:10.3390/land8100150
- Sandu, A. (2005). Women and Child Health in Rural Romania: Uninformed Choice or Lack of Services? *Journal of Comparative Policy Analysis: Research and Practic*, 7(1), 5-28.
- Sarlo, C. A. (2019, March). The causes of poverty. Vancouver. Retrieved August 9, 2020, from <https://www.fraserinstitute.org/sites/default/files/causes-of-poverty.pdf>
- Sayinzoga, A., Bulte, E.H., and Lensink, R. (2014, November). Financial literacy and financial behaviour: Experimental evidence from rural Rwanda. *The economic journal*. Retrieved October 24, 2019, from Wiley online library: <https://onlinelibrary.wiley.com/doi/abs/10.1111/econj.12217>

- Scheele, A. ((2017), August 2). *Gender pay gap in Europe*. Retrieved from Social Europe: <https://www.socialeurope.eu/gender-pay-gap-europe>
- Scheil-Adlung, X., & Bonan, J. (2013). Gaps in social protection for health care and long-term care in Europe: Are the elderly faced with financial ruin. *International Social Security Review*, 66(1), 25-48.
- Scocco, S. (2017). The vicious circle of inequality. (H. Meyer, Ed.) *Social Europe*, 23-28.
- Scoones, I. (2009). Livelihoods perspectives and rural development. *The journal of peasant studies*, 37(1), 171-196. doi:10.1080/03066150902820503
- Sen, A. (1999). *Development as Freedom* . Oxford : Oxford University Press .
- Serrat, O. . (2017). The sustainable livelihoods approach. In *Knowledge solutions*. Singapore: Springer .
- Shah, A. (2002, May May). *Corporations and the enviroment*. Retrieved from Global issues: Social, political, economic, and environmental issues that affect us all: <https://www.globalissues.org/article/55/corporations-and-the-environment>
- Shahidul, S.M., and Karim, Z.A.H.M. (2015). Factors contributing to school dropout. *European journal of research and reflection in education sciences*, 3(2). Retrieved September 12, 2019, from <https://www.idpublications.org/wp-content/uploads/2015/02/FACTORS-CONTRIBUTING-TO-SCHOOL-DROPOUT-AMONG-THE-GIRLS.pdf>
- Sharpe, M. E. (2008). Poverty in Ukraine: Methodology, Practice, Analysis. *Problems of Economic Transition*, 51(6), 7-96.
- Shen, H. (2016, May 20). *Why women earn less: Just two factors explain post-PhD pay gap*. doi:doi:10.1038/nature.2016.19950
- Shodhganga. (n.d.). Human needs. Retrieved from [http://shodhganga.inflibnet.ac.in/bitstream/10603/19364/7/07\\_chapter%202.pdf](http://shodhganga.inflibnet.ac.in/bitstream/10603/19364/7/07_chapter%202.pdf)
- Shucksmith, M. (2012, Shucksmith, M. (2012). Class, Power and Inequality in Rural Areas: Beyond Social Exclusion? *Sociologia Ruralis*, 52(4), 377-397). Class, Power and Inequality in Rural Areas: Beyond Social Exclusion? *Sociologia Ruralis*, 52(4), 377-397. Retrieved from Shucksmith, M. (2012). Class, Power and Inequality in Rural Areas: Beyond Social Exclusion? *Sociologia Ruralis*, 52(4), 377-397.
- Sida . (2008). *Sida Gender country profile - Zambia* . Lusaka : SIDA .
- Sida. (n.d.). *Quick Guide to What and How: Increasing women's access to land*. Retrieved from <https://www.oecd.org/dac/gender-development/47566053.pdf>
- Silvester Mbanza & Joyce Thamaga-chitja. (2014). The role of rural subsistence farming cooperatives in contributing to rural household food and social connectivity: The case of mwendo sector, Ruhango district in Rwanda. *African Journal of indigenous Knowledge systems*, 13(2), 251-269.

- Silwamba, C. (2017, March 15). *Rural women key to ending Zambian poverty* . Retrieved from Lusaka Voice: <http://www.lusakavoice.com/2017/03/15/rural-women-key-to-ending-zambian-poverty/>
- SIMPEREGUI, Y.B., MIASSI, Y.E., and DOSSA. F.K. (2019, January 22). *Role of Women in Agricultural and Rural Development in West Africa*. Retrieved from Lupine: <https://lupinepublishers.com/agriculture-journal/pdf/CIACR.MS.ID.000230.pdf>
- Singh, N. and Koiri, P. (2016, December). Understanding social capital. *Social science spectrum*, 2(4), 275-280. Retrieved February 6, 2020, from [https://www.researchgate.net/publication/323782121\\_Understanding\\_Social\\_Capital](https://www.researchgate.net/publication/323782121_Understanding_Social_Capital)
- Singh, P.K., and Chudasama, H. (2010, January 13). Evaluating poverty alleviation strategies in developing countries. (S. C. Gherghina, Ed.) *Plos One*, 15(1). Retrieved May 15, 2020, from <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0227176>
- Sissons, P., Green, A. E., & Lee, N. (2017). Linking the sectoral employment structure and household poverty in the United Kingdom. *Work, Employment and Society*, 1-21. doi:10.1177/0950017017722939
- Sitko, N.T., and Chamberlin, J. (2016, September). The geography of Zambia's customary land: Assessing the prospects for smallholder development . 55, 49-60. doi:<https://doi.org/10.1016/j.landusepol.2016.03.026>
- Smart Mhembwe and Ernest Dube. (2017). The role of cooperatives in sustaining the livelihood of rural communities: The case of rural cooperatives in Shurungwi district in Zimbabwe. *Journal of disaster risk studies* , 9(1), 1-9.
- Sopitshi, A., & Van Niekerk, L. (2015). *A descriptive overview of Zambia's country and health system context including the opportunities for innovation*. Capetown: Bertha Centre for social innovation and entrepreneurship. Retrieved November 1, 2019, from [https://healthmarketinnovations.org/sites/default/files/Final\\_%20CHMI%20Zambia%20profile.pdf](https://healthmarketinnovations.org/sites/default/files/Final_%20CHMI%20Zambia%20profile.pdf)
- Souad, A. (n.d). Study on discrimination against women in law and in practice in political and public life, including during times of political transitions. Retrieved May 2020, from [https://www.google.com/search?q=Souad+Abdennebi-Abderrahim&rlz=1C1AVFC\\_enZA896ZA897&oq=Souad+Abdennebi-Abderrahim&aqs=chrome..69i57.41419j0j4&sourceid=chrome&](https://www.google.com/search?q=Souad+Abdennebi-Abderrahim&rlz=1C1AVFC_enZA896ZA897&oq=Souad+Abdennebi-Abderrahim&aqs=chrome..69i57.41419j0j4&sourceid=chrome&)
- Sparreboom, T. (2014). Gender equality, part-time work and segregation in Europe. *International Labour Review*, 153(2), 245-268.
- Spichiger, R., & Kabala, E.,. (2014). *Gender equality and land administration: The case of Zambia*. Copenhagen: Danish institute for international studies. Retrieved October 1, 2019, from [https://www.files.ethz.ch/isn/178094/WP2014\\_Gender-land-zambia\\_Rachel-Spichiger\\_Edna-Kabal\\_web.pdf](https://www.files.ethz.ch/isn/178094/WP2014_Gender-land-zambia_Rachel-Spichiger_Edna-Kabal_web.pdf)

- Strange, T., & Anne, B. (2008). *Sustainable development: Linking economy, society and environment*. OECD.
- Strauss, A. L. (1987). *Qualitative analysis for social scientists*. Cambridge : Cambridge University Press.
- Strauss, A., & Corbin, J. (1994). Grounded theory methodology. In Lincoln, Y. S. Lincoln , & N. K. Denzin (Eds.), *Handbook of qualitative research* (pp. pp 278-285). Thousand Oaks: Sage.
- Swanepoel, H. (2010). Rural development: towards a better quality of life for rural people. In P. Steward, I. du Plessis , S. Mazibuko, & R. Moloi, *Rural and urban development: Reader for DVA3702* (pp. 315-326). Pretoria : University of South Africa.
- Tachibanaki, T. (2006). Inequality and poverty in Japan. *The Japanese Economic Review*, 57(1), 1-27.
- Tariang, W., & Thomas, E. D. (2018). Poverty and Inequality in the Matrilineal Society of Meghalaya in the North-Eastern Region of India. *Forum for Social Economics*, 1-22.
- Tertiary education statistics*. (2019). Retrieved from Eurostat :  
[https://ec.europa.eu/eurostat/statistics-explained/index.php/Tertiary\\_education\\_statistics](https://ec.europa.eu/eurostat/statistics-explained/index.php/Tertiary_education_statistics)
- Thirlwall, A. (2011). *Economics of Development* . Basingstoke: Palgrave MacMillan .
- Tie, Y.C., Birk, M., and Francis, K. (2019, January 2). *Grounded Theory research: A design framework for novice researchers*. Retrieved from PMC:  
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6318722/>
- Todaro, M. P. (1989). *Economic development in the third world* (4th ed.). New York and London: Longman.
- Todaro, M. P. (1992). *Economics for a developing World: An Introduction to Principles, Problems and Policies for Development*. (3rd, Ed.) New York and London: Longman.
- Tshitangoni, M., and Francis, J. (2018, January ). Relevance of Traditional Leadership in Rural Community Development amidst Democratic Institutions in Southern Africa: A Critical Review. 69-83. doi:10.1080/0972639X.2017.1383557
- Turnbull, A.D & Chiwele, R. (2017). *Despite disparities, Zambia see country on right track toward gender equit*. Lusaka: Afro Barometer.
- Turner, J. (2002). Social security in Africa: A brief review. *Journal of aging and social policy*, 14(1), 105-114.
- Ukpere, W. I., & Slabbert, A. D. (2009). A relationship between current globalisation, unemployment, inequality and poverty. *International Journal of Social Economics*, 36(1/2), 37-46.
- UN. (1981). *Convention on the elimination of all forms of discrimination against women*. Retrieved April 24, 2018, from <http://www.ohchr.org/Documents/ProfessionalInterest/cedaw.pdf>
- UN Statistic. (2015). *The World's Women 2015: Povert*. Retrieved April 22, 2018, from <https://unstats.un.org/unsd/gender/chapter8/chapter8.html>

- UN WOMEN. (2017, February 27). Women organising. Retrieved June 8, 2019, from <https://www.unwomen.org/en/news/in-focus/csw61/women-organizing>
- UN WOMEN. (n.d.). *Focus areas: Women, poverty and economic*. Retrieved April 24, 2018, from Women: Asian and pacific: <http://www.ohchr.org/Documents/ProfessionalInterest/cedaw.pdf>
- UNDP. (2006, December). What is poverty? Concepts and measures. (D. Ehrenpreis, Ed.) *Poverty in focus*, pp. 1-3.
- UNDP. (2013). *Humanity divided: Confronting inequality in developing countries*. Bureau for development policy . New York: UNDP. Retrieved October 3, 2019, from [https://www.undp.org/content/dam/undp/library/Poverty%20Reduction/Inclusive%20development/Humanity%20Divided/HumanityDivided\\_Full-Report.pdf](https://www.undp.org/content/dam/undp/library/Poverty%20Reduction/Inclusive%20development/Humanity%20Divided/HumanityDivided_Full-Report.pdf)
- UNDP. (2016). *Gender Inequality Index (GII)* . Retrieved from Human Development Reports: <http://hdr.undp.org/en/content/gender-inequality-index-gii>
- UNDP. (2016). *Gender Inequality Index (GII) | Human Development Reports*. Retrieved from United Nations Development Programme: Human Development Report: <http://hdr.undp.org/en/content/gender-inequality-index-gii>
- UNDP. (2016). *Zambia Human Development Report 2016: Industrialisation and Human development;poverty reduction through wealth and employment creation*. Lusaka : United Nations Development Programme.
- UNDP. (2019). *Human Development report 2019: Inequalities in Human Development in the 21st Century*. Retrieved from [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/CAN.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/CAN.pdf)
- UNICEF. (2015). *Levels and trends in child mortality*. New York: Unicef. Retrieved from [https://www.unicef.org/media/files/IGME\\_Report\\_Final2.pdf](https://www.unicef.org/media/files/IGME_Report_Final2.pdf)
- UNICEF. (2016). *Zambia: Social protection budget brief review of budget performance and 2016 allocations*. Retrieved March 4, 2020, from Unicef for every child Zambia: <https://www.unicef.org/zambia/SocialProtectionBudgetBrief-5.pdf>
- UNICEF Zambia. (2020). *Good by to water with a bad smell in Zambian village: Refugees and host communities benefit from improved water sanitation and hygiene*. Lusaka: Unicef. Retrieved from <https://www.unicef.org/zambia/stories/good-bye-water-bad-smell-zambian-village>
- UNISA. (2002a). *Politics as social activity: Only study guide for PLC101R*. Pretoria: University of South Africa.
- UNISA. (2002b). *Understanding the state: Only study guide for PLC102-S*. Pretoria: University of South Africa.
- UNITE NATIONS . (1996, June). *International Covenant on Economic, Social and Cultural Rights*. Retrieved from <https://www.ohchr.org/Documents/Publications/FactSheet2Rev.1en.pdf>

- UNITED NATIONS . (2015, September 27). *Transforming our world: the 2030 agenda for sustainable development*. Retrieved April 6, 2020, from Sustainable development goals:Knowledge platform: <https://sustainabledevelopment.un.org/post2015/transformingourworld>
- UNITED NATIONS . (2016). *Zambia*. Retrieved July 28, 2020, from <https://www.uneca.org/sites/default/files/images/ORIA/CP/zambia.pdf>
- UNITED NATIONS . (2017). *The sustainable development goals report*. New York: United Nations.
- UNITED NATIONS . (2019, April 5). *The pledge to leave no one behind: the International Covenant on Economic, Social and Cultural Rights and the 2030 Agenda for Sustainable Development*. Retrieved from Economic and Social Council: [https://sustainabledevelopment.un.org/content/documents/21780E\\_C.12\\_2019\\_1\\_edited.pdf](https://sustainabledevelopment.un.org/content/documents/21780E_C.12_2019_1_edited.pdf)
- UNITED NATIONS. (1945, December 10). *Universal declaration of human rights*. Retrieved August 12, 2020, from United Nations: Peace, dignity and equality on a healthy planet: <https://www.un.org/en/about-us/universal-declaration-of-human-rights>
- UNITED NATIONS. (2006). *The Core International Human Rights Treaties*. Geneva: OHCHR.
- UNITED NATIONS. (2008). *Optional protocol to the international covenant on economic social and cultural rights*. Ohchr. Retrieved April 16, 2019, from <https://www.ohchr.org/en/professionalinterest/pages/opcescr.aspx>
- UNITED NATIONS. (2013). *Addressing the multiple dimensions of poverty and inequality in Zambia*. Lusaka: United Nations.
- UNITED NATIONS. (2015, May 5). *Eliminating Discrimination and Inequalities in Access to Water and Sanitation*. Retrieved from United Nations Water: <https://www.unwater.org/publications/eliminating-discrimination-inequalities-access-water-sanitation/>
- UNITED NATIONS. (2015). *Zambia Country Analysis Summary*. Lusaka: United Nations Country Team, Zambia.
- UNITED NATIONS. (2016). *Human Rights*. Retrieved from United Nations: Human rights office of the high commissioner: <https://www.ohchr.org/Documents/Publications/HandbookParliamentarians.pdf>
- UNITED NATIONS. (2017, October 25). *UN Charter*. Retrieved May 22, 2018, from <http://www.un.org/en/sections/un-charter/un-charter-full-text/>
- UNITED NATIONS. (2018, April 22). *Universal Declaration of Human Rights*. Retrieved from <http://www.un.org/en/universal-declaration-human-rights/index.html>
- UNITED NATIONS. (2018, July 25). *Universality, cultural diversity and cultural rights*. Retrieved from United Nations General Assembly: <https://undocs.org/pdf?symbol=en/A/73/227>
- UNITED NATIONS. (2019). *The sustainable development goals report*. New York: United Nations.

- UNITED NATIONS. (2019). *The sustainable development goals report*. Retrieved April 16, 2020, from <https://unstats.un.org/sdgs/report/2019/The-Sustainable-Development-Goals-Report-2019.pdf>
- UNITED NATIONS. (2020). *World Social report 2020: Inequality in a rapidly changing world*. United Nations Publications. Retrieved March 30, 2020, from <https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2020/02/World-Social-Report2020-FullReport.pdf>
- UNITED NATIONS. (n.d.). *Charter of the United Nations*. Retrieved from <https://www.un.org/en/charter-united-nations/>
- UNITED NATIONS DEVELOPMENT PROGRAMME . (2013). *Humanity divided: Confronting inequality in developing countries*. New York: UNDP.
- UNITED NATIONS ECONOMIC COMMISSION FOR AFRICA. (2018). *Structural transformation, employment production and society*. Retrieved from [https://www.uneca.org/sites/default/files/uploaded-documents/STEPS/2018/zambia\\_steps\\_eng\\_revfin.pdf](https://www.uneca.org/sites/default/files/uploaded-documents/STEPS/2018/zambia_steps_eng_revfin.pdf)
- UNITED NATIONS HUMAN RIGHTS. (n.d.). *Special rapporteur on extreme poverty and human rights*. (UNHR, Producer) Retrieved November 14, 2018, from <https://www.ohchr.org/EN/Issues/Poverty/Pages/SRExtremePovertyIndex.aspx>.
- UNITED NATIONS. (n.d.). *Universal Declaration of Human Rights*. Retrieved from United Nations: Shaping our future together: <https://www.un.org/en/universal-declaration-human-rights/>
- University of South Africa. (2016). *Study guide for Gen4802*. Pretoria: University of South Africa.
- Untitled Document . (Nd, April 08). *A very short summary of socialist feminist theory and practice* . Retrieved 2019, from [https://www.oakton.edu/user/4/ghamill/Socialist\\_Feminism.pdf](https://www.oakton.edu/user/4/ghamill/Socialist_Feminism.pdf)
- USAID. (2021, January 21). *USAID/Zambia education office fact sheet*. Retrieved August 13, 2021, from USAID: <https://www.usaid.gov/documents/usaidzambia-education-office-fact-sheet>
- USAID report . (2003). *Child survival and health programs fund progress report*. *Johnhopkins university*.
- USAID Zambia. (2018). *Country development cooperation strategy* . Lusaka: USAID Zambia.
- Vacaflares, D. E. (2017). Are remittances helping lower poverty and inequality levels in Latin America? *The Quarterly Review of economics and finance*, 68, 254-265.
- van Hoorik, P., & Mweetwa, F. (2007). *Use of internet in rural areas of Zambia*. Retrieved from TNO & Linknet: Connecting ubuntu : [http://www.machaworks.org/files/perslinks/Use\\_of\\_internet\\_in\\_rural\\_areas\\_of\\_Zambia-1-.pdf](http://www.machaworks.org/files/perslinks/Use_of_internet_in_rural_areas_of_Zambia-1-.pdf)
- van Teijlingen, E.R and Hundley, V. (2001). The importance of social research. *Social research update*(35), 1-4. doi:10.7748/ns2002.06.16.40.33.c3214

- Veit, P. (2012, December ). *Custom, law, and women's land rights in Zambia*. Retrieved from Focus on land in Africa: file:///E:/poverty,%20inequality%20and%20customary%20law.pdf
- Venkateswaran, K. (2014). *The vulnerability of Zambian communities living along the Zambezi River basin to floods*. Colorado: University of Colorado. Retrieved May 04, 2020, from [https://www.researchgate.net/publication/280300519\\_The\\_vulnerability\\_of\\_Zambian\\_communities\\_living\\_along\\_the\\_Zambezi\\_River\\_basin\\_to\\_floods/link/55b022b](https://www.researchgate.net/publication/280300519_The_vulnerability_of_Zambian_communities_living_along_the_Zambezi_River_basin_to_floods/link/55b022b)
- Ventegodt, S., Merrick, J., Andersen, J.N. (2003). Quality of life theory III Maslow revisited. *The scientific world journal*, 3, 1050-1057. doi:10.1100/tsw.2003.84
- Vetten, L., & Leisegang, A. (2011). Partying along in Silence: Violence against women and South African political party manifesto for the local government elections. *Journal of African elections*, 11(2), 63-74.
- Vollstedt , M., & Rezat , S. (2019). An introduction to grounded theory with special focus on axial coding and the coding paradigm. In G. Kaiser , & N. Presmeg (Eds.), *Compendium for early career researchers in Mathematics education* (pp. 90-100). Chan, Switzerland : Springer Open.
- Vukoičić, J. (2017). Radical feminism as a discourse in the theory of conflict., 3, pp. 33-49. СОЦИОЛОШКИ ДИСКУРС. doi:10.7251/SOCEN1305033V.
- Wagstaff, A. (2002). Poverty and health sector inequalities. *Bulletin of the World Health Organization*, 80(2), 97-105.
- Walsh, D. (2015). *How a human needs theory understanding of conflict enhances the use of consociationalism*. doi:10.1080/17449057.2015.1024012
- Warren, T. (2010). Work time, Leisure time:On women's temporal and economic well-being in Europe. *Community, Work & Family*, 13(4), 365-392.
- Wesonga, M. O. (2017, March 28). Chistian-Muslim Relations in Kenya. *The round table*, 106(2), 225-229. doi:<https://doi.org/10.1080/00358533.2017.1299464>
- Wheeler, J O, Thral, G I, Muller P O, Fik, T J . (1998). *Economic geography* . Hoboken: John Willey & Son, INC.
- White, P., Finngan, G., Pehu, E., Poutiainen, P., and Vyzaki., M. (2015). *Linking women with agribusiness in Zambia: Corporate social responsibility creating shared values, and human rights approaches*. Washington DC: World Bank Group.
- WHO. (2018). The voice of rural women for sustainable and healthy future. (pp. 1-3). New York: WHO. Retrieved from <http://www.fao.org/3/CA3434EN/ca3434en.pdf>
- WHO Regional Office for Africa . (2012). *Addressing the challenge of women's health in Africa: A summary of the report of the commission on women's health in the Africa Region*. Brazzaville: World Health Organisation Regional Office for Africa.
- WHO ZAMBIA. (2017). *WHO Country cooperation strategy 2017-21*. Retrieved from <https://apps.who.int/iris/bitstream/handle/10665/273149/ccs-zmb-eng.pdf?ua=1>

- Wikipedia. (2016, November ). *Harambee*. Retrieved from <https://en.wikipedia.org/wiki/Harambee>
- Wills, J., & Linneker, B. (2013). In-work poverty and the living wage in the United Kingdom: a geographical perspective. *Transactions of the Institute of British Geographers*, 39(2), 182-194.
- Wilson, F. & Ramphela, M. (1989). *Uproot Poverty: The South African challenge*. Cape Town: Creda.
- Wilson, M. & Green, J. M. (2000). The feasibility of introducing solar ovens to rural women in Maphephethe. *Journal of family ecology and consumer sciences*, 28(1), 54-61.
- World Bank. (n.d.). Retrieved from Module 5 gender and agriculture markets: <http://siteresources.worldbank.org/INTGENAGRLIVSOUBOOK/Resources/Module5.pdf>
- World Bank. (2012). *Zambia Poverty Assessment: Stagnation poverty and inequality in a natural resource-base economy*. Washing DC: Poverty reduction and economic management. Retrieved from <http://documents.worldbank.org/curated/en/495301468170959601/Zambia-poverty-assessment-stagnant-poverty-and-inequality-in-a-natural-resource-based-economy>
- World Bank. (2017). *Jobs diagnostic: Zambia*. Retrieved from <http://documents1.worldbank.org/curated/en/939371496842247611/pdf/115778-WP-PUBLIC-P153568-28p-add-series-ZambiaAPWEB.pdf>
- World Bank. (2018). *Republic of Zambia: Systematic country Diagnostic* . Lusaka: World Bank. Retrieved from <http://documents.worldbank.org/curated/en/290011522954283481/pdf/Zambia-SCD-March-29-Final-04022018.pdf>
- World Bank Group. (2017). *No Poverty*. Retrieved from The World Bank: <http://datatopics.worldbank.org/sdgateatlas/archive/2017/SDG-01-no-poverty.html>
- World Bank. (n.d.). *Poverty and inequality*. Retrieved June 11, 2018, from <http://www.fao.org/docrep/015/i2490e/i2490e02c.pdf>
- World Economic Forum. (2015). *The case of gender equality*. Retrieved from World economic forum: <https://reports.weforum.org/global-gender-gap-report-2015/the-case-for-gender-equality/>
- World Vision. (2017). *2017 Annual Report*. Lusaka. Retrieved September 9, 2020, from [https://www.wvi.org/sites/default/files/2017%20annual\\_report\\_Zambia.pdf](https://www.wvi.org/sites/default/files/2017%20annual_report_Zambia.pdf)
- World Vision Zambia. (2015, September 10). *WV Zambia Twikatane ADP hands over rural health post*. Retrieved December 14, 2019, from <https://www.wvi.org/zambia/article/wv-zambia-twikatane-adp-hands-over-rural-health-post>
- World Vision Zambia. (2017). *World Vision 2017 annual report*. Lusaka: World Vision. Retrieved December 14, 2019, from [https://www.wvi.org/sites/default/files/2017%20annual\\_report\\_Zambia.pdf](https://www.wvi.org/sites/default/files/2017%20annual_report_Zambia.pdf)

- Yang, C, Hwang, M, & Chen, Y . (2011, September 9). An Empirical study of the existence, relatedness and growth (ERG) theory in consumer's selection of mobile value-added services. *Article in African journal of business management*, 5(19), 7885-7898.
- Zaidi, M. A., & De Vos, K. (2001). Trends in consumption-based poverty and inequality in the European Union during the 1980s. *Journal of Population Economics*, 14(2), 367-390.
- Zambia Jobs Diagnostic. (2017, June 14). *Zambia needs more, better Jobs to reduce poverty and inequality*. Retrieved from Tralac: <https://www.tralac.org/news/article/11749-zambia-needs-more-better-jobs-to-reduce-poverty-and-inequality.html>
- ZARD. (1994). *NGO Shadow report on the situation of women in Zambia during the decade 1984-1985*. Lusaka: Non-Governmental Organisations Coordinating Committee.
- Zhang, Y., and Wildemuth, B.M. (n.d.). *Unstructured Interviews*. Retrieved from [https://www.ischool.utexas.edu/~yanz/Unstructured\\_interviews.pdf](https://www.ischool.utexas.edu/~yanz/Unstructured_interviews.pdf)
- Zietsman, S. (2004). *Our living earth: Geography* . Pretoria: University of South Africa.

## 13.0 APPENDICES

### CONSENT FORM

**Title of the Study:** Theorising Poverty and Inequality in the Case of Rural Women in Mungwi District in Zambia. A Grounded Theory Approach

**Student's Name:** Tobias Mubanga Mutale

**School:** School of Built Environment and Development Studies

**Faculty:** Humanity

**Campus:** Howard College

**Existing Qualifications:** BTH, BA, MA

**Proposed Qualification for the Research Project:** PhD

**Contact Details:**

**Cell. No.** 0780083861

**E-mail:** [mutaletobias@haoo.co.uk](mailto:mutaletobias@haoo.co.uk)

**Supervisor's Name and Contact Details:**

**Supervisor's name:** Professor Oliver Mtapuri

**Phone Number:** 0312601031

**E-mail:** [mtapirio@ukzn.ac.za](mailto:mtapirio@ukzn.ac.za)

My name is Tobias Mubanga Mutale. I am a PhD Student in the School of Built Environment and Development Studies at the University of KwaZulu-Natal in Durban. I am conducting a research entitled: Theorising Poverty and Inequality in the Case of Rural Women in Mungwi District in Zambia: A Grounded Theory Approach. I am being supervised by Professor Oliver Mtapuri.

The purpose of the research is to shed insights on poverty and inequality in Zambia. The study will therefore explore experiences of women in Mungwi district regarding poverty and Inequality.

The interview will take about two hours from your time, hoping that you will be patient enough to share with me your valued feelings, experiences, perceptions and opinions. It is hoped that you will find this experience, a remarkable one.

Your participation in the research interview or focus group interview is entirely voluntary. You are free to choose not to take part in the interview, you can withdraw from the study and if you choose to do so, you will not be penalised for it.

Responses to the interview are solely for academic purpose and will remain confidential. The results of the study may be published but your name will not be mentioned or used. During data collection, a recorder may be used, to complement the answers that will be written down. However, should the recorder be used, your permission will be sought.

The researcher will make sure that all the information collected in the interviews and the focus group interviews is kept in a safe place with the University of KwaZulu-Natal for at least five

years and thereafter destroyed as per the School of Built Environment and Development Studies requirement.

The decision to participate in the interview remains with you. If you give consent to participate in the study, please sign this form to show that you have read the contents.

I Tobias Mubanga Mutale hereby confirm that;

I understand the contents of this document and the nature of the research project, and I consent to participating in the research project.

Signature..... Date .....21/08/2018

Should you have comments or concerns resulting from your participation in this study, do not hesitate to contact Professor Oliver Mtapuri on the above contacts.



6 December 2017

Mr Tobias Mubanga Mutale 217064933  
School of Built Environment and Development Studies  
Howard College Campus

Dear Mr Mutale

Protocol reference number: HSS/2135/017D

Project Title: Theorising poverty and inequality in the case of rural women in Mungwi District in Zambia. A grounded theory approach

**Full Approval – Expedited Application**

In response to your application received 1 November 2017, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment /modification prior to its implementation. In case you have further queries, please quote the above reference number.

**PLEASE NOTE:** Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Dr Shenuka Singh (Chair)  
Humanities & Social Sciences Research Ethics Committee

/pm

Cc Supervisors: Prof Oliver Mtapuri  
Cc Academic Leader Research: Prof Oliver Mtapuri  
Cc School Administrator: Ms Nolundi Mzolo

---

Humanities & Social Sciences Research Ethics Committee

Dr Shenuka Singh (Chair)





Westville Campus, Govan Mbeki Building

Postal Address: Private Bag X54001, Durban 4000

Telephone: +27 (0) 31 260 3567/8350/4567 Facsimile: +27 (0) 31 260 4608 Email: [ximbap@ukzn.ac.za](mailto:ximbap@ukzn.ac.za) / [snymajm@ukzn.ac.za](mailto:snymajm@ukzn.ac.za) / [mohun@ukzn.ac.za](mailto:mohun@ukzn.ac.za)

Website: [www.ukzn.ac.za](http://www.ukzn.ac.za)

 1510 - 2010   
100 YEARS OF ACADEMIC EXCELLENCE

Founding Campuses:  Edgewood  Howard College  Medical School  Pietermaritzburg  Westville



**MISSIONARY SISTERS OF THE  
PRECIOUS BLOOD  
MUNGWI – KASAMA · ZAMBIA**



St. Margaret's Parish  
Precious Blood Convent  
P.O. Box 32  
MUNGWI  
Kasama / Zambia


E-mail: [cpsmungwi@yahoo.com](mailto:cpsmungwi@yahoo.com)  
Cell: 00260 974 637 206

To Whom it May Concern:

We the Missionary Sisters of the Precious Blood working in Mungwi District in the Northern Province of Zambia, allow Tobias Mubanga Mutale to come and conduct his research and interview some of our members working in the community.

Should you wish to contact us about this matter, you are welcome to contact  
Sister Walter Pindura CPS Sister-in-Charge on E-Mail: [cpsmungwi@yahoo.com](mailto:cpsmungwi@yahoo.com) Cell: +260 974 637 206

Yours faithfully

  
Sr. Walter Pindura CPS  
Sister-in-Charge  
Missionary Sisters of the Precious Blood  
Zimbabwean-Zambian Province



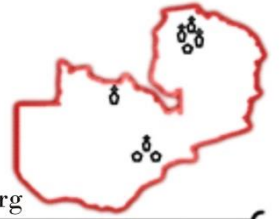


**CONGREGATION OF THE MISSIONARIES OF MARIANHILL**

Office of the Regional Superior  
Along Pelican Road, Makeni  
P.O. Box 50161, Lusaka - Zambia

Tel: +260 211 840 297 | Fax: +260 211 274 178

Email: zambiacmmregion@gmail.com | website: www.cmmmariannahill.org



September 21, 2017

**UNIVERSITY OF KWAZULU NATAL**

**Republic of South Africa**

**REF: INVITATION LETTER TO DO RESEARCH**

Dear Sir/ Madam

I, Fr Abidon Katai Kabwe CMM, Regional Superior of the Congregation of the Missionaries of Mariannahill, do certify that **TOBIAS MUTALE**, a Zambian National, holder of passport number **ZN005742**, has been invited to visit **THE CONGREGATION OF THE MISSIONARIES OF MARINANNHILL** or simply **MISSIONARIES OF MARIANNHILL** in Zambia, whose headquarters are based at Engelmar House of Formation, Plot F687/A/1/A/1, Makeni, Lusaka.

He is expected to be here in Zambia anytime next year – 2018, for the period of two months.

During his research period in Zambia, he will be staying at St Margaret – Mungwi Parish in the Archdiocese of Kasama, which is under the pastoral care of the Missionaries of Mariannahill.

**I respectfully ask that your good office kindly grant him permission to proceed with his research visit on his research topic with our local Parish in Mungwi District here in Zambia.**

Thanking you in anticipation.

Yours sincerely,

Regional Superior

.....

Fr Abidon katai Kabwe CMM