

Women, Poverty and Livelihoods: Development Strategies for the Zambia
Baptist Association in Ndola, Zambia

By

Sinatra Matimelo, B.Th (Hon.) Theology and Development

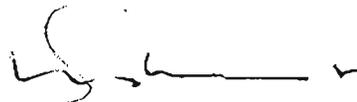
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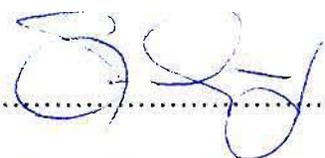
Declaration

I, Sinatra Matimelo, hereby declare that this whole dissertation, unless specifically indicated to the contrary in the text, represents my original work. I also declare that I have not otherwise submitted this dissertation in any form for any degree purpose or examination to any university.

Signature.....

Date..... 21-9-05

As Supervisor, I agree to submission of this thesis
Dr. Steve de Gruchy

Signature.....

Date..... 21-9-05

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Abstract

This dissertation seeks to address the issue of women, poverty and livelihoods in Ndola and how the Zambia Baptist Association, (the Z.B.A.) could implement development strategies in response to this problem.

Through my field research, where I interviewed a number of poor women in Ndola, Church leaders at both local and national level within the Z.B.A, library research and internet search, I have come to realize that the problem of poverty among women needs addressing.

I found out during my research that many poor women in Africa live in chronic poverty as a result of economic and social injustices they face in many societies. By virtue of their social status as females, many women are denied access to and control of assets that would enable them realize their development aspirations. I found out that many poor women in Ndola have come up with six key livelihood strategies for survival. These livelihood strategies being; selling food and groceries in shacks, subsistence farming, begging and sending children to beg, charcoal burning, formal employment and brewing illicit beer.

Through this research, I was also made aware of the potential that the Z.B.A. has to help alleviate poverty among women in Ndola, despite some area of concern with regard to their patriarchal leadership structures at both local and national Church level and the patriarchal theology that restrict women's activities within the Church.

This dissertation offers a number of development proposals based on the sustainable livelihoods framework which is a coherent and clear tool that is used to understand people's livelihoods. I propose in this dissertation that the Z.B.A. needs to respond to women's poverty in Ndola through three approaches, namely; transforming religion and culture, building poor women's asset portfolio and enhancing those strategies that could potentially become sustainable. When this is done, it would help to alleviate poverty among poor women in Ndola.

Abbreviations

DFID	Department for International Development
SLF	Sustainable Livelihoods Framework
UNDP	United Nations Development Programme
Z.B.A.	Zambia Baptist Association

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CHAPTER 1

INTRODUCTION TO THE STUDY

1.0 Introduction

This chapter is the introduction to the dissertation. It provides the background of the dissertation, the motivation, preliminary literature and the hypothesis. The methodology and the theoretical framework based on the Sustainable Livelihoods Framework are also explained in this chapter. The chapter concludes with a summary which provides an overview of the chapter.

1.1 Background to study

Poverty¹ in Africa is a big challenge to many people and has resulted in a number of social, economic and health difficulties that are very dehumanizing. The effects of poverty are very evident among women who, by virtue of their status as females, have less access to and control over assets, privileges and entitlements that would enable them to achieve their developmental goals.² Most households, especially those headed by women continue living in a web of absolute poverty. I thus feel that inequality between men and women with regard to control of assets that are key for development remains one of the major causes of chronic poverty in most women-headed households.

The Zambia Baptist Association, (hereafter the Z.B.A.) has been working in Ndola, Zambia since April 1971, when it was formed within the Baptist Union of Central

¹ In this dissertation I am using the word poverty as defined by Amartya Sen. Sen defines poverty as a deprivation of substantive freedoms that a person enjoys to lead the kind of life he or she has reason to value. In this perspective, poverty is defined as the deprivation of basic capabilities rather than merely as lowness of income. Amartya Sen. *Development as freedom*, (New York: Anchor Books, 1999) p.87.

² Shimwaayi Muntamba and C. Mark Blackden, "Gender and Poverty in Sub-Saharan Africa" in D. Belshaw, R. Calderisi and C. Sugden (eds) *Faith in Development: Partnership between the World Bank and the Churches of Africa*. (Oxford: Regnum, 2001) p.91.

Based on the six years of my pastoral ministry experience with one of the Z.B.A. local Churches, and the findings of my field research, I further argue in this dissertation that, by virtue of its spiritual influence and social ministry through its affiliate Churches in Ndola, the Z.B.A. could seek to address the problem of poverty in households, especially those headed by women. This could be done through the application of the development principles and strategies as stated in the SLF.

1.2 Motivation of the research

I was motivated to undertake this study based on the following reasons:

Firstly, my studies in Theology and Development at the University of KwaZulu Natal have, to a large extent, challenged my thinking on poverty among women in Africa as a result of social and economic injustices they are faced with on a daily basis. I have through my studies also come to realize that most traditional approaches to development in Africa are biased against women. This has resulted in women being denied opportunities to contribute to their own development and that of their communities. The culture of depriving women from exercising their developmental rights has found itself in the Church of Jesus Christ as well in the name of being true to Church traditions. My studies in Theology and Development motivated me to undertake this research that sought to study my own Church organization, the Z.B.A. and how it could work to improve the lives of poor women in Ndola through the implementation of development programs that are sensitive to women's development aspirations.

Secondly, my upbringing was in a patriarchal society in Zambia, where women are seen as existing primarily to serve men's interests and developmental goals, while having little concern for their own affairs. This kind of thinking still exists in my culture, and indeed most cultures in Zambia, resulting in chronic poverty in households headed by women. I was motivated to challenge such forms of oppression that continue to deprive women of their developmental rights.

Thirdly, my personal ministry experiences with a local Baptist Church, (Mushili Baptist), in Ndola continues to challenge me on issues of inequalities that exist between men and women. Male domination in the life of the local and national Church's day-to-day activities is found on every level. Men dominate in the Church leadership, decision-making, participation in implementing of decisions made, and the like. Women are mostly seen as helpful in the sweeping of the Church and decorating the pulpit, teaching Sunday school, and cooking for special guests of the Church, without necessarily being given an opportunity to exercise their abilities as gifted by God.⁴ Reflecting on all these issues of my ministry experiences, I feel the Church has the potential to address the problem of poverty among women, but needs to correct its patriarchal theology that tends to hinder women's spiritual and economic development.

1.3 Preliminary literature study

Some of the resources that have enriched this study are through the reading of books, journals, internet essays and class notes from the University of KwaZulu Natal.

1.3.1 Resources on women and development

Richard Crapo. *Cultural Anthropology: Understanding others and ourselves*.⁵ This book provides a clear and extensive explanations of women's struggles in African societies and the problem of sexism. It also explains issues of power dynamics and honour in a patriarchal society and how women are usually denied access to development opportunities, thus creating for them a perpetual lifestyle of poverty and dependence on men. The book further discusses gender and religious institutions, pointing out how some religious beliefs stand in the way of women's development opportunities. The book helped to enrich this research by explaining socio-cultural issues that are dominant in a

⁴ Thoko Mpumlwana. "My perspective on Women and Their Role in Church and Society" in Ackerman D, Draper JA and Mashinini E (eds) *Women Hold up the Sky: Women in the Church in Southern Africa* (Pietermaritzburg: Cluster, 1991) p. 373.

⁵ Richard Crapo. *Cultural Anthropology: Understanding Other & Ourselves*, (Chicago: Brown and Benchmark Publishers, 1996).

patriarchal society like Ndola and the effects they have on women's development opportunities.

Ogundipe Leslie Molar. *Recreating Ourselves: African Women and Critical Transformations*.⁶ The author of this book discusses African women, culture and development. She highlights things that oppress women in Africa and hinder them from achieving their developmental goals. She discusses in detail issues like women's participation in development processes, education, reproductive rights, private/ public laws and socio-cultural attitudes that are oppressive to women. Primarily, the author writes in defense of women's rights to food, education, technology, information, self-expression etc. This book has enriched this study in that it brings out difficulties that women face in Zambia as a result of the norms of patriarchal customs.

Shimwaayi Muntemba and Mark Blackden. "Gender and Poverty in Sub-Saharan Africa"⁷ and Rhoda Reddock. "Why Gender? Why Development?"⁸ The resources above deal extensively with reasons for gender inequality with regard to key assets for development. The authors point out that women are usually denied access to land, capital, financial services, good education, and are also greatly affected with HIV/AIDS. The authors see the issue of sexism as yet another major hindrance to women achieving their developmental goals. These resources provided practical strategies that could be recommended to the Z.B.A. as a way forward for a gender sensitive approach to development in Ndola.

⁶ Molar Ogundipe-Leslie. *Recreating Ourselves: African Women and Critical Transformations* (Trenton, NJ: Africa World Press, 1994) pp21-41.

⁷ Shimwaayi Muntemba, and C. Mark Blackden. "Gender and Poverty in Sub-Saharan Africa" in D. Belshaw, R. Calderisi and C. Sugden (eds) *Faith in Development: Partnership between the World Bank and the Churches of Africa*. (Oxford: Regnum, 2001) p. 91-110.

⁸ Rhoda Reddock. "Why Gender? Why Development?" in Parpart, JL, Connelly MP and Barriteah VE. *Theoretical Perspectives on Gender and Development* (Ottawa: IDRC, 2000).

1.3.2 Resources on Poverty

Evaristo Mambwe. *The Challenge of Poverty for the Church in Zambia: A response to the effects of the Structural Adjustment Program.*⁹ The author of this thesis deals with the problem of poverty in Zambia. He gives a clear explanation of the effects poverty has on the ordinary Zambian people and how the Church has paid less attention to people's material poverty, but has unleashed all its energies on "spiritual" matters. The author feels that the Church has a role to play in challenging a number of capitalist policies imposed on Zambia as a nation by the World Bank and the International Monetary Fund. He notes that the Church, through its prophetic ministry, needs to challenge dehumanizing policies that the government has embraced. This thesis has helped enrich this study in providing more information on the effects of poverty on people in Zambia, and the need for the Church's response to this situation.

Amartya Sen. *Development as Freedom.*¹⁰ Bryant Myers. "Poverty and the Poor" in *Walking with the poor.*¹¹ These resources explain the many theories that various people have come up with on what poverty is, who poor people are, and why they are poor. Some of the issues raised by the authors are the physical, social, mental, and spiritual causes of poverty, and how people in the past and present times have worked to escape from the web of poverty. These resources have helped to provide a clearer understanding and explanation of the causes and effects of poverty in Ndola.

1.3.3 Resources on the Sustainable Livelihoods Framework

Robert Chambers and Gordon Conway. *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century.*¹² Department for International Development, "Sustainable

⁹ Evaristo Mambwe. *The Challenge of Poverty for the Church in Zambia: A response to the effects of the Structural Adjustment program* (Masters Thesis University of Natal, 2002).

¹⁰ Amartya Sen. *Development as freedom.* (New York: Anchor Books, 1999).

¹¹ Bryant Myers, "Poverty and the poor" in *Walking with the Poor.* (MaryKnoll: Orbis, 1999) pp.57-90.

¹² Robert Chambers and Gordon Conway. *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century.* Institute of Development Studies Discussion Paper 296, (University of Sussex, Brighton: IDS Publications, 1992).

Livelihoods Guidance Sheet.”¹³ Czech Conroy. “Preface” and “Introduction,” in the Greening of Aid,¹⁴ and Steve de Gruchy. “The contribution of Universities to Sustainable Livelihoods.”¹⁵

The above resources provide an explanation of the sustainable livelihoods approaches to development, giving insights into how households could work towards diversifying their activities in order to increase their incomes and reduce vulnerability. These resources also discuss in-depth the vulnerability context of the poor people, and how ways could be found to improve the livelihoods of people affected by internal and external factors that impact negatively on their livelihoods. These resources have helped to also explain in-depth the SLF, with a clear understanding of its core concepts.

United Nations Development Programme. “Sustainable Livelihoods.”¹⁶ This paper suggests how the SLF could be implemented in development and gives examples of how some poor communities in Malawi have applied the framework to improve livelihoods for their households. This article helped to guide me on how best the livelihoods approach to development could be applied in a practical way in the development programmes of the Z.B.A.

1.3.4 Resources on Development principles

Frik de Beer and Hennie Swanepoel. (eds) *Introduction to Development Studies*.¹⁷ This book explains, among other things, the difference between absolute and relative poverty. It brings out development concepts I feel are key to rural development such as: community people’s participation in their own development in decision making and the implementation of decisions made. The book also deals with issues of gender equity in

¹³Department for International Development, “Sustainable Livelihoods Guidance Sheet”. At <http://www.livelihoods@dfid.gov.uk>

¹⁴ Czech Conroy. “Preface” and “Introduction” in C. Conroy and M. Litvinoff, *The Greening of Aid: Sustainable Livelihoods in Practice*. (London: Earthscan Publications, 1988).

¹⁵ Steve de Gruchy. “The Contribution of Universities to Sustainable Livelihoods” Draft paper.

¹⁶United Nations Development Programme. “Sustainable Livelihoods: Overview”. At http://www.undp.org/sl/Overview/an_overview.htm (10 February 2003).

¹⁷ Frik de Beer and Hennie Swanepoel. *Introduction to Development Studies*, (Cape Town: Oxford University Press, 2000)

development and poverty alleviation. This book has helped to guide me in my understanding of different definitions of poverty in rural areas and how inequality between men and women contributes to the problem of poverty.

1.3.5 Resources on the Z.B.A.

S, Hudson-Reed. *By Taking Heed: The history of Baptists in Southern Africa*.¹⁸

This book gives a detailed historical background on the work and ministry of the Baptist Church in Southern Africa. The same book also discusses the work of the Z.B.A. in Ndola.

The Z.B.A. Constitution:¹⁹ This document contains the vision, leadership structure and the objectives of the Z.B.A. It also brings out beliefs and convictions of the association with regard to women and leadership in the Church.

These resources helped to contribute to the background information for my study, especially as I researched the spiritual and social ministries of the Z.B.A.

In view of the above resources I have read, I feel my research is very relevant, in that it has sought to propose a way forward in addressing issues of poverty among women, through enhancing their livelihoods, with specific attention given to Ndola. This study has also proposed strategies for sustainable development to the Z.B.A, which would be appropriate in ensuring development programmes that are sensitive to the needs and aspirations of poor women.

1.4 Research Problem/ Hypothesis

Research Problem

Inequality between men and women with regard to the control of assets that are vital to development contributes negatively to women-headed households and thereby limiting

¹⁸ Steven Hudson-Reed. *By taking Heed... The History of Baptists in Southern Africa*. (Sydney: Baptist Publishing House, 1983)

¹⁹ Zambia Baptist Constitution. (Ndola: Unpublished, 1971).

the activities that could help these households increase their income and reduce their vulnerability as they seek to improve the quality of their lives.²⁰ This does not only affect households that are headed by women, but also those households that are headed by men, in that women in such households are hindered from full participation in activities that would generate family income and reduce vulnerability. It is important to note that such inequality between men and women has greatly contributed to the growing levels of poverty in many households. Below are two key questions that this research seeks to answer.

- What are some of the economic and social injustices that women in Africa face which negatively affect their access to assets and opportunities that would enable them achieve their developmental aspirations?
- Seeing that inequality between men and women in Africa is one of the major causes of poverty among women, what development strategies can the Z.B.A. implement in its social ministry to effectively promote the well-being of women in Ndola?

1.5 Hypothesis

The hypothesis of my study is that poverty among women in Africa could be alleviated and the quality of their lives improved when development strategies implemented promote equality between men and women and seek to enhance poor women's livelihoods. It is thus important that the Z.B.A. seeks to apply the SLF as they seek to implement women development programmes in Ndola.

1.6 Theoretical framework

The theoretical framework of my study is based on some core concepts of the livelihoods approaches to development as pointed out by Chambers and Conway and studied in the Theology and Development class at the University of Natal. These concepts are highlighted below:

²⁰ United Nations Development Programme. "Sustainable Livelihoods: Overview". At http://www.undp.org/sl/Overview/an_overview.htm (10 February 2003).

- People are to be at the center of development despite their gender status, educational background, physical disabilities, age etc.
- Poverty within households, especially those headed by women, could be alleviated when women's developmental rights are upheld.²¹
- Development has to start with people's strengths and potential in a given community rather than their deficiencies,
- Culture and religion play a major role in the African context, and as such, any form of development that we are to undertake must ensure that these two elements are critically addressed and analyzed from a gender perspective, to ensure that they do not work negatively on women's livelihoods strategies.²²
- Any form of development that we seek to achieve must address issues of sustainability, ensuring that it is not only the needs of the present generation that are addressed, but that the needs of future generations are also taken care of.²³
- Vulnerability as a result of domestic violence and cultural norms could be related to key factors that negatively impact on women's livelihood outcomes, and as such development workers have to seek ways that could reverse cultural trends that make women vulnerable and insecure as they seek to improve their livelihoods.²⁴

We therefore see from the above principles that people in rural and poor communities are to engage in their own development and not become clients of services from good Samaritans. People must be involved in deciding their own destiny without any form of segregation based on gender, educational background, physical disability etc. I agree with Opoku's observation that, "...any society, which prevents a segment of its population from participating fully in its affairs, is depriving itself of an enormous amount of its potential."²⁵ It is argued in this dissertation that unless approaches to development are

²¹ Steve de Gruchy, "Theology and Development Class notes" (University of KwaZulu Natal, 2003).

²² Steve de Gruchy. "The Contribution of Universities to Sustainable Livelihoods." P.7.

²³ Robert Chambers and Gordon Conway. *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century*, p.47.

²⁴ Department for International Development, "Sustainable Livelihoods Guidance Sheet," p.3.

²⁵ Kofi A. Opoku "The Church In Africa and Contemporary Sociological Challenges" in *The Ecumenical Review* (WCC) Vol. 40 No 2, April 1988, p. 252.

inclusive and people centered, poverty alleviation and sustainable development will be difficult to achieve.

1.7 Research design and methodology

In order to broaden my findings, I did not only depend on library study, but also sought to collect data from people I felt would provide information I was looking for. Here I was guided by the approach of qualitative research. Neuman observes that where as “quantitative research depends on data in the form of numbers from precise measurements, qualitative research depends on data in the form of words and images, documents, observations and transcripts.”²⁶ With this in mind, I used the methods below to do my research.

1.7.1 Sampling

Looking at the enormity of the study, I used the purposive sampling method that focused on collecting specific data from specific individuals to enable me have information on women headed households in Ndola and their survival strategies. A total of nineteen key leaders at both local and national Church leadership level in the Z.B.A (Twelve men and seven women) were interviewed.²⁷ The number of men interviewed was higher than that of women because there are few women in leadership within the Z.B.A.

I also interviewed, at random, seventeen women heading homes in Ndola as reflected in appendix two. This second phase of interviews was conducted with people I identified as having the same problem of heading a home without a steady source of income. The people interviewed were first assured of confidentiality after which face to face interviews were conducted. These interviews were conducted with the aim of collecting information on how the women survive despite the many economic and social injustices

²⁶ Lawrence Neuman 2000. *Social Research Methods: Qualitative and Quantitative approaches*, Ally and Bacon, Boston, United States of America.

²⁷ See Appendix 1 and 2 of details of the names of people interviewed during my field interviews.

they are faced with in their community. I also sought to hear from some women interviewed on how their spiritual and community traditional roles impact negatively on their desire for economic growth.

The people I could not interview in person, due to time constraints, were interviewed by questionnaire.

It was my aim to also to be observant as I met with people, to take note of the day-to-day roles of men and women in the townships within Ndola.

1.7.2 Secondary materials

Through the help of the chairman of the Z.B.A I had access to unpublished information on the association, like the Constitution and the minutes of previous General Assembly meetings. I also devoted much time to library study and the use of the internet to enrich my study.

1.8 Limitations of the research

Due to time and financial constraints, this research was limited to the following areas of study;

- Geographically, the Study was limited to Ndola on the copperbelt Province of Zambia.
- The study focused on the causes and impact of poverty among women as a result of inequality between men and women in respect of access to and control over assets needed for development.
- The study was also focused on the work of the Z.B.A. in Ndola and how the association could promote poor women's livelihoods in order to improve the quality of life in their households.
- Finally, this research was limited to the SLF, dwelling on its core concepts as a guide to development strategies for the Z.B.A.

1.9 Research ethics

In this research, I have acknowledged the work of other authors and have not treated it as my personal work. I have made it a point not to plagiarize anyone's work. Confidentiality about the identity of the individuals who requested that their identity in this research be kept secret due to the sensitivity of the information they provided was adhered to.

Finally, the rules and regulations of the University of KwaZulu- Natal - School of Religion and Theology required for the submission of a dissertation were strictly observed.

1.10 Outline of chapters

This chapter has provided the introductory part of this dissertation by providing a clear definition of the research problem and the motivation behind this study.

Chapter two provides some of the causes and the impact of poverty among women in Africa with attention given to Ndola. It also provides a theological response to women's poverty in Africa, challenging the economic and social injustices that women face as a result of being denied their developmental rights by patriarchal structures and cultural ideologies that negatively affect women's development aspirations.

Chapter three provides a brief history of the Z.B.A, its objectives and social ministry in Zambia. This chapter also points out the potential the Z.B.A. has to help alleviate poverty among women in Ndola and notes the limitations because of its patriarchal structures, patriarchal doctrines and a split in its mission between the spiritual and social ministries.

Chapter four explains the livelihoods approach for responding to poverty. This chapter gives the definition of the livelihoods approach from a Christian perspective and an overview of the Sustainable Livelihoods Framework (SLF) as a good approach to poverty alleviation.

Chapter five provides a critical description of women's poverty and livelihoods strategies in Ndola. This chapter also focuses on socio-cultural and socio-economic issues that deprive women of access to assets that would enable them to achieve their developmental goals in Ndola.

Chapter six identifies proposals for development strategies of the Z.B.A. based on the SLF, which if, implemented, could help alleviate poverty in households headed by women in Ndola.

Chapter seven is the concluding chapter of this dissertation. This chapter provides a summary of findings and some recommendations to the Z.B.A.

CHAPTER 2

THE CAUSES AND IMPACT OF POVERTY AMONG WOMEN IN AFRICA

2.0. Introduction

The previous chapter has laid a foundation of this dissertation providing to the reader the research problem and the methodology. This chapter explores some of the causes and the impact of poverty among women in Africa, with specific focus on poverty among women in Ndola. The chapter also provides a theological response to some of the causes of poverty among women in Africa.

As pointed out in chapter one, poverty among women in Africa is much deeper than that among men. Women, by virtue of their status as females, suffer social and economic injustices that impact negatively on their livelihood strategies. I agree with Abuom who observes that, “women in Africa, as a group, are less educated, earn less, own less, control less, and are less well represented in most economic and political spheres.”²⁸ Ogundipe-Leslie also states that “...women have an unequal start in society in all areas of work and life. In addition they are discriminated against and are at a disadvantage in all societies throughout the world.”²⁹

2.1. Causes and impact of poverty upon women

Below are some of the social and economic difficulties women in Africa face which, to a large extent, impact negatively on their livelihood strategies and cause much poverty.

²⁸ Agness Abuom. “Women’s Issues in Health and Education” in D. Belshaw, R. Calderisi and C. Sugden (eds) *Faith in Development: Partnership between the World Bank and the Churches of Africa*. (Oxford: Regnum, 2001), p. 115

²⁹ Molara Ogundipe-Leslie. *Recreating Ourselves: African Women and Critical Transformations*, p.37.

2.1.1. Women's low level of education.

The phrase, "education is power" is common in a number of societies in Africa. Most people realize that education obtained in institutions of learning is an asset for economic and social development for people that acquire it. The sad situation is that the education of girls in most African societies is not considered to be as important as that of boys. A number of women in Africa have not been to school. Those that have been to school either drop out at primary school level or have just obtained a junior secondary school qualification, and as such very few manage to complete their education at tertiary level.³⁰

My personal pastoral experience among people of a township called Kaloko, within Ndola, exposed me to a situation where some young girls are forced to get married at a young age, so as to enable the family to get lobola, (bridal payment), which would help send boys to school.

According to a report on the status of girl child education in Zambia, the Zambia Community Schools Secretariat has observed that there are more boys than girls who manage to finish their education from the time of entry at primary school level to Grade 12, a time when they have to sit for exams to enter university. Below are statistics they have revealed based on a survey they conducted within Zambia.

For every 100 girls who begin primary school, only 70 complete the primary grades, 23 proceed to junior secondary, 9 go to secondary, and 7 sit for the Grade 12 School certificate examination. Opportunities for boys are considerably better, with 87 out of every 100 Grade 1 entrants completing the primary grades, 37 enter Junior secondary, 16 go to senior secondary, and 15 sit for the school certificate examination at Grade 12. The narrowing of girls' education opportunities become even more pronounced at tertiary level where girls account for only a fifth of University and a third of the vocational and technical students.³¹

³⁰ Zambia community Schools Secretariat. *Information on Community Schools in Zambia* (Pamphlet, Lusaka, 1998, p.3.

³¹ Zambia community Schools Secretariat. *Information on Community Schools in Zambia*, p.4.

The above statistics are a clear indicator that there are more boys who acquire education in Zambia than girls. The low level of education for girls is not only true of Zambia, but also true of other African countries, especially in Sub-Saharan Africa. Aboum states that the education of boys is given priority, unlike that of girls in most societies in the Sub-Saharan region and yet “female education is recognized as one of the critical pathways for promoting social and economic development.”³² The deprivation of girls to acquire a good education in Africa, compared to that of boys continues to create a situation where a high percentage of women in Africa are illiterate and ignorant thereby not able to effectively participate in the economic and social development of their communities, their households and themselves. Many women lack knowledge and technical information to help them get a formal job or run good businesses because they have not been to school. The high level of illiteracy among women tends to cause them to live a life of chronic poverty and dependency on men. The Zambian government has in the last six years strived to promote girl child education, aiming at encouraging girls to do well in sciences and mathematics. This could be seen as a positive step towards empowering women with formal education. It is thus important that other practical steps are taken to promote the education of girls in Africa.

2.1.2. Women’s poverty as a result of male domination.

Bryant Myers comments that the “feeling of hopelessness that is embedded in the mind” of most poor people is one of the major causes of poverty, which he calls “the poverty of being.”³³ What Myers is calling ‘poverty of being’ has to do more with the lies that the poor live with, which make them believe that they cannot do anything to change their condition of poverty. This is true of many women who have lived to believe that they were born to serve men and not seek their own development aspirations. Such lies that are so embedded in the minds of most women are the result of the high rate of domestic violence, rape, intimidation and other forms of oppression against women in Africa. These acts of injustice against women have led them to having a low self-esteem and believing that men are superior in society. Mpumlwana observes that the lack of self-

³² Agnes Aboum, “Women’s Issues in Health and Education,” p. 116.

³³ Bryant Myers, “Poverty and the poor,” p. 84.

esteem in many women is inculcated during the socialization process of young girls, and that this stands in the way of women to realize that they have the potential and God given abilities to engage in developmental activities.³⁴

I agree with Mpumlwana that the socialization of most women in Africa negatively affects their self-esteem and brings about poverty of being. I feel that the whole concept of initiation ceremonies organized for girls once they come of age in most African societies causes them to believe that they exist only to serve men's development aspirations.

The common practices in Zambia during girl's socialization at puberty and before marriage are that young girls are separated, trained and taught how to care for and obey their husbands. Mwale observes that in most cultures within Zambia, women at marriage are taught not to say no to sex each time their husbands demand sex, and this means women have no power over their sex life.³⁵

It is important to note that usually the purpose of all such traditional practices reflected above is to ensure that men maintain their power and honour in society. These traditional practices lead to a situation where women feel so inferior to men that they believe they are to live their lives serving men and endure suffering at the hands of men. As a result they are robbed of their self-esteem and they live not rising above men's achievements, and fail to put to full use the gifts and talents given to them by God to improve their lives. They live to ensure the economic and social development of men in order to remain true to the traditions in their society. This is a barrier for most women to engage in development because they feel men are superior and their duty is to serve men's aspirations and not those of their own. The result of such social injustices is that, women continue to live in a web of poverty, especially those who head households, and who are uneducated and cannot put their abilities and gifts to use because of male domination.

³⁴ Thoko Mpumlwana. "My perspective on Women and Their Role in Church and Society," p. 373.

³⁵ Micah Mwale. *The impact of Illiteracy, drought and poverty on the reproductive health and livelihood of women in the low-income communities, Kitwe, Zambia*, paper presented at African women sexual and reproductive health and rights conference Johannesburg, South Africa, 7/02/ 03, p.1. unpublished

2.1.3. Access to land for food production

Most people in Africa depend on agriculture as a means of food production, through cultivating the land. Thus having “access to land and other land-based resources is a critical factor in determining how people will ensure their basic livelihood.”³⁶ It is sad to observe that,

In many societies where women used to enjoy direct rights to land, these rights have been eroded. Increasingly, the most women can enjoy are “use rights” to land owned by husbands and sons. Their rights may cease on the death of the male owner. Data indicates the near absence of women from land registers, where such registers exist in the Sub-Saharan Africa; fewer than 10 percent of those who obtained land certificates were women.³⁷

The above quote notes how women in many African societies have been deprived of access to land, livestock and other assets that are key to development. This has hugely hampered women’s efforts to reduce poverty within their own households and contribute effectively to poverty alleviation within their communities.³⁸

The lack of land rights, land ownership and other assets for development has led to chronic poverty among women in Africa, especially in households headed by women.

2.1.4. The impact of HIV/AIDS and other health problems on women

HIV/AIDS is one of the major problems in Africa that has led to much suffering and economic crisis in a number of households. Sadly, women in Africa are highly affected and infected. They remain at a high risk of infection with HIV/AIDS as a result of prostitution, (which is often a means of survival for some women), or rape in both the home and society.³⁹

³⁶ Shimwaayi, Muntemba and C. Mark Blackden, “Gender and Poverty in Sub-Saharan Africa.” p.92.

³⁷ Shimwaayi, Muntemba and C. Mark Blackden, “Gender and Poverty in Sub-Saharan Africa.” p.92.

³⁸ Shimwaayi, Muntemba and C. Mark Blackden, “Gender and Poverty in Sub-Saharan Africa.” p.91.

³⁹ Shimwaayi Muntemba and C. Mark Blackden, “Gender and Poverty in Sub-Saharan Africa,” p. 97.

In Zambia, some men refuse when their wives propose the use of condoms to protect themselves from sexually transmitted diseases or to use family planning methods to space their children.⁴⁰ Most women have not much say on their reproductive life, and this tends to impact negatively on women's health, and thus affects their achieving economic growth.

Despite the higher rate of infection with HIV/AIDS among women, we also see that women are the people who care for those that are living with HIV/AIDS in hospitals and at home.

We see that HIV/AIDS impacts negatively on the livelihoods of women in two ways. Those infected are unable to do work for lack of strength, and those that are affected in a household or community with HIV/AIDS are unable to meaningfully invest their time in profitable work because they have to be at home caring for either their sick husbands or relatives who are terminally ill. This in turn results in poverty among a number of households in Africa, especially those headed by women.

Other than being impacted negatively by HIV/AIDS, women also face a number of reproductive health problems which impact negatively on their livelihood strategies. A number of health problems which women face in Africa could be avoided if they received attention. It has been observed that the maternal mortality rate in Sub-Saharan Africa remains the highest in the world.⁴¹ The reasons for such high maternal mortality range from bad hospital services to lack of proper facilities to attend to women's needs. Other than the problem of the high maternal mortality rate, women do a lot of household duties and community jobs that negatively affect their health. They take care of old people, collect water from either a river or a communal tap in the community, collect firewood, produce and prepare food for the family through subsistence farming.⁴² The hard work women engage in on a daily basis in society brings about health difficulties for a number of them, and as such they are not able to effectively engage in development activities.

⁴⁰ Micah Mwale. *The impact of Illiteracy, drought and poverty on the reproductive health and livelihood of women in the low-income communities, Kitwe, Zambia*, p.9.

⁴¹ Shimwaayi Muntemba and C. Mark Blackden, "Gender and Poverty in Sub-Saharan Africa," p. 95.

⁴² Deborah Eade and Suzanne Williams. *The Oxfam handbook of development and relief*, Volume 1. (oxford: Oxfam publication 1995), p.208.

Bad health at their prime age, as a result of too much work, tends to bring about much poverty in women-headed households.

2.1.5. Access to financial services

Many women in Africa find it difficult to get loans from lending institutions like commercial banks because they do not have assets like land and buildings, to use as collateral. The lack of legal rights to property in society thus makes it difficult for women to obtain loans from financial institutions. "In Africa, women receive less than 10 (ten) percent of the credit to small farmers and 1 (one) percent of total credit to agriculture."⁴³

I agree with Reddock who says that women need to have legal rights and full access to assets if they are to fully engage in economic development.⁴⁴ I feel that the lack of property rights leads to a situation where they find it difficult to access financial help in the form of loans from lending institutions. This leads to women being so dependent on men economically, and worsens their poverty levels.

2.1.6. Women and religious oppression

Religion in general has also tended to be very oppressive to women in most African societies. Christianity is no exception in the matter of the problem of male dominance, to the extent that "women have to fight for leadership roles within Christianity and the very idea of female leadership in Islam is inconceivable."⁴⁵

It is sad that in some religions women are abused and deprived of their humanity and development aspirations in the name of being true to their religious teachings. Within most religious circles they are sidelined and not given the opportunity to serve God with

⁴³ Shimwaayi, Muntemba and C. Mark Blackden, "Gender and Poverty in Sub-Saharan Africa," p. 93.

⁴⁴ Rhoda Reddock. "Why Gender? Why Development?" p.35.

⁴⁵ Ogundipe-Leslie, Molara. *Recreating Ourselves: African Women and Critical Transformations*, p.31.

the gifts they have.⁴⁶ I agree with Phiri who states that “the bible is usually quoted to women literally and out of context to put women in a place where they live to endure abuse, misery and suffering.”⁴⁷ The result of all such religious oppression is that women tend to engage in taking minor roles in Church like sweeping, preparing young girls for marriage or cooking food for special male guests. I feel that Christianity, Islam and other religions need to enable both men and women equal opportunity to achieve their spiritual and economic development rather than depriving women of the opportunity to achieve their religious and economic growth within their religious circles. This scenario has tended to cause women to believe that they are less human and less important in their religious circles and that they do not need to seek to achieve much for their well-being, economically and spiritually. The lack of space within their religious circles to prove their abilities impacts negatively on their spiritual and social development and thus results in much poverty.

2.1.7. Lack of women’s representation in decision-making.

In most African countries, there is little participation by women in the political, religious and economic decision-making processes. Ogundipe-Leslie observes that,

Women are “naturally” excluded from the public affairs; they are viewed as unable to hold positions of responsibility, rule men or even be visible when serious matters of state and society are being discussed.⁴⁸

Indeed, it is clear that most women in Zambia are used by political parties to campaign and cast their votes. Once their political party wins the elections and forms government, these poor women are neglected and less represented in government.

This creates a situation where poor women have not much voice on processes of decision making and as such they are less represented. Certain policies that are made by male dominated local and national governments impact negatively on the livelihoods of poor

⁴⁶ Thoko. Mpumwana, “My perspective on Women and Their Role in Church and Society,” p. 373

⁴⁷ Phiri, Apawo I. “Domestic violence in Christian Homes: A Durban Case Study” in *Journal of Constructive Theology* Vol. 6, No.2 (July 2000) p.95.

⁴⁸ Molaru Ogundipe-Leslie. *Recreating Ourselves: African Women and Critical Transformations*, p.30.

women but go unopposed because poor women are not well represented in most policy making forums. This works negatively upon the economic well-being of a number of women in African societies. I appreciate Opuku's observation, that, "...any society which prevents a segment of its population from participation fully in its affairs, it is depriving itself of an enormous amount of its potential."⁴⁹

We therefore see that poverty in households headed by women is usually worsened as a result of little representation of women in forums that make decision and policies for development.

The facts which create the causes and the impact of poverty among women pointed out above are the result of the social, economic, religious injustices and abuse of women's rights to living the kind of life they would want to live.

As we prepare to reflect on the response of the Church in this context, I will now reflect theologically on some of the issues I have pointed out above as some of the causes of poverty among women.

2.2. Theological response to poverty among women in Africa

Below are some theological challenges that the problem of poverty among women raises for us today.

2.2.1. Both men and women are equal and made in the image of God

I have stated above that the problem of poverty among women is mainly as a result of the intimidation and injustice against women in African societies. The problem of patriarchy is so entrenched in a number of societies to the extent that people have tended to believe that men are superior to women.

⁴⁹ Kofi A. Opoku. "The Church In Africa and Contemporary Sociological Challenges" in *The Ecumenical Review* (WCC) Vol. 40 No 2, April 1988, p. 252

It is important to point out that both men and women are made in the image of God and are thus equal before God. The creation story, in Genesis, brings to our attention how God created both man and woman in God's likeness.⁵⁰ This clearly explains that both men and women are equal before God and are thus to be treated equally in society and given the respect and dignity they deserve. Their humanity is to be upheld equally in all societies of Africa and beyond. The bible (which is the basis of doctrine and practice in almost all Churches), clearly states that we are all equal before God, both male and female.⁵¹ I therefore want to say, it is immoral, before God and society, to treat women as inferior and less human than men. Women are equal to men and need to be respected and given space to seek their development aspirations without any intimidation.

2.2.2. Equity of access to and use of God's bounteous creation

The whole of creation belongs to God who created all that we see and do not see. God created all things and put people, male and female on earth to care for and enjoy the bounty of creation without necessarily abusing it.⁵² I therefore want to say that it is evil for men in society to deny women their rights and privileges to land ownership and other assets that would help them achieve their development goals. I agree with Ng'weshemi who observes that, "when we deny some people access to certain assets, we deny them a meaningful life on earth and their God given rights to full humanity are definitely deprived from them."⁵³ We thus observe that God is the owner of all the created things, including things like land and livestock. God has put us as stewards over all creation and as such we are to manage creation with all integrity and justice without depriving any section of people in society.⁵⁴ It is therefore theologically and morally evil to have women denied access to land, livestock and other natural assets within God's creation.

⁵⁰ Jose Miguez Bonino. *Room to be People*. (Fortress Press: Philadelphia 1979), p.16.

⁵¹ Galatians 3: 28, "There is neither Jew nor Greek, slave nor free, male nor female, for we are all one in Christ Jesus," (N.I.V.).

⁵² Steve de Gruchy. *Church and Development Class notes*, (university of Kwazulu Natal 2003), unpublished.

⁵³ Andrea M. Ng'weshemi, "The search for a Christian answer to human suffering in Africa" in *African Ecclesial Review*, Vol. 40, Number 5 and 6 (October / December 1998) p. 290.

⁵⁴ Jerry Folk. *Doing Theology Doing Justice*, (Minneapolis: Augsburg Fortress, 1991), p. 70.

The denial of such rights leads to much poverty among women which is so dehumanizing and this is sinful before God.

2.2.3. Women's gifts and talents

Based on their status as females, women are usually segregated and then denied opportunities to do certain strategic jobs that are believed to be for men. Some of the jobs women are denied the opportunity to do are vital for one's development and economic well-being. Women are so often denied opportunities to put to use their gifts and talents given to them by God and this negatively impacts upon their economic and social development. In religious circles, there are a number of services women would love to perform for the spiritual and economic well-being of their communities and themselves, but are hindered to put their God-given gifts and talents to full use. The hindrance that women experience in putting their gifts and talents to use does not only affect them spiritually and economically, but also affects the life and well-being of the family of faith that is deprived of its full potential as a result of women's gifts being ignored.

It is important to note that when women get involved in doing work, it helps them to affirm the fact that they have a divine vocation and realize their humanity through work and putting to use their God-given gifts and talents.⁵⁵

2.2.4. Women's rights and social justice

When we critically examine the causes of poverty among women in Africa, we observe that the key problem is the violation of women's rights and dignity in African societies. Korten, a secular development theorist, feels the Church has a role to play in society on social issues that rob people of their dignity.⁵⁶ He feels the Church could contribute to creating a society where there is correct use of power, "love, brotherhood, peace, and the

⁵⁵ Steve de Gruchy. *Church and Development Class notes*.

⁵⁶ David Korten. *Getting to the 21st Century: Voluntary Action and the Global Agenda*, (West Hartford: Kumarian Press, 1990), p. 168.

ability of people to live in harmony with one another...”⁵⁷ Based on Korten’s observation, I want to say that women have in many societies been robbed of their dignity as a result of injustice in most African societies. Therefore, the Church needs to respond to women’s poverty by theologically challenging all the injustices women face in society. The biblical vision of Shalom⁵⁸ demands that we as a people of God work towards social transformation and promote justice for all people by uprooting all forms of injustice and promoting peace and equality for all people.⁵⁹ If we are to live in God’s vision of Shalom as pointed out above, then we need to ensure that there is no person in our society who is discriminated against based on their age, gender, level of education or colour. In this case, discrimination against women has to be challenged and we as the people of God have to ensure that women enjoy their freedom of choice, access to land and livestock, full representation in policy making bodies and respect of their rights.

2.3. Conclusion

This chapter has identified the causes and impact of poverty among women in African societies. In response, I have argued theologically that women deserve to live the kind of lives that God has destined for them to live on earth. This presents a challenge to the Church of Jesus Christ and my own denomination, the Z.B.A. Accordingly the next chapter will present the background information about the Z.B.A. and examine their potential and their limitations to help alleviate poverty in women-headed households through enhancing women’s livelihoods.

⁵⁷ David Korten. *Getting to the 21st Century: Voluntary Action and the Global Agenda*, p. 168.

⁵⁸ Shalom refers to a person dwelling at peace in all his or her relationships with God, with self, with fellows and with nature (Isaiah 11: 6 – 8). In Shalom, each person enjoys justice and peace. Nicholas Walterstorff, *until justice and peace embrace*, (Grand Rapids: Eerdmans, 1983), p.12.

⁵⁹ Yoder, Perry. *Shalom*. (London: Hodder & Stoughton, 1987) p.2.

CHAPTER 3

THE ZAMBIA BAPTIST ASSOCIATION

3.0. Introduction

This chapter will seek to provide a historical background of the Z.B.A. The Z.B.A. is an association of Baptist Churches in Zambia, which share the common vision of serving God through the extension of God's kingdom by the preaching of God's Word and planting of new Churches, discipling new believers and getting involved in social ministry in Zambia.⁶⁰

In this chapter, I will discuss the Z.B.A.'s historical background, its objectives, the administrative structures of both the local and national Church leadership, and its spiritual and social ministry in Zambia. I will then examine its potential to help alleviate poverty among women in Ndola. I will finally point out some areas of concern that would hinder the Z.B.A. to effectively help in enhancing poor women's livelihoods in Ndola.

3.1. The Z.B.A – Historical background

The Z.B.A. was formed on 17th April 1971, within the Baptist Union of Central Africa.⁶¹ The formation of the Z.B.A. within the union was necessitated by the Baptist Union of Central Africa, with the aim of decentralizing the work of the Baptist Churches in Central Africa. This move was necessary for easier administration of local Churches in Central Africa and the need to have more Churches planted.⁶² Thus this move led to the formation of Associations that had the responsibility of overseeing a number of Churches in their region that either already existed or that were being started. Since its establishment, the Z.B.A. has continued its work of missions in Zambia. One of the key ministries that the Z.B.A. has been doing is planting new Churches in different parts of

⁶⁰ Edgar Chembo, Chairman, THE Z.B.A. Personal Interview, 2004.

⁶¹ Hudson-Reed, S 1983. *By taking Heed... The History of Baptists in Southern Africa*. Baptist Publishing House, Sydney, Australia, p. 343.

⁶² Hudson-Reed, S 1983. *By taking Heed... The History of Baptists in Southern Africa*, p. 343

Zambia. There is now a Baptist Church under the umbrella of the Z.B.A. in almost all main cities and towns in Zambia, with a total of 63 (sixty three) Baptist Churches affiliated to the Z.B.A.⁶³

3.2. The Z.B.A. Its objectives

The Z.B.A. has served the Churches affiliated to it based on objectives that were agreed upon at its inception in 1971, though there has been a revision of some objectives during the bi-annual General Assembly. Based on the constitution of the association, below are some of the key objectives that the Association seeks to achieve.

- To faithfully teach biblical truth to its people based on the Old and the New Testaments as they promote missionary enterprise.
- To develop a strategy for witness and outreach that will provide opportunity for service and encourage a concern for people within Zambia and beyond, who are not believers.
- To promote Christian fellowship, love and co-operation among the Baptists throughout the country.
- To promote unity, understanding and co-operation among Baptist Churches as the association seeks to challenge these Churches to achieve the divine task of bringing all people to God through Jesus Christ as Saviour and Lord.
- To establish Baptist Churches which will be indigenous and serve in co-operation with member Churches as a resource for the development of plans for evangelism, Christian education and Church growth.
- To serve as a channel for expressing Christian social concern and alleviating human need.
- To act as an agency of reconciliation, seeking peace for all persons and upholding the claims of fundamental human rights, because human beings are created in the image of God.⁶⁴

⁶³ Zambia Baptist Association, bi-annual general assembly minutes 2003, unpublished.

⁶⁴ Zambia Baptist Constitution, 1973, p. 4 – 2.

Based on the current constitution, the above are the objectives of the Z.B.A, which were revised in 1999. The author of this dissertation was in attendance at that meeting as a Pastor of Mushilí Baptist Church, which is a member of the Z.B.A.

3.3. The Z.B.A. – its theological framework

As an association, the Z.B.A. holds certain biblical convictions that make it different from other Church organizations. These theological convictions are written in the constitution of the Z.B.A. I feel it's necessary for my theological reflection in this dissertation to point out some of the theological convictions of the Z.B.A. which all affiliate Churches hold as cardinal for their remaining in fellowship with the Z.B.A.

3.3.1. Scripture

On the Scriptures, the Z.B.A. believe that the Scriptures of the Bible as originally given by God through the Holy Spirit are divinely inspired, infallible, entirely trustworthy and the supreme authority in all matters of faith and conduct. They further believe that the Scriptures are God's revelation to humanity, which are complete in the Bible. No additions or subtractions can be made.⁶⁵

3.3.2. God

About God, the Z.B.A. Churches believe that there is only one God, the creator of everything, eternally existent in three persons Father, Son and Holy Spirit. They believe that God is omnipresent, omniscient, omnipotent.⁶⁶

⁶⁵ Zambia Baptist Constitution 1973, p.6.

⁶⁶ Zambia Baptist Constitution 1973, p.6.

3.3.3. Jesus Christ

Jesus Christ is regarded as God manifest in the flesh and born of the Virgin Mary. He was in life on earth sinless and had two natures which were fully human and full divine. He died on the cross for the sins of his people, those that would believe in him as Lord and as Saviour. The Z.B.A. Churches also believe that Jesus died on the cross for the sins of the world, but after three days rose from the dead in bodily form, ascended to heaven and is our mediator before God. This same Jesus who died on the cross will one day return in bodily form to judge the world and take into glory those that have believed in him as their lord and saviour.⁶⁷

3.3.4. The Holy Spirit

The Z.B.A. Churches believe that the Holy Spirit is part of the Godhead. He works in sinners to convict them of sin. He also leads to and effects regeneration. He dwells in believers and incorporates them into the Body of Christ. He enables believers to live holy lives. He gives gifts to believers for the work of ministry.⁶⁸

3.3.5. Sin

It is believed among Churches affiliated to the Z.B.A. that sin entered the world through Adam and Eve. "Therefore, just as sin entered the world through one man, (sic) and death through sin, and in this way death came to all men, (sic) because all sinned." Romans 5:12, (N.I.V.) Sin is seen as being total and not merely in a geographical sense, but also in an individual's life. It affects all human beings. Further, it is precisely because we are "totally depraved" in this biblical sense that we are utterly unable to save ourselves.⁶⁹

⁶⁷ Zambia Baptist Constitution 1973, p.6.

⁶⁸ Zambia Baptist Constitution 1973, p.6.

⁶⁹ Zambia Baptist Constitution 1973, p.7.

3.3.6. Salvation

The Z.B.A. Churches believe that salvation is entirely God's gift to a sinner. This is made possible through the atoning blood of the Lord Jesus Christ by his death and resurrection. It is imparted to people by grace through faith. All who believe, repent of their sins and confess with their mouths that Jesus is Lord, and believe in their hearts that God raised him from the dead, will be saved. This is not by works but the gift of God through the regenerating work of the Holy Spirit.⁷⁰

3.3.7. The Church

With regard to the Church, the Z.B.A. affiliated Churches believe that all people who have believed in Jesus Christ for their salvation and have been regenerated by the Holy Spirit make up the Church, the body of Christ of which He is the head. The glorious hope of the Church is to dwell with Christ eternally in heaven.⁷¹

3.3.8. The ordinances

There are ordinances within the Z.B.A. that have been put in place to help give identity to the affiliate Churches and the association itself.

3.3.8.1. Water Baptism

It is believed that water baptism is the immersion of a believer in water, in the name of the Father, and of the Son and of the Holy Spirit, setting forth the essential facts of redemption in the death, burial and resurrection of Christ, and also the essential facts of the believer's death to sin and resurrection to newness of life.⁷²

⁷⁰ Zambia Baptist Constitution 1973, p.7.

⁷¹ Zambia Baptist Constitution 1973, p.7.

⁷² Zambia Baptist Constitution 1973, p.8.

3.3.8.2. The Lord's Supper

The Lord's Supper is rooted in the last supper. "*The Lord Jesus, on the night he was betrayed, took bread ...*" 1 Cor 1:23f. Jesus instituted the Holy Communion as a lasting ordinance among His disciples until He comes back.⁷³

Based on the above theological framework, the Z.B.A. has remained committed to upholding the spiritual well being of its affiliate Churches and continues to ensure that the doctrines of each Church are kept in line with the doctrinal facts reflected above. It is clear that the Z.B.A. constitution is very silent on the matter of gender, leadership and ordination. Furthermore it is clear from the male-centred language in the Z.B.A. constitution that the authors assumed that, theologically, only men are to fill key positions at both local and national Church level.

3.4. The organizational structures of the Z.B.A.

The Z.B.A. has leadership structures at local and national Church level that ensure the smooth running of the association and the day-to-day activities of the general office located in Ndola.⁷⁴ These structures also ensure that the laid down objectives, policies and procedures of the Z.B.A. are adhered to by all member Churches. The Z.B.A. leadership has both paid and non-paid people who help to administer the work of the association in Zambia.

It is important to note that the Z.B.A. is not a Church but an association of autonomous Baptist Churches. These Baptist Churches are headed by the local Church leaders.

Below is a description of the administrative structures of the Z.B.A. at both local and national Church level that includes staff members and some of the departments within the association.

⁷³ Zambia Baptist Constitution 1973, p.8.

⁷⁴ See appendix A for a detailed diagram of the Z.B.A. leadership structure at national level.

3.4.1. Leadership structure at local Church level

The leadership at local Church level comprises the following portfolios as presented in the Z.B.A. constitution.

3.4.1.1. The Church annual general meeting

The annual general meeting is the highest board of decision making in a local Baptist Church. The Pastor and the elders present to the Church annual general meeting policies and procedures for debate and voting. All new policies and procedures for the local Church are brought to the Church annual general meeting for discussion and approval before they can be enshrined into the constitutions or implemented as part of the Church regulations.

3.4.1.2. The local Church Pastor

The local Church Pastor is a full time paid minister in the Church and is one of the Church elders. The Pastor is the visionary of the Church and carries both the spiritual and administrative responsibilities of the local Church. Almost all the Baptist Churches in Zambia have a full time Pastor who is male.

3.4.1.3. The Church elders

The Church elders are elected from among the male members of the Church. Their role is to work with the Pastor in ensuring that the local Church remains true to the word of God. The elders also serve as the advisory board to the Pastor and the local Church. Those who make up the board of elders are not full time staff members of the local Church.

3.4.1.4. Church deacons

The Church deacons are elected from among the members of the Church. These are males who help the Pastor and the elders to do administrative and practical social jobs like caring for widows, maintaining the Church building.

3.4.1.5. Cell leaders and ministry leaders

The cell leaders are people who lead home bible study groups. They are appointed by the Pastor and the elders. The cell leaders are usually men though women are at times appointed as cell group assistants. The ministry leaders are people in charge of ministries within the Church like the men's fellowship, women's fellowship, the youth fellowship and the social concerns ministry. These people are also appointed by the Pastor and the board of elders.

3.4.2. The leadership structure at national level

The leadership structure at national level in the Z.B.A. is outlined below.

3.4.2.1. The bi-annual general assembly

The bi-annual general assembly is the highest policy making body in the Z.B.A. This body comprises representatives to the general meeting from all Churches that are affiliated to the Z.B.A. Mostly Pastors are sent to this gathering. Missionaries from overseas are also part of this gathering which is the highest policy making body.

3.4.2.2. The General Executive Committee

The General Executive Committee is a group of males and comprises the Chairman, the Secretary, the Treasurer and three Committee Members. Missionaries have a representative on this committee who serves as the liaison officer between the national

leadership and the missionaries.⁷⁵ Other than the general assembly meeting that takes place bi-annually, the General Executive Committee is the national leadership which oversees the work of the Z.B.A. This is chosen from among local Church elders, and trained Pastors are not eligible for any position on the Executive Committee.

3.4.2.3. The General Secretary

The General Secretary, who sits on the General Executive Committee, is a full time paid member of staff. The person who fills this position should have pastoral experience in a Baptist Church and hold a Bachelor of Theology degree. These conditions of service have caused this position to be seen as a luxury for men since the Z.B.A. was established. The General Secretary reports to the General Executive Committee which has the power to recommend his hiring or firing. The General Secretary works together with the General Executive Committee to make policies and procedures that get adopted at the bi-annual assembly of the Z.B.A. The General Secretary is recommended by the Executive Committee to the bi-annual general assembly for voting. The vote is based on the voice of the majority through the ballot box.

3.4.2.4. Mission partners

The mission partners are the mission boards and missionaries who have come to help with the mission work in Zambia, in partnership with the Z.B.A. Mostly, the missionaries are involved in Church planting, education, projects etc. The missionaries are recommended by their sending Churches and mission boards overseas.⁷⁶

⁷⁵ General assembly meeting minutes 2001, unpublished.

⁷⁶ Edga Chembo, the Z.B.A. Chairman, personal interview, 2004.

3.4.2.5. Trustees

The trustees are a committee of men who are custodians of the movable and immovable assets of the Z.B.A. These trustees are appointed by a resolution of the bi-annual general assembly at the general meeting.⁷⁷

3.4.2.6. Ministries

There are people within the Z.B.A. who start ministries like evangelism ministry, prison ministry or hospital ministry. These ministries help to reach people outside the Church in places where they are either oppressed or victims of social ills. These ministries are run by a coordinator who is appointed by the General Executive Committee and they are responsible to the General Secretary.⁷⁸

3.4.2.7. District fellowship committees

Each district in Zambia has a fellowship committee, which makes decisions, and acts as arbitrators in local Churches within a district, when there is a matter that cannot be resolved within a local Church. These fellowships also help to keep alive communication and the sharing of Christian love among Baptist Churches within a district.⁷⁹ They have committee members who report to the General Secretary on developments taking place within a district.

3.5. The Z.B.A. and its development ministry in Zambia

The Z.B.A. has four development projects within Zambia.

⁷⁷ Zambia Baptist Constitution 1973, p.16.

⁷⁸ Zambia Baptist Constitution 1973, p.18.

⁷⁹ Zambia Baptist Constitution 1973, p.19.

3.5.1. HIV/AIDS hope centre

This project is a Z.B.A. project based in Ndola and has been providing health and nutritional education to people infected and affected with HIV/AIDS. So far, it has proved very effective in ministering to people's health and physiological needs in Ndola.

3.5.2. Munsenga training centre.

This project is a Z.B.A. project based in a town within the Copperbelt province called Chingola. It is a training centre built with the aim of training Pastors and other Church leaders within the Z.B.A. It was also built to serve as an income-generating project which would be rented as a campsite to other Church based organizations.

3.5.3. Solye project.⁸⁰

This is an agricultural project for the Z.B.A. which provides nutritious foods like Soya beans, maize etc to poor households at very minimal cost. The project is situated in Kasama, a town in the Northern Province of Zambia and was started with the aim of providing food to women and children who are malnourished.⁸¹

3.5.4. Mungwi clinic

This clinic is in the Northern Province of Zambia and was established with the aim of providing medical care to local people in a village called Mungwi. According to the Chairman of the Z.B.A. this project caters for more than two thousand villagers.⁸² It is a Z.B.A. project run in partnership with the Linzembell mission board in Germany.

⁸⁰ Solye is a word in one of the local languages in Zambia known as Bemba. It means, "come and eat."

⁸¹ Maybin Kabwe, Grace Baptist Church Pastor, personal interview, August 2004.

⁸² Edgar Chembo, Chairman, the Z.B.A., personal interview, August 2004

3. 6. The Z.B.A's spiritual's ministry

The Z.B.A. has been widely involved in planting Churches and preaching the word of God in almost every town and rural area of Zambia. The association has planted many Churches, especially in the Northern Province of Zambia. In Ndola district, the Z.B.A. has 15 Churches, each with a stable leadership. There has been a clear division in the Z.B.A between preaching on salvation and social ministry. The ministry of evangelism and planting of new Churches has received much attention and social ministry has received very little attention. This has been as the result of seeing evangelism ministry as more important than social ministry.

3.7. Women and empowerment within the Z.B.A.

Since my dissertation is mostly based on poverty among women in Africa with specific focus given to Ndola, I will, under this heading, point out some of the activities the Z.B.A. is involved in within Ndola towards helping women.

The Z.B.A. has a committee at national level called the National Women's Executive Committee, which coordinates women's spiritual and social activities within the Z.B.A. Churches. The National Women's Executive Committee visits all the women's fellowship groups often to ensure that they are committed to fellowship with one another and with God. Almost all Churches in the Z.B.A. have these woman's fellowships that are co-ordinated by the Women's National Executive Committee. This women's committee is under the office of the General Secretary. Women in this committee have to consult the General Executive Committee through the General Secretary if there are key decisions to be made for women when they are in a crisis situation and needing to act urgently on a given matter.

Below are some of the activities that are conducted by the National Women's Executive Committee.

- Having Bible studies on issues of marriage, salvation, holy living etc, with other women in local Churches.

- Preparing young women for marriage through counselling and practical lessons like cooking, washing and keeping a home clean,
- Helping women in local Churches to get involved in social ministries such as visiting the sick in hospital, prison ministries, etc.
- Providing clothing and food parcels to poor women who are either widows or divorced and are not able to meet their own personal needs.
- Getting involved in Church fundraising ventures to help in the raising of funds for Church projects and the support of the pastor in cases where the Church cannot help to pay for his salary.⁸³

Below are some of the comments that were made by various leaders in the Z.B.A. Churches whom I had the opportunity to interview during my field research.

In our local Church, Chifubu Baptist, women have their fellowships where they learn more on spiritual things and how to help the poor in the community, but as a Church, we have not been involved in community work or with empowering women economically.⁸⁴

Widows in our Churches are not well supported, and those that are divorced do not receive any help from the Church, they are ignored.⁸⁵

Other than spiritual empowerment, there is no economic empowerment among women in most Z.B.A, Churches.⁸⁶

We are helping a number of widows with food and clothing as a Church through our social concerns committee. I wish more could be done to help them start small business and take their children to school.⁸⁷

⁸³ Jessie Mwape, August 2004, Personal Interview, the Z.B.A. National Secretary for women's league.

⁸⁴ Thomas Tembo, August 2004, Personal Interview, Chifubu Baptist Church elder.

⁸⁵ Noreen Elmesi, August 2004, Chairlady of the Baptist Union of Zambia, Questionnaire Interview.

⁸⁶ Adamson Shamfuti, August Church Pastor, Masala Baptist Church, Questionnaire Interview.

⁸⁷ Elidah Mwape, August 2004, women's fellowship Mushili Baptist Church, personal interview.

*Women play a very important role in the practical ministries of mercy – they make their own offerings which they use to support pastors, widows orphans and the sick.*⁸⁸

The comments above show us that women's fellowships are organized groups of women within the Z.B.A. which could help to build a foundation for women's development programmes.

Women's groups meet often and have continued to be a source of encouragement for women one to another on matters of spiritual, economic and social development.

Other than activities that the Women's National Executive Committee are involved in and the activities of women fellowships at local Church level, there are no other activities within the Z.B.A. that are being run to help improve the livelihoods of poor women in Ndola. In other words, the Z.B.A. is not involved in any activities that are helping to enhance the lives of poor women at both local and national Church levels.

3.8. The Z.B.A.'s potential to respond to women's poverty in Ndola.

The Z.B.A., by virtue of its spiritual, social and physical assets, has the potential of helping to alleviate poverty among poor women in Ndola. Below are some of the areas of strength that the Z.B.A. has.

3.8.1. Physical assets

The Z.B.A. owns a number of assets, which could be used to help improve the quality of life among people in Ndola, especially among poor women. Some of the key assets the Z.B.A. has are outlined below.

3.8.1.1. Farm land

⁸⁸ Saul Mwaitenge, August 2004, Church elder, Fiwale Baptist Church, Personal Interview

The Z.B.A. has a large piece of land in Ndola, in a place called Fiwale, which it has leased from the government for a period of ninety-nine years, (99 years).⁸⁹ This land has not been used much and once it is put to use, it could help enhance the livelihoods of the poor women in Ndola as will be pointed out in chapter six of this dissertation.

3.8.1.2. Networks with other organization

The Z.B.A. has a number of established relationships with organizations involved in development activities in Zambia and abroad. Organizations like the Linzenbell Mission Board in Germany, the Evangelical Fellowship in Zambia, World Vision International Office in Lusaka, Zambia and Sending Missionaries Abroad.

There are a number of forums where the Z.B.A. is invited to meetings organized by these and other organizations. I feel the Z.B.A. could use its connections with these highly reputable organizations to seek guidance on poverty alleviation for women.

3.8.1.3. Church buildings

The Z.B.A. has 63 established Churches under it, and 41 of these Churches have their own Church buildings, which are used on average twice a week, Sundays and Wednesdays. These Church buildings could be used to help alleviate poverty among women. These buildings could also be used as training centres and outlets for businesses that would help alleviate poverty among women. Other than Church buildings, the Z.B.A. has a training centre with vast bare land that could be put to full use and help alleviate poverty among women in the area.

3.8.1.4. Motor vehicles

⁸⁹ General Assemble report, copy of minutes for the national meeting held February 2001, Unpublished.

The Z.B.A. has a number of motor vehicles that could help as key assets to improving the livelihoods of poor women. These motor vehicles are in good condition and capable of withstanding bad roads in the rural areas. I thus feel poor women living in remote parts could be reached and helped to improve their livelihood strategies.

3.8.2. Established leadership structures

The Z.B.A. has a well-established leadership structure, though male dominated, at both local and national Church level. There is good communication within its leadership structure to a level that there has been no leadership splits and wrangles common in other Church organizations. The Z.B.A. leadership at national level has earned itself recognition and respect from both the local government and national government in Zambia as a result of its spiritual and social ministries. This well established leadership structure could serve as a good means of helping improve the livelihoods of poor women as will be pointed out in chapter six.

3.8.3. Manpower and women-power

The Z.B.A. has tremendous manpower and women-power, which could be used to help address the problem of poverty among women in Ndola. In the Z.B.A. Churches, there are bank managers, agriculturalists, environmentalists, politicians, administrators, etc who are Christians and would be willing to be consultants on matters of poverty alleviation. Once mobilized, these people could be a big asset to the social ministry of the Z.B.A, especially towards helping to improve poor women's livelihoods.

The above areas of strength pointed out about the Z.B.A. clearly indicate the potential the Z.B.A. has towards improving the livelihoods of poor women in Ndola.

In the next paragraph, I will point out some areas of concern that I feel need to be addressed on a long term level if the Z.B.A. is to effectively address the problem of poverty among women in Ndola.

3.9. Areas of concern within the Z.B.A. to addressing women poverty in Ndola.

Currently the Z.B.A. lacks the capacity to effectively address poverty among women in Ndola because of the following weaknesses within the organization, which need addressing.

3.9.1. The Z.B.A. patriarchal leadership structures

The Z.B.A. leadership structures at both local and national Church level are male dominated. The constitution has been drawn in such a way that only male members of the Z.B.A. qualify for key positions within the Church. All positions at local and national Church level have qualifications that make it practically impossible for a woman to stand for leadership elections. There are demands such as the person seeking to stand for a position in the Z.B.A. must be a serving elder within the Baptist Church. Since there is no Baptist Church that allows women to be elders, it goes without saying that women do not qualify for leadership positions at local and national levels. This also makes it impossible for women to become part of the policy making board which is the General Executive Committee.

This patriarchal leadership structure is a big hindrance to the Z.B.A. in helping address issues of poverty and livelihoods among women in Ndola. The fact that women are not represented on the policy making board and in eldership meetings at local Church level makes it impossible to have women's problems and struggles fully addressed.

3.9.2. The Z.B.A.'s patriarchal theology

I observed with much sadness as a local Church Pastor for six years and during my field research that almost all local Churches within the Z.B.A. are trapped in patriarchal ideologies that would make it hard to effectively help improve the livelihoods of poor women in Ndola. Theologically almost all Churches under the Z.B.A. believe women are to learn in silence in the Church and not hold positions of leadership where men are present. Women are not ordained to pastoral positions of leadership at local and national

Church level. Unless this is addressed it makes it very hard for the Z.B.A. to effectively identify and implement strategies that would help enhance women's livelihoods.

3.9.3. A split between the 'spiritual' and 'social' mission in the Z.B.A.

The Z.B.A has been doing very well in the planting of new Churches and encouraging its affiliate Churches to be very committed to the preaching of the gospel. I feel that even when such a good work has continued to see many people converted to Christianity, the Z.B.A. has not given much attention to social ministry within Ndola despite this town being the place where its head office is situated. Other than the HIV/AIDS centre that was recently opened by the Z.B.A. there has been little social work that the Z.B.A has been engaged in within Ndola. There is definitely a clear split in emphasis between the spiritual ministry and the social ministry in almost all the Z.B.A. local Churches. At national level, the Z.B.A has four social ministries in the whole of Zambia, but there is no local Church that is engaged in effective social ministry. It is important that a Church balances its spiritual and social ministry, as pointed out below.

The Church meets people where they are. Where people are bruised, the Church in its pastoral role supplies the balm. Where people are battered, the Church restores with dignity. Where people are broken, the Church brings healing. Where people are buffeted by the scourge, the Church soothes. Where people are banned from society, the Church provides a home.⁹⁰

Based on the above quotation, I feel that the Z.B.A and its local Churches could critically plan how ministries like Church planting and effective preaching of God's word could be effectively combined with strategic planning for social ministry ventures in order that women in Ndola are ministered to both spiritually and physically.

Our master, Jesus Christ during his ministry on earth was concerned with both the spiritual and the social life of the people. When we read Luke Chapter 4: 18 – 19, this is what the word of God tells us:

⁹⁰ Map International. *AIDS In Africa: The Church's Opportunity*, (Association of Evangelicals in Africa: Nairobi 1996), p. 5.

The Spirit of the Lord is upon me, because he has anointed me to preach the good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord's favour. (N.I.V.).

It is thus important that the Z.B.A. at both national and local Church level look at the track record of the Lord Jesus, who engaged in the proclamation of the kingdom of God through evangelism, healing the sick and defending the rights of the oppressed.⁹¹ There is therefore a need for a theological and practical balance between the spiritual and the social ministry within the Z.B.A. in Ndola.

I want to state here that despite the huge potential the Z.B.A. has to help enhance the livelihoods of poor women in Ndola, the three areas of weakness makes it practically difficult for it to effectively address the problem of poverty among women.

3.10. Conclusion

This chapter has helped to provide a clear picture the Z.B.A.'s huge potential to effectively help in alleviating poverty among poor women in Ndola. I have also pointed out some areas of weakness within the Z.B.A. which, if not addressed, could make it hard for the Z.B.A. to effectively work towards improving the livelihoods of poor women in Ndola.

I will in the next chapter introduce the livelihoods approach to poverty alleviation as a good strategy for addressing the problem of poverty among women in Ndola.

⁹¹ Tokunboh Adeyemo. *Is Africa Cursed?* (Christian Learning Material Centre: Nairobi Kenya 1997), p.58.

CHAPTER 4

THE SUSTAINABLE LIVELIHOODS APPROACH TO POVERTY ALLEVIATION

4.0. Introduction

This chapter examines the Sustainable Livelihoods Framework which is used as a framework for this dissertation. It is important to note that a number of approaches have been implemented in past generations with the aim of improving the well-being of the poor. Most development agencies, and indeed the Church, have been committed to improving the welfare of people in households and communities through development approaches that are based on meeting people's needs by providing charity. This has created a situation where organizations have responded directly to people with a focus on their needs and to provide services to them other than building on poor people's capacity.

This chapter will present the livelihoods approach to development, which seeks to build on what poor people already have, unlike seeing them as only clients of charity. I will begin by defining the livelihoods approach to poverty alleviation and point out the Christian values that this approach promotes. I will then contrast the livelihoods approach with the charity approach to poverty alleviation. This chapter will also analyze and recommend the SLF as a good tool to understanding people's livelihoods.

4.1. The definition of the livelihoods approach to poverty alleviation.

The UNDP has defined the livelihoods approach as,

...an integrated package of policy, technology and investment strategy with appropriate decision-making tools, which are used together to promote sustainable livelihoods by building on local adaptive strategies.⁹²

⁹² UNDP, Towards Operationalization of the sustainable Livelihoods Approach http://www.undp.org/sl/documents/country_specific/kulemeka/kenya_kulemeka.htm.

Commenting on the livelihoods approach to development, Batchelor states that,

The livelihoods approach is concerned first and foremost with people. It seeks to gain an accurate and realistic understanding of people's strengths (assets or capital endowments) and how they endeavour to convert these into positive livelihood outcomes. The approach is founded on a belief that people require a range of assets to achieve positive livelihood outcomes; no single category of assets on its own is sufficient to yield all the many and varied livelihood outcomes that people seek.⁹³

Based on the above explanation of the livelihoods approach to poverty alleviation, it is clear that this approach is a basic philosophy that seeks to enhance poor people's livelihoods by moving away from charity to building on the capacity of the poor. I would say that the livelihoods approaches to development seek to build on people's abilities, traditional know-how and technological knowledge in order to enable them seek sustainable strategies of survival.

I feel at this stage, it is important that I explain some of the key terms that are associated with the livelihoods approach to development, which I state below.

4.1.1. Livelihood

A livelihood could broadly be defined as activities, or things that people do within a household or a community as a strategy for survival or making a living. In this dissertation, I will use the definition of a livelihood as explained by Chambers and Conway who say that a livelihood,

comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capability and assets, and provide sustainable livelihoods opportunities for the next generation: and which contributes net benefits to other livelihoods at the local and global levels in the short and long term.⁹⁴

⁹³Batchelor Simon and Nigel Scott, "[A flash view of the Livelihoods model](http://www.Sustainable icts.org/ livelihoods.htm)," at <http://www.Sustainable icts.org/ livelihoods.htm>

⁹⁴Robert Chambers and Gordon Conway. *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century*. p.7.

Following the definition provided above from Chambers and Conway, I feel it is imperative that I unpack the definition by explaining what assets, capabilities and sustainability mean in the context of the livelihoods approach to poverty alleviation.

4.1.2. Assets

Assets in the context of livelihoods approach to poverty alleviation are defined as “resources and stores (tangible assets) and claims and access (intangible assets),” that people in a community or a household use to pursue their livelihoods.⁹⁵

In terms of tangible assets, stores are things like food storages, textiles, jewelry, credit schemes, social welfare grants etc, and resources are things like trees, livestock, water, or land. Intangible assets within a household include claims that can be demanded or appealed for by poor people. Claims are usually made at a time when a household is under stress or when disasters occur.⁹⁶ Intangible assets also include access, which refers to things like services and opportunities available in the form of education, transport, markets etc. Sources of information like radios, television newspapers are all referred to as intangible assets. It is important to note that poor households put to use both tangible and intangible assets available at their disposal to survive and pursue their livelihoods.

4.1.3. Capabilities

The word capability is generally understood as the person’s capacity to perform certain activities that would enable him or her acquire a standard of life he or she wishes to live. Sen explains capabilities as a person’s substantive freedom to choose a kind of life he/she wants to live and has reason to value.⁹⁷ Writing on capabilities, Chambers and Conway say the following,

...Livelihood capabilities are not just reactive, being able to respond to adverse changes in conditions; they are also proactive and dynamically adaptable. They

⁹⁵Robert Chambers and Gordon Conway. *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century*, p.35.

⁹⁶Robert Chambers and Gordon Conway. *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century*, p.11.

⁹⁷ Amartya Sen, *Development as freedom*, p. 8.

include gaining access to and using services and information, exercising foresight, experimenting and innovation, competing and collaborating with others and exploring new conditions and resources.⁹⁸

We therefore would say that in pursuing a livelihood, a person gets involved in various functionings that would enable him or her to live a life they would choose to live.

4.1.4. Sustainability of livelihoods.

Livelihoods approaches seek to ensure that people's livelihoods are sustainable. The United Nations Development Program explains sustainability of livelihoods in four key ways as stated below,

- Firstly, they observe that a livelihood is sustainable if it is “able to cope with and recover from shocks and stresses such as drought, civil war and policy failure through adaptive and coping strategies,”
- Secondly, a livelihood is to be considered sustainable if it is economically effective, meaning that its output is more than the input invested into it,
- Thirdly, a livelihood has to be environmentally friendly and thus sustainable if it is not a threat to the ecosystem, e.g. erosion of soil, cutting down of trees, etc.
- Finally, a livelihood has to promote social equity by meeting the needs of people despite their gender, age and disability and also be able to cater for livelihood needs and opportunities for those of generations to come.⁹⁹

A livelihood is thus considered sustainable when it satisfies the criteria stated above.

4.2. Charity – traditional response to poverty alleviation

Charity as an approach to development is where the poor are seen as clients of services and not as actors with the capacity to change their own circumstances of poverty.¹⁰⁰ The charity approach to poverty alleviation is usually the common mode of alleviating

⁹⁸ Robert Chambers and Gordon Conway. *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century*, p.5.

⁹⁹ UNDP, *Sustainable Livelihoods*, p.4.

¹⁰⁰ Steve de Gruchy. *Church and Development Class notes*.

poverty among the poor. This approach, to a large extent, is the one used by the Z.B.A. among the widows and poor households headed by women. The Women's National Executive Committee of the Z.B.A. accesses funds from the national office and provides food parcels to widows and other poor households, especially those headed by women. Since charity seems to be the common approach to poverty alleviation among a number of organizations including the Z.B.A, I will in the next heading contrast it to the livelihoods approach to poverty alleviation.

4.3. Contrasting the livelihoods approach and charity to poverty alleviation

Having explained the livelihoods approach and charity as a traditional approach to poverty alleviation, below is a detailed contrast between the two approaches to poverty alleviation.

4.3.1. The agency of the poor in development

The livelihoods approach to development makes a shift from the traditional understanding of development, which usually promotes 'acts of mercy' for "those who are considered poor, less privileged, marginalized and helpless."¹⁰¹ The livelihoods approach enables poor people to help themselves and seek to move from a place of self-pity to self confidence in being able to change their own circumstances. Thus poor people themselves have to work and come up with strategies for a way forward rather than wait for good Samaritans to come and redeem them from their poverty. Poor people are enabled to define their poverty conditions, think through possible solutions and implement a way forward.

Against this, the charity approach to poverty alleviation makes an assumption that poor people are not able to chart their own development agenda. Their needs are met by development practitioners who think for poor people, come up with development strategies and even implement a way forward for them.

¹⁰¹ Steve de Gruchy. "Of agency, assets and appreciation: seeking some commonalities between theology and development" in *The Journal of Theology for Southern Africa* 117 (November 2003), p.21.

Thus in charity, poor people continue to look for help from the government, the Church and non-government organizations. This in turn creates a problem of dependency on other people for help. I thus agree with de Gruchy who observes that, development needs to avoid a situation where there is “dependency syndrome between poor needy people with lots of problems, and non-poor providers of services and solutions.”¹⁰² Unfortunately charity, which is a common form of poverty alleviation strategy for many organizations, tends to create the problem of a dependency syndrome.

4.3.2. Affirmation of humanity and work as people’s vocation

Poverty usually dehumanizes people. It makes them lose their identity as humans and robs them of their dignity as a result of bad health and a lack of basic necessities. The livelihoods approach promotes the need for work by poor people as a means to improving their well-being. The fact that the poor work towards their own survival, makes them regain their humanity and dignity, rather than becoming lazy and dependant on donations for their daily bread. I agree with Myers who states that,

When the poor accept that marred identity and their distorted sense of vocation as normative and immutable, their poverty is complete. It is also permanent unless this issue is addressed and they are helped to recover their identity as children of God, made in the image of God...Who we are is a question of both being and doing...I believe poverty mars both parts of the identity of the poor. The result of poverty is that people who are poor no longer know who they are (being) nor do they believe that they have a vocation of any value (doing).¹⁰³

Based on the quotation above, the livelihoods approach to poverty alleviation helps poor people to come to a place where they know that work, unlike begging and being clients of donors, is their vocation.

On the other hand, charity causes people to lose their dignity and sense of humanity in that they become beneficiaries of other people’s services rather than producers of their

¹⁰² Steve de Gruchy. “Of agency, assets and appreciation,” p.31.

¹⁰³ Bryant Myers, *Walking with the poor*, p.17

own. This deprives them of the joy of work as a means of survival and robs them of the human dignity that is derived from being able to labour for their own livelihood.

4.3.3. Poor people put their abilities and assets to use

The livelihoods approach enables poor people to effectively put their abilities and assets to good use. Their strengths are put to full use as they seek to pursue their livelihood strategies. Their household assets and community assets are also put to full use. Thus poor people are able to evaluate their potential and the usefulness of assets in their households and community. They then put these to use for the benefit of coming up with a livelihood outcome.

Charity approaches, on the other hand, make poor people neglect the bounty of assets in their households and community. This is so because they are used to receiving finished products which are consumed without any form of input from them. This leads to a situation where their abilities and community assets remain unexplored and underutilized thus compounding the lack of dignity that is at the heart of poverty.

4.3.4. Ownership of development

As pointed out above, livelihood approaches to poverty alleviation enable poor people to become agents of change, to maintain their dignity and humanity through work, and to put their abilities and assets to use. This leads to poor people having a sense of ownership of the development that takes place in their households and communities as a result of their livelihoods being enhanced. Poor people value, safeguard and cherish change that comes as a result of their own work and initiative. Whereas in development that is as a result of charity approaches, people tend to lack a sense of ownership. This lack of ownership comes about as a result of poor people not having contributed anything to the change that has taken place. The lack of ownership by poor people as a result of charity approaches to poverty alleviation tends to lead to such things as vandalism, negligence or laziness.

4.3.5. Holistic development

The other strength of the livelihoods approach to poverty alleviation is its holistic nature. This approach seeks to find the things that hinder people from improving their livelihoods at both local and international level and at the same time tries to seek a way forward on how best the poor could utilize opportunities available for them to improve their livelihoods.¹⁰⁴ The constraints and opportunities are not defined by the community workers, but by poor people in partnership with staff from different development agencies.¹⁰⁵ This, at the end of the day, helps to improve approaches put in place for development in that many stakeholders are involved without ignoring the knowledge poor people have for improving their livelihood outcomes. We should also note that the livelihoods approach to development is holistic in the sense that it is non sectoral. It looks at livelihoods as a whole rather than in segments such as health, food security, access to water or education. The livelihoods approach can be used in all contexts to help people improve their livelihood outcomes.¹⁰⁶ It is applicable to any context and any people group without much difficulty.

On the other hand, the charity approach to development does not call for the participation and partnership between poor people and staff from development agencies. It is the staff from development agencies that seek to find things that hinder poor people's livelihoods at both local and international level. Poor people do not even participate in seeking a way forward on how best they could utilize opportunities available to them to improve their livelihoods. This lack of participation and partnership with poor people denies them the opportunity to improve their livelihoods based on their traditional knowledge, wisdom, religious beliefs and traditional technologies. Furthermore, charity approaches are usually sectoral because a charity will focus on one issue such as health or food. This does not allow for a positive impact on the whole life experience of the poor, but tends to aid in just a few key areas.

¹⁰⁴ DFID, "Sustainable Livelihoods Guidance Sheet," p. 9.

¹⁰⁵ Butler, Mark and Greenstein, Ran. *Sustainable livelihoods*, p.45.

¹⁰⁶ DFID, *Guidance Sheet*, Section 1.3. p. 9.

4.3.6. The sustainability of livelihoods

The livelihoods approach to poverty alleviation is more likely to be sustainable in that poor people are agents of their own development, they are able to work, participate in their development, and put their abilities and assets to use and own their development. This ensures sustainability because poor people are able to pursue their livelihoods with or without the partnership of development agencies.

Secondly, as people work within the household or community, their gifts, traditional knowledge and indigenous knowledge are passed on to their children who usually work alongside the elderly people. This ensures sustainability of skills, knowledge and traditional technology required for enhancing livelihood strategies and outcomes.

Charity approaches on the other hand, almost by definition, lack sustainability in that poor people are not challenged to work, participate in their development or put to use their traditional knowledge and assets. The only skills and values they pass on to their children are those that dehumanize, like begging, dependency on development agencies or self-pity.

Below is a chart that provides a summary of contrasts between the livelihoods approach and charity.

Livelihoods approaches to development	Charity approaches to development
The poor people are producers and actors towards their own well-being.	The poor become clients and consumers of services provided by people from outside the community – Good Samaritans.
People's gifts and talents are put to use for purposes of enhancing their own livelihoods through work.	People do not put to use their abilities, talents and gifts. They wait for help to be given to them.
Strong relationships are built in the community as people work together towards enhancing their livelihoods.	Strong relationships are built with service providers at the expense of community and households relationships.
People own the positive change that comes as a result of their livelihoods being enhanced.	There is no ownership of the change that comes about. All praise is given to outsiders who intervened to provide charity

	to the household or communities.
People live self-confident lives and are convinced that they are able to change their circumstances and lives	People believe that they are victims of life's circumstances and are unable to change their circumstances.
People become self-reliant and have much self-esteem. This gives people dignity	People become dependant on outsiders and this robs them of their human dignity.
There is sustainability of livelihoods. Skills and strategies are passed on to the younger people.	There is no sustainability, once the outsider goes, people go back to poverty.
People's culture and religious beliefs are maintained and upheld.	There is cultural inversion. People's culture and religious beliefs are compromised with the desire to appease charity providers.

From the development perspective it is clear that a livelihoods approach is beneficial. We turn now to evaluate it from a Christian perspective.

4.4. Christian values promoted in the livelihoods approach to poverty alleviation

When we theologically analyze the livelihoods approach to poverty alleviation, we realize that it upholds a number of Christian values as stated below.

4.4.1. People's gifts and talents are affirmed

The fact that the livelihoods approach to development encourages poor people to work towards their own development is a clear indication that this approach does not see poor people as a group of illiterate and lazy persons, but as a gifted people who are able through their gifts and talents to build their own community. People are made to step out from a position of self-pity and seeking handouts to that of exploring and putting to use their God-given potential.¹⁰⁷ This approach to development is good in that it helps the poor to make use of their own God-given abilities like the brain, their hands, their gifts and talents and to come up with livelihoods survival strategies. This pleases God who is the giver of all forms of gifts and talents.

¹⁰⁷ Tetsunao Yamamori. "Strategic Issues," in *Serving with the poor in Asia*, (California: MARC publication 1999) p. 157.

4.4.2. The livelihoods approach affirms work as making people human

Other than affirming people's talents and gifts, we can also observe that the livelihoods approach to poverty alleviation affirms work as people's vocation thus making them live with their human dignity. We live in a generation where our work ethics are compromised in that many people are too lazy to work and all they desire is sit and enjoy government grants and other forms of free services. On the other hand the livelihoods approach engages poor people to work in order to have a good livelihood outcome. This is not about manna falling from heaven or about grants from donors or government, but about work, which is our human vocation. I agree with de Gruchy, who states the following,

This is the message of the Gospel for the poor, that they are both made in the image of God and called to be actors in the drama of creation and salvation itself. They are not and cannot be, simply passive objects of history, but are invited to be the subjects of their own history.¹⁰⁸

People have a divine vocation, be it male or female, black or white, rich or poor, able or disabled, to work for their survival, as we see in God's word that those who do not want to work must not eat.¹⁰⁹ Work makes people human and enables them to become actors towards their well being and not passive objects of their own development.

4.4.3. The livelihoods approach promotes equity to access of assets

The livelihoods approach sees all people as equal in society. This approach does not choose a particular people as needing to have more access to assets than others. All people are seen as equal, male and female. The livelihoods approach is thus gender sensitive and promotes respect, love and equality among people in a household as they seek to utilize their livelihoods assets in order to improve their livelihoods outcome. God commanded us to love and respect each other. God is the owner of all things, including land, and desires that all properties be managed in a way that would promote justice and

¹⁰⁸ Steve de Gruchy. "Of agency, assets and appreciation," p.31.

¹⁰⁹ 2 Thessalonians 3: 10, If a man/ woman will not work, he/ she shall not eat, (N.I.V.).

equality in a community.¹¹⁰ I see that the livelihoods approach promotes justice and equal sharing of God's property among people.

4.4.4. The livelihoods approach promotes environmental stewardship

The livelihoods approach lays emphasis on the fact that a good livelihood has to be environmentally friendly in order to be considered sustainable. We here observe that the livelihoods approach promotes stewardship towards God's creation. The bible states that among the reasons why women and men were created, was to rule over and care for creation.¹¹¹ It is important to note that God's mandate to human beings to rule and care for creation has nothing to do with selfish depleting of natural resources, at our disposal. The livelihoods approach reminds us of this very fact that we are to care for the environment and use natural resources in a sustainable way as God's stewards.

The Christian values stated above are promoted by the livelihoods approach to development, and I recommend its use to the Z.B.A. and other development agencies.

4.5. The Sustainable Livelihoods Framework

The Sustainable Livelihoods Framework, (hereafter the SLF) is a coherent and clear tool that is used to understand people's livelihoods. It articulates the key elements of the livelihoods approach to development by focusing on the factors that enhance or erode the sustainability of these livelihoods. As a tool the SLF helps us to first describe the livelihoods of the poor so as to gain greater understanding of the factors that shape their lives and their livelihood strategies. Secondly, the SLF helps us to evaluate whether these strategies are sustainable or not by examining whether the outcomes erode or enhance the households' assets in the short and long term. Thirdly, the SLF helps us move from a descriptive to a prescriptive position in which we can begin to see how outside agencies –

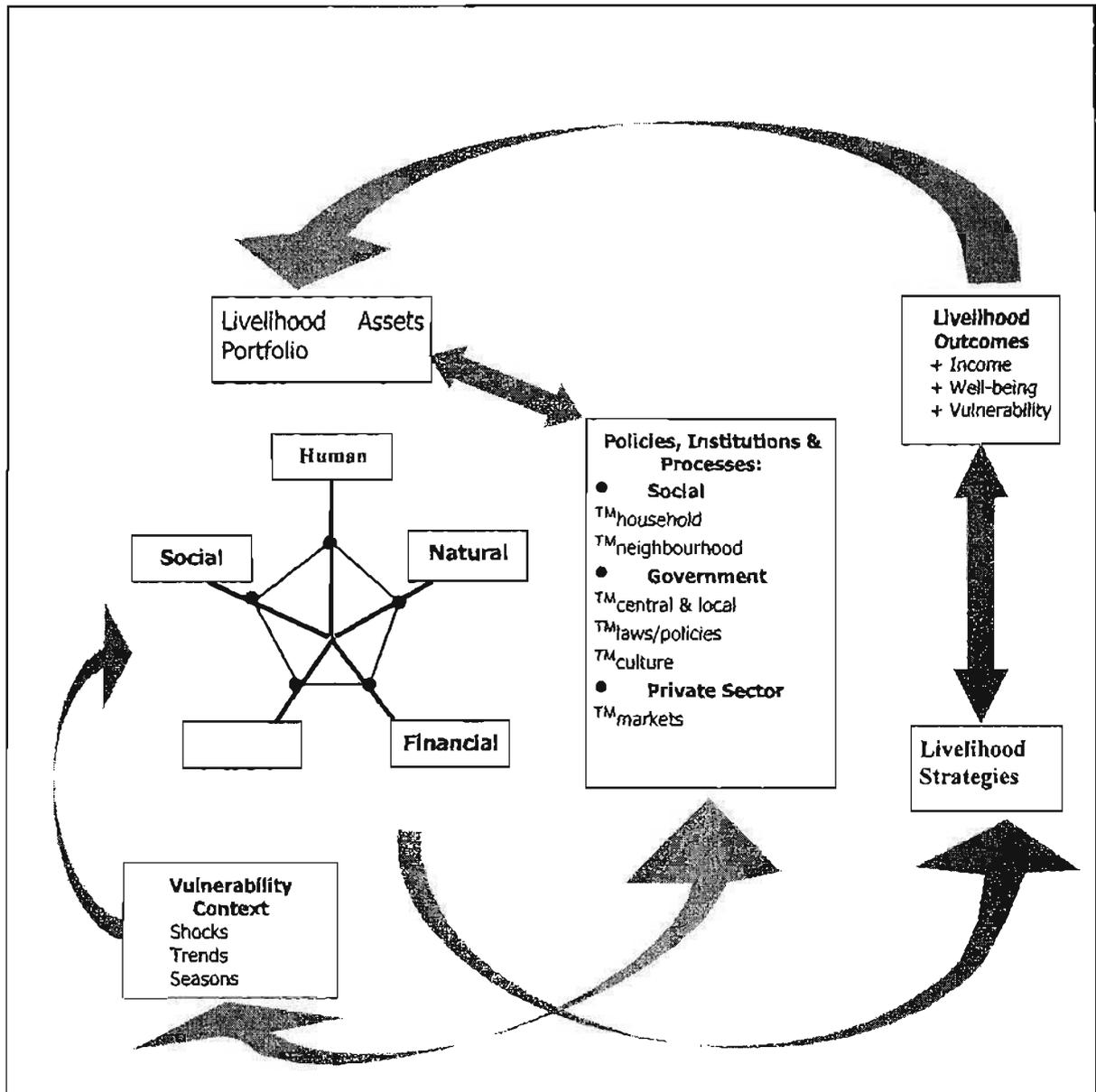
¹¹⁰ Jerry Folk. *Doing Theology Doing Justice*, p. 74

¹¹¹ Genesis 1: 26, "Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all the creation...(N.I.V.)."

like government, NGOs or the Church – can play a constructive role in enhancing these livelihood strategies so that they can become sustainable.

Clearly the SFL is just a tool, but it is acknowledged as a helpful model by a range of key development agencies like the People Centred Forum (PCD Forum), Care International, the British government's Department for International Development (DIFD), the International Institute for Sustainable Development (IISD), Oxfam and the United Nations Development Programme (UNDP). This suggests that it is a tool that can be taken seriously in pursuing the livelihoods approach.

Let us now examine the SLF and its various elements presented in the diagram below.



The diagram above is a presentation of the SLF.¹¹² Unlike the standard linear presentation,¹¹³ there is no starting or finishing point in the diagram presented above, for as de Gruchy notes, the complexity of life and livelihoods is best represented in circular fashion, rather than in a simple linear way.¹¹⁴ De Gruchy observes that there are six

¹¹² Majale Mike, at http://www.itdg.org/html/shelter/docs/rguu_paper01.doc (source of the diagram).

¹¹³ See appendix B of the standard linear presentation.

¹¹⁴ Steve de Gruchy. "The Contribution of Universities to Sustainable Livelihoods," p.7.

elements in the SLF. Five are presented in the form of boxes, and then the arrows are the sixth element.¹¹⁵ We examine each in turn.

4.5.1. Vulnerability context

Poor people at most times experience a number of things that negatively impact on their survival strategies. Thus the vulnerability context in the SLF makes us aware that people's livelihoods could be affected by things that are beyond their control, and as such, ways have to be found as to how poor people could be prepared to survive in cases of calamities coming their way. The vulnerability context covers three areas that impact on the livelihoods of the poor, namely, trends, shocks and seasons.¹¹⁶

4.5.1.1. Trends

Trends are changes that take place gradually, mostly predictable and have a negative impact on the livelihood strategies of the poor people. The example of trends could be demographic, political changes in a nation or gradual economic changes.¹¹⁷ The poor have no control over trends, but could at times perceive these changes, especially where it comes to policies of economic and political changes in a nation. They could at times prepare psychologically for such trends but have no control over them.

4.5.1.2. Shocks

Shocks, as the word suggests, could occur very suddenly and are never expected by poor people. They could occur in market prices, through droughts, volcanos or earthquakes, which people have absolutely no control over and happen to them suddenly.¹¹⁸ Such

¹¹⁵ Steve de Gruchy, "The Contribution of Universities to Sustainable Livelihoods," p.7.

¹¹⁶ UNDP, *Sustainable Livelihoods*, p.4.

¹¹⁷ Koos Neefjes, *Environments and Livelihoods: Strategies for Sustainability*. (Oxford: Oxfam, 2000), p.92.

¹¹⁸ Koos Neefjes, *Environments and Livelihoods: Strategies for Sustainability*, p.92.

sudden occurrences have a direct impact on the livelihoods of the poor and lead to much poverty within a household or a community.

4.5.1.3. Seasons

Changes that are seasonal are those that come with the change of the climate and the weather. These changes also have a major impact on the livelihoods of the poor. They impact negatively on their livelihoods and their livelihood strategies. Sickneses like malaria, cholera and dysentery in Ndola tend to affect people's livelihoods negatively during the rain reason, and this reduces their ability to produce and harvest their food.

4.5.2. Livelihood assets

As we continue to analyze the SLF, we realize that there is another element that is important, and this is the portfolio of livelihood assets. These have been summarized as Natural capital, Physical capital, Human capital, Social capital and Financial capital. This portfolio holds the livelihoods assets people have (or might not have) access and entitlement to within a household.¹¹⁹ The DFID observe that,

The livelihood approach is concerned first and foremost with the people. It seeks to gain an accurate and realistic understanding of people's strengths (assets or capital endowments) and how they endeavour to convert these into positive livelihood outcomes. This is founded on a belief that people require a range of assets to achieve positive livelihood outcomes.¹²⁰

These assets are the resource base upon which the poor could build from to come up with strategies and sustain their livelihood strategies within a household. Below is a brief explanation of each livelihood asset.

¹¹⁹ Steve De Gruchy. "The Contribution of Universities to Sustainable Livelihoods," p.8.

¹²⁰ DFID, *Sustainable Livelihoods Guidance Sheets*. Section 2.3. p.19.

4.5.2.1. Natural capital

Natural capital has to do with the availability of the natural resources at the disposal of the people to generate their livelihoods.¹²¹ Natural capital covers a wide range of things, “from intangible things like the universe, to things such as rivers, trees, and land, that people in the household use to survive.”¹²² Natural assets are traditionally and usually the base for economic survival in rural Africa, though environmental degradation is undermining this.

4.5.2.2. Physical capital

Physical capital has to do with basic infrastructure that people have access to within a household or a community in order to acquire and support the needed livelihoods.¹²³ Examples of physical capital are buildings, water supply, good and affordable transport network, communication etc. Infrastructure such as roads are key to poor people, especially for small-scale farmers who have to transport their products to centers where they have to sell their produce.

4.5.2.3. Human capital

Human capital has to do with people’s skills, their traditional and technological knowledge, education, health, ability to work etc.¹²⁴ This asset is key to the poor as they engage in development in that they put to use their time and abilities in order to realize their own development. With the impact of malaria, tuberculosis and HIV/AIDS, human capital is affected negatively, though the poor at most times find ways of surviving, like having their children take up some of the responsibilities that their mother or father can no longer do due to sickness.

¹²¹ DFID, *Sustainable Livelihoods Guidance sheets*, p.20.

¹²² DFID, *Sustainable Livelihoods Guidance sheets*, p.20

¹²³ DFID, *Sustainable Livelihoods guidance sheets*, p.21

¹²⁴ Steve De Gruchy. “The Contribution of Universities to Sustainable Livelihoods” p.8.

4.5.2.4. Social capital

Social capital covers the social memberships and relationships that the people connect with as a strategy for a livelihood within a household or a community.¹²⁵ This could thus cover relationships with fellow Church members like women's fellowships, networks with other civic societies or economic empowerment cooperatives. In such groups insights on economic strategies are shared on a trust basis thus helping the poor to come up with better livelihood strategies. In times of household crises, it is usually social networks that can be relied upon for survival.

4.5.2.5. Financial capital

Financial capital has to do with financial resources, not just money, but also flows and stocks that people utilize within the household or community for their survival strategies.¹²⁶ De Gruchy observes that financial capital "is the money available to the household, either in the form of stocks, such as cash, bank deposits, livestock, jewelry, and credit; or in the form of regular inflows of money from wages, social security and other remittances."¹²⁷ We therefore see that people could trade their jewelry or stocks in exchange for food or actual money.

4.5.3. Policies, institutions and processes

When we look at the SLF, we are also introduced to the factor of "policies, institutions and processes." In every society and nation, there are institutions that make up policies and laws that either impact negatively or positively on the livelihood strategies of poor people. The DFID state that these transforming structures effectively determine the following,

- People's access to a number of forms of capital for "livelihood strategies and to decision making bodies and sources of influence;"

¹²⁵ Koos Neeffjes, "Environments and Livelihoods: Strategies for Sustainability," p.65.

¹²⁶ DFID, *sustainable Livelihoods Guidance Sheets*. Section 2.3.5.

¹²⁷ Steve de Gruchy, "A theological appreciation of the sustainable Livelihoods Framework," Presentation at the inaugural meeting of the Society for Urban mission, Unpublished, p. 6.

- Terms of exchange as people deal with different types of capital;
- “returns (economical and otherwise) to any given livelihood strategy.”¹²⁸

We therefore observe that policies, institutions and processes have been put in place to set up laws and make policies that help to order life in society or a nation. These policies made by these institutions should work positively for the livelihoods of the poor. At most times, policies made by institutions, right from a community to international levels, work well for the rich and negatively impact the people at grassroots level, as will be explained in chapter five of this dissertation.

Another part of this element of the SLF is culture. De Gruchy observes that culture and religion play a significant role in the lives of poor people, in that it has a direct impact on their livelihood strategies.¹²⁹ I also feel that culture and religion directly impact on the livelihoods of the poor, especially upon women who are usually victims of misinterpretations of cultural and religious processes, and policies and regulations in patriarchal societies.

4.5.4. Households livelihood strategies

To survive, families come up with different strategies. As a household, they have ways of putting assets to use in order to survive, or to flourish. Butler and Greenstein observe that, “the diversity of livelihoods strategies result from dynamic processes of combining activities to meet various needs from the available asset stocks.”¹³⁰ When the people within a household make choices based on their own values, Butler and Greenstein feel that the following would take place,

- poor people’s accessibility to assets would be improved;

¹²⁸ DFID, *Sustainable Livelihoods Guidance Sheets*. Section 2.4.

¹²⁹ Steve De Gruchy. “The Contribution of Universities to Sustainable Livelihoods,” p.8.

¹³⁰ Mark Butler and Ran Greenstein. *Sustainable livelihoods: Towards a Research Agenda*. (Community Agency for Social Enquiry, November 1999).p.57.

- there will be a greater improvement in the response of transforming structures and processes, which enable the translation of “Assets into livelihood outcomes.”¹³¹

We therefore would state here that a household has the capacity to improve its livelihood strategies and capacity when there is accessibility and good use of livelihood assets.

4.5.5. Livelihood outcomes

Livelihood outcomes are the desired achievements of the household after putting their asset portfolio to use in the light of structures, laws and processes. These are the benefits that are derived as people engage through their livelihood strategies. Below are some of the things that people hope to realize within the household as their livelihood outcomes,

- There would be more income and well-being for the household;
- There would be reduced vulnerability and thus an increase in the livelihood strategies of the people in a household,¹³²
- People get to engage in activities that are more environmentally sound and there is at the end of the day, dignity for the environment, and self respect for people themselves.¹³³

We therefore see that as people labour in different ways, at the end of their hard work and strategizing they seek to gain a livelihood that could improve their well-being.

4.6. Strengths of the SLF

In the first part of this chapter we saw the benefit of livelihood approaches to development. Now we have examined the SLF as a tool to describe and analyze livelihoods from the perspective of sustainability. Below are some of the strengths of the SLF.

¹³¹ Butler, Mark and Greenstein, Ran. *Sustainable livelihoods*, p. 59.

¹³² Mark Butler and Ran. *Sustainable livelihoods*, 59.

¹³³ DFID, *Sustainable Livelihoods guidance sheets*, p. 140.

4.6.1 It promotes partnership in development

There is promotion of partnership in development between both the public and the private sector.¹³⁴ No one in this partnership comes to the other with a package of answers and solution to poverty alleviation. Both the public and the private sector work together to ensure that a solution to poverty alleviation is achieved. Thus the poor households put to use their asset portfolio in such a way that there are networks and partnerships that are developed with the private and public sector.

4.6.2. Promotion of the macro and micro links

Eliminating poverty in a society is not an easy thing to do for development workers, especially when the approach to development is only concentrated at either the micro or the macro level. The SLF to development does not only focus on the micro or the macro level alone, as other development approaches do, but tries to link the two levels. The SLF seeks to highlight the “inter-linkage between livelihood systems at the micro level and the macro policies which affect these livelihoods.”¹³⁵

4.6.3. Promotes sustainability of livelihoods.

Sustainability is key to the SLF. This approach seeks to promote sustainability of people’s livelihoods in four key areas namely,

- ***Economic sustainability:*** where the people in a household are able to improve their livelihood while maintaining a steady expenditure over a period of time.
- ***Environmental sustainability:*** This is when the environment is not abused for development, but is enhanced for the benefit of future generations.
- ***Institutional sustainability:*** This is when structures and processes that help improve people’s livelihoods are in place and positively affecting their livelihoods outcome.¹³⁶

¹³⁴ DFID, *Sustainable Livelihoods Guidance Sheet*, p.13.

¹³⁵ Steve de Gruchy, “A theological appreciation of the sustainable Livelihoods Framework,” p.6.

¹³⁶ DFID, *Guidance Sheet*, Section 1.4. p.11.

- **Social Sustainability:** This is when people are not excluded based on gender, colour or educational level. Once this is achieved, there would be a minimization of social exclusion and maximization of equality in the society.¹³⁷

This principle to SLF helps to ensure that poor people implement survival strategies that are sustainable in line with the above criteria.¹³⁸

4.6.4. Ecologically friendly

One of the worst results of development has been that the environment is used as the base for economic growth thus resulting in its abuse in the name of development.¹³⁹ The SLF on the other hand has much regard for the well-being of the environment in that emphasis is made on the fact that a livelihood is sustainable when it does not cause damage to the environment. We see that the SLF promotes “utilization of appropriate technology that is ecologically fitting, socially just and humane...”¹⁴⁰ This is a big strength of the SLF as it promotes the use of appropriate technology that is environmentally friendly and seeks to ensure that people in generations to come would also make use of God’s bounteous provision for people.

4.6.5. The SLF is gender sensitive.

In a number of development approaches, women are usually used as a source of labour and ignored completely in decision-making. The result is that a number of decisions made tend to disadvantage women in that they have to fit into what has been agreed on their behalf. The SLF on the other hand is gender sensitive. It gives room for women to utilize their assets so as to improve their livelihoods strategies. The SLF does not segregate people on any basis, but seeks to build on each person’s capacity in order to improve their well-being.

¹³⁷ DFID, *Sustainable Livelihoods guidance sheet*, section 1.4. p. 11.

¹³⁸ Diana Carney. *The Sustainable Livelihoods Approach, Progress and Possibilities for change*, p13.

¹³⁹ De Gruchy, Steve. “The Contribution of Universities to Sustainable Livelihoods,” p2.

¹⁴⁰ People-Centered Development Forum, “Principles of Sustainable Livelihoods,” at <http://iisd.ca/pcdf/1995/princsl.htm> (23 November, 2001), p.1.

4.6.6. Diversification of livelihoods strategies and outcomes

The SLF places an emphasis on how household members could best diversify their strategies for survival so as to increase their livelihood outcomes. Through the Sustainable Livelihoods Framework, people in households are helped to move from dependency on one strategy for survival to diversification. In Zambia for example many people in Luapula Province depend mainly on fishing for survival and this has resulted in the extinction of some kinds of fish due to over fishing. The SLF challenges people to utilize their livelihood assets, which they have access to, as a household or a community in a range of strategies.

4.7. Conclusion

This chapter has explained the livelihoods approach as a basic philosophy that seeks to move away from charity as a way of responding to poverty. This approach is in line with Christian values that uphold humans as made in the image of God and thus having the ability to change their own circumstances of poverty. The SLF has also been identified in this chapter as a good tool for understanding people's livelihoods and providing good guidance for intervention. I am therefore convinced that the livelihoods approach is a constructive way for responding to women's poverty and that the SLF is the best tool to help understand poverty.

In the next chapter, I will point out common livelihoods of poor women in Ndola, and use the SLF as a tool to clearly understand their livelihood strategies.

CHAPTER 5

A CRITICAL DESCRIPTION OF WOMEN'S, POVERTY AND LIVELIHOOD STRATEGIES IN NDOLA

5.0. Introduction

In chapter two I pointed out that most women in Africa are poor as a result of social and economic deprivations that they are faced with in most African societies. Women in Ndola are faced with much poverty just like all other women in Africa. They have less access to assets that would enable them to achieve their development aspirations, and as such they live in chronic poverty. Single women who head households are the most affected with poverty in Ndola.

During my field research, I observed that there are a number of strategies women have implemented to achieve their livelihood outcomes in Ndola. I conducted interviews in Bemba, (the researcher's mother language), one of the main languages spoken in Ndola. I had to translate the interviews into the English language for academic purposes. My focus was mainly to interview women who are heading households as a result of the following circumstances,

- Women whose husbands are deceased and they have now taken up the burden of caring for their children and the extended family.
- Women who are divorced and have to find a means of survival as single women.
- Women whose husbands are very sick, mostly with HIV/AIDS and cannot work anymore due to ill health,
- And finally, women whose husbands have been retrenched and cannot get a job anywhere. I observed that most of these men spend much of their time in bars drinking beer and chatting one with another.

With the help of leaders from the women's group at the Church that I served as a Pastor in Ndola, I interviewed women from different communities within Ndola. Most of these women are members of the Z.B.A. affiliated Churches. I also had time to observe women and their way of life and the survival strategies that they have undertaken.

Thus, in this chapter, I will use the SLF to describe constraints that affect women's livelihoods negatively in Ndola. I will also use the SLF to try and examine the sustainability of women's livelihoods in that area.

5.1. Vulnerability context

The vulnerability context is the first element I will use from the SLF to try and describe and understand the livelihoods of poor women in Ndola.

Here we need to be reminded of our discussion in chapter two of the 'causes and impact of poverty among women in Africa', because this wider experience of poverty and the factors that create it, all constitute the vulnerability context in which poor women find themselves in Zambia and Ndola. In chapter 2.1. we noted the following key concerns:

- Women's low level of education (2.1.1)
- Male psychological domination (2.1.2)
- Access to land for food production (2.1.3)
- The impact of HIV/AIDS and other health problems (2.1.4)
- Access to financial services (2.1.5)
- Religious oppression (2.1.6)
- Lack of representation in decision making (2.1.7)

While we will draw attention to some of these issues in more detail below, we must bear in mind that all of these factors are at play in Ndola. Some of them fall technically under the element of policies, processes and structures (5.2), but all of them conspire to make women vulnerable to poverty and its consequences.

5.1.1. Trends

There are two trends that are very noticeable in their negative impact on the livelihoods of poor women in Ndola. These are the economic situation and the technological advances as a result of foreign investors coming into Ndola.

5.1.1.1. The economic trends in Ndola district

The whole of the copperbelt used to be a very viable province with a very good economic base. Ndola, in particular, was an industrial town in that it was the base of all the companies that supplied mining materials and the refining of the nation's copper. The introduction of the Structural Adjustment Programme meant that these companies had to be sold to private owners. At the same time, because of the free trade agreement between Zambia and South Africa, there were cheaper and quality mining materials that were imported into Zambia. Since the people who had bought the mines were mostly South African investors, they found it cheaper and more convenient to buy mining materials from companies in South Africa. This destroyed Ndola as an industrial town. The coming into Ndola of companies like *Shoprite* and *Supreme Furniture* forced local companies to close and led to the retrenchment of people from their jobs, because Zambian companies failed to compete with imported goods on the market. Suddenly there were a large number of people on the streets who were unemployed. Most people have begun to get involved in subsistence farming and as such there have been conflicts over fertile land for farming. Despite this situation, there are people, especially young single women who still come to Ndola in search for jobs. This has resulted in over population within Ndola and fights for farming space. Today, Ndola, which used to be one of the wealthy towns, is among the poorest towns in Zambia.

5.1.1.2. Technological trend

The coming of new companies into Ndola has brought about much complicated technology for the local people, especially women. Most women in Zambia have an

inferior education as a result of the dominance of the patriarchal culture that favours the education of boys over that of girls. Though this is now changing due to the awareness of women's rights, there is still a generation of women who were negatively impacted by the cultural norm of not seeing value in educating a girl child. Thus most women who worked as clerks and secretaries cannot be re-employed by new companies because they only have knowledge of a typewriter and lack computer skills.

These are the women who have found themselves on the street selling foods and groceries as part of their coping strategy in the face of the economic and technological trends that have affected negatively on Ndola.

5.1.1.3. Shocks

As pointed out in chapter three, shocks have a very negative impact on the livelihoods of poor people. Two of the many shocks that have had a negative impact on the livelihood strategies of the poor women in Ndola, have been diseases and droughts.

5.1.1.3.1. Sickesses and diseases.

The problem of ill health is one of the major impacts that Ndola, has experienced. Sickesses like HIV/AIDS, Cholera, Malaria and Tuberculosis have had a very negative impact on human capital within most households in Ndola. Many women have lost a breadwinner, who is usually their husband, and now they have had to take up the responsibility of looking after their children alone. These poor women have ended up resorting to coping strategies like abandoning their homes in town to go and live in townships where the monthly rent is cheaper for them. These are the women that are now selling on the streets and trying to engage in subsistence farming.

5.1.1.3.2. Droughts

Zambia, as a nation, has experienced a number of droughts, which have had a very negative impact on subsistence farmers who cannot get loans from banks for lack of collateral.

Zambia has witnessed two major drought years in the last decade; 1991/ 1992 and 1995/ 1996. The 2000/ 2001 seasons were also beset with poor rainfall patterns of alternating dry spells and flooding.¹⁴¹

The problem of drought has had a great impact on many farmers in Zambia. It was easy for men to get credit from institutions like the Zambia National Building Society and commercial banks to ease the impact of drought on their farms. A number of farmers resorted to irrigation using the money they got in the form of loans from lending institutions. Poor women, who usually have no land of their own, could not access such loans from lending institutions. This made it difficult for many women to recover from the aftermath of the drought.

5.2. Policies, processes and structures.

Before we turn to the asset portfolio at household level, the second element from the SLF that we shall examine concerns policies, processes and structures.

Ndola continues to have a strong male dominance at community, government, religious and household level. The policies that are made are usually legislated without the full consultation of women. Thus policies that are made do not consider important issues that affect women like reproductive health, family planning, women and land ownership etc. The fact that most policies affect women negatively is a source of much poverty in women-headed households.

Government policies of the Structural Adjustment Programme have also impacted negatively on women's welfare, in that many women were retrenched before their

¹⁴¹ United Nations Development Programme, *Zambia Human development Report*, (Lusaka: UNDP, 2003), p. 66

company was sold to investors. When most women tried to get jobs in new companies, they did not have the skills needed in companies to compete with young boys and girls finishing their college studies with computer knowledge. The policies made by the municipality to ban the selling of food by the roadside and the brewing of illicit beer in townships has also impacted on women very negatively in that most of them do this business in fear of being prosecuted. Thus a number of policies made by structures at government level and community levels have had a negative impact on most households headed by women.

In general, then, our discussion on the situation of women and poverty in Ndola in terms of the vulnerability context and the 'policies and structures' confirms our discussion in chapter two that women are extremely vulnerable to poverty, and that this raises a theological challenge to the Churches to respond.

Before we can consider such a response, however, the SLF reminds us that we must gain a deeper understanding of the 'assets' upon which people draw and the strategies they adopt.

5.3. The Asset portfolio

The SLF suggests five assets or 'capitals' that households can draw upon, although clearly not all of these are present, particularly in poor communities. Below is an explanation of poor women's asset portfolio in Ndola.

5.3.1. Human capital

Many women in Zambia are faced with problems of health, which negatively impact on the human capital within their household. The problem of HIV/AIDS is one of the diseases that has negatively impacted human capital in Zambia, especially in Ndola district where it is said that there is a high viral prevalence of the pandemic with about

30% of the adult population living with HIV/AIDS.¹⁴² Other diseases like malaria and tuberculosis have also impacted upon women, many of whom cannot afford medical schemes and the payment of user fees at government hospitals. There is also the problem of illiteracy and a lack of skills among many women in Ndola. These problems of inadequate education, health and lack of skills further make it difficult for the poor women to play a meaningful role in development and benefit from it. Women who are involved in business also lack business skills to help them effectively run their own businesses.

On the other hand, I need to point out that at household level, many poor women in Ndola have traditional skills of farming, traditional health care skills, etc.

5.3.2. Social capital

Women in Ndola have a number of social assets upon which they could draw to pursue their livelihood objectives. There are development agencies like Care International, 12 different political parties, women's civic education organizations, and women's fellowships in Churches etc. There are also a number of HIV/AIDS support groups in almost every clinic in Ndola. Women's fellowships and HIV/AIDS support groups are a place of trust and collaboration where individuals and households get help from peers and return favour at a later date.

5.3.3. Physical capital

There is basic infrastructure in Ndola and producer goods that poor women use to support their livelihood strategies. In some townships there is a good water supply, roads (though some are impassable), drainage systems, land, Church buildings, community centers, clinics, national and international shops and access to information in some townships where people might manage to buy a radio. There is also affordable transport from

¹⁴² Department of health, *Statistics of HIV/AIDS in Ndola town*, Tropical diseases research centre, pamphlet, unpublished.

certain townships like Chifubu, Lubuto, Mushili and Kabushi. Many poor women in Ndola draw upon such physical capital to pursue their livelihood objectives.

5.3.4. Natural capital

There is a vast range of natural capital in Ndola. Forest and land constitute the major natural capital from which poor women draw for their livelihood. Many poor women are faced with problems of depleted nutrients and deprivation of land rights. Other forms of natural capital at the disposal of many women in Ndola are livestock, the atmosphere.

5.3.5. Financial capital

There is a problem with financial capital in many women-headed households in Ndola. Many poor women do not have a steady financial resource base in terms of available stocks and regular inflows of money. Many women work towards turning their human capital and natural capital into financial capital. This is done through engaging in odd jobs, or providing services like sex work and working as domestic servants, which at the end of the month enables them to have money. Many poor women also depend on financial help from their children who are working.

The five assets or 'capitals' that are pointed above are basically the resources that poor women in Ndola draw upon, in pursuing their livelihoods.

5.4. A description of women's livelihood strategies and their sustainability in Ndola.

Having noted the vulnerability contexts and the factors that contribute to poverty for women in Ndola (5.1. and 5.2.) and having described the assets at their disposal (5.3.), we are now in a position to examine six common livelihood strategies that poor women adopt to survive, and to evaluate their sustainability.

5.4.1. Selling food and groceries in shacks

Many women in Ndola including those in the Z.B.A. affiliate Churches are involved in the business of selling food and groceries in small wooden shacks, which are locally called *Intemba*. Women sit in these shacks for long hours selling fast foods like bread, milk, sweets, and groceries like matches, candles, soap and sugar. Below are some of the comments women made to the researcher on the business of selling food and groceries in wooden shacks.

People who have no time and money to travel into town to buy groceries come to purchase from us...I feel we help people to save 'two thousand Kwacha' ¹⁴³ each day to travel to the shopping centre to buy their groceries and bread.¹⁴⁴

I do not make much profit in this business, it is just that one cannot sit at home and wait; I have to work here and make some money to feed my sick husband and two children.¹⁴⁵

There are no jobs in Ndola now, and this is the only way I can help my children go to school. The little I make here helps to pay for their school fees and buy food for them.¹⁴⁶

Other than business in shacks, there are some women who have to sit in the sun for hours and sell food to people on the streets. Their customers are mostly street kids who make a lot of money from begging. Below is a comment obtained from a roadside trader who is a street vendor.

¹⁴³ Two Thousand Kwacha is equivalent to 50 American cents or R3.00. The Zambian money is called Kwacha.

¹⁴⁴ Mercy [], Trader at a shack, personal interview, August 2004.

¹⁴⁵ Traders at a wooden shack, personal interview, August 2004.

¹⁴⁶ Makungu Mwape. Trader at a shack, personal interview, August 2004.

It is not easy selling here. We have problems with the municipal police who most of the times accuse us of spreading cholera during the rain season...they tell us that our business is unhygienic and yet we wash cassava and roast the peanuts.¹⁴⁷

During my field research, I observed with much sadness that many women in Ndola spend a lot of time by the roadside selling food and yet making very little profit, compared to the time and risks they have to take to do their business.

When we examine this livelihood strategy, we observe that it is not sustainable in that it falls short of what sustainability is in the context of the SLF. Firstly it does not help to improve and sustain the level of women's economic welfare in Ndola. These women sell food and groceries just as a means of surviving one day at a time and are not able to save for future use. This leads to a situation where they continue in chronic poverty. Their children often suffer from malnutrition, a lack of proper education and clothing. Furthermore, owing to the problem of cholera in Zambia during the rain reason, these women tend to get into trouble with the municipal police for selling foods that have been classified as unhealthy and unhygienic. We therefore observe that policy makers in government are not in support of this form of livelihood strategy among women in Ndola.

Because business in wooden shacks does not close until 20:00 hours at night, the use of candles and paraffin lamps in these shacks has proved dangerous to people and houses near them in that they have at times also caught fire. This poses a very big danger to people and their property in Ndola.

We can here conclude that poor women's strategy of selling food and groceries by the roadside and in shacks is not sustainable, and yet poverty makes them take risks. However, this strategy of selling food and groceries can be enhanced by removing the constraints that negatively affect this strategy as will be pointed out in chapter six.

¹⁴⁷ Fridah Lungu, roadside trader and widow, personal interview, 2004.

5.4.2. Subsistence farming

Other than selling food by the roadside and in shacks, some women are involved in small-scale farming. They rent a piece of land and plant crops and vegetables, which they later harvest and keep for food at home and sell the surplus. This livelihood approach is not easy for most women in that usually they are faced with a great deal of trouble in acquiring land and farming implements to help them have a good harvest. Below are some of the comments people made on women working as subsistence farmers.

*I see that most women enjoy farming in Ndola, though the problem is that traditional land laws do not allow women to own land of their own...but currently things seem to be changing...its just that there is much corruption where land allocation is involved, especially for women.*¹⁴⁸

*When I went to see the chief for land so that I could own some and plant some crops, I was asked where my husband was, and after saying that he was home, the chief told me that I needed to come with my husband so that the land titles could be in my husband's name.*¹⁴⁹

*Most women have a problem of acquiring farming inputs like seeds, and this makes it hard for them to benefit more from their farming efforts.*¹⁵⁰

From the field research, I realized that many women are involved in subsistence farming and through this they are able to sustain their families, though they are faced with many problems as pointed out above.

When we examine the sustainability of subsistence farming in Ndola, especially among poor women, we realize that while it provides a means of survival for many poor women, it does not enhance their lives and asset portfolio. Many women who farm in Ndola's

¹⁴⁸ Albert Mukanga. Formers General Secretary, the Z.B.A. personal interview, August 2004.

¹⁴⁹ Bertha Zimba, subsistent farmer, Ndola district, personal interview, August 2004.

¹⁵⁰ Joyce Chimbila, treasurer the Z.B.A. women's wing, interview by questionnaire, 2004.

rural areas have no means of buying fertilizers and other farming inputs, so they use a traditional approach to farming called '*Chitemene*.' Chitemene is a system of shifting cultivation farming, where subsistent farmers cut down and burn trees on a new piece of land each year as a way of improving the productivity levels of the soil. This system is commonly known as 'the traditional fertilizer.' This approach to farming, which government has tried to ban for years but still continues among the poor people in Ndola rural areas, has caused a lot of damage to the environment.

Currently the Chitemene approach to subsistence farming practiced in some parts of Ndola rural areas like Fiwale, Chiwala and Mitengo is not sustainable because of the effects it has on the environment. Trees are cut each year and burnt without having new trees planted. This causes environmental degradation as a result of soil erosion, and the disturbance of the ecosystem as a result of fire killing insects and worms in the soil. The lack of good affordable and reliable transport in Ndola, especially the rural areas, makes it difficult for poor women, who are subsistence farmers, to bring their produce to the market. Wealthy traders then travel to these rural areas and buy produces from poor women subsistence farmers at a very cheap price. This means that poor women cannot afford to save money for future use. Thus subsistence farming lacks economic and environmental sustainability. Since many poor women depend on subsistence farming as a means of survival, this livelihood strategy could be enhanced to ensure that poor women continue to pursue their livelihood objectives through farming in a way that enhances their lives and the asset portfolio.

5.4.3. Begging and sending children to beg

Begging is a big business in Zambia. Many women stand by the roadside and beg for money and food from people driving to or from the shopping center in Ndola. I observed that many of the people involved in begging were children as young as eight years. I spoke to two children and one woman who were begging at *Shoprite* store in Ndola, and below are the answers they gave me when I asked why they were begging in town.

My father died a long time ago. My mother says my father died when I was three years. I have two brothers and our mother sends us to come and beg in town everyday...She also comes in town to beg...she is blind.¹⁵¹

I live with my sister and her two children. My big sister gives me transport money to come in town to beg...She at times accuses me of not giving her all the money I make in a day.¹⁵²

I have tried to do a number of things to survive and now I feel there is nothing else I can do apart from begging...¹⁵³

Thus begging for money on the street by some women and children is one of the major livelihood strategies that women have resorted to in Ndola. However it is not sustainable despite the immediate benefits that beggars have on a daily basis. People who beg only make enough for one meal a day and still continue to live in chronic poverty that is so evident among their children, who mostly suffer from malnutrition and a lack of proper education. The fact that there is no saving and investment that takes place from the money acquired makes it clear that begging is not economically sustainable as a livelihood strategy.

5.4.4. Charcoal Burning

Another major source of livelihood for women that I observed, especially in areas called Mitengo Forest and Chiwala, is charcoal burning. Trees are cut and buried in the earth with fire lit inside. Then after some days, the trees turn to charcoal and are then packaged in small sacks for sale.

Charcoal burning is a very good means of survival from a financial point of view. People involved in charcoal burning make a lot of money, since most households in Zambia use

¹⁵¹ Street child, beggar, personal interview, August 2004.

¹⁵² Street child, beggar, personal interview, August 2004.

¹⁵³ Woman beggar, personal interview, August 2004. (Was not ready to answer many questions)

charcoal as a means of fuel for cooking and heating especially in the rain and cold seasons. Thus the demand for charcoal is very high. However this form of livelihood does much harm to the environment. Trees are cut in large quantities, thereby causing soil erosion. The fires where charcoal is made bring about a lot of pollution in that there is much smoke in the air. The fact that this livelihood strategy does not support the enhancement and conservation of the environment is a clear indication that it is not environmentally sustainable. Charcoal burning as a livelihood strategy is thus not a sustainable approach to development.

5.4.5. Formal employment

In Ndola some women are privileged to have formal employment. There are very few elderly women who are educated in Ndola though this is likely to change soon because of the government's initiative of education for girl children being promoted in almost all locations and schools in Zambia. Though a number of women complain of sexism, they feel privileged to work among men and support their families with the income they get at the end of each month.

Formal employment has some sustainability, despite the fear most people live in, of losing their jobs through retrenchment as a result of the poor economy and the impact of the Structural Adjustment Programme. Formal employment is economically, environmentally and socially sustainable for most poor women in Ndola. However this livelihood strategy at most times lacks institutional sustainability for people who are not professionally qualified because of certain policies that are made at government and international level which result in job losses through retrenchments.

5.4.6. Brewing illicit beer.

The sixth key livelihood strategy that many women have taken up as a means for survival in Ndola is the brewing and selling of illicit beer. Brewing illicit beer as a livelihood strategy is mainly done by a number of poor women in townships called Kaloko, Kawama, Twapia and Chipulukusu around Ndola. Those that are members of Churches

that are affiliated to the Z.B.A. do this business in secret because beer brewing is seen as sinful. The municipality has also put an official ban on the brewing and selling of traditionally brewed beer in that it is seen as unhygienic and very unhealthy for human consumption. In a compound called Kaloko, illicit beer is the main source of livelihood for most households. The kind of beer brewed in this township is called 'Kachasu,' (Meaning African dry gin). This beer is brewed through a distillation process and has proved to be too strong for human consumption. Despite this beer being banned by the government and considered sinful by most of the Z.B.A. Churches, there are still people who sell this beer secretly.

The brewing of illicit beer, in Kaloko, Kawama, Twapia and Chipulukusu is one of the major livelihood strategies among many women. The sad thing is that the local beer is very unhygienic and has thus been banned by government. People in many homes have continued to brew illicit beer despite the ban. This is a clear indication that this means of livelihood strategy is not environmentally sustainable. The municipality has also enforced a law that has led to the ban of illicit beer brewing, making this livelihood strategy unsustainable institutionally. The Church has also stood strongly against illicit beer brewing though it has not offered an alternative livelihood strategy to poor women. Since this is a means of survival for most women in some township in Ndola, a way has to be found to make it sustainable or an alternative provided for poor women who have to provide food and pay for their children's school fees through illicit beer brewing.

5.5. Conclusion

The above described livelihood strategies of poor women in Ndola are a common means of survival. Other livelihood strategies include prostitution and subletting rooms in the houses they rent from the government.

I feel the description above gives a good background to Z.B.A's social ministry coordinators on the kind of livelihood strategies that poor women in Ndola have resorted to amid poverty in many households.

CHAPTER SIX

DEVELOPMENT STRATEGIES FOR Z.B.A – TOWARDS A CAPACITY BASED APPROACH TO DEVELOPMENT

6.0. Introduction

The previous chapter has described poor women's livelihood in Ndola, and some of the constraints that negatively affect their livelihoods strategies.

Based on the analysis of women's livelihoods in Ndola, I will, in this chapter present capacity based development strategies for the Z.B.A., which could be implemented to help poor women improve their livelihood outcomes in Ndola.

In chapter three (3.8.), I highlighted the potential the Z.B.A. has to help alleviate poverty among women in Ndola. I also addressed some areas of concern that need addressing in the Z.B.A. if they are to effectively help alleviate poverty among women in Ndola, (3.9.). I feel that through working with the local churches and people in membership of the local churches, the Z.B.A. could help alleviate poverty among women in Ndola. I agree with Mpumlwana who states that;

The Church reaches out to every small village in the land, in the most remote areas. In the informal settlement areas it is the Church...that holds the fabric of life together.¹⁵⁴

The Z.B.A as a Church organization "holds the fabric of life together" in Ndola as pointed out above and with such a privilege (to a readily available group of people), it could achieve much in improving people's livelihoods.

Below is a process the Z.B.A could work towards, with its strategy, its strengths and weaknesses, in order to bring about change that would help to alleviate poverty among

¹⁵⁴ Malusi M Mpumlwana. "The Challenge of Development to the Church: A Spiritual Movement for Humanization" in Koegelenberg, R. (Ed) *Transition and Transformation: A challenge to the Church* (Cape Town: EFSA, 1994) p. 67.

poor women in Ndola. It is clearly unrealistic to suggest that every local Baptist Church do all of these things. These strategies are offered as a wide vision to stimulate the Z.B.A. into action. Using the SLF I suggest that there are three areas that the Z.B.A. can contribute towards poverty alleviation, namely, (1) transforming religion and culture (2) building poor women's assets portfolio and (3) enhancing those strategies that could potentially become sustainable.

6.1. Transforming religion and culture

Using the SLF, we have noted how the vulnerability context and the 'policies, institutions and processes' affect women in Ndola. This includes religion and culture, and this is the first area the Z.B.A. must address.

Ndola is mostly influenced by the Bemba and Lamba traditional cultures where men dominate women in almost all spheres of life. This patriarchal society gives very little room for women to engage in decision-making. The Z.B.A. is equally trapped and stuck in patriarchal systems of leadership. I feel that unless the Z.B.A. takes a step to address their patriarchal theology and leadership structures that are male dominated, it would be difficult for them to effectively help alleviate poverty among poor women in Ndola, because the many injustices women face in society are the same injustices they face in the Church. Below are some of the comments that people made which give a clear picture of male domination in the Z.B.A.

*The women have been given space in spiritual ministry among fellow women and I feel that they are doing fine. But there is no female leader in the main Z.B.A. Executive committee.*¹⁵⁵

*In the Z.B.A. Churches, women just like those in the New Testament, have limitations to what they say and do.*¹⁵⁶

¹⁵⁵ Albert Mukanga, former General Secretary, the Z.B.A.. Personal interview, 2004.

¹⁵⁶ Stanley Mokola, Chifubu Baptist elder - questionnaire Interview, 2004.

Women in the Z.B.A. have been given enough space to run their own spiritual programmes, though they are limited to fellow women.¹⁵⁷

*Women in the Church are mostly given secondary roles that are not challenging.¹⁵⁸
Women are always behind men in community participation especially economic activities and community projects.¹⁵⁹*

Based on the comments above, and my personal experiences within the Z.B.A. and the role of women, I agree with Opuku who observes that, “the Church is guilty of having a bad record in that women play a very dismal role and yet they are the majority within the Church.”¹⁶⁰

As we saw in 3.9., the Z.B.A. needs to address the issue of patriarchal leadership structures that fail to deal with issues of poor women because they do not directly affect them. Not only does the Z.B.A. need to work towards addressing the problem of patriarchal leadership but also it’s patriarchal theology that hinders women from getting involved in certain ministries that are considered to be men’s roles. It is such patriarchal ideologies that have stood in the way of male dominated leadership in the Z.B.A. effectively addressing women’s poverty.

It is important for the Z.B.A. to revisit its patriarchal theology that hinders women’s spiritual and economic well-being within its circles. The patriarchal theology within Z.B.A, especially at the local Church level has also made it difficult for the implementation of community programs that would seek to raise women to the same level as that of men in regard to their access and control of assets that are key to development.

¹⁵⁷ Bennett Ndelemeti. Mushili Baptist – elder – personal interview, 2004.

¹⁵⁸ Robinson Malenji, Mushili Baptist – elder - personal interview, 2004.

¹⁵⁹ Joyce Chimbila. Current the Z.B.A. women’s league treasure, personal interview, 2004

¹⁶⁰ Kofi Opuku. “The Church in Africa and Contemporary Sociological Challenges” in *The Ecumenical Review (WCC)* Vol. 40 NO 2, April 1988, p. 252

There is a need for the Z.B.A. to create an environment where women would fully participate in decision-making at local Church level, and become part of the leadership structures that make policies at both national and local church level.

Alongside a change within the Church, the Z.B.A. needs to play a prophetic role in wider society. The social and economic injustices that women suffer in most African societies, as pointed out in chapter two, are true of many women in Ndola. Poor women are deprived of access to assets that would enable them enhance their livelihood strategies and outcomes. The Z.B.A. needs to prophetically challenge social and economic injustices that women face in Ndola. This could be done through media publication, radio programmes, Newsletters, the Z.B.A. journal etc.

If this is done, it could help the upholding of poor women's social and economic rights that are hindered by religious and cultural ideologies in Ndola.

6.2. Building women's asset portfolio

As explained in chapter five, the SLF has an element called the livelihoods asset portfolio, which consists of human capital, social capital, financial capital, natural capital and physical capital, and these are put to use by poor households to seek their survival.

The Z.B.A. will need to work towards ways of building on the livelihood assets of poor women in Ndola as a strategy to poverty alleviation. The Z.B.A. could best build on the livelihood assets through the implementation of development processes at local Church level. Below are strategies the Z.B.A. could put in place to help build on the livelihoods asset portfolio of poor women in Ndola.

6.2.1. Human capital

The Z.B.A. could come up with development strategies that would help in the development of skills, increase in knowledge, good health and the removal of constraints that impact negatively on women's human capital.

Below are some of the comments that were made by people within and outside the Z.B.A. who also feel that the Z.B.A. needs to come up with development strategies at local Church level and help poor women to alleviate poverty in their households.

Most women have restricted themselves to businesses that provide money from hand to mouth. I believe we could help as the Z.B.A. to provide more opportunities for other business ventures and business advice to women within our Churches.¹⁶¹

Women lack skills as they are looked upon as kitchen workers. Churches need to start challenging women to improve themselves, by going back to adult schools that are cheap here in Ndola.¹⁶²

Churches in Ndola district could train women in business management and skills in farming.¹⁶³

Based on the above analysis of constraints on human capital within households in Ndola I would propose the following development strategies for the Z.B.A.

6.2.1.1. Campaign for girl child education at local Church level

The problem of education among girls in Zambia remains a problem, though the government has been working towards promoting equal education opportunities for boys and girls. The Z.B.A. could be part of this government initiative within its local Churches and beyond, by promoting equal education opportunities for boys and girls. They could do the same through their local churches, and educate people of the importance of this. The Z.B.A. could also join with civic education groups to challenge traditional beliefs that make it hard for girl-children to attain good education. If this is done consistently,

¹⁶¹ Edgar Chembo, National Executive Chairman – the Z.B.A. personal interview, 2004.

¹⁶² Rev. Mondesters Hankanyanga, Chifubu Baptist pastor, personal interview, 2004.

¹⁶³ Thomas Tembo, Church elder, Chifubu Baptist, Ndola district, questionnaire interview, 2004.

there would be fewer negative effects as a result of the lack of education among women in the future in Ndola.

6.2.1.2. Promoting literacy education at local Church level

There are women in Ndola who, as a result of poverty or a lack of being given an opportunity to go to school by their parents, have had no opportunity to receive education. The Z.B.A. has within its membership, at local Church level, trained teachers who could help with literacy programmes among poor women. Literacy programs implemented by the Zambian government in the past were known as “Shibukeni”¹⁶⁴ The “Shibukeni” program in Zambia, during the second republic, when the former President Kenneth Kaunda was in power, saw a number of uneducated men and women learn to read and write. The Z.B.A. through its education department at Munsenga could also implement such a program that would help poor women to read and write and also learn to do simple mathematics. This would help to improve women’s ability to engage in business and develop simple business and accounting skills.

6.2.1.3. Lobbying the local government for good health policies for women

Health policies in Zambia are deplorable. There are usually no drugs in clinics and hospitals and there is a shortage of qualified staff like doctors and nurses, in that many of them have migrated either to South Africa or the United Kingdom for better salaries. The Z.B.A. has responded well in the Northern Province of Zambia to the health problems that people are faced with, as pointed out in chapter two. I feel that the Z.B.A. could also lobby the local government in Ndola to critically address the problem, especially among women. Many health problems that women face could be avoided if at national and local government level government would implement good policies that would help maintain doctors and nurses within Zambian clinics and hospitals, and also ensure that there is a good flow of affordable drugs and other medical facilities.

¹⁶⁴ This is a Bemba word, which means “Wakeup.”

I also feel that the Z.B.A., through its HIV/AIDS program in Ndola, could develop a good educational program that challenges people to abstain from casual sex, or use condoms if they find it difficult to abstain from sex outside marriage. This would help reduce the risk of HIV/AIDS and other sexually transmitted diseases among women, which tend to affect negatively the human capital within the household.

6.2.2. Social Capital

Social capital as pointed out in chapter four refers to the social resources which people in a household depend upon to pursue their livelihoods. Below are some of the strategies the Z.B.A. could seek to work towards developing in order to help poor women improve their livelihoods.

6.2.2.1. Women fellowships

The women's fellowships are formalized groups of trust that women belong to in almost all Baptist Churches in Ndola. Based on the trust that the Z.B.A. has gained from reputable organizations in Zambia and the government, Women's fellowship groups at both national and local Church level could serve as a link between poor women in Ndola and other civic organizations and government to help address women's poverty.

Women's fellowship groups could work to build networks and link women fellowship groups to other key institutions. When this is done, it would help to enable poor women to belong to membership groups that would help them attain their livelihood objectives.

6.2.2.2. Women's civic organizations in Zambia

There are a number of women's organizations in Zambia that are busy lobbying government and traditional leaders on the need to have the rights of women upheld. These same civic organizations also empower women with knowledge on their social rights and health education. The Z.B.A. could work towards helping women leadership at both national and local Church level to be part of the programs spearheaded and

sponsored by these civic organizations. When this is done, it would help women share knowledge with other women outside the Z.B.A. on livelihood strategies.

6.2.2.3. Networking with other Baptist women fellowships beyond Ndola

The Z.B.A. belongs to a mission board called the Linzenbell mission in Germany. Through their relationship with this mission board the Z.B.A. could also seek to serve as a link between women fellowships within the Z.B.A. and those in other countries like the Germany Baptist Association, Zimbabwe Baptist Association or Malawi Baptist Association. These relationships, once developed, could help provide exchange of information and knowledge on matters of mutual interest.

This could help poor women in Ndola learn how other women outside their community have been working towards improving their livelihoods.

6.2.3. Natural capital

Most women have little access to certain key natural assets like land to use for farming, burning charcoal, etc. The Z.B.A. could help poor women to use natural capital effectively in order to improve their livelihood outcomes. Below are some of the development strategies the Z.B.A could implement.

6.2.3.1. Helping women to have access to land

The Z.B.A has a piece of land in the rural district of Ndola, and this land could be made available to poor households, especially those headed by women. The Z.B.A could seek to address the problem of the lack of land for poor women who engage in farming as a means of their livelihood. Ndola has land that belongs to traditional leaders and the government, which is not usually utilized during the farming season. The Z.B.A. could lobby traditional and local government leaders to lease land to poor women. This could help these poor women to plant crops without having to rent a piece of land and thus help improve their livelihood.

6.2.3.2. Initiating a program of planting trees

Charcoal burning, which is one of the livelihood strategies of poor women in Ndola, is not sustainable because of its impact on the environment, in that trees are cut on a large scale.

The Z.B.A. could come up with a strategy of making charcoal burning sustainable through the promotion of planting trees. They could encourage people who cut down trees for charcoal burning to plant other trees. The Z.B.A. could campaign for the process of planting trees within its local Churches, which have a direct link with the people in the community.

6.2.3.3. Organic farming

The poor quality of soil in some parts of Ndola as a result of much use of fertilizers, contributes to bad harvests. This also impacts negatively on households that depend on farming as a means of livelihood. Such households require farming inputs in order to improve the quality of soil, but such, inputs like fertilizer, are expensive to buy and in the long run undermine the soil.

One of the strengths of the livelihoods approach is that it does not ignore traditional knowledge. To help such households, the Z.B.A. could help women with the problem of poor soil quality to use traditional methods of crop rotation by using trees, plants and shrubs which could help improve the quality of soil fertility.¹⁶⁵ There are many other traditional methods of farming and improving the soil quality that most people in Ndola district are ignoring because they want to use fertilizers as a way of proving that they are modern and developed. The Z.B.A. could help encourage people in Ndola rural areas to seek traditional methods of farming, like the planting of legumes and fallowing, where a section of land is left unploughed for a year or so, etc.

¹⁶⁵ UNDP. "Sustainable Livelihoods: Overview," p.7.

6.2.4. Physical capital

The problem of bad roads in Ndola has negatively affected people's livelihood outcomes. Most transporters fear to drive their Lorries on bad roads. This has made it hard for poor people to transport their surplus after harvest to go and sell at the market. The second problem faced by the poor women is the problem of having access to information on the latest methods of farming, or economic trends like the devaluation of the national currency and its effects on prices. Such information is important to poor people in that they would be helped to know how they ought to cope with certain changes that happen suddenly in the market place. Women also lack access to information on their rights to land as stated by the Zambian constitution and their legal rights that would help them have full access to existing means for their development.

6.2.4.1. Improving transport services and infrastructure

There has been much irresponsibility on the part of the government to maintain roads, good water supply and sanitation in Ndola, especially in the townships and the rural areas.

The Z.B.A., by virtue of its spiritual authority and connectedness with the Evangelical Churches in Zambia, could challenge the government for neglecting their responsibility to provide good services in Ndola district, especially in the farming area. There could be consultative meetings between the Z.B.A. leaders and government officials to challenge them to improve roads, water supply and sanitation so as to help poor women transport their surplus crops to the market, have good drinking water, electricity, public phones and good sanitation. The Z.B.A. could also lobby the government, especially at provincial level to improve shacks where women sell foods and groceries. Cheap, decent and secure structures could be put up to help women continue to sell foods and groceries as their livelihood strategy.

6.2.4.2. Access to information

On the issue of access to information, the Church family could provide social capital where people could also be helped to have access to key information. Unlike having bible studies all the time, leaders could set aside time to share information of a social, political economic and spiritual nature on events in Ndola district and Zambia as a nation. Most people might think that this is unspiritual, yet with much education on the importance of holistic ministry, such times of discussing current affairs within Church bible studies and Church services could become helpful for the people.

When the Z.B.A works towards the removal of constraints on the physical capital in Ndola, it would help to improve poor women's utilization of the livelihood portfolio to enhance their livelihood strategies.

6.2.5. Financial capital

Gaining financial capital is one of the most difficult tasks people face in Ndola district. Most people are too poor to even own jewelry or cattle that could be turned into cash. The possibility of getting loans from banks is also next to impossible because single women do not have collateral they could use to obtain a loan from commercial banks. The issues of women lacking financial capital was expressed by some people I interviewed during my research and below were their comments.

Women have a number of ventures they want to get involved in, but they lack money.¹⁶⁶

The Z.B.A. could come up with a fund that could help empower women. This fund could be in form of a revolving loan.¹⁶⁷

Women have little capital to run the kind of businesses they would want to run.¹⁶⁸

¹⁶⁶ Robinson Malenji, Mushili Baptist – elder - personal interview, 2004

¹⁶⁷ Rev Saul Mwailenge, Pastor Fiwale Church, personal interview, 2004.

Most women in Ndola district live very difficult lives because they have a lot of financial needs. They do not work and they have no reliable financial income.¹⁶⁸

The Z.B.A. could come up with strategies to help women in Ndola enhance their financial capital. Below are some of the strategies they could implement to do so.

Women's fellowship groups at both national and local Church level could serve as a link between poor women in Ndola and other financial institutions that would help provide credit facilities. There are co-operatives in Zambia that give loans to subsistent farmers or small businesses. Such loans could possibly be accessed for poor women who have no collateral to be able to access themselves. Thus the Z.B.A. could help the poor women in Ndola access loans through the leaders of Women's fellowships. A system of repayment could be put in place to help have the money repaid to these institutions. This, if done, would help many poor women in Ndola who have no collateral to access credit and benefit from both government and non-government co-operatives that seek to help poor people with loans to enable them to acquire fertilizers and other farming implements.

The other strategy that the Z.B.A. could implement is introducing a revolving loan system. These loans could be given to borrowers who have a good business plan and who could be asked to add a bit of interest on return, over a given period. This fund could be part of the national Churches budget and implemented through local Churches.

Those poor women running businesses could also be helped to have a system of saving their money and maximizing their profits. The Z.B.A. could help poor women in Ndola to gain basic business management skills that would help them save and re-invest the little profits they make.

¹⁶⁸ Bupe Siwale, single woman, street vender Kaloko Baptist, personal interview, 2004.

¹⁶⁹ Stanley Mokola, Chifubu Baptist elder - questionnaire interview, 2004.

When poor women's financial capital is enhanced through some of the strategies pointed out above, it would help them to pursue their livelihood objectives and thus help alleviate poverty.

6.3. Enhancing poor women's livelihood strategies

If the Z.B.A. is to come up with a strategy that helps improve the livelihoods of women headed households, there will be a need for processes to be put in place to enhance some of the livelihood strategies that poor women have resorted to in Ndola. The Z.B.A. could come up with ways that would help women to become agents of their own development rather than providing charity for them.

In 5.4. we identified a range of existing strategies that women have adopted in Ndola. It is clear that the Z.B.A. needs to enhance some of these whilst discouraging others, due to their unsustainability as well as the way they undermine women's dignity and household well being. It is important to note that the Z.B.A. can not encourage some of the survival strategies some women have adopted in Ndola like begging (5.4.3.), illicit beer brewing (5.4.6.) and prostitution. These are contrary to their doctrinal beliefs and values as a Church organization.

Now we shall examine ways the Z.B.A. could come up with strategies to enhance some of the other livelihood strategies of women headed households.

6.3.1. Selling food and groceries in shacks

The Z.B.A could work towards the removal of constraints associated with selling food. They could make use of their Church buildings and the availability of man and woman power within the Z.B.A to help poor women with skills on running a business effectively.

This would help women gain understanding about business ethics and the logistics of simple bookkeeping, profit making, investing and saving.

The Z.B.A could also lobby the municipality to consider ways they could build shop stands for poor women who at most times sell their merchandise in unhealthy environments. Instead of the municipality chasing these women from the shacks and the roadside where they sell food and groceries, they would be helped to have a market place, which could be kept clean and secured from catching fire.

6.3.2. Subsistence farming

Since subsistence farming is one of the major livelihood strategies for many poor women in Zambia, I feel the Z.B.A. needs to come up with concrete strategies that would help to enhance this livelihood strategy. I have pointed out already some of the ways the Z.B.A. could help poor women who are involved in subsistence farming, 6.1.3.1., (helping women to access land) and 6.1.3.3., (organic farming). I feel the Z.B.A. will need to work at enhancing subsistence farming in some of the ways presented below.

6.3.2.1. Crop diversification

Other than accessing land and providing organic farming techniques for poor women, the Z.B.A. could also help to provide basic training in farming for poor women in Ndola. They could introduce training on crop rotation and crop diversification. In Malawi, the United Nations Development Programme used the SLF to intervene in a poor farming community that had been affected with drought.¹⁷⁰ They worked with the local people there to plant drought resistant crops like sorghum. This helped to alleviate poverty in that particular community because sorghum and some of the drought resistant crops do

¹⁷⁰ UNDP. "Sustainable Livelihoods: Overview". p.4.

not need much water or fertilizers. Many poor women plant maize as their staple crop and usually maize does not yield much in times of drought. I would thus propose to the Z.B.A. that they help poor women who are so dependant on maize that needs much rain and fertilizer, to diversify the crops they are planting. Drought resistant crops need to be promoted among poor women subsistence farmers.

6.3.2.2. Improvement of communication networks in Ndola rural

Many poor women who are involved in subsistence farming as their livelihood strategy, live in the rural parts of Ndola. In these areas roads are impassable and there is no good transport system or telephones. The issue of improving the communication system in the Ndola rural areas has been key on the agenda of most politicians who stand for election for positions as members of parliament. They ask people to vote for them and promise that once they get into parliament, they will ensure that they improve roads and provide telephone facilities for the local people. Once these politicians are voted into power, they forget to fulfil their promises and are not seen in the area until the next election. The Z.B.A. could follow up on these many promises that have been made by parliamentary candidates and challenge them to fulfil their promises. The Z.B.A. could challenge members of parliament to work on improving roads and telephone facilities in the farming areas of Ndola. When this is done, it would help to have farmers take their surplus produce to the market.

6.3.3. Charcoal Burning

In 6.1.3.2. I pointed out that the Z.B.A. needs to have an initiative of helping poor women who have charcoal burning as their livelihood strategy to plant new trees as they cut down old ones. As pointed out earlier, many people in Ndola use charcoal for cooking, lighting and heating in the cold season. There are also many electricity failures in Ndola, especially in the rain season. This makes charcoal a very important commodity in Ndola

and many poor people living in townships have taken up charcoal burning as a livelihood strategy. It is clear that it is impossible to stop charcoal burning in the near future, so the planting of trees becomes a key task to secure this livelihood strategy. At the same time, the Z.B.A. could promote the use of energy efficient stoves so that households use less charcoal. Such stoves are promoted by various agencies like Care International, with whom the Z.B.A. could enter into partnerships.

6.4. Conclusion

Chapter six has sought to bring out development strategies for the Z.B.A. that would help enhance the livelihoods capabilities and livelihood outcomes for women in poor households, based on the SLF. Unless there is a deliberate effort by the Z.B.A. to work with poor women so that they themselves can chart a way forward as agents of their own change, and unless the Z.B.A works at helping them improve their livelihoods, the problem of poverty will continue to negatively affect these women some of whom belong to Churches that are affiliated to the Z.B.A. This chapter has suggested that there are three important areas in which the Z.B.A. can contribute, using the SLF, towards alleviating poverty among poor women in Ndola. The Z.B.A. could help transform religion and culture, building poor women's asset portfolio and enhancing those strategies that could potentially become sustainable.

CHAPTER SEVEN

SUMMARY OF THESIS, WAY FORWARD FOR THE Z.B.A. AND CONCLUSION

7.0. Introduction

In this last chapter, I will present a summary of this dissertation and propose a way forward on how the Z.B.A. could implement the strategies proposed in this thesis. I will then draw a final conclusion for this dissertation.

7.1. Summary of thesis

This dissertation began with a critical investigation of the economic and social injustices that negatively affect women's livelihoods in Africa with a specific focus on Ndola. The Z.B.A. was also identified as a Church organization with potential to help alleviate poverty among poor women in Ndola. Seeing that there are a number of traditional approaches to poverty alleviation, there was a contrast made between the livelihoods approach to poverty alleviation and charity. It was then concluded that the livelihoods approach is better than charity towards alleviating poverty among poor people.

The S.L.F has been used in this dissertation as a tool to understand poor women's livelihoods. The S.L.F. has also been used to propose strategies the Z.B.A. could come up with to transform religion and culture, help build poor women's asset portfolio and enhance those livelihood strategies that could potentially become sustainable.

If the Z.B.A. could strategically implement the strategies pointed out above, the problem of poverty among women in Ndola Zambia could be alleviated.

7.2. Way forward for the Z.B.A.

The strategies that have been presented to the Z.B.A. need to be systematically and logically implemented. The process of implementing strategies proposed in this dissertation will need to start with the Z.B.A. establishing a working committee that would take up the challenge of responding to women's poverty in Ndola. This committee will need to be inclusive of different categories of people; women, men, educated, uneducated, disabled young and old. This committee will then need to critically analyze strategies for poverty alleviation proposed in this dissertation and seek to implement those that are possible through local Churches that are affiliated to the Z.B.A. Clearly, the committee will have to work in partnership with people in the local Churches and the community, and not as those who come to provide solutions for poor women. Sub-committees for poverty alleviation among women in Ndola could also be established to help with efficiency in addressing issues that negatively affect poor women's livelihoods in Ndola.

At the same time this committee could take up other issues that this dissertation could not deal with due to limitations in terms of time, resources and geography. These include issues of health and livelihoods, the structural adjustment programme and its effects on people's livelihoods in Ndola, and prostitution as livelihood strategies in Ndola.

7.3. Conclusion

This research has helped me to understand the economic and social injustices that negatively affect women's livelihoods in Ndola. It has become evident to me through this research that much has to be done towards liberating women from oppressive religious and cultural norms that hinder them from putting to use their full potential for development. It is my prayer and hope that people who read this dissertation are challenged to re-examine their theology and traditional beliefs about the role of women in society, especially those theologies and traditions that are oppressive. I greatly appreciate Opuku's observation, that, "...any society which prevents a segment of its population

from participation fully in its affairs, is depriving itself of an enormous amount of its potential.”¹⁷¹

I have found the SLF to be a good tool to use in understanding the livelihoods of poor women in Ndola. I recommend it to all development agencies and Church-based development initiatives to seek to use for their development programmes.

¹⁷¹ Kofi A Opoku, “The Church In Africa and Contemporary Sociological Challenges,” p. 252

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Questionnaire – Women in Z.B.A Churches/ executive committee

Self introduction

I am a student at University of Natal, doing a research on Women, Poverty and livelihoods: Development strategies for Zambia Baptist Association. This research is a requirement for my graduation with Masters in Theology and community development. My research seeks to come up with ways church based community development could best be done in a holistic way with much sensitivity to women headed households. Following research ethics, all information shared will be treated with much sensitivity. Could you if possible fill in this questionnaire and please give it back to me or my research assistant, Mr. Bennett Ndelemeti.

Personal Information (Only if its okay with you)

Section A

1. Name:.....
2. How long have you been in Z.B.A.
3. What position do you hold if any.....

Section B

1. What do you think has been the good things that Z.B.A has helped in the development of single women's businesses and financial helps.
.....
.....
.....
2. What would you love to see Z.B.A do in order to improve to help widows and.....
.....
.....
3. Currently, how is your local church helping single women, (widows or divorced) who are heading homes. What programmes are in place for women?
A. Economical empowerment.....
.....
.....
B. Spiritual empowerment.....
.....
4. What are some of the problems you know, which affect single women negatively on matters of economical development on the following issues,

A.) Land.....
.....
.....

B). Property rights after death of spouse
.....
.....
.....

C). Financial difficulties.....
.....
.....

6. What other social and cultural issues would you point out as a woman that you feel cause most women who head homes find themselves in much poverty?.....
.....
.....

7. What steps do you think the Church could implement to empower single women heading homes for spiritual and economical development in Ndola district?.....
.....
.....

8. Which other areas do you think women are deprived of their capacity and potential to economical development in the following places?

A. The Church in Ndola district, (Not Just Z.B.A churches).....
.....
.....

B. The community in both rural and urban areas.....
.....
.....

C.Church traditions.....

.....
.....
9. What are some of the strengths do you think the Church and society could build in the
economical development of women in Ndola district?.....

.....
.....
10. What business, skills or Job or any forms of money-making strategies have you seen
women in Ndola district resort to for their survival economically.....

.....
.....
11. What skills and economical empowerment would you propose to the church in Ndola
district in order to help single women for economical empowerment?

.....
.....
12. Comment on some of the problems women face in the following money making
ventures.

A. Farming.....

B. Small business Ventures.....

.....
.....
13. What are some of the businesses do you know of which women are engaging in to
survive in Ndola district.....

.....
.....
14. What are some of the difficulties you know women face in their means for survival in
the following areas?

a. Getting a well paying

Job?.....

b. Farming.....
.....
.....

c. Doing businesses.....
.....
.....

15. What are the common problems you see single women heading a home are facing in terms of survival, especially widows.....
.....
.....

16. What steps can/ is Z.B.A take to help such women, especially those within its affiliate Churches?
.....
.....
.....

Is there any other further information you would love to share on Development approaches of Zambia Baptist Association, to add to my research, please write on the back of this paper.

**Thank you for helping me gather this information, God bless you.
Sinatra**

Appendix B

INTERVIEWS QUESTIONS FOR MALE CHURCH LEADERS

Self Introduction

I am a student at University of Natal, doing a research on Women, Poverty and Livelihoods: Development strategies for Zambia Baptist Association. This research is a requirement for my graduation with Masters in Theology and community development. My research seeks to come up with ways church based community development could best be done, in a holistic way, with much sensitivity to women headed households. Following research ethics, all information shared will be treated with much care and sensitivity. It is possible for you to spare some time with me to go thorough a set of questions I have prepared?

Personal Information (Only if its okey with you).

Section A

1. Name:.....
2. How long have you served as a Pastor, Elder or member of Z.B.A.?.....
3. Which Z.B.A. Church are you a member in.....

Section B

1. What do you think has been the impact of Z.B.A in community ministry?
.....
.....
2. How much space do you think women have been given in the Spiritual and social ministry of Z.B.A.....
.....
.....
3. Currently, how is Z.B.A helping single women, (widows or divorced) who are heading homes. What programmes are in place for women?
 - A. Economical empowerment.....
.....
 - B. Spiritual empowerment.....
.....
 - C. Health issues.....
4. How is the women ministry doing currently is Z.B.A?
.....
.....
5. What are some of the problems you know, which affect single women negatively on matters of development on the following issues,
 - A.) Land.....
.....

B). Property rights after death of spouse

.....
.....

C). Financial difficulties.....

.....
.....

6. What other social and cultural issues would you point out as a Church leader which you feel cause most women who head homes find themselves in much poverty?.....

.....
.....

6. What would be some of your proposals for Z.B.A'S women economical empowerment programmes, especially widows and single mothers within the association?.....

.....
.....

7. Which other areas do you think women are deprived of their capacity and potential to economical development in the following places?

A. The Church in Ndola district, (Not Just Z.B.A Churches).....

.....
.....

B. The community in both rural and urban areas.....

.....
.....

C. Through government policies.....

.....
.....

8. What are some of the strengths do you think the Church and society could build in the economical development of women in Ndola district.....

.....
.....

9. What business, skills or Job or any forms of money making strategies have you seen women in Ndola district resort to for their survival economically.....

.....
.....

11. What skills and economical empowerment would you propose to Z.B.A in Ndola district in order to help single women for economical empowerment?.....

.....
.....

I have to remember to say these words at he end of my interview

Thank you for your time, and thank you Thank you for helping me gather this information, God bless you.

APPENDIX C – Some of the names of people interviewed between the months of July and August 2004.

Names of Z.B.A. members/ Leaders interviewed during my field research in Ndola District Questionnaire

Name	Sex	Years in Z.B.A.	Position	Form of Livelihood
Edger Chembo	M	12	Chairman – Z.B.A.	Business
Noreen Mondwa	F	24	Chairlady Baptist Union	House wife
Jessy Mwape	F	15	Women Secretary – Z.B.A.	Business
Robinson Malenji	M	9	Elder – Mushili Baptist	Business
Bennette Nedeleti	M	18	Elder – Mushili Baptist	Lectures
Saul Mwailenge	M	22	Elder – Fiwale Baptist	Pastor
Albert Mukanga	M	24	Former Chairman – Z.B.A.	Pastor
Thomas Tembo	M	15	Elder – Chifubu Baptist	Employed
Maybin Kabwe	M	21	Pastor – Grace Baptist	Pastor
A. Shamfuti	M	5	Pastor – Masala Baptist	Pastor
Elidah Mwape	F	11	Secre. Wom. Mushili Baptist	House wife
Stanley Mokola	M	10	Elder – Chifubu Baptist	Business
M. Hakanyanga	M	7	Pastor – Chifubu Baptist	Pastor
Lazarous Zimba	M	14	Elder – Kabushi Baptist	Employed
Audrey Mukwavi	F	4	Women sec. – Grace Baptist	Employed
Betty Mutembo	F	5	Women Chairlady – Kaloko	Business
T. Champalama	M	9	Elder – Mushili Baptist	Business
Joyce Chimbila	F	23	Women Treasurer – Z.B.A.	Business
Lawrence Mwape	M	11	Elder – Mushili Baptist	Business

Women on Pictures and those interviewed at Random

Name	Marriage status	Level of Education	Livelihood strategy	People-home
S. Chibiliti	Divorced	Primary	Street Vender	5
Name withheld	Widow	Primary	Brewing illicit beer.	2
F. Lungu	Widow	Illiterate	Street Vender/ Begging	5
T. Zulu	Abandoned	Primary	Charcoal burning	4
S. Manda	Single mother	Primary	Formal Employment	2
Name withheld	Widow	Primary	Charcoal burning	3
J. Mbuzi	Just single	Illiterate	Street Vender	2
R. Malunga	Husband sick	Secondary	Farming	7
B. Siwale	Just Single	Primary	Street Vender	4
R. Kabinga	Single Mother	Primary	Street Vender/ Begging	6
T. Mutanya	Just single	Training	Sewing	2
N. Tembo	Widow	Secondary	Housemaid	2
Name withheld	Engaged	Primary	Brewing illicit beer.	Alone
P. Zulu	Single mother	Primary	Charcoal burning	6
Alice	Single Mother	Primary	Personal Secret	2
Name withheld	On separation	Illiterate	Farming	4
B. Mwale	Widow	Illiterate	Sewing	3