



**SURVIVAL STRATEGIES OF
POOR WOMEN IN URBAN
AFRICA: THE CASE OF
ZAMBIA**

NRI Socio-economic Series 10

C O'Reilly and A Gordon

© Crown Copyright 1995

The Natural Resources Institute (NRI) is an internationally recognized centre of expertise on the natural resources of developing countries. It forms an integral part of the British Government's overseas aid programme. Its principal aim is to alleviate poverty and hardship in developing countries by increasing the productivity of their renewable natural resources. NRI's main fields of expertise are resource assessment and farming systems, integrated pest management, food science and crop utilization.

NRI carries out research and surveys; develops pilot-scale plant, machinery and processes; identifies, prepares, manages and executes projects; provides advice and training; and publishes scientific and development material.

Short extracts of material from this publication may be reproduced in any non-advertising, non-profit-making context provided that the source is acknowledged as follows:

O'Reilly, C. and Gordon, A. (1995) *Survival Strategies of Poor Women in Urban Africa: The Case of Zambia*. NRI Socio-economic Series 10. Chatham, UK: Natural Resources Institute.

Permission for commercial reproduction should be sought from:

The Head, Publishing and Publicity Services,
Natural Resources Institute, Central Avenue,
Chatham Maritime, Kent, ME4 4TB, United Kingdom.

No charge is made for single copies of this publication sent to governmental and educational establishments, research institutions and non-profit-making organizations working in countries eligible for British Government Aid. Free copies cannot be addressed to individuals by name but only under their official titles. Please quote **SES10** when ordering.

This publication is printed on chlorine-free paper.

Natural Resources Institute

ISBN: 0 85954 404-4

ISSN: 0967-0548

Price £5.00

Other titles in the NRI Socio-economic Series

Needs Assessment for Agricultural
Development: Practical Issues in Informal Data Collection
(SES1)

Commercialization of Non-timber Forest
Products in Amazonia (SES2)

The Allocation of Labour to Perennial Crops:
Decision-making by African Smallholders (SES3)

The Use of Geographical Information Systems in
Socio-economic Studies (SES4)

Gender Issues in Integrated Pest
Management in African Agriculture (SES5)

Indigenous Agroforestry in Latin America:
A Blueprint for Sustainable Agriculture? (SES6)

Tree Resources and Environmental Policy: A Stakeholder
Approach (SES 7)

Development and Dissemination of Agroprocessing
Technologies (SES 8)

Labour Strategies Among Smallholders Producing
Perennial Tree Crops in Ghana and Indonesia (SES 9)

Contents

FOREWORD	vi	RESEARCH AND POLICY ISSUES	21
SUMMARY	vi	Need for a multi-dimensional approach	21
INTRODUCTION	1	Targeting of interventions	21
THE TARGET GROUP: POOR URBAN WOMEN	2	Legislative, policy and institutional interventions	22
Perceptions of poverty	3	Confidence-building for women	22
Spatial dimensions of poverty	5	Credit	23
House tenure status and housing conditions	6	Income-generating activities	23
Human capital: education, skills and contacts	6	Access to information	24
SURVIVAL STRATEGIES	7	Further research	25
Conceptual framework	7	BIBLIOGRAPHY	26
Social strategies	9	APPENDIX 1–RESEARCH METHODOLOGY	28
Marriage and fertility decisions	9	APPENDIX 2–RESEARCH LOCATION	28
Social networks	9		
General economic strategies	10		
Decision to migrate	10		
Education and skills acquisition	10		
Links with rural areas	11		
Investment, saving and borrowing strategies	11		
Urban agriculture	12		
Income-generation strategies	12		
Formal sector work and wage labour	16		
KEY ISSUES AND SCOPE FOR IMPROVEMENTS	16		
Links with the natural resources sector	16		
Urban demand for goods and technology	17		
Labour use	18		
Urban women and poverty	19		
Income-generating activities	20		

Foreword

This series is based upon work carried out under the socio-economics and related research programmes at NRI. Its purpose is to provide an easily accessible medium for current research findings. Whilst it is hoped that the series will be of interest to those concerned with development issues worldwide, it may be of particular relevance to people working in the developing countries.

The topics covered by the series are quite diverse, but principally relate to applied and adaptive research activity and findings. Some papers are largely descriptive, others concentrate on analytical issues, or relate to research methodologies.

The aim is to present material in as straightforward a fashion as possible so that it can reach a wide audience. We are interested in the views and opinions of readers and welcome any feedback to this series.

Alan Marter
Socio-economics Research Programme

Summary

Urban poverty is increasing alongside growing urban populations in sub-Saharan Africa. Women constitute a significant proportion of the urban poor but their role is often neglected by development projects. Research was undertaken with the aim of providing better definition and targeting of project interventions. NRI became involved in this research because of the importance of natural resource-related activities (food production, processing and trade) to poor women in urban areas.

Women have developed survival strategies which include migration, marriage and fertility, education, links with rural areas, social networks, saving and borrowing, and home production through urban agriculture. Most women also engage directly in some form of income-earning activity. The scale of these activities varies widely but for the vast majority of poor women, it is some form of micro-enterprise, most often vending of foodstuffs.

Poor women depend on purchased natural resources products for family food and fuel supplies, and are also involved in the trading of these products. Other links with the natural resources sector are through the contacts that women retain with rural areas of origin (through exchanges, visits and rights to land and animals) and in their continuation of farming in the urban setting. The latter is constrained by lack of space and water, but is nonetheless significant as a supplement to purchased food.

Ways in which women's livelihood strategies could be strengthened are discussed and the need for a multi-dimensional initiatives is emphasized. Credit (particularly for the poorest), confidence-building, access to information, and specific income-generating activities (urban agriculture, skills training and food processing, strengthening trading links with rural areas) are highlighted as major requirements.

Introduction

Urban populations in Africa are increasing at more than 5% annually, or 2% faster than overall population growth. Urban populations in the mid-1980s accounted for about 30% of the population of sub-Saharan Africa, but this will increase to nearly 40% by 2000.

In many countries, urban poverty is also increasing, particularly because of the adverse effects of structural adjustment programmes on the poor. The urban poor are at risk from job losses, the reduction of food subsidies, and cuts in the provision of public services. The World Bank (1994) reports that in Zambia:

“... urban poverty was negligible in the seventies (4% in 1975 by one estimate) but it increased to just under 50% in the nineties.”

The poorest women are often overlooked or excluded in projects which, inadvertently or otherwise, target their interventions at those who are slightly better off, i.e. the next level up in the socio-economic pyramid.

At the household level and beyond, there is a high degree of interrelationship between the activities of men and women; but the interaction is not on an equal basis. Many of the problems and constraints women face are a function of the social division of labour, their socially determined roles, and the resulting inequalities between men and women in responsibilities, opportunities, access to resources, and rewards. These are aspects of women's lives which can be changed through appropriate action.

There are a number of reasons why it is particularly important to understand how poor women in urban areas cope:

- (a) their role as users of natural resources by being the primary providers of food and care for household members, especially children;
- (b) despite urban agriculture, their greatly diminished access to home-produced food relative to their rural counterparts;

- (c) their lack of access to formal sector wage employment relative to urban men;
- (d) the absence of established safety net mechanisms which may exist in rural areas;
- (e) the lack of public sector finance for institutions, services and infrastructure to support them.

Policy and project formulation must be informed by a thorough understanding of the differing circumstances of and constraints on women. Only this can ensure that women are not marginalized in the development process, as has often been the case in the past, but are able to improve their situation both as individuals and collectively as a group.

Poor women in urban Africa have developed survival strategies, i.e. ways of using and combining the resources at their disposal to secure a livelihood for themselves and their families. They have evolved a range of individual and household strategies in response to external conditions over which they have little or no control. However, recent increases in child mortality rates and the prevalence of malnutrition show the strategies to be under considerable and growing pressure. The project aimed to provide information on these survival strategies with the objective of achieving better definition and targeting of project interventions designed to assist this group of the population.

NRI became involved in this project because of the importance of natural resources for poor urban women (see above). Natural resources play a significant role in the major activities of these women, e.g. food preparation, processing and trading activities, urban agriculture, and through other links and exchanges with the rural areas from which they originate.

These activities were explored with a view to identifying ways in which women's survival strategies could be strengthened, through improvements to 'hardware', e.g. processing technology or 'software', e.g. training or credit.

The poorest women have few resources to invest other than their own labour. Analysis of the factors influencing women's decisions on how to allocate their

time and the constraints which limit their choices was therefore considered an important part of the study.

The research was carried out in collaboration with CARE-Zambia. It was decided to undertake the research in collaboration with an NGO for a number of reasons:

- (a) existing NGO contacts with the target group would facilitate access;
- (b) NGO experience would improve the relevance of the work; and
- (c) the research would necessarily raise expectations and the NGO might be able to follow-up.

CARE is implementing a project – Project for Urban Self Help (PUSH) – in Lusaka and Livingstone, with funding from the Overseas Development Administration (ODA) bilateral programme for Zambia. At the time of this research the second phase of the CARE project was being planned. Emphasis in Phase I had been on infrastructural improvements (roads, drains, latrines, rubbish disposal, etc.) in the low-income residential compounds, with residents (most of the participants were women) employed on a 'Food for Work' basis. Associated community development initiatives arose spontaneously.

In Phase II, the emphasis will be on participatory planning and implementation of project activities by residents themselves. Sustainability was a central concern and to this end, greater involvement of the City Council in project design and implementation was being sought. The first year of Phase II would be a transitional phase, for participatory data gathering and planning.

It was agreed with CARE that the NRI study would investigate:

- characteristics of the target group and their survival strategies
- micro- and small-scale enterprises in urban areas (including profiles of activities)
- proposed strategies for interventions in support of the target group, including institutional considerations.

Details of the methodology used and research location are contained in Appendices 1 and 2 respectively.

The target group: poor urban women

There is clear justification for regarding women as a target group distinct from men. Merely by walking through the compounds in daytime, it is immediately obvious that it is women who predominate in numbers in house yards, streets and markets. It is girls and women who take care of children, prepare family meals, fetch water and assume the numerous other functions of family maintenance, as well as predominate in highly visible informal sector activities. That is not to deny the possible contribution of men, in financial or other terms, to the upkeep of the family and to the economy in general. It is clear, however, that women bear the primary responsibility for ensuring that the family is fed, clothed and kept healthy.

The model of the male breadwinner supporting his family, prevalent under the colonial economy (Banda, 1990), is not the case in present day Lusaka (although possibly more prevalent in Livingstone where a higher proportion of husbands appeared to have wage employment). With major cutbacks in public sector employment, and the formal private sector struggling in the face of macro-economic adjustment measures, male access to regular formal sector employment is much reduced. More often, men depend on casual work as mechanics, security guards, factory workers, construction workers and other skilled and unskilled occupations and consequently income is low and erratic.

Although marriage is almost universal in Zambia (98% of women have married by their early 30s, according to the 1992 Demographic and Health Survey), many women are without husbands. Many of the women met in the course of this study were widows, particularly amongst the PUSH workforce. It is not uncommon for men to die relatively early, leaving wives with large families to support. This is consistent with high rates of HIV infection

and AIDS. Divorce and separation do occur, although this was not very common amongst interviewees, and there was a small number of single women, with or without children. There is also a small number of polygamous marriages in which wives are frequently alone.

According to the Priority Survey, 23% of rural households and 15% of urban households are female-headed. When there is a husband in the household, however, it cannot be assumed that the family will be better off, calling into question the widely held notion of the disadvantaged female-headed household. At best (amongst the poor) the husband may make regular contributions to household expenditure, in cash or kind, but these may still be inadequate to cover household essentials (and the wife is most unlikely to be told how much her husband is actually earning). More often, the wife will receive irregular contributions which vary in amount and timing. At worst, the husband may be a drain on household resources, using for his own purposes money earned by his wife; indeed, it was not uncommon for married women to say they would be better off without their husbands.

Patterns of income allocation within married couples have been studied by Munachonga (1988). The most common system, found in two-thirds of cases, was the 'allowance' whereby the husband gives his wife a fixed amount every month when he gets paid; this was followed by 'doling out', in 11% of cases, where the wife has no control over the money but is given small amounts that she requests for specific purchases. Pooling of resources, between husband and wife, was the least common arrangement, in only 2% of cases. These findings were borne out in the current research, where most women reported the allowance system, although allowances are probably smaller and more irregular than in the past. Although a woman will welcome any contribution received from her husband or the father of her children, she does not depend on it. In most cases, women attempt to earn their own income in order to provide for their family. This will be interrupted only in times of crisis, for example, when no additional resources can be mustered

for business activity or in periods of absence or ill health.

Household forms, and systems of resource allocation within them, are complex and diverse. Many household types were encountered during these interviews: an adult woman being supported by her older brother (she had come to Lusaka leaving husband and children in a rural area); a woman and her husband living with and helping a recently widowed cousin with five children. Frequently, women spoke of children being cared for by other family members, at least part of the time. Others, however, indicated that family members helping each other in times of need is less common now than in the past. Everyone is short of money, so they are simply not able to help friends and kin. A person with a regular income, however, will be expected to help other less fortunate family members. According to Munachonga (1988), a woman requires the permission of her husband before giving money to her relatives, whilst the reverse does not apply, a source of conflict within marriage.

In sum, whatever the household situation, women bear considerable responsibility for the financial and material well-being of their family, and there are no simple correlations between household type and economic status. Women can be differentiated in many ways, e.g. their position within the household and their direct responsibility for income earning. Whilst certain characteristics may be indicative of economic status, it would be difficult without further in-depth study, to identify workable, exclusive criteria for the definition of sub-groups for targeting of project interventions. A possible exception may be the case of widows with dependent children, who form a readily identifiable sub-group with particular needs.

PERCEPTIONS OF POVERTY

The vast majority of women had little hesitation in classifying themselves amongst the poor, although not necessarily the poorest. The characteristics of poverty as described by the interviewees are shown in Box 1.

BOX I WOMEN'S PERCEPTIONS OF POVERTY

There is no single definition of poverty, but rather a series of associated characteristics. Zambian women's own descriptions of poverty are summarised here; all but two focus on expenditure.

A poor family goes hungry, eating less frequently.

A poor family pays higher unit prices for food because they cannot afford to buy in bulk.

The relish or sauce served with the starchy staple contains no meat, only beans and vegetables.

Non-essentials such as tea, rice, sugar, soap, porridge and vaseline, are dropped from the budget.

Non-food essentials (clothing, health, education or rent) cannot be covered.

Extraordinary unexpected expenses can cause a crisis.

Lack of means to earn income – powerlessness.

Poverty is not a static state but changes over time and in relation to 'micro' variations.

Poverty is not a static state: the fortunes of a household change through time, and on different time scales. Some of this change is long-term, linked to the family life-cycle. High fertility rates place a heavy strain on the household economy whilst the children are young and not making any direct contributions. This should be compensated for later when they are able to assist in family income activities or become 'independent earners'. They may also reduce the burden of subsistence tasks on the mother, e.g. collecting water, washing clothes, looking after younger siblings, etc., hence releasing her for more directly productive work. They also provide a safety net for old age.

Short-term fluctuations in economic well-being can also be expected. These are linked to a range of factors; they may be external to the household, for example, changes in sales volumes through the month according to people's purchasing power or seasonal changes in demand patterns; or internal, for example, family crises such as death or sickness, which make sudden demands on resources or prevent normal income-earning activities. Male earnings and contributions to household expenses also vary considerably and may provide some temporary respite from poverty.

For the majority of poor women, it seems that income tends to fluctuate around a static (or declining) mean, rather

than there being a gradual trend or movement out of poverty over time. Businesses are fragile, subject to collapse and recovery at frequent intervals. Savings are not possible for more than short periods; any profits generated are used immediately. For a minority, however, wealth accumulation over time does occur as, through perhaps a combination of skill, hard work and good fortune, a woman is able to build up her business activities and progress to higher and more stable income levels. These are complex processes, and it is likely that there are as many different explanations as instances of 'success stories'. Access to an additional and dependable source of income may be a crucial factor.

The women involved with the CARE Food for Work project in Lusaka seem to be a self-selected poverty group. The work is low status, being manual, dirty and strenuous; the food rations are not regarded as generous, and some participants would prefer to be paid in cash. Many workers are widows who have few alternative income-earning opportunities. If they were not poor, they say, they would not be on the project. They acknowledge the benefit derived – both from the food rations and the skills acquired. Non-participants varied in their reasons for not being on the project. Many claimed they were not fit enough (although the project does not require physical fitness), others were not interested and others said there were no places

available. The project participants are not necessarily the 'poorest of the poor': they at least have a regular income in kind from the project, which many other women do not have. Yet it seems likely that this sort of work would only appeal to those really in need and with no easier alternatives.

A poverty alleviation project should aim to target the poorest and most vulnerable segments of the population, but to establish workable ways of identifying and engaging them in project activities, ensuring there is minimal leakage to other groups, is not an easy task. Different means of targeting will be needed for different types of activity, e.g. education/training, credit or community development/infrastructure improvement. The Food for Work approach is one way, i.e. designing interventions which, by their nature, do not attract the interest of better-off residents. This is possibly the most feasible option for the compounds. Another way is through the use of eligibility criteria which aim to exclude the 'non-poor' from participating. Such criteria might be complex, involving a combination of characteristics such as asset ownership, level of household income, number of dependents, and may be difficult to assess and verify (particularly where income is concerned). However, it should be possible to define certain key indicators as a basis for screening out the obviously higher-income groups.

An alternative would be for the project to assist residents to categorize themselves into groups of similar socio-economic status (through wealth-ranking), and to use this as a basis for targeting – but this may be difficult in the urban setting, where people may not have much knowledge of each other's economic status. For certain activities, like physical upgrading, work can be conducted on an area basis, focusing on identified low-income areas, but accepting that benefits may spill over to some less-poor residents.

SPATIAL DIMENSIONS OF POVERTY

The compounds are low-income areas and as such are geographically bounded units within which the target

group of 'the poor' is more likely to be found than elsewhere. They are, however, large units with considerable internal variation as well as between-compound differences. Some are subdivided into smaller units, e.g. Livingstone has six 'sections', George is divided into named sub-areas and Kanyama is divided into 'old' and 'new' parts. One of the initial tasks of the CARE project is to work with the City Council and Residents Development Committees in the 'zoning' of compounds into more manageable sub-units; this is already underway in George.

This study did not look at geographical variation in poverty at sub-compound level, but it undoubtedly exists. It could be important, however, to understand how and why poverty is distributed within the compounds, whether or not there are systematic variations and whether this can be used as part of a targeting strategy. For instance earlier work by NRI in Douala, Cameroon suggested that houses which were not on the road were those of poorer households, as were those where the access was muddy.

Some of the factors which may give a spatial dimension to the target group are:

- legal status of the area as a whole: whether authorized or unauthorized
- level, condition and locations of basic services and infrastructure: water, latrines, drains, electricity, clinics, schools, roads and markets, rubbish removal
- density of housing and population, i.e. plot sizes and numbers of dwellings per plot
- building material availability and use; permanence of structures
- distance from the city centre, condition of roads to get there and availability / cost of transport services
- house and plot availability and prices; rent levels
- physical variations within compounds, such as slope, soil type, aspect, depth of water table, liability to flooding, tree and vegetation cover
- proximity and availability of arable land for cultivation or livestock grazing.

These factors vary at different scales, some at the macro-level, e.g. physical variations and housing density,

whilst others will vary at smaller scales, e.g. distances from house to water supply or a good road. Participatory mapping techniques could be used to explore, with residents, geographical variations in poverty within compounds and what gives rise to them.

HOUSE TENURE STATUS AND HOUSING CONDITIONS

One clear differentiating factor between compound residents is their ownership or otherwise of the house they live in. There is a high proportion of renters in the compounds and much variation in the type of renter; no clear patterns emerged during this research.

Renting is most frequently done on a room-by-room basis, although there is some renting of whole houses by the better-off. Rents vary widely. There is an active private renting market and it is not difficult to find somewhere to rent, although it may not be particularly good value for money.

Although it seems reasonable to assume that renters are disadvantaged relative to owner occupiers as they have to bear a regular monthly cash outgoing this is not always the case. One interviewee was living in luxurious rented accommodation in George compound (she was a wife in a polygamous union and her husband a businessman) while other owner-occupiers were living in single room houses struggling to make ends meet. Although house ownership gives an element of security to the family, this is not necessarily the case for the wife. House ownership is invariably vested in the husband. Should divorce or separation occur, then he will keep the house; and if the husband dies, the widow may find herself dispossessed by her husband's relatives.

Many tenants in Livingstone rent from the City Council and rents are fixed at reasonable levels. Formal sector employers are obliged by law to provide housing for employees or, in lieu of this, a cash allowance (this is not applicable to married women). Thus, some tenants may be in a relatively advantaged position.

Thus, whilst tenant status is a possible indicator of poverty, it should not automatically be assumed as such. By virtue of their past regular employment, profitable business or judicious savings, certain individuals and families were able to acquire their own house when economic conditions were more favourable than at present. These families, however, may be no better equipped to cope under current circumstances than non-house owners. Of greater importance is people's ability to adapt to the changing economic environment.

Tenure status should also be seen in combination with housing conditions. These include aspects such as accommodation size (number and size of rooms); building materials (for walls, roof and floor); state of repair and security (important given high crime rates in the compounds); access to services (latrines, running water, electricity); plot size and privacy (space for home garden, chickens or for leisure). Also important is the location of the house relative to the road or pedestrian routes (for access and vending opportunities). The poor can be expected to be disadvantaged with respect to some or all of these factors. Although living conditions are mostly rudimentary and cramped, there was little evidence of the most extreme manifestations of 'squatter' poverty in the compounds. The vast majority of houses are permanent structures of brick or earth which appear to give reasonable protection against the weather.

HUMAN CAPITAL: EDUCATION, SKILLS AND CONTACTS

Poor women are likely to have less formal education and fewer skills than those in higher socio-economic groups, and also than men. In pre-Independence Zambia, more boys went into formal education, as they were expected to go on into formal employment and become the family breadwinners. Between 1964 and 1974, school enrolment increased significantly with an improvement in the ratio of girls to boys at primary school. Sex differentials still exist, however. According to the 1991 Priority Survey, 28% of women over 14 years old have received no formal

education, compared to 14% of men, and differences are more pronounced in the older age groups. In urban low-cost areas, the proportion of 7–13-year-old children attending school is the same for girls and boys, at 76%, but the proportion of girls is lower for higher age groups. Urban rates are significantly higher than rural rates.

A high proportion of women interviewed were illiterate, e.g. in three group meetings, 17 out of a total of 27 women were illiterate; significantly, in a meeting of project group leaders in Kanyama, 7 out of 8 were literate. Whilst women said they recognized the importance of literacy, it rarely seemed to be a major priority for themselves. The situation is likely to be perpetuated, as the poorest families cannot afford school fees and uniforms for the children. In addition, they need them to start earning as early as possible and may therefore withdraw them from school.

Certain skills, particularly of a 'domestic' nature, are passed from mother to daughter or through early schooling, and may have income-generating potential. These include baking, basket-making, knitting and embroidery. Many skill areas, however, are strictly a male preserve, e.g. carpentry, tinsmithery, carving and mechanics. Yet the CARE project has shown that these 'traditional' barriers to female participation in an activity can be broken down; it was previously unheard of for women to take part in road construction or building activities. Other women have spontaneously become engaged in stone-breaking – a non-traditional activity.

The low level of women's employment in the formal sector, coupled with their lack of education and their confinement to the limited arenas of home and market, restrict their contacts with the world beyond the compounds. Thus they have limited access to information about alternative work and income opportunities which may exist beyond those with which they come into contact on a day-to-day basis. They have no opportunity to build up social networks and contacts which could lead them into more gainful employment or simply expand their range of experience.

This lack of development of their human potential is an important aspect of women's poverty, which a poverty-alleviating project should aim to address. Again, there will be much differentiation within the group.

Survival strategies

CONCEPTUAL FRAMEWORK

The concept of 'livelihoods systems' was adopted as a framework for looking at survival strategies of urban women (Box 2). This has been elaborated by Grown and Sebstad (1989) as follows:

"A livelihoods system refers to the mix of individual and household survival strategies, developed over a given period of time, that seeks to mobilize available resources and opportunities. Resources can be physical assets such as property, human assets such as time and skills, social assets, and collective assets like common property (forests) or public sector entitlements. Opportunities include kin and friendship networks, institutional mechanisms, organizational and group membership, and partnership relations. The mix of livelihood strategies thus includes labour market involvement; savings, accumulation and investment; borrowing; innovation and adaptation of different technologies for production; social networking; changes in consumption patterns; and income, labour and asset pooling. . . ."

This definition is consistent with women's attempts to use and combine in different ways the resources at their disposal to achieve desired outcomes for themselves and their families. This may be something of an idealized perspective, in many cases, desired outcomes may simply not be achievable given current circumstances. This then necessitates considerable flexibility, both through

BOX 2 LIVELIHOOD SYSTEMS

A mix of individual and household survival strategies to mobilize resources and opportunities. In developing countries coping strategies are very dynamic and flexible – both in modifying their objectives and exploiting perhaps temporary opportunities. The poorest develop combination strategies in order to survive, whilst the less poor may be able to aim for growth and slightly higher risk activities. The strategies here are sub-divided although it is difficult to differentiate between activities which directly earn money and those which reduce risks, create or conserve resources for current consumption or investment in the future.

Social strategies: marriage and fertility decisions
social networks

General economic strategies: decision to migrate
education and skill acquisition
links with rural areas
investment, saving and borrowing strategies
urban agriculture

Income-generation strategies (in increasing order of outlay and risk, and in decreasing order of access by the poorest women):
low-risk divisible activities involving minimal outlay, rapid turnover, long hours and small margins (e.g. food sales, hairdressing and stone-breaking)
activities requiring more capital or skills (e.g. embroidery, tailoring and running a restaurant)
activities requiring considerable capital (e.g. buying produce in bulk in rural areas for resale, sale of second-hand clothes, and running a dry goods store)
formal sector work and wage labour

modifying the objectives to be achieved and in searching for alternative means by which to attain them. The women consulted for this study have in general shown considerable resilience and tenacity in the face of both these demands, and it is through these efforts that they have been able to cope under adverse economic conditions.

The above definition allows for this dynamic aspect, the fact that strategies evolve through time in response to changing external conditions and changes internal to the household. It also allows for differences in objectives, both in the same household over time reflecting changes in its fortunes and circumstances, and between households at any given point in time, reflecting amongst other things, different socio-economic status. Chambers (1983) has differentiated three main categories of groups and goals. For the poorest, basic survival is the goal, in terms of

securing food, shelter and clothing. For a second group, the goal shifts to security, through diversifying livelihoods to spread risk and increase flexibility. For the 'better-off' amongst the poor, the goal moves to growth, through involvement in riskier, but potentially higher return activities. Recognition of such differences is of critical importance in characterizing target groups for project interventions and for tailoring such interventions to the needs and priorities of different groups.

In the following discussion, women's survival strategies have been categorized as social, general economic and direct income generation--although there may be significant areas of overlap between them. As Grown and Sebstad (1989) point out, in practice it may be difficult to distinguish between enterprise and livelihoods activities – there being a degree of artificiality in attempting to

differentiate between activities which directly earn money and those which reduce risks, create or conserve resources for current consumption or investment for the future.

Although the activities of the urban poor in Zambia could be said to reflect the specific (and extreme) economic conditions that currently prevail there, we would argue that the 'continuum' of strategies, and the ways in which these are combined, are relevant to the way women manage their livelihoods in a variety of urban (and non-urban) settings in Africa.

SOCIAL STRATEGIES

Marriage and fertility decisions

The choice of partner forms part of a woman's survival strategy, whether explicitly recognized or not. Women say that the choice of partner is up to the individuals concerned and is not imposed by the respective families, but given the norm of payment of brideprice (by the husband's family to the wife's parents) there is likely to be interest, if not direct interference, by the man's relatives in his choice of bride. Brideprice is fixed in terms of head of cattle, or their cash equivalent, and can amount to large amounts of money. Marriages are often not formally registered and can apparently be dissolved through divorce by either party. If a woman initiates divorce, then her parents may be obliged to repay the brideprice – clearly a factor constraining a woman's decision to leave her husband.

Fertility decision-making, i.e. number and spacing of children, can also be considered as part of a woman's survival strategy. It clearly has major implications for all aspects of her life, e.g. her own use of time in child rearing and therefore time available for other activities, consumption requirements within the household, future income-generating potential within the family, security for old age and her own health status. Large families are the norm in Zambia. According to the 1992 Demographic and Health survey (Republic of Zambia, 1992), average fertility rates are 6.5 children per woman over her

reproductive life (5.5 in Lusaka). Women start child-bearing early, so even young women interviewed of say 25 years or less often already have three children. According to the 1992 survey, two-thirds of women are either already mothers or pregnant with their first child by the age of 19.

Desired fertility rates are lower than actual rates (at 4.7 for urban and 6.2 for rural women). In some cases, lack of knowledge of or access to contraception may be preventing women achieving their desired family size (according to the 1992 survey, 90% of married women know about modern contraceptive methods but only 9% were currently using them). Contraceptives are available through government clinics, at a small charge, and there is a high profile campaign in Lusaka of AIDS education, promoting condom use. According to women interviewed there is often resistance to contraceptive use by husbands who want large families.

The reproductive function clearly places a huge burden on women in terms of their health and time use. Children, however, provide useful inputs to the household from an early age, e.g. older children looking after younger ones, helping with household chores and later providing cash through various income-earning activities. Decisions about optimal family sizes are complex ones and depend on the circumstances and objectives of the individuals concerned. Women need to be able to make informed choices about their fertility rates, and then be able to act on them to achieve their desired family size.

Social networks

Women build up social networks on a local and wider level which serve them in a range of ways. These vary significantly between women in their extent and nature, and depend on factors such as age, ethnic group, length and place of residence, family connections, socio-economic status and types of work undertaken. Social support networks are an important factor in determining the overall well-being of women and their families, both in material ways and in a broader quality of life sense.

The networks provide benefits such as personal support and problem-sharing; but they also have more tangible aspects such as better access to information, help with child care or small cash loans. Women are often seen in pairs or small groups, in streets, house yards or by water points, and there are regular informal exchanges of news and information.

The household itself may be a form of social network. Relatives often live together, siblings or in-laws, for example, to help each other and share expenses. Older children often take responsibility for younger ones in the family; if a woman dies, other family members are expected to take care of her children. One interviewee was looking after 17 children, some of whom were orphans from within her family. With increasing economic austerity, however, mutual help has declined in recent years.

Relatively frequent relocation gives little chance for a sense of community to build up and for people to get to know each other well. The poor and dense housing in the compounds restricts privacy and may give rise to tension between neighbours. There are no traditional communal activities for women (as are found in rural areas), and few community-based organizations or physical venues for group activities. Market women spoke of the social benefits of spending time together selling as being important to them. The sheer size of the Lusaka compounds makes them cities in themselves, sprawling residential areas with few 'natural' subdivisions or nuclei. By contrast, Malota in Livingstone is an older-established area of much more manageable size in which there is a more developed sense of community.

GENERAL ECONOMIC STRATEGIES

Decision to migrate

Some of the women interviewed were born in the city, but a significant number had migrated from rural provinces, either on their own or with their husbands. Many had relatives living in the city able to assist them in their

establishment. Rates of rural-urban migration have historically been high, but have slowed in recent years. It is possible that, in some areas, there is even a reverse flow back to rural areas as families find they are unable to cope in the city, although there are no recent disaggregated statistics available to confirm this.

The decision to migrate is undoubtedly motivated by the desire for economic betterment and improved access to facilities which people expect to find in the urban environment.

Migration has implications for the types of strategies adopted by women in urban centres, as well as for the rural communities they leave. Women in the city may retain certain trading or other links with their village of origin. They may also attempt to continue in the city some of the agricultural activities which they were previously engaged in, either on their own account or as labourers.

Education and skills acquisition

Adult women make choices about their children's education which will affect their chances of success in later life. Education involves considerable cost both through direct expenditure on school fees and uniforms, and through the income foregone by children being unavailable for income-generating work (although schooling and income-generation are frequently combined with children working before and after school hours). Decisions must be made about which children are to receive formal schooling and for how long.

Parents also pass on skills to their offspring or to other relatives, particularly craft-type skills which they in turn learned from their parents. Gender-roles are perpetuated, with fathers teaching their sons traditional 'male' skills and mothers passing 'female' skills to their daughters.

Adults may also invest either money or time in acquiring skills themselves. Women have responded well to the training opportunities offered by the PUSH project, e.g. in adult literacy, pre-school teaching and community health work. Other training opportunities are available

through the City Council and other projects. Such initiatives, however, touch only a small proportion of the population. Places are limited and many women may be excluded by lack of time or money, lack of knowledge of opportunities and insufficient basic education to enable them to participate. Yet women express great interest in being able to improve their skills base should opportunities be made available.

Links with rural areas

Following migration, families retain limited contacts with their areas of origin. According to interviewees, remittances are rarely made to relatives at home, and neither is help received (although a recent unpublished survey reports a quarter of households in one peri-urban area receiving food from rural relatives). Visits to home villages are restricted by the high cost of transport, particularly to more distant areas.

A woman retains rights to land in her parent's village but can only benefit from any output produced if she is there to farm herself. Otherwise it may be used by other family members. Many women also have rights to cattle which are looked after by other family members. The guardians have rights of use of the animal, i.e. milk or draught power, but the owner has the right to proceeds from its sale. This may be important in times of special needs, e.g. for a funeral or school fees and uniforms.

Where the family home is not too far from the city, then more regular contact may be maintained and sometimes trading links established, benefiting from personal contacts. One interviewee traded regularly with people at the farm where her husband had previously been employed. Another, with a successful grocery business in Kanyama, had a farm which provided the funds for her to buy goods for resale.

Investment, saving and borrowing strategies

The poorest women have little or no opportunity for any investment or savings. All available income is spent on items of daily consumption (mealie meal, cooking oil, relish,

soap, charcoal) or other essential expenditure. When money is very short, even these essentials will be cut to a minimum. Any small surplus that exists over immediate needs is often invested in the purchase of consumption items for resale, which can also be used by the family if needed, or other small-scale business.

Assets found in the poorest households are limited to basic furnishings and cooking utensils (pots and charcoal brazier). Other surveys have shown that when there is a surplus available it may be spent on acquiring assets such as a radio or bicycle, but sewing machines, fridges and televisions are well beyond the means of this group.

House purchase or building now seems to be beyond the means of most non-home owners. Further gains have been made, however, by those who in the past were able to buy or build in the form of additional rooms for rent which now produce a steady income flow. In addition, those fortunate enough to have their own individual water connection earn income from the sale of water by the bucket to their neighbours.

Few compound residents use the formal banking system. Instead, women rely on *chilimba*, an informal system of group saving. They form a group (usually between 3 and 15 members), amongst friends, neighbours or fellow marketeers. A contribution is agreed, which varies considerably in amount (anything from K50 to several thousand). Each woman contributes this amount at an agreed interval (daily, weekly or monthly) to one member of the group, rotating around the group until everyone has received. This continues until the group agrees to stop. In a group of 10 women contributing K100/day, an individual will receive K1000 every tenth day. It is a flexible system: group membership can change over time and contributions can vary, as well as the interval between contributions. The advantage women perceive in this system is that it imposes a discipline on their savings behaviour, discouraging them from spending all their income and allowing them to make special purchases.

Interestingly, participants in the CARE Food for Work project have developed a form of *chilimba* in kind. Two

or three women may donate their fortnightly food ration to each other in rotation. When a woman receives from the others, she sells a part of the food to generate cash income.

In cases of great need, usually for food purchase, money may be borrowed, without interest, from friends or relatives. In the current economic climate, however, it may be impossible to find people with money to lend, in which case it may be necessary to resort to informal money lenders – *kaloba*. Rates of interest are 100% and repayment is due after one month. If repayment is not made on time then a further 100% will be added and household assets are liable to be seized. The system is widespread, but women try to avoid *kaloba* borrowing, for fear of being unable to repay. Despite the high interest rates, it is useful as a last resort, to low-income residents who do not have access to formal loans, as it is readily available and does not have formal application or collateral requirements.

Urban agriculture

Urban agriculture is practised widely. If they have sufficient space on their house plots and suitable soil, most women plant a small vegetable garden with some maize plants, rape and pumpkin and a wide variety of other crops (Rakodi, 1988). Some may also (or instead) have a rainy season plot in a field at the compound boundaries. These are normally within walking distance of the home, although with increasing land scarcity it may be difficult now to find nearby plots, leading to increased travelling distances and times. These gardens provide a useful supplement to purchased food but do not give year-round food supply and rarely is a surplus produced for sale. The main problems in urban agriculture are the lack of land, theft and water shortage. Maize grown is usually consumed green, partly through fear of theft.

In Lusaka, available agricultural land is scarce and rent is usually paid for its use; rent levels vary widely. In certain areas on the outskirts of the city, such as Bauleni compound, field cultivation is very common. In Livingstone, given the proximity of fertile land adjacent

to the Zambezi, many families have land under cultivation which they may own or borrow from friends or relatives. Cultivation is normally the responsibility of women.

Some women keep a few poultry in their yards (chickens and occasionally ducks) for eggs and/or meat, primarily for domestic consumption. However, for tenants this is often forbidden by landlords. Commercial poultry-rearing for sale of broilers is practised by some better-off women in medium- and high-income areas, who have sufficient space to construct runs and capital to invest in the enterprise. Goats are kept in Kanyama compound but these are apparently owned only by the better-off.

The Ministry of Agriculture employs some agricultural and home economics extension workers, who offer advice on backyard gardening and poultry raising.

INCOME-GENERATION STRATEGIES

The majority of poor urban women are engaged in income-generating activities. The type and mix of activities undertaken depends primarily on the resources, in cash, time, skills, experience and contacts, a woman has at her disposal, but is also influenced by other factors such as the employment and attitude of her husband, her age and state of health, her domestic responsibilities and personal preferences. The objective of these activities is to provide money for food and essentials for the family. The mother may be the sole provider or she may be assisted by other household members, but in general, the financial contribution of women in poor families is crucial to family survival and not merely a useful supplement. Young women, with as yet no children of their own, may be able to keep their earnings for themselves, but more likely will be expected to contribute to the upkeep of the rest of their family.

Women's employment is concentrated in the informal sector, most of it being in single person enterprises, such as vending of purchased goods, sale of goods produced in the home, service trades including restaurant work and hairdressing, and (rarely) formal sector employment.

BOX 3 LOW RISK DIVISIBLE ACTIVITIES

The most common activity of the poorest women is selling foodstuffs.

Vegetables: these are seasonal but primarily include leafy vegetables such as pumpkin and sweet potato leaves, wild okra and other leaves, and also tomatoes, chillies, okra, cabbage and onions. Supplies are bought in the morning from wholesale markets in town, e.g. Soweto market in Lusaka, and are usually resold from stalls under cover inside the compound markets. The vegetables are sold over several days.

Capital invested US\$3 (US\$6 for tomatoes) + US\$0.1/day market charge

Profit <US\$1/day

Fruit: these are also seasonal – at the time of the study, mangoes were in season. Supplies are bought direct from local farms or city markets and sold in a variety of locations, e.g. in front of houses, schools, bus-stops or entrances to markets.

Capital invested US\$3

Profit <US\$1/day

Bread: many women are engaged in selling buns. These are bought each morning from commercial bakeries in the city centre or within the compounds.

Capital invested US\$1/pan of 20 buns

Profits up to US\$6/day

Snack foods: the sale of cooked snack foods is a widespread activity. Usually only one type of product is sold by an individual; fritters are the most popular item. Fritters are sold in the street, often by children, and they sell fast, particularly in the late afternoon and evening.

Capital invested US\$2 (cost of ingredients to make 100 fritters)

Profit US\$1/batch

Other activities include knitting, hairdressing and stone-breaking.

Stone-breaking: women buy stones and bring them back to their homes for breaking to provide raw material for the building industry.

Capital invested US\$1.5 (load of 8 wheelbarrow-fulls)

Earnings US\$6

Rarely it seems do women co-operate together in business or work with men, although sometimes husband and wife will have a joint enterprise. Few women are employers; those who are generally have just one or two workers. More usually, women are assisted by unpaid family labour.

Recognizing the importance and extent of informal sector activity, the Government, in its budget of January 1994, announced a tax of K10 000 (US\$15) to be levied on informal sector operators. Should the tax be uniformly enforced across all scales of enterprise, it would have a

most damaging effect on the smallest, possibly forcing a large number to cease operation, at least temporarily to avoid tax payment.

In the past, street vending has been illegal and vendors subject to harassment by public authorities. The above taxation measure implies recognition of informal sector traders, although their precise legal status is unclear. No evidence was found during field work of vendors being harassed and no complaints were voiced implying a relaxation of control. The sheer numbers of petty traders would in any case militate against any clamp-down.

BOX 4 ACTIVITIES REQUIRING GREATER INVESTMENT OF SKILLS AND CAPITAL

Production of alcoholic beverages: illicit distillation of kachasu is practised by women at home. Kachasu is a spirit made using maize, mealie meal and sugar.

Capital invested US\$15 (for 17.5 litres)

Earnings US\$18

Basket-making: basket-making is a common occupation carried out by men and women. Raw materials are palm leaves and a license is required before leaves can be cut.

Capital invested US\$3

Fish trading: this is a popular activity, both for fresh and dried fish. For dried fish, women travel in pairs and stay for 1–2 weeks purchasing and drying fish.

Capital invested US\$30

Profits are reported to be good

Embroidery: this is a widespread activity and sets of tablecloths, chairbacks, etc., are sold at markets or door-to-door.

Capital invested US\$10 (for cloth and thread)

Earnings US\$15–20

Tailoring: demand for tailor-made clothes is high. Some women have received formal training in tailoring which has enabled them to start up in business. Tailors who do not have sufficient capital to purchase their own machine may rent one.

Capital invested US\$7.5/month (rent for sewing machine)

Earnings US\$15 (for a suit if tailor provides cloth) or US\$10 (for a suit if customer provides cloth)

Running a restaurant: small restaurants are found in city centre locations and at compound markets. The premises may be owned or rented.

Capital invested US\$15/day (fuel and foodstuffs) and staff employed at US\$13–15/month

Profits US\$3–5/day

Women's activities can be divided into three groups: low risk, divisible activities, which are accessible to most women, and therefore predominate as the activities of the poorest (see Box 3); those activities which have greater requirements in terms of skills or capital, but which nonetheless could be within reach of poor women (see Box 4); and those for which the capital requirements are likely to be beyond the means of most, but represent a progression from the other activities (see Box 5).

The poorest women are involved in activities which involve minimal outlay, rapid turnover and small margins. The most widespread activity for women is trading of food and other consumption items, carried out at a range of locations – in house yards, streets and market-places within and outside the compounds.

For the majority of women, and particularly the poorest, amounts of fixed and working capital are small, turnover and profits minimal and possibilities for capital accumulation restricted or non-existent. For perishable and fast-selling products, part of the daily takings are withheld to buy stocks for the following day. The smallest vendors will offer a few bottles of cooking oil or small bags of mealie meal from their house yards. Most of the income earned is immediately used for purchase of consumption items.

It is difficult to obtain information on turnover and profit levels in these small-scale enterprises, as this is rarely calculated by the operator and figures fluctuate considerably from day to day. The smallest vending enterprises may have an average turnover of only several

BOX 5 ACTIVITIES REQUIRING CONSIDERABLE CAPITAL

Running a dry good store: women with these businesses have built them up over a long time, generally with their own resources; profits are invested in more stock on a daily basis.

Capital invested in stock US\$100 (beyond the means of the poorest women)

Turnover US\$15–22/day

Trading with rural areas: some women have established links with rural areas where they travel to purchase produce (groundnuts, maize, rice and beans) in bulk for resale in compound markets.

Capital invested US\$45–225 (for bulk purchase, transport and accommodation)

Profits are said to be high

Sale of second-hand clothes: selling of second-hand clothes is popular but requires high outlay on stock which is bought in bales from wholesalers. Second-hand clothing is sold from market stalls, in streets or from home.

Capital invested US\$75–180/bale

Other activities include wholesale vegetable trade, large scale tailoring and hairdressing salons.

Hairdressing salons: these vary in size and include sophisticated hair salons, with considerable investment in driers, rollers and consumables, and employ a large staff.

Capital invested	small salon	US\$90 (for three small driers, towels, creams and rollers) + US\$12/month rent
------------------	-------------	---

	large salon	US\$600 (purchase of plot, construction of salon and equipment) + US\$22/month staff wages
--	-------------	--

Earnings	small salon	US\$7–9/day, US\$22 on a good day
----------	-------------	-----------------------------------

	large salon	US\$375– 450/month
--	-------------	--------------------

hundred kwacha (less than US\$1) per day or less. Business volumes also vary through the month, reflecting pay-days in the formal sector.

The poorest women obtain items for resale, from city-centre markets and wholesalers. The range of products on offer in compound markets is limited to those in greatest demand. There are consequently many women offering the same items and margins are squeezed to a minimum. In Livingstone, the range of goods is expanded by the many products coming legally or otherwise across the border from Zimbabwe. In Lusaka city-centre markets a wide range of imported goods is also available, but this is not a trade in which poor women are involved.

Most retail selling is done in fixed locations (itinerant vending is mostly undertaken by men and boys, sometimes using bicycles). The City Council has constructed markets in the compounds but these are now less popular than

selling in the streets and in front of houses, where business is said to be brisker. The City Council levies daily charges within the market and this undoubtedly discourages some sellers. Nonetheless, many grocery stores are housed in markets with block-built, lockable rooms for overnight storage. These may be owned by the seller or rented from private individuals, but again are beyond the means of the poorest vendors.

Women not in the markets sell from small tables or from the ground in streets and house yards. They remain from early in the morning till dusk, although children may take over when they have finished school. Some selling also continues through the evening and night, at meeting points such as bars and bus-stops or in front of houses.

The advantages and disadvantages of selling different commodities were discussed during group meetings. The most important criterion for a product is its ability to sell

fast, i.e. products which are needed by everyone on a regular basis, and which generate what is perceived to be a high profit (although women rarely if ever have an accurate idea of the size of profit margins in their own or other people's businesses). Dry goods are preferred to perishables, for their storage properties. Divisibility is important, i.e. ability to sell in small quantities, and also preferred are those products which do not require a large cash outlay to purchase, are easily transportable and readily available. The practice of *mbasela*, the addition of up to one-third extra quantity for produce sold loose, at no extra cost, is a disadvantage of these type of goods. Some women say they prefer to trade in goods which they can also use for domestic consumption.

Whilst the majority of women resell purchased commercially manufactured or unprocessed agricultural goods, a smaller number produce or process goods themselves for sale. They thus add value to the product by their labour and skills input. These activities are often conducted from home, which means they can be combined with domestic duties. In other cases they are carried out at the market place, where the products are then sold.

Formal sector work and wage labour

Formal sector work was not investigated in this research. It is of marginal importance to poor women in the compounds, few of whom have had formal sector jobs. Most poor women have limited knowledge of opportunities in the formal sector, and it does not appear to be something to which they aspire.

Key issues and scope for improvements

LINKS WITH THE NATURAL RESOURCES SECTOR

Poor urban women depend almost entirely on natural resources in the form of purchased foodstuffs for the subsistence requirements of their families. In Zambian metropolitan areas, food represents 62% of average monthly household expenditure (Republic of Zambia, 1993b). Women therefore require markets to supply a range of locally produced agricultural goods, particularly maize meal, fresh vegetables, meat and cooking oil (although some of the latter is imported). As consumers, it is important that these items are available at all times, in accessible locations and at affordable prices. Quality is also a consideration, but secondary to price. At the most general level, then, policies and programmes which influence the supply, distribution and pricing of agricultural outputs will affect the target group. Historically, the urban poor have carried considerable weight in shaping domestic policy through their demands for cheap food, often at the expense of rural producers. Although more recently, governments have attempted to redress the balance through liberalization of markets, urban populations remain an important political force.

Many urban women are engaged in informal sector trading of agricultural produce for food and charcoal for fuel. They play an important role as intermediaries in the marketing chain, bringing produce to locations more accessible to low-income residents, and selling to consumers in small quantities. They trade in perishable products (fresh fruit and vegetables, meat), dried goods (maize, beans, fish, some vegetables, tobacco), processed goods (principally oil, mealie meal, bread and milk) cooked

foods and fuel (charcoal). In Zambia, the extent of domestic food processing for resale is limited, being restricted to various snack items, cooked meals of nshima and relish and alcohol-distilling.

Whilst some women purchase goods for resale through city-based wholesalers, others buy direct from producers and transport the produce themselves. They may buy for cash or through bartering with items not readily available in rural areas, e.g. second-hand clothes. For this sort of trade, they may take advantage of personal links they retain with family and friends in their province of origin or elsewhere.

Other links with rural areas are through the retention of rights to land and ownership of cattle. Opportunities for visiting home areas are often constrained by the high cost of transport, but visits are made when possible. Young people coming from the same area may return to their village to marry.

As space permits, urban women undertake some farming themselves, in small gardens on their house plot or in field plots on the outskirts of the residential areas. The extent of this varies with the proximity and availability of land and with the preference of the household. Scott (1993) quotes studies from the late 1980s in Lusaka, reporting between 50% and 60% of low income residents practising agriculture. Home production is a useful supplement to purchased food but in urban Zambia is rarely a source of income (Rakodi, 1988). The main constraint on expansion is the lack of land and reliable water supply.

There are a number of environmental issues which merit attention. They include: the effects of the incursion of unauthorized settlements into previously unused or agricultural land; the impacts of high population density areas on ground and surface water quantity, quality and flow patterns; the physical impacts of the removal of stones, laterite and river sand for construction purposes; the absence of vegetation cover in many compounds; and the problems of refuse disposal in urban areas and its effects on the environment and health.

There is considerable scope for greater recognition of the role of natural resources-related activities in the livelihoods of poor urban women and their families. Poor women are affected by many urban planning and other policy initiatives, without their interests, or indeed their needs, being understood or addressed. More widespread adoption of broad-based participatory, community initiatives could go a long way towards filling this gap.

URBAN DEMAND FOR GOODS AND TECHNOLOGY

The predominant feature of the low-income urban population is its constrained purchasing power in the current economic climate. Expenditure is heavily dominated by food purchase (62%), followed by housing and fuel (9%), transport (7%) and household goods (6%) (Republic of Zambia, 1993b). Women are a major component of demand and their purchasing power in turn is linked to the household's income – both from their own activities and those of husbands or other family members, all dependent on the state of the economy as a whole. The functioning of informal sector markets, which are the main means for circulation of goods and services within the urban population, is complex and rarely well-understood by planners and others responsible for change in this critical area. The role of women, in both supply and demand, is crucial to their operation; policy measures which affect women's ability to perform these roles are likely to have far-reaching and possibly unforeseen effects. For example, adjustment measures which increase women's unpaid domestic workload say in health care, may affect their ability to supply labour for market activities; a general decrease in incomes conversely stimulates demand for cheap informal sector substitutes for formal sector products, e.g. second-hand clothing. Imposition of taxes or legislative restrictions on informal sector operators could force many out of the market.

When looking for new informal sector activities to promote, or existing ones to expand, the starting point

must be an assessment of demand for the product or service – does it meet a currently unsatisfied demand or does it provide a cheaper or better alternative to an existing product or service, such that consumers will be prepared to change their established habits? Such opportunities are difficult to identify in current circumstances.

Poor urban women do not use sophisticated technology. Simple charcoal braziers and sometimes clay ovens are used, and tin pots and pans. In Zambia, little domestic food processing is carried out and food storage is not an issue as most perishable food is consumed on the day of purchase. Traders keep food for longer periods but report few problems of spoilage (theft is a greater concern). Technology needs are: building materials and techniques (including latrines); tools and equipment for various income-generating activities, e.g. hammers for stone-breaking, sewing machines, hair dressing inputs, dyes; means of transport, e.g. wheelbarrows and carts (as well as commercial vehicles) and communication, e.g. radios. Specialists may be able to identify ways that some of these technologies could be improved, e.g. improved fuel efficiency of cooking apparatus. There may be ways of reducing costs. One possibility would be to organize pooling of items of capital expenditure amongst groups of women who individually are unable to afford the item; another would be training women to produce purchased items themselves, e.g. cookware or building materials; or to organize bulk-buying at lower unit cost.

LABOUR USE

Time was not perceived as a major constraining factor. The majority of women said they had sufficient time to undertake necessary tasks. The greater problem is the lack of capital and/or skills to complement the labour resource, and thereby make it more productive in terms of value-added and income. Labour is to a certain extent pooled within the family (particularly female members and children) with a sharing of tasks between different members and substitutions occurring as necessary.

Time use varies widely between women depending on their family situation and the activities in which they are engaged. A typical woman's day starts at 05.00 or 06.00 hours and ends at 21.00 or 22.00 hours giving an active day of 16 hours. About 3 hours are spent on food purchasing and preparation; 1 – 2 hours on cleaning and washing; an hour for collecting water; 1 – 2 hours for rest or visiting. Income-generating activities conducted from home can be slotted in with other duties or, if they require continuous presence at the market or work-place, other duties must be fitted around them or other people found to assist (frequently on an unpaid basis) with domestic tasks.

Long hours are frequently invested in own-account vending activities, for very low returns. Wage labour, in the service sector or agricultural labour, is poorly remunerated. Where value-added is produced, say in knitting or fritter-making, then returns to labour are generally higher but demands on skills and/or capital are also higher and, therefore, these opportunities are not accessible to many women.

Provision of pre-schools can remove child care responsibilities from women who wish to participate more fully in the labour market, but this did not appear to be a major constraint in Zambia. Older children, sisters or mothers usually care for the younger children, and fees for pre-schools in any case discourage or prohibit their use by the poorest women.

The issue, then, is increasing the productivity of urban women's labour rather than of freeing additional time in an over-loaded day. The recent (unpublished) evaluation of the CARE project found no adverse effects on women's domestic work-load of participation in the 4-hour daily project shift, implying that there is a considerable degree of flexibility and room for manoeuvre in labour allocation. Urban women are not subject to the time-consuming demands of fuel and water collection and agricultural labour faced by their rural counterparts.

However, time (and costs) could be saved through certain co-operative activities amongst women, if they saw

an advantage in this. For example, one woman might carry out the purchasing for a group of women selling the same items, saving on transportation time and costs; food preparation for the mid-day meal could be shared; or groups could set up their own child-care arrangements on a no- or low-cost basis. This would allow time for 'low priority' activities which otherwise women would not undertake, such as literacy classes or health education.

URBAN WOMEN AND POVERTY

It is generally acknowledged in sub-Saharan Africa that rural poverty is more pervasive and severe than urban poverty. Unsurprisingly, average income levels in urban areas tend to be higher than in rural areas, but this is compensated to a considerable degree by farming households being able to produce their own food. Provision of services and infrastructure is also usually held to be superior in urban centres, although in present day Zambia this may no longer be the case given the stagnation in government expenditure on the social sectors and public infrastructure.

The poverty experienced by poor urban women is much more than a lack of access to income, although this is the main manifestation of it. The lack of income-earning opportunities for women is as much a consequence of poverty as a cause of it.

Poverty is most visible in its material aspects, arising from low incomes and inadequate service provision: poor housing, sanitation and environmental conditions; the inability to provide adequate or well balanced diets and proper clothing for the family; lack of gainful employment or activities; disease and malnutrition.

Poverty has many dimensions, however, often interacting in mutually reinforcing ways. One of the starkest aspects is the lack of control women have over their own lives and their powerlessness to do anything to improve their situation, both in the wider public arena and in the domestic sphere. Lacking a voice as individuals in the public domain, and with few institutions to represent

them, the concerns of women often go unheard (even though there are increasing numbers of NGOs claiming to represent women's interests and various women's programmes within government and donor projects). Even within the urban low-income community, women apparently often live in relative isolation from each other and have no established means of meeting together to share problems, aside from informal gatherings of friends or family members. This could lead to a sense of isolation amongst a high proportion of the population.

The poor education and lack of skills of many urban women, particularly the older ones, also lead to a lack of self-confidence and limited ability to define and express their needs. Limited contacts with and experience of life beyond the compounds restricts women's perceptions of any alternatives to their current lifestyle, and this in turn places further constraints on their income-earning capacity. For married women, lack of confidence may be reinforced by their traditionally subordinate position vis-a-vis their husbands, demonstrated in the control men often have over their wives, in terms of the activities they are permitted to do. In its extreme form, this control is manifested in domestic violence against women.

The multiple demands on women's time, and in particular the physical strain of bearing and rearing large families, takes a toll on women's health and well-being. Women may not themselves perceive this as a problem, as this is the role they have traditionally occupied. The increased burden on women of income-earning activities means that they are coming under increasing strain. Desired fertility rates are already lower than actual rates, indicating an existing unmet demand for family planning; with improved education of women, particularly at secondary levels, this is likely to increase further. The ability to make choices over fertility is fundamental to women increasing control of their lives.

Chronic insecurity is another aspect of women's poverty. Income is low and unreliable. There are no institutional safety nets to protect families in times of crisis and even traditional mechanisms of mutual support seem to be breaking down. There must be a pervasive fear of

what might happen should a child fall ill or an accident occur, or simply constant anxiety over whether there will sufficient money for food for the family. This insecurity is almost certainly more acute than in rural areas, where the household is normally producing a major part of its own food needs and where traditional support systems may be more intact.

Thus poverty encompasses many aspects of women's lives. Programmes designed to 'alleviate poverty' in its broadest sense, must therefore proceed on a range of fronts. Addressing the lack of income-earning opportunities, without looking at more fundamental causes of women's poverty, is likely to provide only temporary respite. Despite the difficulties they confront, poor women have, with varying degrees of success, evolved their own strategies for ensuring the family survives. These efforts need to be recognized and built upon by support agencies.

INCOME-GENERATING ACTIVITIES

The range of income-generating activities conducted by urban women reflects the diversity of their situations and needs. The predominance of the micro-scale, own-account retailing enterprise implies that this is the type of activity best suited to a majority of women. It does not require high capital outlay, turnover is rapid, it is flexible in types of products offered (which will also be items of domestic consumption) and in location of sale, can be combined with domestic work, has low skill requirements and is low risk. It is also low profit, and the opportunities for expansion are limited given the high degree of competition between suppliers, and the relatively inelastic demand for the essential (predominantly renewable natural resources) products on offer.

Herein lies something of a paradox if one attempts to define the characteristics of a 'successful' enterprise or entrepreneur. This could be taken to mean a business in which considerable capital is tied up, employment generated, turnover and profits large (although perhaps risky) and the business skills of the operator are well-developed. This is clearly far from the description outlined

above. However, even if it were possible, such a business would likely be ill-adapted to the needs and objectives of many urban women. We propose that the characteristics of a 'successful' enterprise are fluid, and depend entirely on the (changing) circumstances and priorities of the operator.

Thus, the micro-enterprise outlined above may represent a 'success' for certain categories of urban women. Performance can perhaps be enhanced to fulfil objectives better, but it would be mistaken to assume that, in all cases, progress necessarily implies moving onto larger-scale, more capital-intensive operations.

Nonetheless, this sort of progression through types of activities and scales of operation is observed for some women, who have been able to accumulate capital over time and progressively invest it in higher profit activities. A progression might be from perishable foodstuffs, through dry groceries of increasing range and value and perhaps on to second-hand clothing or bulk handling of produce. The path of evolution will depend almost entirely on personal circumstances. Whilst it can be assumed that all women wish to make higher returns from their income-generating activities, the ways in which they would like and are able to do this can be expected to vary markedly. For most, given the conditions under which they currently operate, the chances for accumulation and upward mobility are poor.

It is difficult then to list 'enabling' factors which allow, in some uniform way, women to succeed in their enterprise. Certainly, on the basis of the interviews, no clear factors emerged; it was impossible to pinpoint in particular cases of visibly more profitable activities, what had led to this success. It is most likely to be some combination of factors: business acumen, hard work, access to starting-up or supplementary capital from husband or family, absence of major family crises at critical times, good health, stable domestic situation, some educational or skills attainment. Whilst some of these factors can readily be provided through project-type interventions, e.g access to capital or skills training, others are more difficult to address.

Research and policy issues

The conclusions of this work are summarized in Box 6 and discussed in greater detail below.

NEED FOR A MULTI-DIMENSIONAL APPROACH

Urban women's survival strategies need to be looked at in an integrated way, analogous to the farming systems approaches now widely applied in the analysis of rural people's livelihoods. Only through a thorough understanding of the range of constraints faced by women in different situations, and the links between them, will it be possible to develop intervention strategies which address their real needs. In gender planning terms, these needs are of both a practical and strategic nature (Moser, 1993). The practical needs are those which will improve their ability to perform the tasks they currently undertake, such as income-generation, and family and health care. Strategic gender needs are those which relate to challenging the existing social order, the subordination of women to men and their lack of power in society. They encompass issues such as legal rights, control of fertility and representation in decision-making structures.

Focusing exclusively on one aspect of women's poverty will necessarily limit the impact that project interventions can have. Progress on one front may well be totally undermined by lack of progress on another. For example, enhanced income-generation for women will have little benefit to them if their increased earnings are appropriated by their husbands, or if the work imposes such an additional time burden so as to affect adversely their health.

Thus, income generation should be seen as one component of a broader strategy to tackle different aspects of women's poverty. Other elements might be literacy and numeracy training, health and hygiene education,

including family planning, work on legal rights, including those of house tenants, confidence building through group formation and participatory planning activities, physical improvements in living environment, and shared childcare/pre-schools.

TARGETING OF INTERVENTIONS

Poor urban women are not a homogeneous group; they are differentiated by many factors including marital status, family composition, ethnic group, socio-economic status, age and education, as well as by personal preferences and objectives. Therefore, no single form of intervention will be appropriate for all women. A range of options should be offered, from which women can choose those most suited to their own needs. Certain types of intervention will clearly appeal to specific sub-groups, e.g. literacy classes, pre-school care provision and food-for-work schemes. Others may have broader-based appeal, e.g. small-scale credit schemes or nutrition and health education programmes.

The issue of targeting is a particularly difficult one in the urban context. The scale of the problem seems overwhelming and there are no existing, well-defined sub-units which form an initial geographical basis on which to limit the area to be covered. The amount of variation, in resource availability and livelihoods, between households in a given area can be considerable, and the sheer physical concentration of people makes it more difficult to work with limited numbers of people whilst excluding others.

A project strategy must be founded on a clear definition of objectives and of the target group to be reached. A choice must be made as to whether interventions are to focus exclusively on the poorest (assuming that a workable way of identifying the poorest can be developed) or whether a broader target group is acceptable. The latter option would be based on the assumption that, in any group of residents in low-income urban areas, the vast majority would fall into the category

of 'poor' and that there will be trickle-down benefits of assistance to the slightly better-off residents, e.g. through generation of employment or stimulation of the local economy. In this choice, the benefits of working only with the poorest need to be weighed against the costs, both in terms of effort and resources needed to target them effectively, and of the risks of alienating other sections of the population.

Eligibility criteria may be needed for some, but not all, types of project activity and must be adapted to objectives: they may include such characteristics as minimum education requirements; maximum resource thresholds, e.g. in terms of physical assets; household status, e.g. female-headed households or widows with dependent children; or housing tenure status.

This should not result in a rigid framework whereby people are 'pigeon-holed' to activities deemed most appropriate to them. Urban populations are heterogeneous, and also subject to rapid change. The basic principle must be one of choice: people will themselves select the activities best suited to their own needs and the role of a project is to help ensure the best match between participants and activities. The critical issue for a poverty-alleviation project rests in designing interventions which are particularly suited to the needs of the poorest segments of the population, especially women. This can only be done in close consultation with them through participatory approaches to planning, and regular dialogue with beneficiaries and their representatives. A project can facilitate the setting up of mechanisms which allow residents with similar priorities to work out ways of addressing them, with or without external assistance.

LEGISLATIVE, POLICY AND INSTITUTIONAL INTERVENTIONS

A further way of attempting to maximize impact is through the investigation and development of legislative or policy interventions which are ideally low cost, and have potential to benefit large numbers of people. Policy

often (or mostly) fails to take account of women's needs and priorities, but there may be modest (and lagged) progress in this area, as gender issues are being increasingly stressed in training programmes and donor agenda.

The problem with integrating these concerns has many dimensions:

- (a) willingness to accept that women's concerns may be important;
- (b) the political will to address such concerns;
- (c) the mechanisms by which they can be taken into consideration; and
- (d) the lack of documented information on activities which are frequently in the informal sector, may occur in the home, and are unknown to or poorly understood by men (who are often the policy-makers).

Examples of institutional change that could improve women's status include: changes in legal rights, e.g. inheritance law or tenancy law, and enforcement mechanisms; removal of restrictions on street trading; changes in requirements for access to formal credit or council housing and plots; the representation of low-income residents, particularly women, in national or local government decision-making structures; and the establishment of groups to lobby for the interests of the urban poor.

Such changes are likely to occur very gradually. NGOs and others working with urban women can promote such change by helping to give women a voice (and confidence), through the types of structures they promote, and by making sure their own staff receive awareness training.

CONFIDENCE-BUILDING FOR WOMEN

Women's lack of confidence in themselves, and society's frequently negative perceptions of their abilities outside the domestic sphere, act as major barriers to their advancement. Such perceptions change gradually over

time, through improvements in women's education, their increased involvement in public life and concerted efforts to raise women's status in society. In the short-term, steps can be taken to increase women's confidence through group activities, bringing women together to discuss their problems and learn from each other, as well as bringing in people from outside to speak with them, to enlarge their range of experience. Of course, there is no sense in obliging women to participate in groups in which they have no interest: they must choose to become involved and they must perceive some advantage in it. Obvious constraining factors on attending meetings would have to be dealt with, such as appropriate timing, location and childcare arrangements.

With appropriate participatory planning of such initiatives, it should be possible to identify themes of common interest to groups of women which would serve as starting points for exploring other aspects of their lives. At the very least, such activities should help break down the isolation of many women and encourage a sense of female solidarity. At best, it can lead to positive self-help action taken by group members to help resolve their problems. Skilled facilitation and external support for organization and costs involved in setting up meetings and follow-up activities would increase their chances of success.

CREDIT

Lack of access to finance for investment and/or working capital is frequently cited as the main constraint on income-generating activities for women. It is a major problem for many poor women, although perhaps rarely the only one preventing their participation. Others include the lack of viable enterprises in which to invest, and the lack of knowledge, skills and contacts to run a small business.

Credit provision is a complex issue, and the design of any scheme should be done in close consultation with intended beneficiaries. It is likely, as in the case of Zambia, that indigenous credit and savings institutions exist and

these should be built upon rather than duplicated or suppressed. Such institutions provide valuable insights into local concepts of money management, and their principles are readily understood by potential participants in 'introduced' schemes. Any credit scheme must clearly operate on sound business principles if it is to succeed on a sustained basis, but these principles must be adapted to the reality of the lives of participants. A vast amount of experience has been generated, particularly by the NGOs, in the operation of small-scale credit schemes and this should be drawn upon in the design of future programmes.

Training in business management skills would enhance the benefits derived from a credit programme. Training offered should be tailored to women's needs and relevant to the sorts of business they are conducting. Needs will vary between women, and many may be interested in acquiring only basic numeracy skills to enable them to keep simple records and calculate profits. A more complete course, for a different target group, might include accounting and record-keeping, cashflows and budgeting, costing and pricing, marketing and market research, business planning and management, and credit use.

INCOME-GENERATING ACTIVITIES

Assuming that the capital constraint can be overcome, there remains the fundamental question of the identification of viable enterprises or activities in which to invest. The problem of limited effective demand amongst the urban poor is discussed above, and the difficulties of establishing new, external markets should not be underestimated. The most obvious starting point is to build on what is already there, on what women are already doing and are currently able to sell. For the majority of women, improvements would be at the margin and incremental in nature. Although this approach is not going to have a dramatic positive impact on incomes it would offer scope for modest income improvement for a large number of women.

BOX 6 MAJOR CONCLUSIONS

Women's poverty has many characteristics and causes. Addressing it calls for different strategies and focus, depending on the circumstances, but a number of areas are relevant to any strategy. These areas are not free-standing but rather interlinked and mutually reinforcing:

careful and sensitive targeting to the poorest;

need for a multi-dimensional approach which tackles women's poverty on a number of separate fronts;

appraisal of institutional and legislative possibilities to influence women's opportunities (although these may seem intractable in the short term);

activities that build women's confidence and hence the importance of social strategies and networks;

skills and awareness training in specific income-generating activities (which more confident women will be better placed to exploit);

credit geared to 'survival strategies' of poor people, rather than income generation *per se*, implies a more relaxed view towards the distinction between production and consumption (which in poor households will overlap).

Programmes should be designed in consultation with intended beneficiaries.

Any ventures into previously untried markets should be preceded by a thorough market study assessing the existing supply of the product (quantity, quality, distribution and prices, and their fluctuations), demand (sources, regularity, quality requirements), identifying in advance potential clients and securing orders wherever possible, and analysing in detail costs and expected profit margins. New activities should be small-scale at first and efforts made to spread risks where possible, e.g. a range of products offered rather than a single one, and a range of sales outlets.

A number of other activities which merit further investigation include:

- urban agricultural activities and access to production know-how, and inputs
- increasing value-added by improving skills, perhaps in food processing
- scope for greater co-ordination of trading activities with rural (home) areas or with traders and producers based in rural areas.

ACCESS TO INFORMATION

Lack of information and means of establishing personal contacts beyond those of everyday life appear to be a

constraint on low-income women. Ways need to be explored of widening their range of experience and enlarging their circles of contacts so that they are better informed of alternative opportunities and ways of doing things. This can be addressed through the kinds of confidence-building, group activities discussed above, but some form of information service specifically geared to the needs of women in small-scale enterprises could also be of assistance. There may be scope for systematic provision of information on sources and prices of inputs and products for resale, potential customers, or on opportunities for wage employment or training. The service would need to use user-friendly modes of dissemination – most probably meetings, radio transmissions or possibly written outputs using local language and/or easily understood graphic presentation.

Hartmann (n.d.), in his work on tailors in the informal sector, points out the problem of mistrust between entrepreneurs. He suggests that a valuable role for outside agencies is to try to break this down, encouraging co-operation, mutual advice and exchange of essential information. This is not likely to be easy: there may be considerable resistance to sharing one's own experience and knowledge with potential competitors.

Formal training courses, geared both to skills with market value, and to other aspects of women's lives, have an important role to play in increasing knowledge and exposure of poor women. It is important that courses organized are really relevant to the lives of participants and that they genuinely perceive the benefits of training. Courses should involve the introduction of new, external expertise but also emphasize the importance of participants learning from each other and working together.

FURTHER RESEARCH

Many of the issues mentioned above require further research, which could be undertaken alongside pilot schemes. Important areas for further investigation include:

(a) credit programmes, and how to encourage and sustain the participation of the poorest; pilot schemes should be carefully and flexibly designed, and

monitored to see whether, and how, the benefits generated can be sustained, or whether the most disadvantaged groups revert to their 'pre-project' status;

- (b) which skills are most likely to increase value-added for women, and how can appropriate training best be provided;
- (c) urban agriculture, and scope for increasing income through improvements in know-how, access to inputs and markets;
- (d) trading links with rural areas, and whether/how these could be exploited to mutual benefit;
- (e) broader training needs and how these affect women's general livelihood strategies;
- (f) how to enlist the support of men in this process and improve effectiveness of interventions for women; and
- (g) similar studies in other locations to test the generalisability of these findings.

Bibliography

- ABUGRE, C. (1993) When credit is not due – financial services by NGOs in Africa. *Small Enterprise Development*, 4 (4).
- ALSTON, J., DURSTON, S., SHARPE, S. and WRATTEN, E. (1993) *Report of an ODA Appraisal Mission for PUSH Phase II, 20-25 September 1993*. London: Overseas Development Administration.
- BANDA, G. (1990) Adjusting to adjustment in Zambia: women's and young people's responses to a changing economy. *Oxfam Research Paper*, No. 4.
- BARDOUILLE, R. (1981) The sexual division of labour in the urban informal sector: the case of some townships in Lusaka. *African Social Research*, December issue.
- CARE INTERNATIONAL IN ZAMBIA (n.d.) *Peri-urban Lusaka Small-Enterprise Project (PULSE)*. Project proposal.
- CARE INTERNATIONAL IN ZAMBIA (1994) *Project Urban Self-Help (PUSH) II*. Project proposal.
- FRANCIS, SHEELU (1994) PALM in slum improvement projects: a training experience from India. In: *RRA Notes*, No 21. Special issue on *Participatory Tools and Methods in Urban Areas*. London: International Institute for Environment and Development.
- GROWN, C.A. and SEBSTAD, J.(1989) Introduction: toward a wider perspective on women's employment. *World Development*, 17 (7).
- HANSEN, K.T. (1982) Planning productive work for married women in a low-income settlement in Lusaka: the case for a small-scale handicrafts industry. *African Social Research*, No. 33.
- HARTMANN, M.(n.d.) *Social Relations and Access to Informal Sector Services: Some Examples from Tailors in Lusaka*. Seminar paper. Institute for African Studies. (unpublished)
- MAEMBE, E. and SIBBUKU, E. (1987) *An Assessment of Policies and Programmes for the Improvement of Working Conditions and Welfare of Urban Informal Sector Workers and their Families in Lusaka*.
- MOSER, C.O.N. (1993) *Gender Planning and Development: Theory, Practice and Training*. London: Routledge.
- MUNACHONGA, M. (1988) Income allocation and marriage options in urban Zambia. In: *A Home Divided: Women and Income in the Third World*. DWYER, D. and BRUCE, J. (eds). Stanford University Press.
- RAKODI, C.(1988) Urban agriculture: research questions and Zambian evidence. *Journal of Modern African Studies*, 26 (3).
- RAKODI, C.(1989) After the project has ended: the role of a non-governmental organization in improving the conditions of the urban poor in Lusaka. *Community Development Journal*, 25 (1).
- REPUBLIC OF ZAMBIA (1984) Strengthening women's participation in food and agriculture marketing. In: *Proceedings of the National Seminar held at Co-operative College, Lusaka-Zambia, April 1984. Occasional Paper*, No.21. National Commission for Development Planning and University of Zambia, Rural Development Studies Bureau.
- REPUBLIC OF ZAMBIA (1992) *Demographic and Health Survey 1992*. Lusaka: Central Statistical Office.
- REPUBLIC OF ZAMBIA (1992) *Country Profile 1992*. Lusaka: Central Statistical Office.

REPUBLIC OF ZAMBIA (1993a) *Social Dimensions of Adjustment: Priority Survey I, 1991*. Lusaka: Central Statistical Office.

REPUBLIC OF ZAMBIA (1993b) Zambia household budget survey. 1993-1994 (preliminary results). *Quarterly Bulletin*, No. 1. Lusaka: Central Statistical Office.

SCOTT, J. (1993) Urban agriculture: a response to the impact of structural adjustment measures. *ADU Occasional Paper Series*, No. 20. Wye College, Kent.

SEELEY, J. (1987) *Poverty in Lusaka: Preliminary Report*. (unpublished)

TODD, D., MULENGA, A. and MUPIMPILA, C. (1987) Businesses in Lusaka markets and recommendations for their assistance. *Lusaka Housing Project Evaluation Team Working Paper*, No. 37.

UNITED NATIONS ECONOMIC COMMISSION FOR AFRICA (1987) *Survey in Zambia, Cameroon and Ghana on Women as Small-Scale Entrepreneurs*.

Appendix 1

RESEARCH METHODOLOGY

A literature review was undertaken covering both general issues of poverty, urbanization and small-scale enterprise, and country-specific studies.

Field work was carried out in two visits. During the first visit initial contacts were made, and overview data collected; in the second visit, verification of initial findings, an in-depth study of particular issues and further exploration of intervention possibilities were carried out. The emphasis was on qualitative understanding of women's survival strategies, and their perceptions of constraints and opportunities, rather than quantitative analysis from the observer's perspective. The methodology employed, therefore, was informal – interviews with individual women selected randomly at home, in the streets and in market-places, interviews with key informants in relevant institutions, women's groups and projects, direct observation through walks in the compounds, and group discussions.

The CARE project provided a useful framework for planning and implementing the study. It permitted an entree into the compounds where CARE worked, providing information that formed the basis for follow-up in other compounds.

Ten group discussions were held with between 8 and 12 women present. These usually lasted about 1.5–2 hours. Several smaller meetings were held with members of Women's Clubs. Onlookers, particularly men, were discouraged. The meetings took place either in City Council/CARE offices or outside. Groups were usually assembled by CARE staff, who were asked to select participants randomly from nearby areas. Some participatory techniques were used, notably pairwise comparisons (of income-generating activities). Otherwise, the discussion was led by the researcher according to the

particular issues of interest. At the outset basic information about the group was collected which served to 'break the ice' and focus the discussion on topics of relevance and interest to the group.

Individuals interviewed were selected randomly during walks through the compounds or purposively in certain instances, e.g. market vendors, craftsmen, other small-scale entrepreneurs. A total of about 50 individuals were interviewed at length. Interviews generally lasted for about 1–1.5 hours and did not follow a pre-determined format. Notes were taken throughout. Other shorter interviews were held in city-centre markets and occasionally during compound walks.

Although efforts were made to obtain an unbiased sample this was not completely successful. Field work was carried out during normal working daylight hours and this meant a whole range of activities in the early morning and evening were not observed. Interviews were held at the home, streets or market-places; this clearly excludes women with formal sector employment who are not present in the day. A study in a short time frame does not easily capture seasonal variations in activities. Few men were directly consulted or even present during interviews.

Appendix 2

RESEARCH LOCATION

Zambia is the second most urbanized country in sub-Saharan Africa, with around 46% of an estimated (1991) population of 8.0 million living in urban areas. The population of the capital, Lusaka, was just less than 1 million in 1990. Other major urban areas are Ndola and Kitwe in the Copperbelt, both with over 300 000 people in 1990. Urban growth rates, largely through rural-urban migration, were very high following Independence in 1964 (an average of 8.9% annually between 1963 and 1969), but

have since slowed. Nonetheless, Lusaka was still showing high rates of growth in the 1980s (6.1% pa 1980-90), by far the highest in the country.

A number of factors explain the high rate of urbanization. Pre-Independence, there had been restrictions on the movements of Africans and on permanent residence in urban areas, which were lifted at Independence. People were attracted by better job prospects and relatively high wages in the urban formal sector. Government attention was also dominated by the urban areas. For instance, good roads were developed between Lusaka and the regions, but infrastructure within the regions remained underdeveloped. Agriculture suffered from a relative neglect in the post-Independence period as resources were directed to urban areas and food subsidies, at the expense of rural investment.

Lusaka is now differentiated into the low-density, high-income residential areas of 'conventional' housing, middle-income and high-density, low-income areas known as compounds. The latter are located on the periphery of the cities, relatively dispersed at varying distances from the city centre; many have a population of over 60 000. They originated in colonial times as housing areas designated for the African population and have since greatly expanded. Some of the low-income areas have been improved through upgrading programmes and site and service schemes funded by the World Bank in the 1970s. Others remain as spontaneous squatter settlements, some of which have not been officially recognized and are therefore liable to demolition. In general, services are poor, with the City Council having inadequate finance to provide basic public services and infrastructure such as water, drainage, road maintenance and refuse disposal; similarly provision of schools and health facilities is far from adequate, despite the heavy investments in social sectors during the prosperous years from 1964 to 1974. Some of the compounds are prone to cholera outbreaks, malaria is endemic and there are high levels of malnutrition and infant mortality.

Zambia, with an economy based on copper exports, was one of the most prosperous countries in sub-Saharan Africa in 1970, allowing substantial public sector investments. A fall in the world price of copper, the increase in oil prices and consequent deterioration in terms of trade, however, resulted in increasing strain on the economy. Real GDP growth has slowed dramatically since the mid-1970s and has shown negative growth in recent years (1989-91).

The Government embarked on a series of structural adjustment programmes in 1973/74, but these programmes were suspended in 1987 because of food riots. A new adjustment programme was introduced in 1991, following multi-party elections (the first in two decades) and victory for a new party who campaigned for reform. Since the late 1980s consumer prices have increased dramatically, as a result of high inflation, and the removal of price controls and subsidies on consumer goods.

Alongside this there were substantial falls in formal sector employment and real wages (between 1975 and 1990 real wages in the formal sector fell to 25% of their 1975 level) and a contraction in formal employment. A study by the Prices and Incomes Commission in 1988 showed that the average monthly income of the majority of poor households in low-income residential areas was less than the cost of a nutritionally adequate diet, and the situation has undoubtedly since deteriorated further.

In response to the decline in formal sector employment and wages, there has been rapid growth in informal sector activities, particularly in urban areas. Data are somewhat inconsistent. The 1986 Labour Force Survey indicates that of a total employed population of 2.36 million, 22% were engaged in non-subsistence informal activities (compared to 23% in the formal sector and 54% in the subsistence farming sector). Another (unnamed) source quotes wage-employment in 1988 as being only 10% of the total labour force. More recent data, from the Priority Survey in 1991, show 23% of urban employment being in the 'self-employment' category (35% for women

as against 18% for men). The same survey gives urban unemployment rates (for over 7 years age group) of 50% for women and 25% for men, with much the highest rates being in the 7-24 years age group. Informal sector activities are widely acknowledged to be a main contributor to household earnings, particularly for the poorest sectors of the population, including women.

In the first visit field work was carried out in two Lusaka compounds, George and Kanyama, and one Livingstone compound, Malota; in the second visit, a number of other Lusaka compounds were visited. These are all low-income, high-density residential areas. CARE has been working in all three compounds, where they have made visible improvements to the infrastructure (community services, roads, latrines and waste disposal).

George is located about 5 km to the west of Lusaka city centre. It has an estimated population of about 140 000. The compound has two community centres, five primary schools, five markets and a clinic. It is now a legal settlement which was upgraded with World Bank assistance in the late 1970s. 'Upgrading' provided basic services to existing, spontaneous settlements including piped water, access roads, street lighting, community centres, markets and housing loans. It involved the displacement of some residents, as a consequence of the infrastructural work, who were relocated in planned 'overspill' areas in which they were allocated plots and given loans to build block houses, under City Council supervision. Maintenance of public services within the

compound has been a problem for many years due to lack of funds.

Kanyama compound is about 3 km from the city centre, also on the western side but further south than George. Old Kanyama is an illegal squatter area, but given that it is well-established it is likely to be authorized by the City Council at some stage. New Kanyama is an authorized, planned settlement adjacent to Old Kanyama. The combined population of the compound is about 100 000, with more rapid growth in Old Kanyama (7.1% annually). The compound is built on a flat, limestone area which causes severe drainage problems and the area is subject to regular floods. Water supply is a problem, particularly in Old Kanyama where well water is used. However, a borehole has recently been constructed on the outskirts of the settlement to which people are able to walk and collect water from several stand pipes. In New Kanyama, there are shared stand pipes and some individual house connections. There are nine pre-schools, four primary schools, a clinic and a community centre.

Malota compound in Livingstone is much smaller, with a population of about 12 500 (including the extensions of Zecco and Burton), and around 3 km from the town centre. It is a legal area of private housing, adjacent to council housing. It is served by sewers (which are frequently blocked) and water supplies to individual plots are erratic. Malota is served by four schools in the neighbouring Maramba township, seven pre-schools and a major market at Maramba.

Printed and bound in the United Kingdom by Staples Printers Rochester Limited
Neptune Close, Medway City Estate, Frindsbury, Rochester, Kent ME2 4LT