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Sarah, Rachel, Allie and Ashley
March, 2010
Executive Summary

The purpose of the following report is to characterize beneficiaries of Nascent Solutions’ three-year WEAVE project in Mpika, Zambia and to provide substantive qualitative and quantitative conclusions about these populations, baseline metrics for project monitoring and evaluation, and recommendations for the WEAVE project. Intended to empower a group of 12,000 vulnerable women in Zambia’s northern Mpika District, Nascent Solutions’ WEAVE project will provide financial trainings and services for women with the capacity for financial independence and small-business ownership, gender-based violence and HIV/AIDS prevention and training programs, and literacy and ICT support.

In the first two weeks of January, 2010, four graduate student consultants from The George Washington University in Washington, DC traveled through Mpika’s three constituencies, interviewing 211 potential beneficiaries, conducting six focus groups and speaking with close to a dozen key informants. With the help of a group of capable and well-organized local staff members and strong community support, the consultants were able to collect enough information to make relevant and accurate conclusions about the WEAVE project’s target population. The qualitative and quantitative data collected over the course of these two weeks has been organized, analyzed and presented in the following report.

The women living in Mpika’s two rural and one urban constituency are, in general, poorly educated and very poor. The majority are farmers living off of the land on which they live and occasionally selling agricultural products for money they then use to pay school fees and to buy food and other essential household items. Family sizes are generally large, particularly as many women report caring for the children of sick and deceased relatives.

While some women and families have received loans from local NGOs and village banks to scale-up their agricultural enterprises, make household investments and repairs, or send children to school, the majority of women are unable to start businesses without access to capital. Most women in Mpika reported having no money saved or access to banking services. For married women, another barrier to financial
independence is a great deal of culturally embedded disempowerment. Women report that their husbands are most often their households’ primary decision-maker and, beyond access to capital, pose significant barriers to women’s entrepreneurship. Still, in focus group discussions particularly, women expressed a great deal of enthusiasm for business skills and training opportunities.

Though women generally understand their legal rights to property, freedom from rape and abuse, and general equality under Zambian law, they report that these rights are rarely enforced at the village/chiefdom level. This is where rural women most frequently bring disputes and complaints due to a combination of factors mostly related to the difficulty in accessing services in the distant commercial and legislative center of Mpika Central. Meetings with key informants confirmed that at the local level, chiefs and village headmen are often unaware of, or unconcerned with, statutory laws and as a result, women receive unfair and biased judgments.

Access to information about and treatment for HIV/AIDS is high, with almost all survey respondents able to name at least one way HIV/AIDS is transmitted and prevented, and at least one organization providing HIV/AIDS education or support services. Still, in communities where women are powerless and disenfranchised, these relatively high levels of awareness are often of little use and the HIV/AIDS infection rate in Mpika remains high.

This report's baseline metrics and recommendations will provide a strong foundation for the WEAVE project. This project will empower women in Mpika to own and operate small businesses, advocate for the equal legal protections which they are guaranteed under Zambia’s constitution, prevent and respond to gender-based violence, and form sustainable and locally-led cooperative groups. This empowerment will improve the lives of women and families across the region.
I. Background

Nascent Solutions’ Women Empowered to fight AIDS and Violence Everywhere (WEAVE) project is a three-year community-based women’s empowerment program. A central feature of this program is to increase the ability of 12,000 women affected by HIV/AIDS in Mpika District in the Northern Province of Zambia to start and manage economically rewarding and sustainable small businesses.

A baseline assessment for the project was conducted in-country between 1 January and 16 January, 2010. The aim of the assessment and the report which follows is to assess the lives of a representative sample of the women in Mpika with regard to their economic opportunities and activities, their level of education and literacy, the impact of HIV/AIDS and gender-based violence on their lives and their knowledge and use of available services. The following report includes conclusions and recommendations for program implementation and monitoring and evaluation of the WEAVE project based on qualitative and quantitative data.

The site of Nascent Solution’s WEAVE project, Zambia’s Northern Province, covers approximately one-fifth of Zambia and is made up of 12 districts, of which Mpika is one. Mpika, Zambia's largest district, has a population of over 165,000 and is comprised of three districts, Mpika Central, Kachibiya and Mfuwe. Mpika Central is home to the largest town in the district (also called Mpika). Mpika town lies at the junction of the Great North Road, a major highway which runs across Southeastern Africa to Dar es Salaam, Tanzania.
by road. These communities have high levels of poverty and illiteracy and are for the most part subsistence farmers growing maize, cassava, groundnuts and beans or harvesting edible caterpillars or producing charcoal for sale.

The population of Northern Province as a whole and Mpika District specifically are Bemba speakers. Most citizens in Mpika self-identify as Catholic, though specific religious traditions and observances vary.

*The Zambian Context:* Before the design and implementation of the baseline survey, the consultants collected a great deal of background information about the situation of Zambian women, their legal rights, experiences with HIV/AIDS and sexual violence.

As a whole, Zambia is suffering from the consequences of underdevelopment, with 68% of Zambians living below the poverty line. Zambian women however, suffer from additional physical, emotional and economic challenges.

Zambia ranked 107th out of 134 countries in the 2009 Gender Gap Index. In 2007, the rate of primary completion was 82% for females compared to 93% for males. At secondary and tertiary levels, rates of female completion decline even further, to 81% and 46% respectively.

Almost half of women in Zambia are married by age 18 and more than one-quarter of young women age 15–19 have already begun childbearing: 22% are mothers and an additional 6% are pregnant with their first child.

As in other sub-Saharan African countries, Zambian women are disproportionately affected by the HIV epidemic. In 2007 Zambia’s overall HIV prevalence was 14% but was 16% among women and 12% among men. In addition to experiencing a higher prevalence of HIV than men

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2 *Gender Gap Report 2009.* The Global Gender Gap Index was introduced by the World Economic Forum in 2006. The Index benchmarks national gender gaps on economic, political, education- and health based criteria, and provides country rankings that allow for comparisons across regions and income groups, and over time
4 Zambia Central Statistical Office (CSO), Ministry of Health (MOH), Tropical Diseases Research Centre (TDRC), University of Zambia, and Macro International Inc. 2009. *Zambia Demographic and Health Survey* 2007. Calverton, Maryland, USA: CSO and Macro International Inc. (Hereafter cited as Zambia Demographic and Health Survey, 2007)
5 According to the Zambia Demographic and Health Survey 2007 this represents a slight but not statistically significant decrease from the 15.6% prevalence observed in the 2001-02 ZDHS.
the epidemic has another consequence for Zambian women. Thirty-six percent of households have orphans or foster children under age 18. One in five children under 18 do not live with either biological parent. Fifteen percent of children have lost one or both parents, while 19% are considered orphans and/or vulnerable.\(^7\)

Almost half of Zambian women (47%) have suffered from physical violence at some point since age 15, including one in ten women who have been the victims of sexual violence. More than half of Zambian women (54%) have suffered from physical, emotional or sexual abuse from a spouse or partner.\(^8\)

Critical to Nascent Solutions’ WEAVE project, a Human Rights Watch report noted that married Zambian women have a 10% higher HIV prevalence rate than unmarried women and that domestic violence “is a central cause of HIV exposure in marriage.”\(^9\)

This discrimination is both a cause and a consequence of how many Zambian women themselves perceive their situation. More than six in ten women and half of men agree that a husband is justified in beating his wife for certain reasons, while only 39% of women agree that a wife has the right to refuse sex. As one Zambian activist put it,

“...Our culture means that women must accept certain extremes, for example, violence. It’s a way of life.”\(^10\)

**Zambian Women’s Rights: The Legal Context** At first glance it appears that Zambian statutory framework provides protection to women. The Zambian Constitution guarantees formal equality of women and men and stipulates that when customary law conflicts with statutory law, statutory law prevails. Zambia has ratified numerous international agreements that prohibit discrimination

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\(^6\) According to the Zambia Demographic and Health Survey 2007, although Northern Province has the lowest HIV prevalence in the country at 6.8%, the HIV prevalence for women in Northern Province between 15-49 was 7.7% while for men it was 5.7%.

\(^7\) Zambia Demographic and Health Survey 2007.

\(^8\) Zambia Demographic and Health Survey 2007.


Despite these domestic and international statutory protections, Zambia’s dual legal system empowers local courts allowing them to override statutory law in ways that are discriminatory to women.

Article 23[4][c] of the Zambian Constitution defers to customary law with regard to “adoption, marriage, divorce, burial, devolution of property on death or other matters of personal law” with no requirement to ensure equal rights to women and men.\(^\text{12}\) In addition the Local Court Act of the Laws of Zambia empowers local courts with the application of customary laws in relation to non-statutory marriages, divorce, custody, payment of bride price, adultery and property disputes, making customary law dominant in spheres where women are most vulnerable to discrimination.\(^\text{13}\) Litigants are permitted to appeal Local Court decisions to the Magistrates Court or to the High Court.\(^\text{14}\) However, as a shadow report to the UN Human Rights Commission notes, litigants must be aware of the provision to make use of it and most Zambian citizens, particularly women, remain unaware of their right to appeal.\(^\text{15}\)

As a result of these overlapping and conflicting legal mandates “women are subject to discrimination and domestic violence under the cover of customary law.”\(^\text{16}\) According to the US Department of State “customary law and practice…place women in a subordinate status with respect to property, inheritance and marriage, despite constitutional and legal protections.”\(^\text{17}\) An ECOSOC report noted that the “documentation available to the Committee clearly indicated that discrimination against women, which was rooted in the country’s customary law, was so serious that it amounted to a breach of both their human rights and their natural rights.”\(^\text{18}\)

The consequences manifest themselves most clearly in the ongoing discrimination and violence to which Zambian women are subjected. According to a 2008 State Department Human Rights Report on Zambia, violence and discrimination against women remain a serious problem.\(^\text{19}\) The report notes that while the government has legal provisions designed to protect women from abuse, “enforcement has not been vigorous enough to protect women and girl-children from violence, sexual-harassment and abuse.”\(^\text{20}\)

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\(^{12}\) Zambia Constitution, Amended 1996.


\(^{15}\) OMCT, Human Rights Violations in Zambia.

\(^{16}\) Mangani.


\(^{20}\) OMCT, Human Rights Violations in Zambia.
Domestic Violence: More than half of Zambian women (54%) have suffered from spousal or partner abuse at some point, whether physical, emotional, or sexual. Forty-three percent of married women report having experienced some form of physical or sexual violence by their husband or partner in the past year.21

Despite its widespread nature, no legislation specifically prohibits domestic violence or criminalizes marital rape. Perpetrators can only be punished when the violence results in bodily harm. In these situations the violence falls under Chapter 24, Section 248 the “Assaults” sections of the Zambian criminal code.22 Women who have suffered physical injury as a result of domestic violence may also sue their husband or partner in civil court and physical violence is recognized as a motive for divorce under customary law. While this does give women some legal recourse to respond to physical abuse, none of these provisions provide adequate protection from non-physical abuse.

Rape and Other Forms of Sexual Violence: Zambian women are also inadequately protected from sexual violence committed outside of marriage. In the Laws of Zambia sexual offenses fall under Chapter 87 “Offences against Morality.” As is the case with domestic violence, statutory law has proven itself largely ineffective in combating sexual and gender based violence. Sexual violence including rape, incest and defilement in Zambia are widespread. In November 2006 the Young Women’s Christian Association of Zambia reported that the YWCA shelter in Lusaka recorded ten rapes per week.23 According to a Demographic and Health Survey done in 2007 almost half of women (47%) in Zambia have suffered from physical violence at some point since age fifteen. One-third of women had suffered from acts of violence during the twelve months preceding the survey and one in ten women had experienced sexual violence at some time in their lives.24

Zambian statutory law is also weak with regard to marital rape. Zambian law defines forced sex or rape as the “unlawful carnal knowledge of a woman or girl, without her consent, or with her consent, if the consent is obtained by force or by means of threats or intimidation of any kind.”25 However because the law defines rapes as “unlawful carnal knowledge” it creates its inverse, lawful carnal knowledge. One report submitted to the UN Human Rights Committee posits that marital rape is not criminalized in Zambia because the idea of marriage as a lawful entity eliminates the concept of unlawful carnal knowledge within marriage.26

Zambia has created law enforcement institutions focused on violence against women and girls improve enforcement of statutory protections. In 1994 Victim Support Unit (VSU) was created within the Zambian Police Service. The VSU deals with cases related to property grabbing, spousal battery, defilement and sexual abuse. While the creation of the VSU indicates government recognition of the problem, multiple sources noted that law enforcement personnel remain under-resourced, ill-equipped and inadequately trained. A 2005 Freedom House Report stated that the Zambian “criminal justice system is poorly equipped to handle spousal or sexual abuse issues. Police departments remain male dominated, with little experience with or

22 Laws of Zambia.
25 Laws of Zambia.
26 OMCT, Human Rights Violations in Zambia.
understanding of gender-sensitive issues.”

A report submitted to the UN Human Rights Committee noted that perceived discriminatory attitudes of the police and judiciary had led to a lack of trust and subsequent under reporting of rape and other violence. The report found cases of law enforcement officials pressuring women to withdraw complaints. Freedom House noted a general reluctance by Zambian police “to intervene when perpetrators justify their acts in the name of cultural practices.” These problems are indicative of the failure of the Zambian statutory system to protect women from sexual and gender based violence.

In addition to weaknesses in the statutory system, “under customary law, access to remedy for victims of sexual violence may be virtually denied.” The Local Court Act stipulates that no violations, which are covered under statutory law, should be handled by local courts. Despite this stipulation, cases of assault, defilement and rape are routinely brought before local authorities and are not appropriately referred to the statutory authorities. A serious consequence of this is that while under statutory law these crimes can carry sentences up to life imprisonment, such punishments are not meted out by customary authorities. Complaints of sexual violence are often settled through payment to the victim’s family, “reinforcing the idea that rape of women and girls is an offense against family status rather than constituting a serious criminal offense against the victim herself.”

Lack of female representation and lack of formal training in the local courts system is an additional hurdle to fair representation of women in the customary system. In 2006, out of a total number of 808 local court justices, only 90 were women. In addition, local court magistrates often do not have formal legal qualifications and are unaware of developments in human rights laws which are applicable to customary law. The Zambian government itself describes customary law as administered by “nonprofessional justices who are predominantly male.”

Inheritance and Property Rights: Since the mid-1990s protection of women’s inheritance rights have increased. A 1996 Amendment to the Intestate Succession Act provides that a widow should receive 20 percent of her deceased husband’s estate, and that it is illegal to evict a surviving spouse from a matrimonial home. In addition, the Matrimonial Causes Act was passed in 2007, empowering courts to determine settlement of property upon divorce. Despite these protections, because the majority of Zambians marry according to customary law, the protections of the Matrimonial Causes Act and the Intestate Succession Act offer only limited protection.

According to a 2007 Human Rights Watch report “Zambian statutory law partially protects women’s inheritance and property rights, but failure to prevent discriminatory

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29 OMCT, Human Rights Violations in Zambia.
30 OMCT, Human Rights Violations in Zambia.
31 HRW Hidden in the Mealie Meal.
33 Laws of Zambia. Under the Intestate Succession Act 1996 Amendment a deceased man’s children split fifty percent of the estate, the widow receives twenty percent, the man’s parents receive twenty percent and other relatives receive ten percent.
34 HRW, Hidden in the Mealie Meal.
customary law taking precedence over statutory law undermines such protection.”

Although the Intestate Succession Act exists to govern the distribution of property upon a man’s death and enforce his wife’s rights to that land, under more widely used customary law, the property goes to the deceased man’s family. Women who attempt to enforce their legal right to their husband’s property can face punishment from their in-laws.

The phenomenon known as “property grabbing” is widespread. An HIV positive woman speaking to Human Rights Watch described property grabbing and its consequences this way:

“... when my husband died his relatives blamed me ... They said that I had brought illness into his house. His relatives took all the property and they sold our land. I didn’t get any money from the land. I did not [report this to the Victim Support Unit]. My relatives said that I must not fight over the land ... When I had the land, [my family] always had something to eat. After they took the land, I really struggled and we often did not have food.”

Many widows are unaware of statutory laws prohibiting property grabbing and as a result receive little or nothing from the estate. In addition the mandated fines for property grabbing are very low. Although a 2008 US State Department report observed that training of local court officials has “resulted in a slight decrease in the practice”, property grabbing by a deceased husband’s relatives remains a widespread phenomenon because of poor enforcement.

It is clear from the information presented that not only does statutory law provide inadequate protection to women, but that customary law supersedes statutory law and leaves women vulnerable to violence and discrimination. The following report provides, for the first time ever, critical information about the situation of women living in Zambia’s Mpika district. Addressing the economic and social vulnerability of these women and the resources available to them is critical for the region and country’s healthy and long-term development.

35 Ibid.
36 Ibid.
II. Methodology

Four graduate student consultants from the International Development Studies program at George Washington University in Washington, DC conducted rapid and extensive field research in Mpika’s three constituencies during the first two weeks of January 2010. These consultants used a mixed-method design of qualitative and quantitative research in order to evaluate the current status and lifestyle of women in Mpika District, for the purpose of guiding the design and development of the WEAVE program and creating a set of baseline metrics against which to measure future progress. Several specific quantitative indicators were developed to measure the program’s objectives. The qualitative information generated through the focus groups and key informant interviews will both support the baseline, as well as provide descriptive information to help guide program formation. Each focus group participant and survey respondent was informed of the purpose of their participation and the confidentiality of their responses and consented in writing.

Quantitative: In order for the survey results to be able to be generalized to the 12,000 target beneficiary population, a minimum sample size of 200 respondents was critical. By the end of the two week baseline survey, 211 surveys had been conducted among potential beneficiaries in Mpika’s three constituencies, Mpika Central, Kachibiya, and Mfuwe. An approximately even number of surveys were conducted in each constituency - 72 in Mpika Central, 70 in Kachibiya, and 69 in Mfuwe. While the consultants attempted to collect a random sample within each constituency, thereby reaching as many villages as possible, this was not always possible due to transportation, logistical, and time constraints.

Ashley Warriner of GWU (left) conducts a survey with Priscilla Banda (center), WEAVE Country Director, interpreting.
In total, surveys were conducted in three constituencies, six wards, and at least 43 villages. The table below shows the distribution of the surveys among the villages, wards, and constituencies.

**Table 1.1 Distribution of Surveys and Focus Groups by Constituency and Ward**

<table>
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<tr>
<th>Constituency</th>
<th>Surveys</th>
<th>Focus Groups</th>
<th>Ward</th>
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<tr>
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<td>69</td>
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<td>Chipembele</td>
<td>69</td>
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<td></td>
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<td>Chibwa Lubaleshi</td>
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Below and on the following page is a full list of each constituency, ward and village sampled:
In order to survey this number of women within two weeks, the consultants employed the generous help of local contacts such as other NGOs and the Catholic Church, who helped identify and recruit participants. The surveys were piloted during the first two days of the project among local WEAVE project coordinators, community stakeholders, and Bemba interpreters. This helped to adjust the questions to guarantee their culturally appropriateness and to ensure that the translators understood exactly what each question was aiming to measure.

This quantitative data was analyzed through Excel and through SPSS. Percentages of the frequencies of different responses for each question were calculated in Excel. Regressions, odds ratios, and anovas were calculated using SPSS to draw relationships between responses to separate questions.

Qualitative: Additional qualitative information was also gathered through the surveys in notes of respondents’ comments, stories, and descriptions. The majority of the qualitative portion of the research consisted of six focus groups and eight key informant interviews. Two focus groups were conducted within each of the three constituencies. Focus group questions were developed from the survey questionnaire with the aim to generate more descriptive and emotional responses. Key informant interviews were conducted with the following organizations and government offices: the district office of Social Welfare Office, the district Office of Marketing and Cooperatives, Caritas, DOPE, NZP+, the district hospital, the Mpika Seed Growers’ cooperative, and the Victim Support Unit (VSU). Key informant interviews were not conducted with a set list of questions, but rather a general questioning of types of services they provide, challenges that the women of Mpika face, and the strategies they use to cope with these challenges.
III. Results and Analysis

Socio-Demographic Characteristics of Respondents

Demographic information was collected from each survey respondent to identify potential program beneficiaries and analyze data based on key demographic characteristics. This type of information included the demographic characteristics of the respondents such as age and marital status, household demographics including how many people lived in the house, how many children were biological and non-biological, and how many children were in school, as well as information regarding education level and literacy.

Key Findings

- Women between the ages of 35 and 55 are caring for the largest number of children.
- The formal education level in all three constituencies is low.
- The literacy level in Bemba is high (although this may not reflect complete literacy).

The surveys were conducted among women in the Mpika District from the Mpika Central, Kachibiya, and Mfuwe constituencies. Two focus groups were conducted in each constituency with women from varying wards and villages. Because Mfuwe and Kachibiya are rural constituencies and Mpika Central is primarily an urban constituency, 68% of the women surveyed lived in rural regions and 32% lived in urban regions. The ages of the women surveyed ranged from 19 to 84. The average age of the women surveyed was 43, with 87% of the women falling within the range of 20 to 60. The majority of the women were married (68%), one fifth of the women were widowed (21%), and a small percentage were separated/divorced (8%) or single/never married (3%). In the focus groups, the ages of the women ranged from 17 to 68.

![Fig. 2.1 Age and Marital Status](image-url)
Of the 90 women who participated in the focus groups, approximately 59% were married, 16% were widowed, 22% were separated/divorced, and 1% were single. The women in the focus groups had from zero to 12 children. The average number of people living in the household was eight, with 89% falling within the range of 4 to 12 people in the house. Respondents cared for an average of four biological children and four non-biological children. The majority of women ages 19 to 30 cared for between 0 and 3 children, the majority of women ages 31 to 40 cared for 4 to 6 children, the majority of women between 41 and 50 cared for 7 to 9 children, the majority of women 51 to 60 cared for between 4 and 6 children, and the majority of women over the age of 60 cared for 0 to 3 children.

The majority (70%) of non-biological children women were caring for were the children of a deceased relative. Many of these relatives had died of HIV, with malaria, food poisoning, anemia, diabetes, stroke, hypertension, and suicide as some of the other reported causes. The women most frequently reported caring for the children of their sister or their grandchildren. Also, many (23%) reported that they were caring for the child because the parents were unable to support the child.

While 97% of the women surveyed had attended school, the majority (66%) had not made it past primary school, which indicates that the education level is relatively low. To assess the literacy level we asked the women if they could read, in what language, and at what level (i.e. easily, with difficulty, or not at all). The majority (83%) said they could read, with 56% reporting that they could read in Bemba only, and 43% reporting they could read in both English and Bemba (1% reported that they could read in a different language). Of those who could read in Bemba 71% said they could read easily and 29% said that they read with difficulty. Of those who said they could read in English, 53% said they could read easily and 47% said they could read with difficulty. This appears to be a relatively high level of literacy. However, because many women needed help writing their names for the consent forms, the accuracy of this self-reporting remains in question. Conducting pre and post test among selected participants of the WORTH portion of the WEAVE program will enable Nascent Solutions to more accurately measure the literacy level of the women involved in the program.
Of children eligible to be in school, 76% are in school. Each household surveyed pays for an average of 4-5 children to attend school. Of the 24% who are eligible, but are not in school, the most common reason (63%) was that families were unable to pay school fees. Many other reasons were also reported such as the child getting married, the child being pregnant, the child having an illness or disability, and the school being too far for young children to walk to.

While the national prevalence of HIV/AIDS in Zambia is 14.3%, it is slightly less at 7% in the Northern Province where Mpika District is located\textsuperscript{38}. Of the women surveyed, 18% said that there was someone in their household living with HIV/AIDS. While this statistic does not measure actual prevalence, it measures a component of those who are affected by HIV/AIDS. However, this statistic may be misrepresented due to the confusion regarding if we were asking about only those who live in the household, those for whom the woman cares, or those who have previously died because of HIV/AIDS. Also, due to the fact that the surveys were often conducted with other women nearby and the general stigma associated with HIV, the women may have been under-reporting.

**Conclusions**

- Women between the ages of 35 and 55 should be the primary beneficiaries of WEAVE’s programming, because they are caring for the greatest number of biological and non-biological children.
- The reported level of literacy in Bemba is higher than the reported level of literacy in English. Therefore, program materials should be developed in Bemba.
- In general, the overall education level is low and limitations in literacy and numeracy should be taken into consideration when establishing training materials.

\textsuperscript{38} Zambia Demographic and Health Survey 2007.
Women’s Economic Engagement and Empowerment

A critical component to women’s empowerment is economic stability. Women who are economically disadvantaged have fewer options for redress when they are victims of abuse and are less able to make decisions for themselves when they are financially dependent on their husbands or family. One of the key focuses of the baseline survey in Mpika was women’s engagement in the local economy, generation of household income, and the barriers to greater economic participation.

**Key Findings**

- There is a strong correlation between education, literacy and annual income. The higher the level of education of a woman, the higher her annual income.
- Men are often not supportive of women’s efforts to contribute to the household income, at times even stealing savings and earnings.
- Lack of startup capital is one of the greatest barriers to investment in small business and farming. Minimum deposits and membership fees exclude the poorest women from building savings and obtaining credit in commercial and village banking.
- Rural women are especially disadvantaged by long distances from markets, banking and other financial services. The desire for expanding businesses and savings exists, but physical distance is a major barrier.
- The majority of women in Mpika (and the overwhelming majority in rural constituencies) earn income from farming and invest savings and loans in agricultural inputs. Women also report enjoying agricultural work more than any other form of employment.

**Household Income:** Sources of household income and level of engagement in income-earning work were somewhat difficult for many respondents to describe concretely, because of the fluctuating nature of both. Changes in agricultural seasons, unpredictability of the weather and subsequent crop yields affected incomes, while children’s school calendars and responsibilities to other relatives’ children affected the total number of people living in the household and engaging in work. Eighty-one percent of women reported that 0-2 persons in their household were engaged in work that earned income for the family. However, this figure may be quite misleading. As will be shown below, the majority of respondents earned income through agricultural activity and sales of produce. After hearing respondents’ answers to subsequent questions about income generation, it seems that many of them considered “work for income” to be only work outside the home or off of the farm (i.e. salaried work). Because (as we will see) so few respondents in Mpika are engaged in salaried work, many respondents reported that no one in their household engaged in income-earning work. In cases where agriculture was the main source of income for the household, respondents normally reported that the number of people in the household engaged in farm work was higher than the number of people reported as working for income.

Seventy-nine percent of all respondents listed selling agricultural products as one of their sources of income. The three next most frequent responses were salaried/office work (17%), selling animals/fish (13%) and small business (10%). It should be noted that these figures are slightly different from primary sources of income, given that there were 335 responses among
211 respondents, since most households had more than one source of income. When asked what was their primary source of income, 62% reported that selling agricultural products was the main source of income for their household. The most commonly mentioned crops were maize, groundnuts and beans.

Eighty-two percent of rural respondents cited agricultural produce as their primary source of income, while 40% of urban respondents cited agricultural products as the primary source. Thirty-two percent of urban respondents cited salaried work as their primary income source, while just 5% of rural respondents said the same. Those who listed a small business as their primary source of income were 3% among both urban and rural respondents each. Three percent of all respondents said that relatives send them money.

Table 3.1. Primary Sources of Income, by Constituency

<table>
<thead>
<tr>
<th>Source</th>
<th>Overall</th>
<th>Mpika Central</th>
<th>Kachibya</th>
<th>Mfuwe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selling agricultural products</td>
<td>62.20%</td>
<td>40%</td>
<td>83%</td>
<td>84%</td>
</tr>
<tr>
<td>Salary/office work</td>
<td>12.9%</td>
<td>32%</td>
<td>4%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Small business</td>
<td>4.3%</td>
<td>4%</td>
<td>1.5%</td>
<td>4%</td>
</tr>
<tr>
<td>Selling animals/fish</td>
<td>3.8%</td>
<td>3%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Relative sends money</td>
<td>3.6%</td>
<td>4%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Day laborer</td>
<td>2.9%</td>
<td>3%</td>
<td>4%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>2.9%</td>
<td>3%</td>
<td>1.5%</td>
<td>3%</td>
</tr>
<tr>
<td>Brewing beer</td>
<td>2.4%</td>
<td>1%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Service</td>
<td>1.9%</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Domestic work</td>
<td>1.4%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
<td>1%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Motorcycle/taxi driver</td>
<td>0.5%</td>
<td>1%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

The average income among respondents who were able to estimate it was 3,760,000 Kwacha (approximately US $800) per year. An important note for this figure is that because many respondents were unable to estimate their annual income, they were asked to estimate their monthly or weekly income. These figures were then multiplied by either 12 or 52 in order to generate an annual estimate. There were, however, many respondents who were unable to estimate their income at all. Seven reported no income whatsoever during the past year, while 15

\(^{39}\) USD 1 = ZMK 4700
were not able to estimate their income. Difficulty estimating income was due in large part to seasonal earnings. Many respondents engaged in agriculture have only one harvest per year. This harvest determines what their entire annual income will be, and is highly variable depending on access to farming inputs, weather and climate, and pests. When disaggregated, incomes differ greatly by constituency. The average annual incomes were as follows:

- Total: ZMK 3,760,000 (US $800)
- Kachibiya: ZMK 1,496,000 (US $318)
- Mfuwe: ZMK 2,007,000 (US $425)
- Mpika Central: ZMK 7,784,000 (US $1650)

**Income Expenditure:** Respondents who participated in the survey were asked to identify their three largest household expenditures. The results of the survey show that of the income earned by women in Mpika, the vast majority is spent on food, clothing and school fees. These three expenditures represent 65% of all household spending. Other major income expenditures are shown in Fig. 3.1.

![Fig. 3.1 Household Expenditures](image)

**Business ownership:** A third of survey respondents reported owning a business. These businesses included beer brewing, tailoring and sewing, and small shops, among others. The focus group responses reflected the same trends. The two most commonly named businesses that women said they enjoyed doing were selling agricultural produce and brewing beer. The principal discrepancy between the survey responses and the focus groups was the sale of livestock. Virtually none of the survey respondents listed sale of livestock as their primary source of income, however focus groups frequently mentioned this activity as a common business. It may be deduced that while many women occasionally sell chickens, goats and pigs, it does not represent a substantial proportion of their household income.
Of those respondents that owned businesses, 60% said that it was their own business, while 13% said it was a family or household business. Twenty-six percent said that the business was owned and run primarily by someone in the household other than themselves.

There does not seem to be much of a strong correlation between the level of education of a woman and the likelihood that she owns a business. The cohort with the largest percentage of business owners, was women who had attended some secondary school, of whom 47% owned a business. However, 36% of respondents who had not completed primary school also owned a business, while just 6% of women who had completed post-secondary education owned businesses. This may be attributed to the fact that many of the businesses owned by women are very small operations such as brewing beer at home and selling it to the neighbors. Also, women who had completed post-secondary education were very likely to hold jobs in salaried positions, such as teaching or nursing. These women did not have the need to own a business. There was, however, a link between incomes and business ownership. The average income among women who owned a business was significantly higher than the average income among women who did not. Women who owned a business earned on average ZMK 5.7 million (US $1200) per year, while those who do not own a business earned, on average ZMK 2.8 million (US $595).

Of the 60% of all survey respondents who did not own a business, the overwhelming barrier was a lack of startup capital. It is important to note that many respondents’ reasons for not owning a business was not a lack of ability or capital, but rather no need or reason to own a business. Other reasons included old age, or simply earning enough as a farmer or a salaried worker and not having the desire to run a business.

The focus groups provided more nuanced reasons for not owning a business. While the surveys reflected just 3% of women citing lack of a market as the primary reason for not owning a business, half of the focus groups cited this as a reason. For women in rural areas, the nearest market is Mpika Central, 100 kilometers or more away from their village. For many, this means a day or more of walking, carrying heavy loads of merchandise, and sleeping alongside the road in the bush. For many women, the time and risks involved outweigh the benefits of carrying their goods to the market for sale.

As will be shown in other sections of the survey, the distance to Mpika Central and lack of transport is a major barrier for rural women to access most services that would allow them to attain a better standard of living. There were also many women in the focus groups who had the desire to open a business and perhaps even the capital, but said that there was no point in starting a business, because their husbands would steal their earnings to buy alcohol.
Just 6% of respondents specifically stated that they had received business skills training such as marketing or entrepreneurship. Cordaid, Camfed and local cooperatives were the most frequently named organizations offering business and entrepreneurial skills training. According to an interview with Chuwe Mutale at the Office of Marketing and Cooperatives, their office offers entrepreneurship and leadership training. The office has a vehicle at their disposal and will go to groups in rural areas to conduct the trainings. The trainings can be as long as a week (meaning 5 business days). These trainings are offered free of charge to groups that request them thanks to a government subsidy. The process to access these trainings is very simple, as long as a woman from the village is able to go to Mpika Central to the Marketing and Cooperatives office. A group does not have to be registered in order to receive training; they must only approach the office and request it. According to Mutale, the office conducts approximately 75 to 100 trainings per year.

Caritas also offers entrepreneurship training. They begin by teaching the theory of a business, and encourage women to come up with an idea for a business of their own. The women are given the opportunity to try to implement their business idea during a trial period. Caritas assesses the performance of the trial businesses, and gives startup capital to those who are doing well and continue educating those who are not doing well.

**Table 3.2 Reasons for Not Owning a Business**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of initial capital</td>
<td>81.10%</td>
</tr>
<tr>
<td>Lack of necessary skills</td>
<td>2.50%</td>
</tr>
<tr>
<td>Lack of market</td>
<td>2.50%</td>
</tr>
<tr>
<td>Lack of credit/high interest rates</td>
<td>0.00%</td>
</tr>
<tr>
<td>Illness or disability</td>
<td>2.50%</td>
</tr>
<tr>
<td>Other</td>
<td>11.50%</td>
</tr>
</tbody>
</table>

Savings: Approximately 30% of survey respondents reported having savings. Of these women, 94% had individual or household savings, while just 5% had group savings. When disaggregated by constituency, Kachibiya has the highest rate of savings among the three, with 37% of all respondents with at least some savings. Mfuwe and Mpika Central had savings rates of 23% and 29%, respectively. The average amount of savings did not vary widely across constituencies. The average amount of total savings in Mpika Central, Kachibiya, and Mfuwe were ZMK 615,000 (US $130), ZMK 614,000 (US $130), and ZMK 607,000 (US $129) respectively.

Two of the focus groups mentioned saving money within a village banking group, explaining that each group chooses one person whom they trust to keep the group’s money. Three of the groups also stated that most people do not save their earnings; rather, they quickly re-invest profits from selling agricultural produce in more farming inputs such as fertilizer and seed. Several focus groups also stated that those women who do have individual savings will normally keep it on their person, or they agree with their husband on where to hide the money in the house. This seems to depend largely on whether and how much the husband drinks. The groups that said they keep their money on their person rather than in the house also complained of husbands stealing money to spend on alcohol. Finally, the focus group in Katibunga (Mfuwe) informed us that the parish there keeps individuals’ savings under lock and key, although they church does not pay interest on savings. It simply serves as a secure place to store cash. Given the fact that many women spend their income immediately before it can be stolen, and as will be discussed below, the poorest women find even village cooperatives to be inaccessible, the church could be an alternative savings mechanism.
Access to Commercial Banking: Of the 211 survey respondents, just 43, or 21% said that someone in their household had a bank account. Of these 43 respondents, just 26% said they were the primary account holder. In nearly half the cases, the husband alone was the primary account holder.

The average distance to the nearest commercial bank was 61 km, however it comes as no surprise that when disaggregated, respondents in rural areas are much farther from any commercial bank. The average distance to a commercial bank was 9km in Mpika Central; 98km in Kachibiya; and 75km in Mfuwe. For women living in the rural constituencies, this means walking a day or more to get to Mpika Central to make a bank transaction. As mentioned above, travelling this far is very risky at night.

Forty-one percent of respondents did not know what the requirements to open a bank account were, while 19% of respondents simply stated that one needs money to open an account, although they did not know what the minimum deposit was, nor were they able to provide any
more specifics. Over half of the respondents who were able to list specific requirements to open an account were from Mpika Central. Of those respondents who listed any requirements at all (specific or not), 53% stated they could meet the requirements. Of those that knew the requirements to open an account and stated that they could meet them, 57% did not have an account.

The three most common reasons that women did not have bank accounts were as follows:
- While the respondent had enough savings to meet the minimum deposit, she could not afford to continue to make regular deposits;
- The distance to the bank was too great; and
- Bank fees were so high that there was no incentive to open an account.

To determine the actual requirements to open a bank account, several banks and commercial lending institutions were visited. The institutions visited included Zambia National Commercial Bank (ZANACO), Finance Bank, Zambia National Building Society, Bay Port and B-Blue. Some of these institutions serve government employees exclusively, while others serve the general public.

Typical requirements to open a commercial bank account in Mpika included:
- Average minimum deposit of ZMK 100,000 (US$ 21) (though this varied between banks)
- Copy of National Registration Card (NRC)
- 1 or 2 passport-size photos
- 2 reference letters (from an employer, current account holder or church pastor)
- Utility bill
- Completed application

Obviously, for many rural women, these requirements are prohibitive, even if they had convenient transportation to the bank. For example, if a rural woman farms and does not have any friends or neighbors who are account holders, two letters of recommendation would be a difficult requirement to fill. Likewise, a copy of a utility bill is not something a woman who has no electricity or running water will be able to provide. The most prohibitive requirement however, is the cost of opening an account. Even if a woman manages to save the minimum deposit, the cost of travelling the long distance to the bank, combined with the cost of making photocopies and getting photos taken could potentially double the cost of opening an account.

Loans: Thirty percent of survey respondents said that they had been given a loan in the past, while 9% responded that they currently have a loan. Mfuwe had a disproportionately large percentage of respondents who had had a loan at some point, at 50%, compared to less than 20% in the other two constituencies. Within Mfuwe, concentration of loan recipients was highest in the villages of Macheleta, Mwila and Machango.

A challenge in reporting on loan amounts and interest rates was the memory of the respondents. Very few respondents were able to recall the exact amount of their loan, and even fewer were able to recall the interest paid. Furthermore, in some cases of commodity loans, the respondent paid interest in a commodity rather than cash, making it hard to determine what the interest rate was without knowing what the monetary value of the commodity loan was.
Half of all respondents who had received a loan got it from an NGO, while a quarter got their loan from a village banking group. Given the distance to commercial banks from most villages, it is no surprise that only 13% received their loan from a commercial bank. The most frequently named NGOs that had given loans to respondents were Cordaid, DOPE and Caritas.

Thirty-five percent of loans were given in the form of cash, with the average loan amount being ZMK 2,061,000 ($440). Very few respondents were able to remember the interest they paid on cash loans, but responses that were received ranged from 6% up to 80% (one respondent reported that her loan from an NGO had an interest rate of 80%).

The remaining 65% of respondents received commodity loans. Of those that received commodity loans, nearly all of them received agricultural inputs. NGOs in the region loaned seeds, groundnuts and bags of fertilizer to borrowers. When the respondent was able to estimate the interest rate of the commodity loan, whether it was paid in cash or in return commodity, the average interest rate was 74%, ranging anywhere from 31% to 150%. Again, 19% of women reported having been behind on their loan payments at some point.

The use of loans reflects the nature of the loan itself. Obviously, with 65% of received loans in the form of a commodity, which is almost universally in the form of farming inputs, 61% of loan recipients likewise responded that they used their loan to invest in their farm. Other common uses for loans included investment in an existing enterprise, school fees and household items.

Fifty percent of loan recipients reported a positive change in the livelihood of their household, while 16% said their loan had a negative impact. Thirty-four percent said they did not notice a change either way or could not comment on any changes made. The most common positive changes listed were increased crop yields, increased food security, ability to make home improvements and ability to send children to school.
The most common negative impacts experienced were failed crops due to drought, resulting in low yields that did not produce enough to pay back the loan, interest rates that were too high, and women whose husbands took the loan money and used it for a different purpose than that for which it was intended.

**Factors that exclude women from economic activity**

**Lack of Education:** There is a distinct positive relationship between the level of education and the average income of women in Mpika. Among the 211 respondents:

- Those who did not complete primary school earn an average of ZMK 2,600,000 (US $550) per year
- Those who completed primary school earn an average of ZMK 3,200,000 (US $680) per year
- Those who attended some secondary school earn an average of ZMK 3,900,000 (US $830) per year
- Those who completed secondary school or higher earn an average of ZMK 6,500,000 (US $1400) per year

A low level of education and literacy is a major limiting factor for income earning potential. When a woman is not able to easily read and write, it is a significant challenge to participate in a business training at the same level as a woman who is highly literate. According to Father Chibuye of Caritas, literacy and numeracy have a major impact on the success of a participant in Caritas’ entrepreneurship program.

**Distance from Markets and Services:** Lack of basic infrastructure such as paved roads, transportation and telecommunications makes connecting to markets extremely difficult for rural women in Mpika District. Not only are rural women isolated from markets, but they are also isolated from financial and social welfare services. As mentioned above, the local government, through the Marketing and Cooperatives office, provides business training for women in their own villages. However, physical isolation from Mpika Central means that many women living in rural villages are not aware of the availability of such services. In the instances where women are aware of such services, requesting the service for their village means a day or more in travel to Mpika Central to meet with the Marketing and Cooperatives office. Of course, the local government is not the only institution providing business skills training. NGOs have also been active in the area by providing trainings. However, women complained that the trainings amounted to a very short, one-time workshop, sometimes only one day.
“NGOs have come many times. They come for just one day and then they never return. What can we learn in one day? We want to know when someone will come and stay to help us on a long-term basis”.

~ Focus group member in Katibunga, Mfuwe

Lack of Access to Capital: For urban and rural residents alike, prohibitively high banking fees and interest rates exclude poor women in Mpika from entrepreneurial activities and investment in existing businesses. As previously mentioned, one of the principal reasons why women who could open a bank account, but chose not to, was because they cannot afford to continue to make regular deposits. Many elaborated, saying that fees were so high that any deposit they made would be lost after a few months of service charges.

Village banking groups have traditionally been thought of as the alternative for women without access to commercial institutions. However, as will be discussed below, even these groups tend to charge high membership fees, excluding the poorest women. For these women, who have no access to commercial or village savings and loans, there is little opportunity to advance economically.

“In the past, when I didn't work, I would ask my husband for money for the family and to start my business. This always led to fighting and beating. Finally I was able to get money from my sister, and I was able to start a business selling second hand clothes. When my husband saw how responsible and talented I was at running my business and managing money, he started giving me money out of his salary to invest in the family and in my business. We no longer fight nearly as much”.

~ Paraphrased from a survey respondent in Mfuwe

It should be noted that there was no significant relationship between women’s knowledge of their rights and incomes. It is tempting to assume that women in households with lower incomes would be most marginalized and have less knowledge of their rights. However, the survey showed that this was not the case. There was little difference in the average incomes of women who said they were guaranteed equal rights under Zambian law and in their village and those who said they were not.

<table>
<thead>
<tr>
<th>Conclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>• There is a strong correlation between education, literacy and annual income. The higher the level of education of a woman, the higher her annual income. The program must therefore include a strong literacy component in order to ensure the success of other elements.</td>
</tr>
<tr>
<td>• Men are often not supportive of women’s efforts to contribute to the household income, sometimes even stealing their wives’ savings and earnings. It will be important to get buy-in from men, perhaps through sensitization programs, in order to decrease opposition to the program.</td>
</tr>
</tbody>
</table>
• One of the two greatest barriers to financial and economic progress is a lack of start-up capital for small enterprises and farms. Women are willing and often able to save. However, minimum initial deposits at commercial banks and membership fees among village cooperatives serve to exclude the poorest women. There is a great need for a village banking program that is accessible to these women who cannot afford to pay a membership fee in order to provide a secure and accessible savings mechanism.

• Rural women are especially disadvantaged by long distances from markets, banking and other financial services. The desire for expanding businesses and savings exists, but physical distance is a major barrier. Rural women especially must be linked to markets, either through the creation of local markets (through diversification of crops and products) or provision of transport of goods to an existing market.

• The majority of women in Mpika (and the overwhelming majority in rural constituencies) earn income from farming and invest savings and loans in agricultural inputs. Women in focus groups also reported enjoying agricultural work more often than any other form of employment. In order to ensure the greatest degree of buy-in from women, business training programs should focus on agricultural activities.
Women’s Knowledge and Practice of Their Rights

A critical component of this extensive baseline survey, and the WEAVE project more generally, was the nature of women’s knowledge and practice of their rights. The survey therefore included a battery of questions meant to gauge target beneficiaries’ role in household decision-making processes, their understanding of their rights to property, resources and legal services, and the prevalence of and response to gender-based violence. Through individual surveys, focus groups and interviews with key informants and organizations, this baseline survey provided a clear picture of the situation of women’s rights in the Mpika District of Northern Zambia.

Key Findings

- Almost half of the women surveyed consider their husbands to be their household’s primary decision maker, but the majority report making many daily household decisions themselves.
- In rural constituencies, land is controlled by local chiefs. While women report a good understanding of their equal land rights, they also expressed anxiety about the inconsistent enforcement of these rights in their local villages.
- The majority of women reported that gender-based violence occurred frequently or sometimes in their villages. In all constituencies, women reported that they were more frequently beaten by a husband or intimate partner than by a stranger.
- The majority of women in all constituencies reported that men were not justified in beating their wives, that women could not refuse to have sex with their husbands and that a rape could not take place between a husband and wife, but these responses varied significantly by age, education level and constituency.
- The majority of respondents believed that they received equal protections under Zambian law and at the village level. However, where 72% (almost three-quarters) of women felt protected by the Zambian government, a smaller majority, only 59%, reported equal protection within their villages.

Household Decision-Making: In both individual interviews and focus groups, participants were asked to name the person in their household who acts as the principal decision-maker. Twenty-seven percent of individual respondents named themselves as their household’s principal decision-maker, though only 5% of these respondents were married. The great majority of women who responded that they were their household’s primary decision-maker were widowed, divorced or single. By far the most common response to this question was, unsurprisingly, the respondent’s husband or partner: 46% of respondents named their husbands or partners as primary decision-makers. Among married women, only three responded that they were the primary household decision maker, while 94 women (67%) named their husband. Twenty-one percent responded that household decisions were made jointly between themselves and their husbands while 2% and 3% respectively answered that decisions were made by themselves and another person, or another person alone. These respondents were largely older women living on their adult children or younger women living with parents. There is not a statistically significant difference in these percentages between constituencies, which is to say that approximately half of the women across the target region consider their husband’s to be their household’s primary
decision maker. This number rises to two-thirds of respondents, when only married women’s responses are considered.

After this question about the primary household decision-maker, respondents were asked a series of follow-up questions about specific household decisions and the person who has the final say in each of them. Almost all widowed women – excluding those living with adult children – reported that they acted as head of household, and made all household decisions. As is evidenced in Fig. 4.1, the most common decisions women reported making themselves were “Decisions to buy daily household purchases” (52% of married women responded that they alone made these decisions), “Decisions about how the money you [respondent] earn is spent” (24%) and “Decision to be involved in a community group or church” (24%). The most frequently reported joint decision was that of children’s schooling (70%), and the most frequently reported decisions made my respondents’ husbands was, notably, whether or not she [the respondent] should work to earn money. Thirty-five percent of married respondents answered that the decision of whether or not they should work was made by their husband or partner.

These results were largely confirmed in larger focus groups conducted in all three constituencies. Focus group participants generally agreed that their husbands had the final say in all major household decisions – buying and selling property, making large purchases, etc. – but several women also described a process of sitting down together with their husbands (and even older children) to give input and make decisions by consensus. In Mpika Central, the most urban constituency, married focus group participants described joint decision-making and generally agreed that any money they earned was their own to save or spend. Women in more rural constituencies also described having some input into household decisions, but mostly those related to their children’s schooling and their involvement in church and community groups.

Interestingly, about a third of the women who initially answered that their husbands were their household’s primary decision-maker later answered that a majority of specific household decisions were made either by themselves or together with their husbands. This suggests that abstractly women consider their husbands to be heads-of-households, but in practice, often make many household decisions themselves or together.
*Land Rights:* In order to get an accurate understanding of women’s access to land and their understanding of land rights, Nascent Solutions’ staff and consultants first had to understand how land is distributed, owned, exchanged, and sold in Mpika Central. To gather this information, we asked respondents what is needed, in their village or constituency, to own land. Their answers, disaggregated by constituency are in the graph below in Fig. 4.2.

![Fig. 4.2 Requirements to Own/Obtain Land in Mpika](image)

In each constituency, but especially in Kachibiya and Mfuwe (the two rural constituencies) the most common answer to the question about the requirements for land ownership was permission from the chief or village headman (the beige bar). This answer accounted for all but a handful of answers in the rural districts, demonstrating that these people are operating outside of a traditional government or privately-managed land ownership system. In Kachibiya and Mfuwe especially, land is not bought or sold. Rather, permission is granted for a family to live and work on a plot of land which is then inherited by their children and so on. The large proportion of women in Mpika Central who responded “Other” (the yellow bar) were employees and wives of employees of a large local school. The school itself owned a great deal of property and these respondents were living on land leased to them as a condition of their employment.

Respondents were then asked who owned the land on which they are currently living. This was perhaps a complicated question, given that such a large percentage of respondents in rural constituencies reported that land actually belongs to the chief but was given to them by his permission. Still, we found the responses to the question of land ownership notable. Twenty-eight percent of women said that they themselves owned the land on which they lived and worked (notably, 30% of these respondents were married, the other 70% widowed, divorced or never married). Twenty-five percent of women said their land was jointly owned by themselves and their husbands, while only 12% named their husbands as land owners. It was encouraging to see that women reported owning (if not fully, at least jointly) their land. In cases where land was
given to their families by a chief or village headman, these women reported having at least an understanding of this process and their rights therein.

While almost half (48%) of married women reported that they owned the land on which they lived either solely\textsuperscript{40} or with their husbands, they expressed some anxiety about their ability to remain on this land should they become divorced or widowed. Though the Zambian government does guarantee divorced and widowed women the right to remain on their land, 24% of respondents answered that there were no such legal guarantees in cases of divorce, and 18% believed that the government did not guarantee women these rights should they be widowed.

The charts on the previous page disaggregate these responses by constituency and demonstrate that there is no significant difference in women’s understanding of their land rights (in cases of divorce or death) based on the constituency in which they live. There is, however, a statistically significant relationship between highest level of education and whether or not a respondent answered that divorced (P = 0.584) or widowed (P=0.22) women have rights to the property they shared with their husbands.

In focus groups and individual interviews, many women expressed concern that, while in theory their land rights were protected by the government, this was not necessarily so in practice. In many cases, the land on which the woman lived was inherited by her husband.

\textsuperscript{40} Married women who reported being the sole owners of their property generally reported that they had inherited this property from their own parents or family members, though these cases were rare (12%).
from his parents or other family members and, upon his death, his family would reclaim this land and force the woman (and her children) to leave. Many widowed women reported that their late husband’s family had forced them off of their land either without knowledge of or concern for the law. Still, a woman in one focus group explained her perspective as the mother of an adult son. She noted that she and her husband had invested a great deal of time and resources in her son and were upset that he had turned his back on them (his parents) upon his marriage to a woman from another village. Should her son die, she said, she and her husband should be entitled to at least a portion of his assets and land. A younger woman in the same focus group disagreed, saying that she and her husband received no support from her in-laws while her husband was alive, and therefore she owed them nothing after his death.

**Gender-Based Violence:** In order to design a targeted and effective campaign against gender-based violence in Mpika, Nascent Solutions’ staff need to understand not just women’s knowledge of their rights and the structure and efficacy of the local and legal court systems, but also, and more specifically, the prevalence of gender-based violence in the target region and the response and attitudes of the program’s intended beneficiaries.

In individual interviews, women were reminded of the confidentiality of their responses and asked whether they had heard of a local woman who, in the past 12 months, had experienced physical or sexual violence from her husband/intimate partner or another man. Responses for awareness of each of these cases were comparable (65% answered yes, they had heard of such women, while 35% answered no). Regardless of how a respondent answered, she was then asked how often she believes this type of abuse (either by a husband/intimate partner or another man) occurs. Fig. 4.6 represents their answers about the frequency with which women experienced physical or sexual violence from a spouse or intimate partner (in blue), or by another man (in
red). When these responses are further disaggregated by constituency, the results are particularly interesting.

The greatest number of women in Kachibiya reported that these cases happened ‘Frequently’ and, while women in Mpika Central answered ‘Rarely’ more frequently than women in any other constituency, no women in Mpika Central said that spousal-abuse ‘Never’ occurred. It seems that cases are more infrequent in Mpika Central (where the most common answer was ‘Rarely’) than in either of the two rural districts, where the most common answers were ‘Frequently’ (Kachibiya) and even numbers of responses for ‘Frequently’ and ‘Sometimes’ (Mfuwe).

The chart in Fig 4.7 presents the same set of data, but in response to the question about the frequency of gender-based violence from someone other than a woman’s husband or intimate partner. Women in all three constituencies reported far fewer cases of abuse by someone other than a husband or intimate partner. Furthermore, in individual interviews and focus groups in each constituency, women generally reported that spousal-abuse was far more common (and culturally acceptable).
A January 6, 2010 meeting with two Victims Support Unit officers yielded additional information about the prevalence of gender-based violence. The officers with whom we spoke reported that their unit often handles between 15 and 18 cases a day, mostly from women living nearby in Mpika Central. The VSU officers also explained that some women frequently report cases of repeat offenses, and that the most common cases are of domestic violence and complaints about men who are not providing adequately for their families. While the data above and from the VSU only represent the opinions of the women with whom we spoke and the cases brought to the VSU in Mpika Central, this is the best data that we could realistically gather about the prevalence of gender-based violence.

Based on the observation that women in all three of Mpika’s constituencies are, at least sometimes, the victims of gender-based violence and that, in most cases, the perpetrators of this violence are the women’s husbands and intimate partners, it is important to understand what the direct causes are of this abuse.

Towards this end, individual respondents and focus group participants were asked to name some of the reasons why a man might beat his wife.
For the sake of analysis, responses were grouped into seven general categories. Because many women gave two (or three) answers, Fig. 4.8 represents 357 aggregated responses from 211 individual interviewees.

The most common responses – those relating to alcohol, infidelity and general disobedience – all included several interpretations and accounted for 26% of all responses. Midway through our research, we found that women were frequently citing a man’s drunkenness as a reason why he might beat his wife (many women told stories of their husbands returning home after a night of drinking and beating them), but several women also mentioned that women may be beaten when they themselves have been drinking alcohol – either because they stayed out late and neglected household responsibilities or because, when drunk, they provoked their husbands and were disrespectful.

Unfortunately, by the time we realized that alcohol-related abuse was actually two distinct (and very different) categories, we had completed half of our surveys and, as such, were not able to accurately capture the distinction between the two.

Similarly, we first understood responses of infidelity to apply to women whose husbands suspected them of being unfaithful. This was largely the case, though several women also included examples of men who were being unfaithful, and who beat their wives either because they were upset with their mistresses and taking this anger out on their wives, or because their wives (rightly) accused them of their infidelity. Again, we recognized this distinction too late to disaggregate the responses.

The second most commonly cited reasons why a man might beat his wife were examples of general disobedience or disrespect, accounting for 23% of all responses. It is important to note that this could include several of the most specific responses (going out without permission, neglecting household duties, etc.), but the importance placed on a woman’s respect for and obedience of her husband is an important and recurring theme in discussions (both with individuals and focus groups) of gender-based violence.

After they named the reasons why they believed a man might beat his wife, respondents were also asked whether or not a man could be justified in beating his wife for any of the reasons they had named. Across constituencies, approximately a third of all respondents answered yes, while the remaining two-thirds responded that no, a man was never justified in beating his wife. The women who answered positively, cited the reasons they had given (infidelity, disrespect, negligence of household duties) as reasons why a man might justifiably beat his wife. While there was no statistically significant difference in the proportion of responses between

![Fig. 4.8 Reasons Why a Man Might Beat His Wife](image-url)
constituency, the likelihood of a woman responding no rises with her level of education and, as demonstrated on the chart in Fig 4.9, the median age of the women who answered ‘Yes’ is approximately ten years older than the median age of women who answered ‘No’ suggesting that younger, better educated women were more likely to believe that a man is never justified in beating his wife.

![Fig. 4.9 Responses to whether or not a man can be justified in beating his wife, as a function of respondent’s age.](image)

Next in this series of questions, respondents were asked whether or not a wife can refuse to have sex with her husband. The responses to this question, we believe, speak to a woman’s beliefs about her role, responsibilities and rights as a wife. Many women laughed when asked this question and gave responses like, “Well, then why did you marry him?” or “Not if she wants to avoid a beating!” but again, younger, more urban and better educated women were more likely to respond ‘No’. Here, unlike in the previous questions, responses varied significantly by constituency, as shown on the chart below.

While in every constituency, more women answered that no, a woman cannot refuse to have sex with her husband, the gap between ‘Yes’ and ‘No’ answers is dramatically higher in Mfuwe and Kachibiya (rural districts) than in Mpika Central, where only 30% more women answered ‘No’ than ‘Yes’. In addition to this relationship between responses and constituency, there is a significant relationship (as in the previous question) between a woman’s education level and the way in which she answered this question. The better educated a woman was, the more likely she was to answer that a woman is able to refuse to have sex with her husband.
Finally, women were asked whether or not rape can take place between a man and a woman who are married. This question, aimed at determining whether or not a situation in which man forces his wife to have sex with him is considered a rape, was frequently misunderstood. Many women answered that they had never heard of a situation like this (perhaps remembering, several questions back, when they had been asked whether they had heard of any women who had been abused). Other women responded – as they had previously – that a woman would never refuse to have sex with her husband, and therefore that he wouldn’t need to force her to have sex and no rape would occur. Still, the responses were generally consistent with those from the pervious three questions. Thirty-eight percent of women believed that yes, rape could take place between a man and wife, while 62% answered that it couldn’t. Older women answered ‘No’ in greater proportion than younger women, and women in Mpika Central were the most likely to answer ‘Yes’. Fig. 4.11 is a graphical representation of responses regarding rape within marriage disaggregated by level of education. Among the three groups of least educated women (those with an incomplete or complete primary or incomplete secondary school education), the number of women who answered ‘No’ exceed the ‘Yes’ respondents – in two cases, dramatically. Once women had a complete secondary or higher education, however, the balance shifts, and more of these women answered ‘Yes’ than ‘No’.

Girls and women’s education has innumerable benefits for the students themselves, their families and communities. The data above demonstrate that better educated women are also less tolerant of gender-based violence, and more likely to believe that a woman has the right to refuse sex with her husband, an idea that struck many older and least educated interviewees and focus group participants as absurd.

Government Protection/Support: Following the discussion in individual interviews and focus
groups of women’s understanding and their household’s practice of women’s land ownership and rights (both generally and in cases of divorce or widowhood), our research team also wanted to understand these women’s awareness of their protection under national and local laws.

The side-by-side pie charts in Fig. 4.12 above represent the responses to questions about legal protections of women from both the national and village-level. While the majority of women answered that “Yes, women are given the same legal protections as men”, in response to both questions, the percentage of women who correctly believed they were protected by the Zambian government was significantly higher (72%) than those who said that they were given equal protection at a local level (59%). Of course, local-level protections were difficult for our team to ascertain so the validity of these answers is not easily verifiable.

What is notable then, rather than whether these women were right or wrong, is their understanding and interpretations of their level of protection. Table 4.1 includes information about how women responded to both questions, so that we can understand the association between the two.

By far the greatest number of respondents – 105, or 51% of respondents – responded ‘Yes’ to both questions, while 40 women (19%) responded ‘No’ to both questions.

| Table 4.1 Does the Zambian government and/or your village provide equal protection for men and women? |
|---|---|---|
| Do men and women have equal protection in village? | Yes | No |
| Count | 105 | 43 |
| % within government protection | 70.90% | 29.10% |
| % within village protection | 86.80% | 51.80% |
| No | 16 | 40 |
| % within government protection | 28.60% | 71.40% |
| % within village protection | 13.20% | 48.20% |
| Total | 121 | 83 |
Of particular interest are the 43 women who believed that women were protected by the Zambian government but not by their local village, and the 16 who believed that women received equal protection locally but not by the Zambian government. While it is encouraging that half of our sample agreed that women were protected as much as men under both local and national laws, the remaining 99 respondents who answered ‘No’ to at least one of these two questions reflect an alarming degree of misinformation about national protections and, possibly, a lack of local-level protections for women in the constituencies where women reported unequal treatment under the law. It is worth noting that in a handful of individual interviews, some women actually answered that women received more protection from the national and/or local governments than did their male counterparts.

### Conclusions

- **While the great majority of married women named their husbands as their household’s primary decision-maker, their answers to subsequent questions about specific decisions revealed higher levels of control over small and large household decisions. This demonstrates that while women do have a significant amount of decision-making control, they still do not see themselves as the principle decision-makers in their household. Women therefore have the power to make a significant contribution to their household, however, additional confidence and empowerment is necessary for women to value the integral role they play in the household decision-making process.**

- **Land in the rural constituencies is largely controlled by local chiefs and village elders, whose permission is needed for families to buy, sell, live and work on specific plots of land. Women across all constituencies have high levels of awareness of their legal rights to land in cases of divorce or widowhood. However, women expressed concern that, even with these protections in place, their land could be seized by their in-laws or chief at any time. Therefore, what is needed is not further education on women’s land rights with the women themselves, but rather more extensive education and training with chiefs and village headmen on women’s land rights and the appropriate execution of those rights.**

- **Gender-based violence is prevalent in all three constituencies, with many respondents reporting having been the victim of abuse themselves. The frequency with which women reported hearing of abuse from a husband or an intimate partner was greater in each constituency than were reports of abuse from a non-partner. Women in Kachibiya reported the highest levels of gender-based violence and should be appropriately targeted for gender-based violence support services. The most common reasons that women across Mpika are abused by their husbands are because of disrespect or disobedience, alcohol use and suspected infidelity.**

- **Women generally opined that men were not justified in beating their wives, but, somewhat paradoxically, that women could not refuse to have sex with their husbands and that a rape could not take place between a man and a woman who were married.**

- **The majority of women answered that women were given the same legal protections as men both by the Zambian government and within their own villages. Only 19% of women answered that they were protected equally at neither level.**
Women's Knowledge and Use of Available Services

There was an attempt to assess the knowledge that women in Mpika have of the services available to them and the factors which influenced the use of those services. In the context of gender-based violence and domestic abuse the research examined those services available both through the government and local NGOs. Respondents were asked about organizations working on HIV/AIDS and more generally about NGOs active in Mpika. The nature and extent of cooperatives as a resource available to women is also addressed in this section.

Key Findings

- Women are most likely to address situations such as domestic violence, divorce and property disputes at the village level. Only in cases of rape did the majority of respondents say they would go to the police or the government.
- Women in rural constituencies face particular challenges in exercising their rights because of institutional weaknesses at the local level and geographic isolation.
- Women in Mpika have access to HIV/AIDS education through a variety of organizations and as a result their knowledge of prevention and transmission of the virus is fairly high. Stigma remains an issue which affects use of available services.

Organizations Providing Legal and Social Welfare Support: Forty-three percent of women surveyed could name an organization that provides legal assistance to abused women, 45% said they did not know of any such organization. The organizations or institutions most frequently named by respondents include the Catholic Church, Women’s Councils (which function through the Catholic Church), traditional marriage counselors, and some version of the chief, the local court or village headmen. Respondents were also asked to name organizations that provide social support to abused women. Thirty-three percent could name an organization that provides social welfare services to abused women and 48% did not know of one. The organizations and institutions cited were similar to those named for providing legal assistance: the Church, Women’s Council, headmen, Chiefs, elders, DOPE, Victim Support Unit.

Women’s Use of the Legal System: Information was gathered concerning how, if at all, women use local and legal court systems. In individual interviews, women were to consider six different situations – marriage, divorce, property disputes, custody disputes, domestic violence cases and rape cases – and whether they would handle the situation through the formal court system or a local court system, bring the matter to family members or church officials, or do nothing at all. Table 5.1 demonstrates the reported responses to different

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41 NGOs were less commonly named but those named included Twatasha Women’s Project, Lwitikila Women’s Support Group, DOPE, Women’s Rights, Women Assisting Women, Family Life Movement, Women’s Lobby Group.
situations, by percentage. As indicated in the chart below, in every case but rape, the majority of respondents said they would start to redress the problem at the local level, either with their village headmen, local elders, their chief or the local court.

Table 5.1 Where Women Would go to Conduct or in Response to the Following Situations

<table>
<thead>
<tr>
<th>Situation</th>
<th>Marriage</th>
<th>Divorce</th>
<th>Property Dispute</th>
<th>Custody Dispute</th>
<th>Domestic Violence</th>
<th>Rape</th>
</tr>
</thead>
<tbody>
<tr>
<td>Court system/police</td>
<td>6.3%</td>
<td>18.2%</td>
<td>26.7%</td>
<td>30.1%</td>
<td>25.1%</td>
<td>64.4%</td>
</tr>
<tr>
<td>Village elders/chiefs/local court</td>
<td>50.97%</td>
<td>58.59%</td>
<td>61.65%</td>
<td>52.43%</td>
<td>47.29%</td>
<td>32.2%</td>
</tr>
<tr>
<td>Would do nothing</td>
<td>0.5%</td>
<td>1.0%</td>
<td>1.0%</td>
<td>1.5%</td>
<td>4.4%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Church</td>
<td>41.3%</td>
<td>21.7%</td>
<td>9.2%</td>
<td>9.2%</td>
<td>12.8%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Tell a family member</td>
<td>1.0%</td>
<td>0.5%</td>
<td>1.5%</td>
<td>6.8%</td>
<td>9.8%</td>
<td>2.4%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>206</td>
<td>198</td>
<td>206</td>
<td>206</td>
<td>203</td>
<td>205</td>
</tr>
</tbody>
</table>

The greatest proportion of respondents reported that a rape case would be taken to a legal court, followed closely by the 62% who would consult local courts or headmen in cases of property disputes. Given the previously discussed majority of households who were given their land with the chief’s permission, it makes sense that any disputes about land would be referred back to the chief. Finally, the most common case that respondents said would be taken up with family members was domestic violence. In addition to the discussion of the local and legal court systems, in a later question respondents were asked where women go if abused by their husband or another person.

In retrospect, this question was confusing, as it did not specify whether the woman was abused by her husband or another man – and many respondents pointed out that the response would differ depending on the identity of the abuser. Nevertheless, the results of this question are presented on the following page in Fig 5.2. The results above are somewhat different than the responses to the same question framed in the context of the local and legal court systems. Specifically, the number of women who said they would do nothing or tell a family member increased. In the first set of questions about their knowledge and use of local and legal courts, women’s responses to domestic violence were – in order of the frequency of the

42 The VSU has responsibility for reported cases of property grabbing. The Social Welfare Office does not deal with property disputes.
43 Mr. Mwale of the Social Welfare office said that very few custody cases reach his desk or the legal court level.
response – to consult a local/village official, to bring the case to a legal/magistrate court, to speak to someone in the church and finally, to speak with a family member. Asked in a slightly different way, and following a series of questions specifically about gender-based violence, a quarter of respondents answered that an abused woman would report the case to local officials or the chief, another quarter responded that an abused woman would tell a family member, an additional quarter mentioned they would take the case to the government court or police department, and a far smaller number of women mentioned bringing the case to the church.

The results of this question are interesting when disaggregated by constituency. Women in Mpika Central overwhelmingly cited the government or police as a resource for abused women which, given their proximity is not surprising and is indicative of the role that distance plays in women making use of available services. In the two rural districts, far fewer women suggested that an abused women would report her case to the legal court system or police. In Kachibiya, the most frequent response was the local officials or chief and in Mfuwe, most respondents suggested that an abused woman would consult her family members. Very few women mentioned that abused women should be seen at a hospital or clinic – in fact, greater numbers of women in all constituencies said an abused woman would do nothing at all.

The structure of the customary and statutory legal system in Zambia often means that such grievances start at the local level and can be appealed upward to higher level courts if the complainant is not satisfied with the outcome. In this vein there were survey respondents who specified that the local level is where they would begin and if they were not satisfied with the
result they would move up to the official court system. However, as mentioned in the introduction, incidents that fall under the jurisdiction of the statutory legal system, such as sexual assault, are not supposed to be handled at the local level. It is clear from the surveys and focus groups that the majority of respondents did not distinguish between the jurisdiction of the customary and statutory legal systems and viewed local level structures as the appropriate vehicle through which to resolve conflicts. In the focus group discussions, women were asked to name the types of cases they might bring to a local court or chief. Responses included theft of minor property, sexual misconduct (one woman mentioned the case of a man who impregnated her teenage daughter but refused to marry the girl), land disputes and witchcraft. In focus groups, when asked to name cases that would be taken to the police or government police, women frequently mentioned assaults, murder and theft of major property. In many one-on-one interviews and focus groups, women expressed dissatisfaction with the outcomes of cases brought to local officials and village headmen and claimed that these rulings were unfair.

Knowledge and Use of Government Services for Abused Women: It is not a lack of knowledge of the existence of government services which prevents women in Mpika from utilizing these services. The VSU and the Social Welfare Office were the two most commonly mentioned government service providers for abused women. It is clear however, while women know these services exist, their use of official government services is very limited.

Victim Support Unit: The VSU is a division of the police force that was created to deal specifically with domestic violence, child defilement and property grabbing. The VSU was well known to women surveyed in all three constituencies, 90% of respondents said they had heard of the VSU while only 9% had not. Despite this widespread knowledge of its existence only 16% of respondents specifically mentioned the VSU when asked about organizations that provide legal assistance to abused women.

Social Welfare Office: The Social Welfare Office (SWO) is part of the District Welfare Assistance Committee which is a subset of the Area Development Committee. James Mwale, the Mpika District Social Welfare Officer, explained that the SWO has both a statutory and non-statutory function. Its statutory functions include dealing with juvenile offenders and providing limited psycho-social counseling to victims of gender-based violence. The SWO also provides blankets, food and some empowerment activities including providing ideas about income generating activities. According to Mr. Mwale, the Social Welfare Office also manages 132 Community Welfare Assistance Committees (CWACs) throughout the district (equivalent to 1 CWAC for every 9 villages). Despite the implication that the office has local level presence in
the district only .05% of women surveyed specifically mentioned the social welfare office as an institution that provides social welfare based services to abused women.

**Factors which Limit Women’s Use of the VSU and the Social Welfare Office**

**Distance:** Physical distance from Mpika town and the cost of transportation were clearly limiting factors in women’s use of the VSU and Social Welfare. In theory the VSU has local level structures known as Community Crime Prevention Unit (CCPUs). The CCPU reports cases to the VSU and is empowered to make arrests. The only official VSU officers in Mpika District however, are located in Mpika town. This means that for women living outside of Mpika Central, in Kachibiya or Mfuwe, the nearest VSU officer can be up to 100km away. Focus group participants in Mfuwe said that it took them two days to walk to Mpika town. Even to walk to Katibunga to find transportation into town took 3 to 5 hours. One woman from a focus group Kachibiya said that after being badly beaten by her husband, she walked 23km towards Mpika town before finding a ride. The VSU officers interviewed confirmed that in the rural areas it is more common for cases of domestic violence to be resolved by chiefs and that it was more common for women living in Mpika Central to report cases of abuse directly to the VSU. Mr. Mwale of the Social Welfare Office said few women in the district as a whole are aware of the services the office provides and that those who do know find it difficult to access the office’s services because of distance and the cost of transportation. Mr. Mwale said that the consequence is that many cases go unreported.

**Lack of Resources:** Lack of resources on the part of both government agencies compounds the problem of distance. The VSU does not have a vehicle. This means that although CCPU can make arrests and report cases of abuse to the VSU, the complainant must raise the funds to transport the accused to Mpika Central. The female VSU officer interviewed was holding a letter about a case of child defilement, but said that all she could do was wait to see if the person who wrote the letter would come to Mpika town to report the crime. The Social Welfare Office claims to provide counseling to women who are victims of gender-based violence, but they do not actually have the resources to employ their own counselors and instead refer women to other organizations such as the YWCA. Although a large, influential and effective organization in other parts of the country, the YWCA is not very active in Mpika. Mr. Mwale said the office was open to partnerships with NGOs and that having an active organization in Mpika that

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42 CCPU is the official name for what used to be Neighborhood Watch Committees but Neighborhood Watch is still the phrase widely used at the local level and by women referred.
43 She went on to say that the VSU helped successfully resolve the conflict.
44 The officers said they are waiting on a motorcycle but have yet to receive it. Although a motorcycle would allow officers to travel to rural areas to conduct follow-ups, they would still be unable to arrest suspects and transport them back to Mpika.
provides counseling, such as the YWCA, would be useful, but until that time the office is unable to provide such counseling services on its own. Mr. Mwale said given more resources his three priorities would be expanding the office’s education, sensitization and counseling programs.

**Dominance of Traditional Structures and Beliefs:** The VSU officers expressed the opinion (confirmed in surveys and focus groups) that women often change their minds about pressing charges against an abusive husband because they worry about supporting themselves and their families while their husband is jailed. Many also fail to report for fear of being divorced or abandoned by their husband, social stigmatization, retribution from the husband’s family, ignorance of the protection the law provides them and the power of traditional beliefs about a man’s right to abuse his wife or abuse as the sign of a strong marriage. As mentioned above, another reason that cases go unreported is the existence of the local legal system under the chiefs and village headmen. Mr. Mwale said that although the CCPU is present in rural areas, women typically go straight to the chief in cases of abuse. This is problematic because chiefs do not encourage women to move their case up to the legal court system and “many cases die a natural death right there.” According to Mr. Mwale, ignorance, both on the part of chiefs and women, about the court system and where jurisdiction for specific crimes lies leads chiefs to preside over cases of domestic violence and abuse which are technically under the jurisdiction of the legal court system. This ignorance is damaging in that a chief’s focus is on reconciliation and the restoration of community relationships, not necessarily administration of justice. Mr. Mwale feels that educating and sensitizing chiefs about their responsibilities in cases of abuse is an unmet need in Mpika. He expressed his hope that these local leaders become better educated about the official court system so that they may begin to better refer their constituents to the SWO and the VSU.

Mr. Mwale went on to say that a lack of understanding of court procedures among women may discourage them from moving beyond village level legal proceedings. The Social Welfare Office understands that the court room can be “a foreign and frightening environment” and thus will prepare women for the court room experience. This service however, is only offered to women who approach the office. Because so few women approach the SOW for legal training, offering this training on the legal system in rural areas might encourage more women to move beyond the local legal system.

**Negative Perception of Government:** In addition to distance and tradition, it is clear that a negative perception of the government affects women’s desire to use the resources available to them. One survey respondent said of the VSU, "if you don’t go to Mpika [town] there is no support." Focus group participants in Mfuwe, the constituency furthest from Mpika town said that those who took cases to Mpika town were told by the police to bring the perpetrator in themselves so they just give up. Respondents in Mpika Central who have greater access to the VSU said even if they go to the VSU they receive no support. Focus group participants said that the VSU only helps in the first few days after a report is filed. Another frequent comment was that the staff of the VSU and members of CCPU are corrupt and must be bribed to perform their duties. Others said the police or VSU officer might be the accused’s drinking buddy and so the

“Many cases die a natural death right there” Mpika District Social Welfare Officer James Mwale said of Mpika’s local courts.
abuse is ignored. Whether or not instances of corruption are true, this perception is a factor that prevents abused women from accessing these services.

Knowledge and Use of Available Services

HIV/AIDS Education: Respondents were asked if they knew of any organizations providing HIV/AIDS education. Seventy-seven percent (77%) could name such an organization. Another 13% said they knew of an organization that provided HIV/AIDS education, but could not name the organization. Nine percent did not know of any such organization.

Fig. 5.5 Respondents who knew of an organization that provided support to people with HIV

Organizations and institutions that provide HIV/AIDS education mentioned in multiple survey locations included Home Based Care (HBC), local Neighborhood Health Committees and rural health clinics and Women’s Councils, run through the Catholic Church at the Parish level throughout the Diocese of Mpika.47

When asked more broadly about training they may have received from an NGO the most common type of training mentioned was HIV/AIDS education. More than 40% of the respondents who said they had received training had received HIV/AIDS related training. Types of trainings cited included basic prevention and sensitization, training to become an adherence worker, counselor or home based care provider, and training on prevention of mother to child transmission.

47 Location specific organizations included the Anti-Aids Club (mentioned among those surveyed in Lwitikila in Mpika Central) and Youth Friendly Corner (mentioned among those surveyed in Mpepo, in Kachibiya).
The most commonly mentioned organization was HBC. Forty percent of respondents from all locations surveyed named HBC as the organization that provides HIV/AIDS education. HBC is a project funded by Catholic Relief Services and run by Caritas Mpika. Although HBC was by far the most frequently mentioned organization, respondents mentioned more than 20 organizations that provide HIV/AIDS related training, revealing that HIV/AIDS training is widespread and reaches all three constituencies.

**HIV/AIDS Knowledge:** The availability of HIV/AIDS education is reflected in women’s knowledge of methods of transmission and prevention. Of the women surveyed, 37% could name one method of HIV transmission, 58% could name two or more methods, 2% could not name any methods, and 2% named incorrect methods. Of the methods named, intercourse was the most commonly cited, with razors, unscreened blood transfusions, and unsterilized needles following in frequency. Among the incorrect methods, washing the clothes of a sick person, kissing, and sharing food with a sick person were most frequently cited.

When asked about methods of prevention, 53% could name at one method, 40% could name two or more methods, 3% could not name a method, and 3% named incorrect methods. The most commonly named methods of prevention were abstinence, condoms, and reducing the

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48 These organizations included CAMFED, Caritas, CRS, DAPP, DOPE, Africare, CARE, the Catholic Diocese of Mpika, Katibunga Parish, the Anti-Aids Club, and Women’s Support Groups also through the Catholic Church, rural health clinics, the hospital in Mpika, Neighborhood Health Committees and the Ministry of Health.
number of partners. A few incorrect methods were also mentioned including one respondent who said that HIV/AIDS infection is not preventable.

Considering that 95% could name at least one method of transmission and 94% could name at least one method of prevention, the general knowledge of HIV/AIDS is high. However, there were many respondents who answered that one needs to wear gloves when caring for a person who is HIV positive. In many cases it was unclear whether they just meant wearing gloves when touching someone who has HIV or if they understood the concept of cross infection through open wounds on both the patient and the care giver’s hands. In addition, people often cited promiscuity, rather than just intercourse, as a method of transmission. This belief that HIV/AIDS is only transferred through promiscuous behavior leads to both a sense of invulnerability if one is not promiscuous and a stigma attached to those who are HIV positive. In an interview with Father Chibuye from Caritas, he stated that “many people still think that everyone who is infected must be promiscuous”. This belief further stigmatizes people living with HIV/AIDS (PLWHA) and makes them less likely to seek and receive needed services. Also a lack of knowledge and stigmatization can be seen through reports during the focus groups of families forcing the person who is HIV positive to eat in a different room. In all of the focus groups, participants stressed stigmatization as the largest challenge that PLWHAs face. Therefore, while the overall level of knowledge is high, it is clear that additional sensitization is necessary.

Support and Services Available to HIV Affected People: Respondents were asked if they knew of any local organizations that provide support and services to HIV positive people. Sixty percent of respondents could name an organization that provided support and services to HIV positive people while 14% knew that such organizations existed but could not name them. Twenty-five percent did not know of any such organizations. Respondents in Kachibiya constituency were somewhat more likely to say that they did not know of an organization which provided support and services to people living with HIV.

In terms of the organizations providing support and services to people with HIV, HBC was again the leader with 38% respondents mentioning them specifically. Neighborhood health committees and rural health clinics were also mentioned, as were WorldVision and Africare. The support and services these organizations provide typically include; blankets, soap, cooking oil, mealie meal, clothes, ground nuts and beans.

Medical Services Available to HIV Affected People: When asked if they knew of any medical facilities which provided services for people who are HIV positive, 81% of respondents said yes. Although this number reflects the respondents’ belief, it was not reflective of the actual availability of services. In Mpika District there are two district hospitals and 22 rural health
The district hospitals provide both free HIV testing and free ARVs to HIV positive patients. In 2009, the Mpika District hospital treated 30-40 new cases of HIV/AIDS each month. Over the course of the year (2009) Mpika District hospital provided ARVs for 1,650 HIV positive patients, including 16 pregnant women. While the rural health clinics provide free HIV testing and counseling for all patients, they provide very limited HIV/AIDS treatment services. All of the rural health clinics have antenatal programs which test all participants for HIV/AIDS among other provisions. If women test positive, they are enrolled in a preventative mother to child transfer (PMTCT) program which entails provision of ARVs throughout pregnancy and during labor. A rural health clinic in Lwitikilia ward reported that 12 pregnant women enrolled in their prenatal care programs tested positive for HIV (1% of those tested) and were initiated on ARVs in 2009. Besides PMTCT, however, ARVS are not provided to patients at the rural clinics. Rather, patients are referred to the district hospitals or local NGOs to receive ARVs and further HIV treatment.

Because these services are frequently very far away from where the patients live, transport and financial barriers often stand in the way. While the district hospitals and rural health clinics include counseling, nutrition assistance, mobile clinics, condoms, and drugs in their provided services, hospital administrators reported that due to a lack of sustained funding, many of these programs are extremely inconsistent or have been canceled all together.

Respondents seemed unaware or incorrectly informed about what services are available at medical facilities, as many of them reported ARVs as one of the services provided at rural clinics. This information indicates that there is both a deficit of necessary services, as well as a lack of education of what is available and where patients can access needed services.

Use of Services by HIV Affected Women: The above research indicates that in Mpika women’s knowledge of the availability of HIV related education, support and service is widespread. Despite this:

- Only 6 respondents (0.03% of the total) said there was an HIV positive person in their household also said they had received goods or services from an NGO.
- 40% of women were able to name organizations that provide education, medical treatment and other support and services.
However of that 40% who could name all three only 18% of those (15 respondents 0.07% of total respondents) said that there was an HIV positive person in their household. This discrepancy between the availability and knowledge of services and the use of those services is likely a reflection of the stigma that remains associated with HIV. This was also reflected in the focus groups when participants were asked about the challenges facing HIV positive women. In almost all cases the group fell silent and had to be prompted further to start to explore the question. It may also be a reflection of the wariness that women felt in saying that had received services from an NGO which will be discussed below.

**Knowledge and Use of Available Services Available Through NGOs**

*Respondents Receiving Support and Services from NGOs*: The majority of respondents, 81%, said that their household had never received goods or services from an NGO. Only 18% of respondents said that they had, at some point, received goods or services from an NGO. An additional 21% of respondents had received a loan from an NGO (this was a separate question). Again HBC was a prominent player and provides primarily food and household goods including: blankets, beans, cooking oil (also called Salad), kapenta, soap, mosquito nets, mealie meal, chlorine. Other NGOs mentioned included Caritas, CAMFED, DOPE, World Vision and North Luangwa. DOPE was most frequently cited for providing school fees and assistance with uniforms and books for children. Rural health clinics and the hospital in Mpika were the primary source of mosquito nets although these probably came from an NGO, but respondents could not identify a donor beyond the clinic. There was one mention of the Social Welfare Office and the respondent said they provided rice, clothes and blankets. This aligns with what the office told us they provide, but also reveals that their reach is limited. In terms of loan provision, the most frequently named NGO was North Luangwa with 8, followed by Cordaid with 7, Caritas 4, Dope 3, Bayport 3, Munda 3.

*Respondents Receiving Training from NGOs*: Although not a majority, a greater number of respondents (44%) said they had received training from an NGO at some point. There was not a significant relationship between the respondents’ level of education and whether or not they had received training nor does access to training vary significantly by constituency or between rural and urban residents.

As mentioned previously, HIV/AIDS related training was the most frequently mentioned. A combination of business skills/entrepreneurship training and agriculture and farming skills were the next most frequently cited types of training that women had received. The most commonly mentioned organizations that provided these services included: Caritas, Cordaid, CAMFED, North Luangwa, and the Ministry of Agriculture. Other less commonly mentioned

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49 We do not believe that this is an accurate reflection of the situation and that respondents were concerned that if they said they had received services from an NGO that they would be disqualified from receiving services from WEAVE despite the fact that they were reassured that this was not the case. Indications of this include that on multiple occasions women would respond no they had not received any services but if they were then asked specifically about a mosquito net they would say yes. This could be because it was coming from a clinic and they don’t associate that with coming from an NGO, legitimate lapse in memory or the concerns mentioned previously.

50 The greater number of women who admitted to receiving training than receiving goods or services is another reason to doubt the accuracy of responses to the goods and services question. The number of women who received training shows these NGOs are active in these communities.
trainings included health and sanitation, orphan care, traditional birth attendant, community health worker and empowerment.

**Knowledge and Use of Available Resources: Cooperatives**

Although cooperatives are not geared specifically towards women they are an important facet of organizational life in Mpika District. Of the women surveyed, 83% said there were cooperatives active in their village, 56% were a member of a cooperative and 43% were not. Only in Kachibiya were the majority of respondents not members of a cooperative.

<table>
<thead>
<tr>
<th>Constituency</th>
<th>Member of cooperative</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Mpika Central</td>
<td>42</td>
<td>30</td>
</tr>
<tr>
<td>% within Constituency</td>
<td>58.3%</td>
<td>41.7%</td>
</tr>
<tr>
<td>Kachibiya</td>
<td>29</td>
<td>41</td>
</tr>
<tr>
<td>% within Constituency</td>
<td>41.4%</td>
<td>58.6%</td>
</tr>
<tr>
<td>Mfuwe</td>
<td>47</td>
<td>21</td>
</tr>
<tr>
<td>% within Constituency</td>
<td>68.1%</td>
<td>30.4%</td>
</tr>
</tbody>
</table>

**What is a cooperative?** The vast majority of cooperatives in the areas surveyed were focused on farming and the provision of farming inputs such as fertilizer. Other less frequently mentioned cooperative activities included animal raising and savings and loans. The cooperatives are the vehicle through which farmers access government subsidized fertilizer. The cooperative must be active for a year from the day of registration to be eligible to receive subsidized fertilizer. Cooperatives are registered with the Cooperatives Office in Mpika, which then registers them with the national government in Lusaka. Cooperative members buy shares at roughly 50,000ZMK (US$11) per share. The maximum number of shares a member can buy typically varies from 5 to 10 depending on the cooperative. The number of shares a member has determines how much subsidized fertilizer they can receive.

**Commonly Reported Problems with Cooperatives:** There were several problems with cooperatives which women raised in surveys and focus groups. Women in several focus groups reported that once a cooperative was formed, the wealthier members of the group would institute membership dues that prevented poorer members of the community from joining. Other women cited instances of being defrauded of their money by cooperative leaders. For example the Mpika Seed Growers are in the process of rebuilding their membership after having been defrauded by the person who took the group’s goods to sell in Lusaka. For the group, the fraud meant the loss of both income and the trust of the membership. The government representative from the Cooperatives Office acknowledged that this was a problem and said that the office has been encouraging cooperatives to open bank accounts in order to increase transparency and...
prevent cooperative leaders from mishandling membership fees.Mpika District has two cooperative inspectors who investigate allegations of misconduct, although they cannot actually deregister the cooperative.

**Relationship Between Income and Cooperative Membership:** The side-by-side box plot in Fig. 5.8 illustrates the difference between the mean income of those who said they were and were not members of cooperatives. The results indicate that those who were members of cooperatives had slightly higher incomes than those who were not. However, a comparison of the two means did not indicate that this was a statistically significant difference.

**Fig. 5.8 Cooperative Membership and Income**

![](image)

**Conclusions**

- Women are most likely to address situations such as domestic violence, divorce, and property disputes at the village level. Only in cases of rape did the majority of respondents say they would go to the police or the government. This response seems determined by physical distance from government services, lack of resources on the part of the government, mistrust of the government, and the dominance of traditional structures and beliefs.

- Women in rural constituencies face particular challenges in exercising their rights because of institutional weaknesses at the local level and geographic isolation. This includes poor understanding and enforcement of existing laws by chiefs and village headmen, and the prohibitive distance, time, and cost associated with accessing services available in Mpika Central.
Women in Mpika have access to HIV/AIDS education through a variety of organizations and as a result their knowledge of prevention and transmission of the virus is fairly high. Stigma remains an issue which affects use of available services. There is a lack of knowledge regarding what services are provided for HIV positive patients by the district hospitals and rural clinics.

The Catholic Church and affiliated organizations such as Caritas, CRS, Home Based Care and Women’s Council’s are extremely active in all three constituencies, supplying services and training. The Women’s Councils, in particular, are an existing structure through which to access women. However, the program must include mechanisms to ensure that women of other faiths are included in programming and receive services.

Cooperatives are well established, existing structures through which to access and mobilize rural residents.
IV. Lessons Learned

This baseline assessment was designed, conducted and prepared cooperatively and efficiently. Still, it is worth noting the following logistical, technical and practical issues that were encountered while the consultants conducted, analyzed and prepared this research.

- The surveys were developed and printed in English and interpreted aloud in Bemba at the time of the interview. In hindsight, it would have been better if the surveys were translated into Bemba in advance, increasing consistency in question wording among the various interpreters. This may have even allowed some literate respondents to read and complete the survey on their own.

- Due to time constraints, the baseline survey was only piloted for one afternoon, with a group of five respondents. A more extensive piloting period would have allowed for additional adjustments to the survey and would have perhaps improved the quality of responses.

- Lack of physical facilities in some villages meant that many focus groups were conducted outdoors, making it difficult to control the number of participants. Indoor, or enclosed spaces in which to conduct these groups would have made it easier to limit these groups to the ideal number of participants.

- The Catholic Church, as one of the largest, best established and most trusted institutions in Mpika District, served as our “gate-keeper”, mobilizing women for surveys and focus groups. This meant that survey respondents were primarily members of the church and had received goods and services directly from the church or its affiliates, possibly skewing the responses to these specific questions.

- It was difficult to determine the number of households in each respondent’s village for purposes of sampling and analysis. Villages were aggregated to ward-level where data in number of households was available.

- Multiple responses to certain survey questions were difficult to interpret and later code. Nevertheless, this information was captured in survey notes and is presented in this report as appropriate.

- With access to only a single vehicle and driver, we were severely limited in the number of villages that we could visit each day. Similarly, the research team was consistently limited by the number of interpreters we had with us each day and their schedules.

- The local WEAVE program staff are not native to Mpika, and began their work with Nascent Solutions on the same week as the consultants’ arrival. Because of this, relationships between Nascent Solutions and local government officials and chiefs had to be established before work could begin, delaying the start of survey implementation.
- Two program staff quit unexpectedly, midway through the baseline assessment. Because they were also translators, the consultants were forced to rely on bilingual locals to translate. Using people who lived within the communities to translate was not ideal given the personal nature of the questions.

- There was significant tension between newly hired staff and board members from the local community who had helped develop the program. The consultants were not aware of the situation or potential for conflict prior to their arrival in Zambia and had to carefully navigate this delicate set of relationships.

- The country director was only present for the last few days of the research, further complicating tensions between staff and board members, as well as delegation of duties and scheduling.

- Because Church affiliates identified villages for surveys in which they had a presence or familiarity, the sample was not truly random. The consultants relied on the parishes in each village to mobilize women to come to the church to be surveyed. Furthermore, we were unable to conduct surveys in many villages that, in the rainy season, are inaccessible by car. These are likely the poorest communities with the least access to services and assistance.

- Limited physical facilities in many villages also meant that it was difficult to keep interviews completely private. Although women generally insisted that they were comfortable answering all of the questions openly, the very personal nature of some questions (especially HIV and GBV related questions) may have affected some respondents’ level of comfort speaking frankly with neighbors nearby.

- Because no village could be over-represented (in order to keep the sample as representative as possible), there were a limited number of surveys which were needed from each village. In nearly all cases, over 50 and as many as 100 women came to be interviewed, while only 25 to 30 interviews were needed. This resulted in frustration and anger among those women who could not be included, potentially causing damage to Nascent Solutions’ image and the image of NGOs in general.

- Although it was explained during the introduction of the consultants in each village that participation in the survey did not determine participation in the program, many respondents believed that by signing the consent form, they were signing up to participate in the program. They often asked when Nascent would be beginning activities in their village, a question which the consultants could not answer, given that beneficiary villages had not yet been identified.
V. Recommendations

Taking into account the preceding background research, qualitative and quantitative methods of data collection, analysis and conclusions, the consulting team is pleased to offer the following recommendations for the implementation of the WEAVE program in Mpika, Zambia.

- Any training undertaken at the local level regarding awareness and enforcement of laws must include representatives of the local legal system (ie. chiefs, village headmen, and CCPU officials), in addition to male and female community members. Across all of the constituencies, results indicate that women are generally aware of their rights under Zambian law; the problem lies in their ability to exercise them. This arises from inadequate or inappropriate enforcement at the local level and the inability of women to access services in Mpika town because of their geographic isolation. This is reflected in the fact that women overwhelmingly reported taking grievances and disputes to the local level legal systems while at the same time finding the results inadequate. Given that women report using local level systems, Nascent Solutions should focus its efforts on improving those systems, incorporating all relevant stakeholders rather than on training aimed at informing women of their rights. In addition, Nascent should focus some of its trainings specifically on men. It is important that men receive training and sensitization on women's empowerment, so as to garner their support in giving additional responsibility and autonomy to women.

- Women in Mpika, and especially rural women, are disadvantaged by long distances from markets, banking and other financial services. The desire for expanding businesses and savings exists, but physical distance is a major barrier. Either the creation of a local market through diversification of crops or provision of transportation to existing markets would be necessary to connect women to markets. A market analysis and/or value chain analysis would help to identify crops which have the potential to be profitable in the Mpika Central markets.

- The other major barrier to financial and economic progress is a lack of start-up capital for small enterprises and farms. Women are willing and often able to save. However minimum initial deposits at commercial banks and membership fees among village cooperatives exclude the poorest women. There is a great need for a village banking program that is accessible to these women who cannot afford to pay a membership fee in order to provide a secure and accessible savings mechanism. Of course, lending to women who are unable to meet a membership fee is a substantial risk not many groups are willing to take. However, given the chance to begin to save and earn interest, a woman can eventually build her savings record and qualify for a loan. Replicating existing savings systems through parishes, such as Katibunga Parish, is another potential opportunity to scale up community banking services.

- Women in Mpika have access to HIV/AIDS education through a variety of organizations and as a result their knowledge of prevention and transmission of the virus is fairly high. Based on women’s responses in surveys and focus groups, it remains unclear whether that knowledge is being put to practical use. However this may be a function of overall levels of
empowerment rather than education. Therefore this report recommends targeting this issue through programs focused on empowerment more generally rather than exclusively through HIV/AIDS education. The great stigma that exists towards people with HIV/AIDS often discourages people from seeking needed services. Because of this, any HIV/AIDS specific programming should focus on issues of stigmatization and sensitization.

- Access to and distance from legal, financial and medical services is a significant challenge for Mpika’s rural communities. Women in Mfuwe and Kachibiya consistently spoke of the impossibility of regular travel to and from Mpika Central and the closest bank, VSU, police station and large hospital. Therefore, programming should focus on increasing access to services for women who live in rural regions.

The WEAVE program has great and transformative potential for the women of Mpika. This is a vibrant, eager and capable community that will benefit greatly from economic training and opportunity, increased access to legal and financial services and a greater awareness of the dangers and injustices of gender-based violence.
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Appendix A: Survey Consent Form

Introduction and Consent

Hello. My name is ________________________________ and I am working with Nascent Solutions, an NGO intending to work with USAID in Mpika. Our goal is to empower women to earn a living for themselves and help each other in agricultural activities and any other activities that would provide an income. To do this, we are conducting a survey about women and their households in Mpika. We would very much appreciate your participation in this survey. The interview usually takes between 30 and 60 minutes to complete.

Your views are important and will help us to make the project better. Please know that whatever you tell us will be kept strictly confidential and will not be shown to other persons. Your participation in the survey is completely voluntary. If we should come to any question you don’t want to answer, just let me know and I will go on to the next question; or you can stop the interview at any time. Please know that your participation and the answers you give today will not affect your eligibility for participation in the program. If you have any questions, we will provide you with the contact information of our staff in Mpika; Barbara, Davies and Domi.

GIVE INFORMATION TO RESPONDENT. At this time, do you want to ask me anything about the survey? May I begin the interview now?

Signature of interviewee (acknowledging consent): ________________________________

Date: __________________
Appendix B: Baseline Survey

Nascent Solutions, WEAVE Baseline Survey
Household Questionnaire, January 2010

Questionnaire No.: ___________________________ Date of interview: ________________

Name of interviewers: _______________________ Language of Interview: English Bemba

1. Did Interviewee Consent? (remove previous page with signature): 1: Yes 2: No

Basic Information
Province: Northern District: Mpika
2. Constituency: ____________________________
3a. Ward__________________________ 3b. Village: ____________________________
3c. Rural Urban (Mpika Central)

4. Age: _______

5. Marital status (circle one): 1: Married 3: Widowed
   Widowed married single 2: Separated/divorced 4: Single/Never
   96: Not applicable/blank 97: Inconsistent/confusing
   98: Don’t know 99: Refuse

Household Information
6. How many persons live in your household (those who live together for more than six months)? (gender and age)

7. How many of these children are your own (biologically)? _______
   96: Not applicable/blank 97: Inconsistent/confusing
   98: Don’t know 99: Refuse

8. Of those children that are not your own, why are they living with you?
   1: Child of a deceased relative
   2: Child of deceased friend/neighbor
   3: Parents unable to support child
   4: Other: __________
   96: Not applicable/blank 97: Inconsistent/confusing
   98: Don’t know 99: Refuse

9. Of all the children living with you how many are in school?
   96: Not applicable/blank 97: Inconsistent/confusing
   98: Don’t know 99: Refuse
10a. Are there any children who are old enough to be in school, but are not?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

10b. (If yes to 11a), why aren’t these children in school?
   2: Needed at home
   1: School fees
   3: Needed for work
   4: Other
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

**Literacy and Education Level**

11. Have you ever attended school?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

12. What is the highest level of school you attained?
   1: No education
   2: Incomplete primary
   3: Complete primary
   4: Incomplete secondary
   5: Complete secondary
   6: Higher
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

13. Can you read?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

14. In what language?
   1: English
   2: Bemba
   3: Both
   4: Other:
   96: Not applicable/blank
   97: Inconsistent/confusing
15. What level in Bemba?
1: Easily
2: With difficulty
3: Not at all
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

16. What level in English?
1: Easily
2: With difficulty
3: Not at all
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

Household income
17. How many persons in your household are engaged in work that earns income (this includes working on your farm, running a business, working as a day laborer, salaried employment, or other)?

18. What are the sources of income for your household over this year? (Check all that apply).
1: Selling agricultural products (including vegetables, fruit, maize, mushrooms)
2: Selling animals/fish (including finkubala)
3: Handicrafts
4: Day laborer (agriculture or other). Specify: __________________________
5: Self employed (carpenter, etc.)
6: Service (hairdressing, restaurant)
7: Domestic work
8: Small business (shop)
9: Motorcycle/taxi driver
10: Truck driver
11: Other, specify: __________________________
12: Relative sends money
13: Brewing beer
14: Salary/office work
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

19. Which of the following income sources was the primary source of income for your household this year? (Mark only one answer)
1: Selling agricultural products (including vegetables, fruit, maize, mushrooms)
2: Selling animals/fish (including finkubala)
3: Handicrafts
4: Day laborer (agriculture or other). Specify: __________________________
5: Self employed (carpenter, etc.)
6: Service (hairdressing, restaurant)
7: Domestic work
8: Small business (shop)
9: Motorcycle/taxi driver
10: Truck driver
11: Other, specify: ___________________________________________________
12: Relative sends money
13: Brewing beer
14: Salary/office work
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

20. Estimate your average daily/weekly/monthly/annual income: ____________________________
   96: Not Applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

Income Expenditure
21. How does your household spend its income? (Please have them list the top three expenditures)
   1: Buy food
   2: Buy clothing
   3: Pay school expenses
   4: Pay health-related costs
   5: Buy items for the house
   6: Buy alcohol
   7: Reinvest in my enterprise (physical capital excluding agricultural goods)
   8: Save
   9: Animal raising
   10: Agriculture: seed, fertilizers, pesticides, etc.
   11: Festivals, weddings, etc.
   12: Buy/lease land
   13: Send to relatives
   14: Other (specify)
   96: Not Applicable/Blank
   97: Inconsistent/Confusing
   98: Don’t know
   99: Refuse

22. Do you or someone in your household own a business?
   1: Yes
   2: No
   96: Not applicable/Blank
   97: Inconsistent/Confusing
   98: Don’t know
   99: Refuse

23. (If yes to 22) who is primary business owner?
   1: Primarily your own enterprise
   2: Primarily another HH member’s enterprise
   3: Primarily a household enterprise
   4: Joint business
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

24. (If no to 22), why?
1: Lack of initial capital (savings)
2: Lack necessary skill or know-how
3: Lack of market
4: Lack of credit or high interest rate
5: Illness or disability
6: Other, specify ____________________
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

Land Ownership
25. What do you need to own land?

1: Title
2: Rental/lease agreement
3: Permission from the chief
4: Nothing
5: Other: _________________________
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

26. Who owns the land on which you live/farm?

1: Self
2: Self and husband
3: Chief/tribal leader
4: Landlord
5: Government
6: Other: _________________________
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

27. How did you obtain the land?

1: Bought
2: Leased/rented
3: Inherited
4: Given permission by the chief
5: Other: _________________________
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

28. Under Zambian law, if a couple divorces does the woman have a legal right to their property?

1: Yes
2: No
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

29. Under Zambian law, if a husband dies does the wife have a legal right to their property?

1: Yes
**Savings and Banking**

30a. Do you have any savings?

1: Yes  
2: No  
96: Not applicable/blank  
97: Inconsistent/confusing  
98: Don’t know  
99: Refuse

30b. (If yes to 29a) Is it individual or group savings?

1: Individual/family  
2: Group  
3: Other: ____________________  
96: Not applicable/blank  
97: Inconsistent/confusing  
98: Don’t know  
99: Refuse

30c. What is the total amount of savings? (if individual total individual savings, if group, total group)

96: Not applicable/blank  
97: Inconsistent/confusing  
98: Don’t know  
99: Refuse

31a. Does anyone in your household have a bank account?

1: Yes  
2: No  
96: Not applicable/blank  
97: Inconsistent/confusing  
98: Don’t know  
99: Refuse

31b. (If yes to 31a) Who in your household is the account holder?

1: Respondent alone  
2: Respondent and husband/partner  
3: Husband/partner alone  
4: Respondent and another person. Specify.  
5: Another person. Specify.  
96: Not applicable/blank  
97: Inconsistent/confusing  
98: Don’t know  
99: Refuse

32. How close is the nearest bank (village or commercial)? ________________________________  
96: Not applicable/blank  
97: Inconsistent/confusing  
98: Don’t know  
99: Refuse

33. What are the requirements to join a village banking group or open a savings account?
34. Could/can you fulfill those requirements?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

35. (If yes to question 33) If you can fulfill these requirements but do not have an account, why not?

**Loan Use and Individual Income**

36a. Have you ever received a loan?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

36b. Do you currently have a loan?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

36c. Where did you get the loan?
   1: Commercial bank
   2: Village banking
   3: Local money lender
   4: Personal loan
   5: NGO
   6: Other: _________________________
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

36d. Was the loan in commodity or cash?
   1: Cash/capital
   2: Commodity
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

36e. What was the amount of the loan? ______________________________________________________
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

36f. What is/was the interest rate? ___________________________________________________________
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse
36g. Have you been/are you behind in payments?

1: Yes
2: No
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

36h. What did you use the loan for? (Note: For loan payments only, not other income)

1: Buy food
2: Buy clothing
3: Pay school expenses
4: Pay health-related costs
5: Buy items for the house
6: Start a business
7: Reinvest in an existing business (physical capital excluding agricultural goods)
8: Save
9: Animal raising
10: Agriculture: seed, fertilizers, pesticides, etc.
11: Festivals, weddings, etc.
12: Buy/lease land
13: Give the loan to someone else. Who? ________________________________
14: Other: ______________________________________________________
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

36i. What, if any, changes has the loan brought?

Household Decision Making
37. Who is the person in your household who is the principal decision-maker?

1: Respondent alone
2: Respondent and husband/partner
3: Husband/partner alone
4: Respondent and another person. Specify.
5: Another person. Specify.
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

38. Who in your household usually has the final say on the following decisions: (for each question a through i place the number code that corresponds to the respondents answer next to the question)

a: Decisions about whether or not you should work to earn money.
b: Decisions about how the money you earn is spent.
c: Decisions about how other household income is spent.
d: Decisions to get/spend loan.
e: Decision to be involved in a community group or church.
f: Decisions about children’s schooling.
g: Decisions about buying or selling property.
h: Decisions daily household purchases.
i: Decisions larger household purchases.
Possible responses (for above questions):
1: Respondent alone
2: Respondent and husband/partner
3: Husband/partner alone
4: Respondent and another person. Specify.
5: Another person. Specify.
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

Knowledge of Rights
39. Was your marriage a traditional, civil or church marriage?
   1: Church
   2: Traditional ceremony (in village)
   3: Courthouse/civil office
   4: Other:____________________________
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

40. Would you go to a village elders/headmen/chiefs or the court system/magistrate/police for (for each question a through h place the number code that corresponds to the respondents answer next to the question)
   a: Marriage.
   b: Divorce.
   c: Property Dispute.
   d: Custody Dispute.
   e: Domestic Violence.
   f: Rape.
   g: Other.
   h: Other.

Possible responses (for above questions):
1: Court system/magistrate/police
2: Village elders/headmen/chiefs /local court
3: Wouldn’t do anything/take any action
4: Church
5: Tell a family member
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

41. Does the Zambian government guarantee the same legal protection for men and women?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

42. Do you think that men and women in (this village) have the same legal protections?
   1: Yes
   2: No
Gender-Based Violence
43a. Do you know of women in your village who have experienced physical or sexual violence from their husband or intimate partner in the past 12 months?
1: Yes
2: No
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

43b. How often do you think this occurs?
1: Frequently
2: Sometimes
3: Rarely
4: Never
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

44a. Do you know of anyone who has experienced physical or sexual violence from someone other than a husband or another intimate partner in the past 12 months?
1: Yes
2: No
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

44b. How often do you think this occurs?
1: Frequently
2: Sometimes
3: Rarely
4: Never
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
99: Refuse

45. What are reasons why a man might beat his wife?
1: Because she went out without permission
2: Because she asked him for money/misspent money
3: Because she refused to have sex with him
4: Because she burnt food/neglected household responsibilities
5: Because he/she had been drinking alcohol
6: Because he/she suspects she is having an affair
7: Other.
8: Disobedience or disrespect
96: Not applicable/blank
97: Inconsistent/confusing
98: Don’t know
46. Do you think that a man could be justified in beating his wife?  
   1: Yes  
   2: No  
   96: Not applicable/blank  
   97: Inconsistent/confusing  
   98: Don’t know  
   99: Refuse

47. Do you think that a woman can refuse to have sex with her husband?  
   1: Yes  
   2: No  
   96: Not applicable/blank  
   97: Inconsistent/confusing  
   98: Don’t know  
   99: Refuse

48. Do you believe that rape can take place between a man and woman who are married?  
   1: Yes  
   2: No  
   96: Not applicable/blank  
   97: Inconsistent/confusing  
   98: Don’t know  
   99: Refuse

49. Do you and your friends talk freely about what happens in your homes?  
   1: Yes  
   2: No  
   96: Not applicable/blank  
   97: Inconsistent/confusing  
   98: Don’t know  
   99: Refuse

50. What does a woman do if she is beaten or abused by her husband or another person?  
   1: Tell a family member  
   2: Report it to local officials/chief/village headmen  
   3: Go to a church  
   4: Go to a clinic/hospital  
   5: Report it to government official/police  
   6: Other.  
   7: Nothing  
   96: Not applicable/blank  
   97: Inconsistent/confusing  
   98: Don’t know  
   99: Refuse

**Knowledge of available services**

51. Do you know of a local organization that provides legal assistance to abused women?  
   1: Yes. Ask respondent to name/describe organization(s)_________________  
   2: Yes, but cannot name any  
   3: No  
   96: Not applicable/blank  
   97: Inconsistent/confusing  
   98: Don’t know  
   99: Refuse
52. Do you know of any social welfare-based services that abused women can access?
   1: Yes. Name/describe organization(s)
   2: Yes, but cannot name any
   3: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

53. Have you heard of the Victim Support Unit?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

54. Is there a police post nearby that has a VSU officer?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

HIV/AIDS
55. Can you name a way that HIV is transmitted? (Don’t read A-D aloud)
   A. Intercourse
   B: From mother to baby (during pregnancy, during child birth, through breast milk)
   C: Intravenous drug use
   D: Unscreened blood transfusions

   1: Could name one method
   2: Could name two or more methods
   3: Could not name any methods
   4: Named invalid/incorrect method(s)
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

56. Do you know of any methods to prevent the transmission of HIV/AIDS? (don’t read A-D aloud)
   A. Abstinence
   B: Condom use
   C Reduction in number of partners/monogamy/faithful to one partner
   D: PMTCT (drugs that the mother can take to prevent transmission to her baby)

   1: Could name one method
   2: Could name two or more methods
   3: Could not name any methods
   4: Named invalid/incorrect method(s)
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse
57. Do you know of any organizations which provide education on HIV/AIDS? (please name them)
   1: Yes. Name/describe organization(s)
   2: Yes, but cannot name any
   3: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

58. Do you know of any medical facilities which provide treatment for people who are HIV positive?
   1: Yes. Name/describe organization(s)
   2: Yes, but cannot name any
   3: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

59a. Do you know of a local organization that provides support for people living with HIV?
   1: Yes. Name/describe organization(s)
   2: Yes, but cannot name any
   3: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

59b. (If yes to 58a) What kind of support/services do they provide?

60. Is anyone in your household living with HIV?
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

Links to Government/NGOs and Others
61a. Have you or has anyone in your household ever received goods or services from any NGO? (If respondent answers No, skip to question 61)
   1: Yes
   2: No
   96: Not applicable/blank
   97: Inconsistent/confusing
   98: Don’t know
   99: Refuse

61b. If yes, who?

61c. (If yes to 60a) What was the name of the organization?

61d. (If yes to 60a) What kind of support/services did they receive?

62a. Have you or has anyone in your household ever participated in a training from an NGO? (If respondent answers No, skip to question 62)
   1: Yes
62b. (If yes to 61a) who?

62c. (If yes to 61a) What was the name of the organization?

62d. (If yes to 61a) What kind of training did they receive?

63a. Are you a member of a cooperative?

63b. (If yes to 62a) What is the name of the organization?

63c. (If yes to 62a) What do they do?

64a. Are there any other cooperatives in the village?

64b. (If yes to 63a) What is the name of the cooperative?

Conclusions: Survey is completed, thank you for participation; do you have anything to add or any other questions?

65. Was there anyone else present while you were conducting the survey?

1: Yes, for the whole thing. Who?
(Note if conducted in tandem)
2: Yes, sometimes
3: No, never
Nascent Solutions, WEAVE Baseline Survey  
Household Questionnaire, January 2010

*Note: Not all percentages will add up to 100%, due to those respondents who did not answer questions or gave confusing/unclear answers.*

**Questionnaire No.: __________________**

**Name of interviewers:** ________________  **Date of interview:** ________________

**Language of Interview:**  
<table>
<thead>
<tr>
<th>English</th>
<th>Bemba</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Did Interviewee Consent?  
1: Yes  2: No

**Basic Information**

**Province:**  
Northern

**District:**  
Mpika

2. Constituency: _______________

<table>
<thead>
<tr>
<th>Constituency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mfuwe</td>
<td>32.7%</td>
</tr>
<tr>
<td>Kachibiya</td>
<td>33.2%</td>
</tr>
<tr>
<td>Mpika Central</td>
<td>34.1%</td>
</tr>
</tbody>
</table>

N = 211

3a. Ward_________________________  
3b. Village: _______________________

<table>
<thead>
<tr>
<th>Ward</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chibwa</td>
<td>10.4%</td>
</tr>
<tr>
<td>Chambeshi</td>
<td>17.9%</td>
</tr>
<tr>
<td>Chimpenbele</td>
<td>32.5%</td>
</tr>
<tr>
<td>Musakanya</td>
<td>20.3%</td>
</tr>
<tr>
<td>Lwitikila</td>
<td>13.7%</td>
</tr>
<tr>
<td>Lubaleshi</td>
<td>4.7%</td>
</tr>
</tbody>
</table>

N = 211

3c. Do you live in a rural or urban area?

<table>
<thead>
<tr>
<th>Area</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural (Kachibiya, Mfuwe)</td>
<td>67.8%</td>
</tr>
<tr>
<td>Urban (Mpika Central)</td>
<td>32.2%</td>
</tr>
</tbody>
</table>

N = 211

4. Age of Respondent

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 20 years</td>
<td>3.4%</td>
</tr>
<tr>
<td>21 to 30 years</td>
<td>17.7%</td>
</tr>
<tr>
<td>31 to 40 years</td>
<td>25.3%</td>
</tr>
<tr>
<td>41 to 50 years</td>
<td>24.9%</td>
</tr>
<tr>
<td>51 to 60 years</td>
<td>19.1%</td>
</tr>
<tr>
<td>61 to 70 years</td>
<td>7.2%</td>
</tr>
<tr>
<td>Over 70 years</td>
<td>2.4%</td>
</tr>
</tbody>
</table>

N = 209
5. Marital Status of Respondent

Married: 57.8%
Separated/divorced: 8.1%
Widowed: 20.9%
Single/never married: 2.8%

N = 211

Household Information

6. How many persons live in your household (those who live together for more than six months)?

1 to 3: 6.7%
4 to 6: 33.8%
7 to 9: 36.7%
10 to 12: 18.6%
13 to 15: 4.3%

N = 210

7a. How many of children in HH are your own?

0 to 2: 35.7%
3 to 4: 27.1%
5 to 6: 21.9%
7 to 8: 11.9%
9 to 10: 2.9%
11 to 12: 0.5%

N = 210

7b. How many children in HH are not your own?

0 to 2: 70.4%
3 to 4: 19.4%
5 to 6: 8.3%
7 to 8: 1.5%
9 to 10: 0.0%
11 to 12: 0.5%

N = 206

8. Of those children that are not your own, why are they living with you?

Child of a deceased relative: 70.3%
Child of a deceased friend/neighbor: 0.7%
Parents unable to support child: 23.5%
Other: 5.5%

N = 145

9. Of all the children living with you how many are in school?

0 to 2: 37.8%
3 to 4: 32.5%
5 to 6: 22.5%
7 to 8: 3.8%
9 to 10: 2.4%
11 to 12: 1.0%

N = 209
10a. Are there any children who are old enough to be in school, but are not?  
Yes: 23.6%  
No: 76.4%  
N = 208

10b. (If yes to 11a), why aren’t these children in school?  
School fees (too expensive): 63.0%  
Needed at home: 0.0%  
Needed for work: 0.0%  
Other: 37.0%  
N = 46

Literacy and Education Level

11. Have you ever attended school?  
Yes: 96.7%  
No: 3.3%  
N = 211

12. What is the highest level of school you attained?  
None: 3.4%  
Incomplete primary: 45.4%  
Complete primary: 17.2%  
Incomplete secondary: 25.3%  
Complete secondary: 5.7%  
Higher: 2.9%  
N = 209

13. Can you read?  
Yes: 83.2%  
No: 16.8%  
N = 209

14. In what language?  
English: 0.6%  
Bemba: 55.8%  
Both: 43.1%  
Other: 0.7%  
N = 174

15. What level in Bemba?  
Easily: 57.8%  
With difficulty: 23.8%  
Not at all: 18.4%  
N = 206

16. What level in English?
Easily: 18.9%
With difficulty: 16.9%
Not at all: 64.2%
N = 201

Household income

17. How many persons in your household are engaged in work that earns income (this includes working on your farm, running a business, working as a day laborer, salaried employment, or other)?

0 to 2:  80.9%
3 to 4:  13.3%
5 to 6:  3.7%
7 to 8:  1.6%
More than 8: 0.5%
N = 188

18. What are the sources of income for your household over this year? (Check all that apply).

Selling agricultural products: 49.8%
Salaried/office work: 10.8%
Selling animals/fish: 8.4%
Small business owner: 6.3%
Brewing and selling beer: 5.4%
Day labor: 4.8%
Relative sends money: 4.2%
Self-employed: 3.3%
Service industry: 1.5%
Domestic work: 1.5%
Making and selling handicrafts: 0.9%
Motorcycle/taxi driver: 0.3%
Other: 3.0%
N = 335

19. Which of the following income sources was the primary source of income for your household this year? (Mark only one answer)

Selling agricultural products: 62.2%
Salaried/office work: 12.9%
Small business owner: 4.3%
Selling animals/fish: 3.8%
Relative sends money: 3.3%
Day labor: 2.9%
Self-employed: 2.9%
Brewing and selling beer: 2.4%
Service industry: 1.9%
Domestic work: 1.4%
Motorcycle/taxi driver: 0.5%
Other: 1.0%
N = 209

20. Estimated annual income (in Zambian Kwacha):

0 to 100,000: 8.8%
100,001 to 300,000: 15.5%
300,001 to 600,000: 16.1%
In Income Expenditure
21. How does your household spend its income? (List top three expenditures)

Food: 25.9%
School expenses: 24.5%
Clothing: 15.1%
Household items (non-food): 12.2%
Agricultural inputs (seed, fertilizer): 10.1%
Reinvest in enterprise: 5.0%
Health/hospital expense: 2.3%
Send to relatives: 2.0%
Save: 1.0%
Buy/lease land: 0.5%
Other: 1.4%
N = 556*

22. Do you or someone in your household own a business?

Yes: 33.5%
No: 66.5%
N = 209

23. (If yes to 22) who is primary business owner?

Primarily respondent: 60.3%
Primarily another HH member: 26.5%
Joint HH enterprise: 13.2%
N = 68

24. (If no to 22), why?

Lack of initial capital: 81.0%
Lack of necessary skill: 2.5%
Lack of market: 2.5%
Illness or disability: 2.5%
Other: 11.5%
N = 122

Land Ownership

25. What do you need to own land?

Permission from chief: 69.8%
Title: 14.1%
Nothing: 2.5%
Rental/lease agreement: 1.5%
Other: 12.1%
N = 199
26. Who owns the land on which you live/farm?

Respondent: 27.5%
Respondent and husband: 24.1%
Chief/tribal leader: 13.5%
Husband alone: 12.6%
Landlord: 3.4%
Government: 1.9%
Other: 16.9%
N = 207

27. How did you obtain the land?

Given permission by chief: 36.0%
Inherited: 33.5%
Leased/rented: 10.3%
Bought: 8.9%
Other: 11.3%
N = 203

28. Under Zambian law, if a couple divorces does the woman have a legal right to their property?

Yes: 76.0%
No: 24.0%
N = 200

29. Under Zambian law, if a husband dies does the wife have a legal right to their property?

Yes: 81.7%
No: 18.3%
N = 208

Savings and Banking

30a. Do you have any savings?

Yes: 29.9%
No: 70.1%
N = 211

30b. (If yes to 29a) Is it individual or group savings?

Individual/family: 93.6%
Group: 4.8%
Other: 1.6%
N = 62

30c. What is the total amount of savings, in Kwacha? (If individual total individual savings, if group, total group)

0 to 10,000: 1.8%
10,001 to 50,000: 10.7%
50,001 to 100,000: 10.7%
100,001 to 500,000: 46.4%
500,001 to 1,000,000: 17.9%
1,000,001 to 1,500,000: 3.6%
1,500,001 to 2,000,000: 5.4%
Over 2,000,000: 3.4%
N = 56

31a. Does anyone in your household have a bank account?
Yes: 20.9%
No: 79.1%
N = 206

31b. (If yes to 31a) Who in your household is the account holder?

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband alone</td>
<td>46.5%</td>
</tr>
<tr>
<td>Respondent alone</td>
<td>25.6%</td>
</tr>
<tr>
<td>Respondent and husband</td>
<td>18.6%</td>
</tr>
<tr>
<td>Another person</td>
<td>7.0%</td>
</tr>
<tr>
<td>Respondent and another person</td>
<td>2.3%</td>
</tr>
</tbody>
</table>
N = 43

32. How close is the nearest bank (village or commercial), in kilometers?

<table>
<thead>
<tr>
<th>Distance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 1</td>
<td>16.1%</td>
</tr>
<tr>
<td>2 to 10</td>
<td>9.9%</td>
</tr>
<tr>
<td>11 to 50</td>
<td>28.0%</td>
</tr>
<tr>
<td>51 to 100</td>
<td>33.2%</td>
</tr>
<tr>
<td>101 to 150</td>
<td>12.8%</td>
</tr>
</tbody>
</table>
N = 211

33. What are the requirements to join a village banking group or open a savings account?

34. Could/can you fulfill those requirements?
Yes: 53.3%
No: 46.7%
N = 122

35. (If yes to question 33) If you can fulfill these requirements but do not have an account, why not?

Loan Use and Individual Income

36a. Have you ever received a loan?
Yes: 29.9%
No: 70.1%
N = 211

36b. Do you currently have a loan?
Yes: 8.7%
No: 91.3%
N = 150

36c. Where did you get the loan?

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>NGO</td>
<td>49.2%</td>
</tr>
<tr>
<td>Village bank</td>
<td>26.2%</td>
</tr>
</tbody>
</table>
36d. Was the loan in commodity or cash?

Cash/capital: 34.9%
Commodity: 65.1%
N = 63

36e. What was the amount or value of the loan, in Kwacha?

0 to 10,000: 9.1%
10,001 to 100,000: 13.6%
100,001 to 1,000,000: 31.8%
1,000,001 to 5,000,000: 36.4%
5,000,001 to 15,000,000: 9.1%
N = 22

36f. What is/was the interest rate?

36g. Have you been/are you behind in payments?

Yes: 19.6%
No: 80.4%
N = 56

36h. What did you use the loan for? (Note: For loan payments only, not other income)

Agricultural inputs (seed, fertilizer): 60.7%
Reinvest in existing business: 11.5%
Pay school expenses: 6.6%
Buy household items: 6.6%
Start a business: 4.9%
Buy clothing: 1.6%
Festivals/weddings: 1.6%
Other: 4.9%
N = 61

36i. What, if any, changes has the loan brought?

Household Decision Making

37. Who is the person in your household who is the principal decision-maker?

Husband alone: 45.9%
Respondent alone: 27.3%
Respondent and partner: 21.0%
Another person: 3.3%
Respondent and another person: 2.4%
N = 209

38. Who in your household usually has the final say on the following decisions?
Decisions about whether or not respondent should work to earn money
Decisions about how the money respondent earns is spent
Decisions about how other household income is spent
Decision to get and spend loan
Decision to be involved in a church or community group
Decisions about children’s schooling
Decisions to buy or sell property
Daily household purchases
Large household purchases

<table>
<thead>
<tr>
<th></th>
<th>Respondent alone</th>
<th>Respondent and husband</th>
<th>Husband alone</th>
<th>Respondent and another person</th>
<th>Another person</th>
<th>Total (N)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decisions about</td>
<td>38.6%</td>
<td>23.8%</td>
<td>32.9%</td>
<td>2.4%</td>
<td>2.4%</td>
<td>210</td>
</tr>
<tr>
<td>work to earn money</td>
<td>44.2%</td>
<td>29.8%</td>
<td>22.1%</td>
<td>2.4%</td>
<td>1.4%</td>
<td>208</td>
</tr>
<tr>
<td>Decisions about how</td>
<td>33.0%</td>
<td>34.0%</td>
<td>23.9%</td>
<td>4.8%</td>
<td>4.3%</td>
<td>209</td>
</tr>
<tr>
<td>money respondent</td>
<td>36.3%</td>
<td>29.9%</td>
<td>26.5%</td>
<td>4.9%</td>
<td>2.4%</td>
<td>204</td>
</tr>
<tr>
<td>earns is spent</td>
<td>44.5%</td>
<td>25.8%</td>
<td>25.4%</td>
<td>1.9%</td>
<td>1.9%</td>
<td>209</td>
</tr>
<tr>
<td>Decision to get</td>
<td>32.4%</td>
<td>46.4%</td>
<td>15.5%</td>
<td>2.9%</td>
<td>2.9%</td>
<td>207</td>
</tr>
<tr>
<td>and spend loan</td>
<td>28.78%</td>
<td>40.98%</td>
<td>22.44%</td>
<td>4.88%</td>
<td>2.9%</td>
<td>205</td>
</tr>
<tr>
<td>Decision to be</td>
<td>61.4%</td>
<td>23.3%</td>
<td>9.0%</td>
<td>2.9%</td>
<td>3.3%</td>
<td>210</td>
</tr>
<tr>
<td>involved in a church</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>or community group</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decisions about</td>
<td>36.3%</td>
<td>25.8%</td>
<td>23.9%</td>
<td>4.9%</td>
<td>2.4%</td>
<td>210</td>
</tr>
<tr>
<td>children’s schooling</td>
<td>33.0%</td>
<td>46.4%</td>
<td>15.5%</td>
<td>2.9%</td>
<td>2.93%</td>
<td>210</td>
</tr>
<tr>
<td>Decisions to buy or</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>sell property</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily household</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>purchases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Large household</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>purchases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Knowledge of Rights

39. Was your marriage a traditional, civil or church marriage?

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional ceremony:</td>
<td>58.7%</td>
</tr>
<tr>
<td>Church:</td>
<td>34.8%</td>
</tr>
<tr>
<td>Courthouse/civil:</td>
<td>3.5%</td>
</tr>
<tr>
<td>Other:</td>
<td>2.5%</td>
</tr>
<tr>
<td>N</td>
<td>209</td>
</tr>
</tbody>
</table>

40. Would you go to a village elders/headmen/chiefs or the court system/magistrate/police for each of the following situations:

<table>
<thead>
<tr>
<th>Situation</th>
<th>Marriage</th>
<th>Divorce</th>
<th>Property Dispute</th>
<th>Custody Dispute</th>
<th>Domestic Violence</th>
<th>Rape</th>
</tr>
</thead>
<tbody>
<tr>
<td>Court system/magistrate/police</td>
<td>6.3%</td>
<td>18.2%</td>
<td>26.7%</td>
<td>30.1%</td>
<td>25.1%</td>
<td>64.4%</td>
</tr>
<tr>
<td>Village elders/headmen/chiefs/</td>
<td>51.0%</td>
<td>58.6%</td>
<td>61.6%</td>
<td>52.4%</td>
<td>47.3%</td>
<td>32.2%</td>
</tr>
<tr>
<td>local court</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do nothing/take no action</td>
<td>0.5%</td>
<td>1.0%</td>
<td>1.0%</td>
<td>1.5%</td>
<td>4.4%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Church</td>
<td>41.3%</td>
<td>21.7%</td>
<td>9.2%</td>
<td>9.2%</td>
<td>12.8%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Tell a family member</td>
<td>1.0%</td>
<td>0.5%</td>
<td>1.5%</td>
<td>6.8%</td>
<td>9.8%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Total (N)</td>
<td>206</td>
<td>198</td>
<td>206</td>
<td>206</td>
<td>203</td>
<td>205</td>
</tr>
</tbody>
</table>

41. Does the Zambian government guarantee the same legal protection for men and women?

Yes: 72.5%
42. Do you think that men and women in (this village) have the same legal protections?

| Yes: | 58.9% |
| No:  | 41.1% |
| N = 207 |

Gender-Based Violence

43a. Do you know of women in your village who have experienced physical or sexual violence from their husband or intimate partner in the past 12 months?

| Yes: | 65.1% |
| No:  | 34.9% |
| N = 205 |

43b. How often do you think this occurs?

| Frequently: | 33.7% |
| Sometimes:  | 29.5% |
| Rarely:     | 30.6% |
| Never:      | 6.2% |
| N = 193     |

44a. Do you know of anyone who has experienced physical or sexual violence from someone other than a husband or another intimate partner in the past 12 months?

| Yes: | 65.5% |
| No:  | 34.5% |
| N = 208 |

44b. How often do you think this occurs?

| Frequently: | 24.1% |
| Sometimes:  | 30.5% |
| Rarely:     | 34.2% |
| Never:      | 11.2% |
| N = 187     |

45. What are reasons why a man might beat his wife?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because he/she had been drinking alcohol</td>
<td>25.8%</td>
</tr>
<tr>
<td>Disobedience or disrespect</td>
<td>23.5%</td>
</tr>
<tr>
<td>Because he/she suspects infidelity</td>
<td>18.8%</td>
</tr>
<tr>
<td>Because she neglected household responsibilities</td>
<td>8.4%</td>
</tr>
<tr>
<td>Because she refused to have sex with him</td>
<td>4.5%</td>
</tr>
<tr>
<td>Because she asked him for/misspent money</td>
<td>3.9%</td>
</tr>
<tr>
<td>Because she went out without permission</td>
<td>3.9%</td>
</tr>
<tr>
<td>Other</td>
<td>8.0%</td>
</tr>
<tr>
<td>N = 357*</td>
<td></td>
</tr>
</tbody>
</table>

46. Do you think that a man could be justified in beating his wife?

| Yes: | 33.7% |
| N = 207 |
47. Do you think that a woman can refuse to have sex with her husband?

Yes: 33.3%
No: 66.7%
N = 207

48. Do you believe that rape can take place between a man and woman who are married?

Yes: 38.5%
No: 61.5%
N = 205

49. Do you and your friends talk freely about what happens in your homes?

Yes: 59.7%
No: 40.3%
N = 206

50. What does a woman do if she is beaten or abused by her husband or another person?

Tell a family member: 25.1%
Report to local officials/Chief: 24.6%
Report to magistrate/police: 24.1%
Nothing: 15.1%
Go to a church: 7.5%
Go to clinic/hospital: 1.5%
Other: 2.0%
N = 199

Knowledge of available services

51. Do you know of a local organization that provides legal assistance to abused women?

Yes: 43.1%
Yes, but cannot name: 11.8%
No: 45.1%
N = 204

52. Do you know of any social welfare-based services that abused women can access?

Yes: 33.7%
Yes, but cannot name: 18.0%
No: 48.3%
N = 205

53. Have you heard of the Victim Support Unit?

Yes: 90.5%
No: 9.5%
N = 210

54. Is there a police post nearby that has a VSU officer?
89

Yes: 38.1%
No: 61.9%
N = 189

HIV/AIDS

55. Can you name a way that HIV is transmitted?

Could name one method: 36.7%
Could name two or more methods: 58.4%
Could not name any methods: 2.4%
Named incorrect method: 2.4%
N = 207

Correct Methods Named:
Intercourse: 49.9%
Razors: 13.4%
Unscreened blood: 11.5%
Unsterilized needles: 10.2%
Mother-to-child (MTCT): 5.1%
Cross-infection through open wound: 3.5%
IV drug use: 1.9%
Multiple sexual partners: 1.1%
Handling infected blood: 1.1%
Assisting in childbirth: 1.1%
N = 370

56. Do you know of any methods to prevent the transmission of HIV/AIDS?

Could name one method: 53.4%
Could name two or more methods: 40.3%
Could not name any methods: 3.4%
Named incorrect method: 2.9%

Correct Methods Named:
Abstinence: 36.6%
Condoms: 27.1%
Reduce number of partners: 17.0%
Avoid sharing razors: 7.2%
Wear gloves around HIV patients: 3.6%
PMTCT: 2.0%
Avoid sharing needles: 1.6%
Wear gloves when assisting delivery: 1.3%
Get tested: 1.0%
Avoid tattoos: 0.7%
Education: 0.6%
Avoid unscreened blood: 0.3%

57. Do you know of any organizations which provide education on HIV/AIDS? (please name them)

Yes: 77.7%
Yes, but cannot name: 13.1%
No: 9.2%

58. Do you know of any medical facilities which provide treatment for people who are HIV positive?
Yes: 81.2%
Yes, but cannot name: 10.4%
No: 48.4%

59a. Do you know of a local organization that provides support for people living with HIV?

Yes: 60.2%
Yes, but cannot name: 14.6%
No: 25.2%

59b. (If yes to 58a) What kind of support/services do they provide?

60. Is anyone in your household living with HIV?

Yes: 18.1%
No: 81.9%

Links to Government/NGOs and Others

61a. Have you or has anyone in your household ever received goods or services from any NGO? (If respondent answers no skip to question 61)

Yes: 18.2%
No: 81.8%

61b. If yes, who?

61c. (If yes to 60a) What was the name of the organization?

61d. (If yes to 60a) What kind of support/services did they receive?

62a. Have you or has anyone in your household ever participated in a training from an NGO? (If respondent answers no skip to question 62)

Yes: 44.3%
No: 55.7%

62b. (If yes to 61a) who?

62c. (If yes to 61a) What was the name of the organization?

62d. (If yes to 61a) What kind of training did they receive?

63a. Are you a member of a cooperative?

Yes: 56.2%
No: 43.8%

63b. (If yes to 62a) What is the name of the organization?

63c. (If yes to 62a) What do they do?

64a. Are there any other cooperatives in the village?

Yes: 83.9%
No: 16.1%
64b. (If yes to 63a) What is the name of the cooperative?

Survey is completed, thank you for participation; do you have anything to add or any other questions?

65. Was there anyone else present while you were conducting the survey?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, for the whole thing:</td>
<td>16.2%</td>
</tr>
<tr>
<td>Yes, sometimes:</td>
<td>4.8%</td>
</tr>
<tr>
<td>No, never:</td>
<td>79.0%</td>
</tr>
</tbody>
</table>

* Several respondents gave more than one answer when asked to list all possible sources of household income, accounting for the number of responses exceeding the number of individual respondents.
Appendix D: Focus Group Guidelines

Good morning/afternoon/evening. My name is _______ and I work with Nascent Solutions, an NGO intending to work with USAID in Mpika. Our goal is to empower women to earn a living for themselves and help each other in agriculture activities and any other activities that would provide an income. We are conducting this focus group to help us to understand more about the women in Mpika and to help guide the program. Our discussion should last for about _______ minutes. I will be helping to guide the discussion and make sure everybody has a chance to speak. These are my friends_______, ______ will be helping to translate and ______ will be taking notes during the discussion so that we do not forget any of the points discussed. Although s/he will be recording the points raised, s/he will not write down any names, so whatever you say will be confidential. Please remember, you are the experts and we are here to learn from you. Please don't tell us what you think we might want to hear. Tell us your views, whatever they are. Also, please know that your answers will not affect your eligibility for participation in the program. Before we go further, we should all introduce ourselves. Please tell us your name and where you live.

Before we go further, we should all introduce ourselves. Please tell us your name and where you live. Now we have introduced ourselves, let me develop some ground rules that will make our session more effective, for example, please don't interrupt anyone and try to give everyone a chance to speak.

Signature of participant (acknowledging consent): ____________________________

Date: ____________________________

Before we go further, we should all introduce ourselves. Please tell us your name and where you live. Now we have introduced ourselves, let me develop some ground rules that will make our session more effective, for example, please don't interrupt anyone and try to give everyone a chance to speak.

**Income**
- What are the kinds of businesses that women in your village do?
- What are some of the businesses that women like to do?
- Where and how do women keep their money?
- What are some of the challenges women face when they want to start a business? (Prompt: lack of capital, lack of skills, lack of time, illness/disability)
- Is there anyone providing services to help women start businesses? (Prompt: NGO, church, government)

**Household Decision-Making**
- Describe household decision-making process. Sample scenario: When children are about to go back to school after holidays what happens? Who purchases books, uniforms, transport, and where does the money come from? Sample scenario: Planting season: Who decides what to plant, how much to plant, etc.?
- If you were to join a women’s group, what would be some potential challenges which you might encounter?

**Rights**
- When a woman’s husband dies, leaves or they get divorced, what happens to their property?
- What kinds of issues do you settle through the traditional system/village courts? Do you feel that this system is meeting your needs? (Prompt: land, marriage/divorce, custody)
- What kinds of issues do you settle through the government courts or the police? Do you feel that this system is meeting your needs? (Prompt: land, marriage/divorce, custody)

**Gender-Based Violence**
- What is gender based violence (GBV)? What are examples of GBV?
- Do you think it is common for a woman to be hurt by her a man other than her husband?
- Do you think it is common for a woman to be hurt by her husband?
- What are some of the reasons why a man might abuse a woman?
- What do women usually do after experiencing abuse?
- Are there services in the community which help women who have been abused?
• What can be done to stop violence against women? (Prompt: local organizations, police, courts, sensitization/education)

HIV/AIDS
• What are some of the challenges that people who are HIV positive and/or the families of people who are HIV positive face? (Prompt: food/nutrition, medication, income, stigma)
• What are some of the things that people do to cope with these challenges?
• What services are provided for people living with HIV/AIDS in your community? What organizations provide these services? (Prompt: educational, medical, financial, social support)

NGOs
• Are you currently involved in any organizations? (Prompt: church, NGO, women’s group, cooperative, etc.)
• Do you know of other organizations in which other people participate?

Other thoughts? Suggestions? Encourage discussion.
Appendix E: Contact Information of Selected Key Informant Interviewees

Fr. Patrick Mukaka Chibuye DIP.PHIL, BA.DIV
Caritas Director
PO Box 450014
Mpika, Zambia
Telephone: 214-370038
Mobile: 0978-171582
p.chibuye@diomika.org
caritasmpika@diompika.org

George Mpinga
Director, Network of Zambian People Living with HIV/AIDS (NZP+)
P.O. Box 32717
Lusaka
paprizp@zamnet.zm

James Mwale
Mpika District Social Welfare Officer
Mobile: 0977-497016
Email: Jamesmwle@yahoo.com

Chuwe Mutale
Mpika District Marketing and Development Officer
Office of Marketing and Cooperatives
Ministry of Agriculture
Mobile: 0976-183120 or 0955-215746
Email: C_Mutale@yahoo.com or CheweCelciliaMutale@yahoo.com

Paul Muwowo
Executive Director, Development Organization for People’s Empowerment (DOPE)
Box 460026
Mpika, Zambia
Director@dope.org.zm
Appendix F: Schedule

Thursday, 31 December
- Depart ATL
- Arrive OR Tambo

Friday, 1 January
- Depart OR Tambo
- Arrive Lusaka

Saturday, 2 January
- Make preparations for trip to Mpika
- Explore Lusaka

Sunday, 3 January
- Drive to Mpika
- Meet local team

Monday, 4 January
- Pilot/review survey with local team
- Print/copy survey
- Buy gifts for chief
- Meet with the Mpika Seed Growers
- 5 surveys in Mpika Central

Tuesday, 5 January
- Meet with the District Commissioner and Counsel Secretary
- Pick up letters to be delivered to the chiefs
- 13 surveys in Mfuwe

Wednesday, 6 January
- Pick up information on local banking requirements
- Visit the chief
- Key informant interviews with:
  - NZP+
  - DOPE
  - VSU
- 17 surveys in Mpika Central

Thursday, 7 January
- Print/copy survey
- Two focus groups in Kachibiya
- 10 surveys in Kachibiya

Friday, 8 January
- Caritas key informant interview
- Focus group in Mfuwe
- 23 surveys in Mfuwe

Saturday, 9 January
- 24 surveys in Mpika Central

Sunday, 10 January
- Focus group in Mpika Central
- 26 surveys in Mpika Central

Monday, 11 January
- Focus group in Mfuwe
- 33 surveys in Mfuwe

Tuesday, 12 January
- 38 surveys in Kachibiya

Wednesday, January 13th
- Print additional answer sheets
- Key informant interviews with:
  - Department of Social Welfare
  - Department of Marketing and Cooperatives
  - District hospital
- 22 surveys in Kachibiya

Thursday, 14 January
- Drive back to Lusaka

Friday, 15 January
- Depart Lusaka
### Appendix G: List of Cooperatives Mentioned by Survey Respondents

<table>
<thead>
<tr>
<th>Region</th>
<th>Cooperative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mpika Central</td>
<td>Lwititila</td>
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<tr>
<td></td>
<td>Muchnga Cooperative</td>
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<tr>
<td></td>
<td>Poultry Cooperative</td>
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<tr>
<td></td>
<td>Chipundu Cooperative Union</td>
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<td></td>
<td>Farmers Union</td>
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<td></td>
<td>Fisaka Cooperative</td>
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<td></td>
<td>Malashi Agriculture Cooperative</td>
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<td></td>
<td>Musakanya Cooperative Group</td>
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<td>Chisonkolo Cooperative</td>
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<td>Kachibya</td>
<td>Chambeshi</td>
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<td></td>
<td>Bomagoliye Cooperative</td>
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<td></td>
<td>Bomba Ngolye Cooperative</td>
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<td></td>
<td>Mpepo Multipurpose Cooperative</td>
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<td></td>
<td>Mwisusa Savings Cooperative</td>
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<td>Savings Cooperative</td>
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<td>Tubombe Cooperative</td>
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<td>Tufuntuke Cooperative</td>
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<td>Tumombeshi Cooperative</td>
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<td>Tutuntukeko Cooperative</td>
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<td>Chibwa</td>
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<td>Ndakala Twikatane Cooperative</td>
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<td>Mwamba Luchembe Cooperative</td>
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<td>Sekelela Cooperative</td>
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<td>Shangila Cooperative</td>
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<td>Mfuwe</td>
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<td>Buyantashi Cooperative</td>
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<td>Chilongo Cooperative</td>
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<td>Chipembe Cooperative Union</td>
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<td>Chitembe Farmer's Cooperative</td>
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<td>Chobela Cooperative</td>
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<td></td>
<td>Church Cooperative Union</td>
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<td>Kanchibiya Cooperative</td>
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<td>Katibunga Cooperative</td>
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<td>Londa Cooperative</td>
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<td>Macheleta Cooperative</td>
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<td>Mother's Union</td>
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<td></td>
<td>Mount Papal's Farmer's Union</td>
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<td>Natwafwane Cooperative</td>
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<td>Natwange Cooperative</td>
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## Appendix H: List of Organizations Mentioned by Respondents Providing Training and Services Mentioned by Survey Respondents

<table>
<thead>
<tr>
<th>Location</th>
<th>Organizations</th>
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</thead>
<tbody>
<tr>
<td>Lwitikila</td>
<td>Campaign for Women’s Education (CAMFED)</td>
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<tr>
<td></td>
<td>Development Aid from People-to-People (DAPP)</td>
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<tr>
<td></td>
<td>Home-Based Care (HBC)</td>
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<td>Katibunga Health Center</td>
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<td>WorldVision</td>
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<td>Africare</td>
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<td>CARE: Water and Sanitation</td>
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<td></td>
<td>Caritas</td>
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<td></td>
<td>Development Organization for People's Empowerment (DOPE)</td>
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<td></td>
<td>HBC</td>
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<td>Health International</td>
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<td></td>
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<td></td>
<td>Social Welfare Office</td>
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<td></td>
<td>Star-Circle</td>
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<td>WorldVision</td>
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<tr>
<td></td>
<td>ZAFED</td>
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<tr>
<td></td>
<td>Zambia College of Agriculture</td>
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<td></td>
<td>Agriculture Support Program (ASP)</td>
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<td>Mpika Central</td>
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<td>Musakanya</td>
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<td></td>
<td>Care Givers</td>
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<td></td>
<td>Caritas</td>
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<td>CORDAID</td>
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<td>DAPP</td>
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<td>HBC</td>
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<td>Ministry of Agriculture</td>
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<td>Ministry of Health</td>
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<td>ZPCT</td>
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<td>Caritas</td>
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<td>Chambeshi</td>
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<td>Kachibiya</td>
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<td>Chibwa</td>
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<td>WorldVision</td>
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<td>CORDAID</td>
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<td>Chipembele</td>
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<td></td>
<td>Anti-AIDS Club</td>
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<td>ASP</td>
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<td>CAMFED</td>
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<td>CORDAID</td>
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<td>HBC</td>
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<td>North Luangwa</td>
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<td>Star-Circle</td>
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<td></td>
<td>UNICEF</td>
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<tr>
<td></td>
<td>Women’s Support Group</td>
</tr>
</tbody>
</table>
**Appendix I: WEAVE Results Framework**

**Objective:** Mpika women empowered to start and manage economically rewarding and sustainable small businesses

1. **Number of women entrepreneurs**  
   Do you or someone in your household own a business? (Level at baseline)  
   - Yes: 33.5%  
   - No: 66.5%  
   N = 209

2. **Percent increase in individual incomes**  
   Estimated annual income (in Zambian Kwacha): (Level at baseline)  
   - 0 to 100,000: 8.8%  
   - 100,001 to 300,000: 15.5%  
   - 300,001 to 600,000: 16.1%  
   - 600,001 to 1,000,000: 7.8%  
   - 1,000,001 to 2,000,000: 15.5%  
   - 2,000,001 to 5,000,000: 18.6%  
   - 5,000,001 to 10,000,000: 6.7%  
   - 10,000,001 to 50,000,000: 10.4%  
   - Over 50,000,000: 0.5%  
   N = 193

3. **Percent increase in community response to GBV**  
   Do you and your friends talk freely about what happens in your homes? (Level at baseline)  
   - Yes: 59.7%  
   - No: 40.3%  
   N = 206
   - Do you know of women in your village who have experienced physical or sexual violence from their husband or intimate partner in the past 12 months? (Level at baseline)  
     - Yes: 65.1%  
     - No: 34.9%  
     N = 205
   - How often do you think this occurs? (Level at baseline)  
     - Frequently: 33.7%  
     - Sometimes: 29.5%  
     - Rarely: 30.6%  
     - Never: 6.2%  
     N = 193
   - Do you know of anyone who has experienced physical or sexual violence from someone other than a husband or another intimate partner in the past 12 months? (Level at baseline)  
     - Yes: 65.5%  
     - No: 34.5%  
     N = 208
   - How often do you think this occurs?  
     - Frequently: 24.1%  
     - Sometimes: 30.5%  
     - Rarely: 34.2%  
     - Never: 11.2%  
     N = 187

**Context Indicators**

1. **Number of women without business skills**  
   Can you read? (Level at baseline)  
   - Yes: 83.2%  
   - No: 16.8%
In what language? (Level at baseline)  

<table>
<thead>
<tr>
<th>Language</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>0.6%</td>
</tr>
<tr>
<td>Bemba</td>
<td>55.8%</td>
</tr>
<tr>
<td>Both</td>
<td>43.1%</td>
</tr>
<tr>
<td>Other</td>
<td>0.7%</td>
</tr>
</tbody>
</table>

What level in Bemba? (Level at baseline)  

<table>
<thead>
<tr>
<th>Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Easily</td>
<td>57.8%</td>
</tr>
<tr>
<td>With difficulty</td>
<td>23.8%</td>
</tr>
<tr>
<td>Not at all</td>
<td>18.4%</td>
</tr>
</tbody>
</table>

What level in English? (Level at baseline)  

<table>
<thead>
<tr>
<th>Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Easily</td>
<td>18.9%</td>
</tr>
<tr>
<td>With difficulty</td>
<td>16.9%</td>
</tr>
<tr>
<td>Not at all</td>
<td>64.2%</td>
</tr>
</tbody>
</table>

2. **Number of women with access to resources**

Do you have any savings?  

<table>
<thead>
<tr>
<th>Answer</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>29.9%</td>
</tr>
<tr>
<td>No</td>
<td>70.1%</td>
</tr>
</tbody>
</table>

Have you ever received a loan?  

<table>
<thead>
<tr>
<th>Answer</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>29.9%</td>
</tr>
<tr>
<td>No</td>
<td>70.1%</td>
</tr>
</tbody>
</table>

Have you or has anyone in your household ever received goods or services from any NGO? (Level at baseline)  

<table>
<thead>
<tr>
<th>Answer</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>18.2%</td>
</tr>
<tr>
<td>No</td>
<td>81.8%</td>
</tr>
</tbody>
</table>

Have you or has anyone in your household ever participated in a training from an NGO? (Level at baseline)  

<table>
<thead>
<tr>
<th>Answer</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Yes</td>
<td>44.3%</td>
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<tr>
<td>No</td>
<td>55.7%</td>
</tr>
</tbody>
</table>

3. **Number of GBV cases reported (Level at baseline):**

Mpika District Hospital:  
5 assault cases per week
2-3 rape cases per month
3-4 assault and/or rape cases per month referred from rural areas
4-5 assault case handled in each rural clinic per month (22 rural clinics in Mpika District)

Victim Support Unit:  
12-15 domestic violence cases per week

[There are indications that the above information represents under-reporting of GBV cases]

**IR1: Increased Knowledge and Business Skills**

1. **Number of women trained in business management skills**  
   Level at baseline: 0

2. **Number of groups with a good business plans**  
   Level at baseline: 0
IR2: Increased Involvement of Women
1. Number of women’s groups formed
   Level at baseline: 0

2. Number of support groups for GBV victims
   Do you know of a local organization that provides legal assistance to abused women? (Level at baseline)
   Yes: 43.1%
   Yes, but cannot name: 11.8%
   No: 45.1%
   N = 204
   Do you know of any social welfare-based services that abused women can access? (Level at baseline)
   Yes: 33.7%
   Yes, but cannot name: 18.0%
   No: 48.3%
   N = 205

IR3: Increased Access to Resources
1. Size/value of group savings and loans scheme
   Level at baseline: 0

IR4: Increased Access to Data on the Situation of the Women
1. Number of people interviewed
   Level at baseline: 211 (total survey respondents)

2. Number of focus groups organized
   Level at baseline: 6

3. Number of resources reviewed
   Level at baseline: 25

IR5: Increased Awareness of the Rights of Woman and the Prevention of HIV/GBV
1. Number of community outreach activities organized
   Level at baseline: 0

2. Number of women and men reached
   Level at baseline: 0

IR6: Increased Stakeholder and Community Support
1. Number of stakeholder consultation meetings
   Level at baseline: 20
   Mpika Seed Growers, Mpika District Commissioner, Mpika Council Secretary, Mpika District Social Welfare Officer, Mpika District Marketing and Development Officer, Director of Caritas Mpika, Gender Specialist of Mpika Diocese, Executive Director of DOPE, Director of NZP+, Mpika District Hospital Administrator, Mpika District Hospital Nurse specializing GBV, Introductory session in at each survey site (9)

2. Number of traditional leaders supporting the program
   Leaders spoken with as part of baseline:
   Level at baseline: 1 (Chief Chikwanda)
   Number of men attending program activities:
   Level at baseline: 0