

Gender Relations and the Beneficiary

– an impact study of the resource mobilisation initiative of

Nyimba District Farmers Association

as supported by MS Zambia

by
Else Kirk

submitted in fulfilment of the requirements for the degree of

MASTER OF ARTS
in the subject of
DEVELOPMENT STUDIES
at the
UNIVERSITY OF SOUTH AFRICA

SUPERVISOR: M.J. RAKOLOJANE

power is tolerable only when a good deal of its workings are concealed
(Foucault)

FEBRUARY 2008

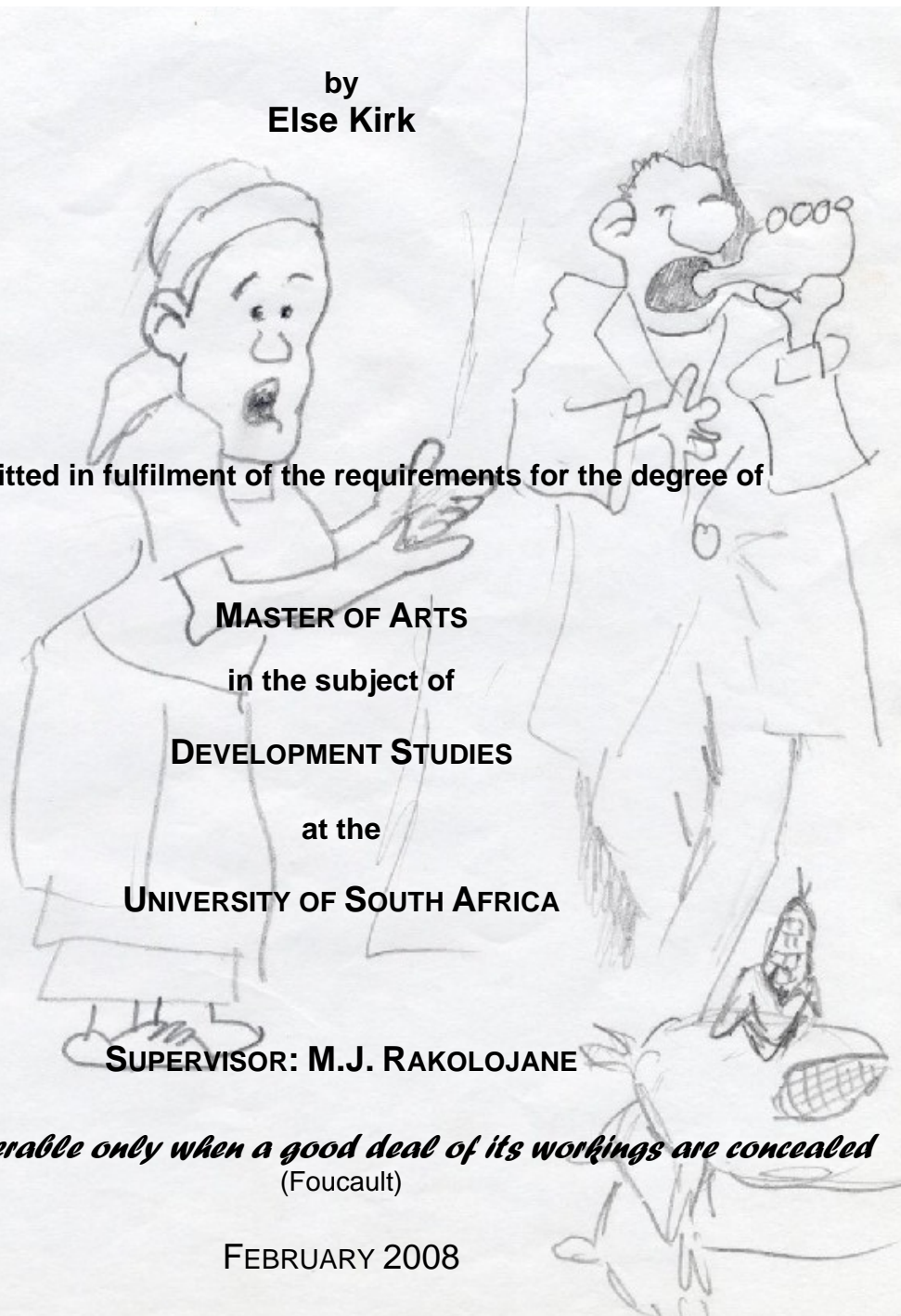
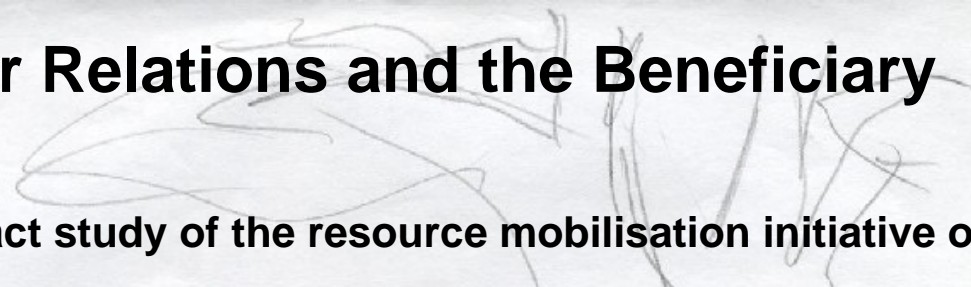


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Acronyms

ASIP – Agriculture Sector Investment Programme
ASP - Agriculture Support Programme
CBO – Community Based Organisation
CCJDP – Catholic Commission for Justice Development & Peace.
CEDAW – Convention for the Elimination of all forms of Discrimination Against Women
CPA – Country Programme Assessment
CPS – Country Programme Strategy
CSPR – Civil Society for Poverty Reduction
DACO – District Office for Ministry of Agriculture & Cooperatives
DFA – District Farmers Association
DOC - District Organisational Coordinator
DW – Development Worker
FOSUP - Farmer Support Programme
FRA – Food Reserve Agency
GIDD – Gender in Development Division
GTZ – German Technical Development Assistance
IC – Information Centre
IDS – Institute for Development Studies at the University of Sussex.
IMF – International Monetary Fund
MACO - Ministry of Agriculture & Cooperatives
MoFNP – Ministry of Finance & National Planning
MS – Mellempfolkeligt Samvirke / Danish Association for International Cooperation
MSiS - Mellempfolkeligt Samvirke in the South
NDFA – Nyimba District Farmers Association
NGOCC – Non Governmental Organisations Coordinating Council - Zambia
NGP – National Gender Policy
OSP – Out-grower Support Programme
PAM - Programme Against Malnutrition
PRSP – Poverty Reduction Strategy Paper
SAP – Structural Adjustment Programme
SIDA – Swedish International Development Assistance
SPA – Strategic Plan of Action
UNRISD - The United Nations Research Institute for Social Development
VSO – Volunteer Service Abroad
WAPAC - Framework of Well-being, Awareness, Participation, Access and Control
WEDAZ - Women's Entrepreneurship Development Association Zambia
ZCSO - Zambia Central Statistical Office
ZNFU – Zambia National Farmers Association

Acknowledgements

I owe a debt of gratitude to many people in Nyimba District for their kind cooperation and for welcoming me into their district and their homes. Chief Ndake and his wife, Ruth, were wonderfully interested and insightful. The same applies to Fransico Phiri, Headman of Mbale village and local Court Justice, who patiently explained the relevant traditional and written law concerning land access and marital disputes. Our hosts and guides in each village were crucial for giving insights, assisting with logistics as well as being respondents: Hilda Mwale and Sanks Phiri, Maureen Lungu and Richard Msasu, Akan Jere and Moses Phiri. The nature of the data is highly personal and it was not always easy for respondents to open up to strangers with such information. Not least because of this, much gratitude is owed to all the respondents: Rosemary Phiri, Jacob Lungu, Stella Tembo, Catherine Sakala, Mathias Sakala, Abelise Mwenda, Obedi Phiri, Aides Mumba, Eunice Njobvu, Damales Kapotwe, Christina Tembo, Beatrice Jere, Josephine Njobvu, Ester Phiri, Maxwell and Margaret Mwanza, Agnes Lungu, Florence Phiri, Agapson Lungu and Astis Zulu. I also thank all those who participated in the focus group sessions. In order to maintain confidentiality of intimate information, I have deemed it necessary, despite protests from respondents, to put fictitious names in most examples given.

The staff of Nyimba District Farmers Association: Albert Chaala (District Organisational Coordinator) assisted me over an extended period of more than a year with insightful background information, as well as guiding me in the choice of village and assisting greatly with logistical and moral support. Monica Banda (Agribusiness Manager) helped with background information and some translation, and Richard Omoda Okwi (VSO Volunteer) energetically participated in designing the focus group sessions format as well as leading two sessions.

Osborne Manda, the Chairperson of the NDFA Board, was very helpful with logistical arrangements. The Vice Chair, George Katwamba, was the guinea pig for testing the interview format, thereby also giving me a good deal of background information. Lexina Tembo, NDFA Board Member, pointed out some crucial misrepresentations from respondents that we had initially accepted.

Numerous officers and staff members of the District Commissioners Office were helpful with background information, in particular Florida Chilwa, the District Community Development Officer. The Council Chair Person, Alion Mumba, manually disaggregated data on the resettlement scheme for me. All of the relevant actors in the area, as well as at their head offices in Lusaka who enlightened me as to their operations, shared reports and discussed issues of relevance to the Farmers of Nyimba District: MACO (Ministry of Agriculture), ASP (Agriculture Support Programme), PAM (Prg. Against Malnutrition), WEDAZ (Women's Entrepreneurship Development Association Zambia), and FOSUP (Farmer Support Programme), where the Director (Mike Muleba) and MS Development Workers (Tove Kufa and Rose Aduol) advised on and discussed many issues with me over an extended period.

The biggest assistance came from my translator and research assistant, Grace Njobvu, who was ever at my beck and call, and provided invaluable insight into the Nsenga culture.

The assistance of Julie Koch, from MS International department was also invaluable, both in defining the research in such a way that was of interest and relevance to both MS and academia, as well as her initial encouragement, which motivated me to persevere with this line of research.

Summary

The central objective of this dissertation is to gain an understanding of the effect by the market within the household on a specific developmental initiative whose aim was poverty reduction. This dissertation analyses how individuals gain access to resources, and how they enforce their entitlements during the on-going implicit and explicit negotiations inherent in daily rural life.

The research tested the suitability of several concepts previously untested in the southern African context. The concept of hearth-holds, proved valuable as a unit of analysis which recognizes the importance of female-directed social units. The relevance of the fall-back position in terms of locality of kin, as well as perceptions of legitimacy, were crucial in affecting how far they were willing to go and what they felt they could demand in everyday household bargaining situations. The deficiency of using romantic ideas of conjugal relations and equal opportunities to explain practice was apparent.

Spouses strategise within the terms of their conjugal contracts, at times adhering to the dominant patriarchal bargain, at times covertly defying or overtly challenging it, and following another bargain. Placing women as the custodians of morality, works to the relative advantage of men by isolating women from accessing certain opportunities. Female heads of households, manage to legitimise their access to resources by virtue of being custodians of their children. Custodianship of cash funds, and the dominant decision making model used for resource related decisions in the household, clearly impacted on the relevance of different strategies in the bargaining process. The strategic entry points in this process of reduced transparency and violence were relevant in most households studied. The latter was effective in reinforcing and shaping the conjugal contract, despite in effect breaking it. Drinking facilitated this process by creating a temporary suspension of the rules.

Concrete recommendations for developmental practitioners involve incorporating the hearth-hold concept and promoting the communal planning, budgeting and monitoring approach, as well as to specifically target individuals who need their intra-household bargaining power boosted. A clear policy on affirmative action in gate keeper roles, as well as gender disaggregated documentation of beneficiaries, should be institutionalised.

Key Terms

Gender and development; Gender relations; Impact assessment; Inter-household; Resource allocation; Hearth-hold; Entitlements; Bargaining; Strategic entry points; Decision making; Household budgeting.

The following key terms may warrant a brief explanation. The definition of the analytical framework used to describe domestic units follows that proposed by Ekejiuba (2005:42).

- **Household:** usually male headed. The household has common resources, which are controlled and managed by the household head. A household may be made up of several constituent hearth-holds.
- **Hearth-hold:** usually female head. Ekejiuba (2005:42) defines the unit as centred on the hearth or stove. This unit is demographically made up of a woman and all her dependents whose food security she is either fully or partially responsible for. A male spouse can be a full member of the hearth-hold, but in some cases he oscillates between several hearth-holds, that of his mother, sisters, wives, and mistresses.
- **Matrilineal:** refers to the practice of the children being considered to be of the mothers lineage.
- **Patrilineal:** refers to the practice of the children being considered to be of the lineage of the father.
- **Matrilocal:** refers to the case where a person or couple reside in the same village as close family members of the woman.
- **Virilocal:** when women physically reside in the locality of their husbands patrilineage.
- **Poverty:** As defined by Amartya Sen (1999). In this perspective poverty must be seen as the deprivation of basic capabilities rather than merely as lowness of incomes, which is the standard criterion of identification of poverty. This approach concentrates on deprivations that are intrinsically important (unlike low income which is only instrumentally important). It recognises that there are other influences on real poverty (capability deprivation) than lowness of income. Also the instrumental relation between low income and low capability is variable between different communities, families and individuals.
- **Ntakula:** is the payment made by a man for permission to carry his wife away from her family. It should not be equated with 'Lowola'/'Lobola' which is prevalent in Zambia amongst the Tonga (Southern), Lozi (Western), Ngoni (Eastern - Chipata). The latter is seen as paying for ownership of the (unborn) children.
- **Boma:** is the term for the administrative centre where government district offices are located. In the case of Nyimba District, as with most other districts in Zambia, the Boma is also the commercial hub of the district.

1. Introduction

Chapter 1 is comprised of four sections which should give a good idea of what this dissertation is researching, including the how and why. We begin the chapter by setting the scene, with a general contextualisation of the area of study, starting by considering existing evidence on gender relations in rural Zambia and other sub-Saharan African countries. We move on to obtaining a general idea of the legal framework in Zambia, and how it impacts on issues of gender, followed by considering the gender policy in place. Thereafter a brief history of Zambian agricultural policy is given. The policies in place are considered for suitability and how successful they are in addressing the structural issues affecting women. We then deliberate on the framework of development assistance in the country, in particular MS Zambia and their policies, focusing on the concrete initiative involving mobilising resources. Nyimba District Farmers Association, who works in partnership with MS Zambia in implementing developmental efforts at grass roots level, is then introduced.

After contextualising the problem to be researched, the bulk of the introduction is focused on understanding what problem the research is interested in examining. Here we formulate a number of research questions, the answers to which should lead to a better understanding of the root-cause of the problem. The objective of the research is then clarified, followed by debating the importance of the study, before setting out the scope and limitations of the approach taken.

The technical ‘how?’ questions are touched on in relation to the research methodology that is introduced in the third section. The contextual evidence argues that simple conflictual interpretations may misunderstand the nature of intra-household relations. On the basis of this, the research will follow a broader livelihoods approach. This has the scope to consider multiple relevant factors, rather than simply an econometric one, which necessarily limits the dimensions that may be considered. The introductory section concludes with an outline of the chapter layout for the dissertation.

1.1. Context of the study

The following sections provide insight into the context in which the study is carried out. We consider the gender relations in rural Zambia and other sub-Saharan countries, and thereafter the policy in place in Zambia as pertains to the legal framework, the Gender Policy, as well as the Agricultural Policy.

1.1.1. Production gender relations in rural Zambia

This section looks at available research which sheds some light on the conditions under which women in rural Zambia may subsist. As far back as 1971, Juliet Mitchell in *Women's Estate* defined four dimensions of Gender relations (Connell 2005:55). This framework is useful for acknowledging and analysing the complexity of the multiple and interconnected dimensions of gender relations - defined as: power relations, production relations, emotional relations, and symbolic relations. In subsequent sections we will

look at some of the institutionalised gender regimes which are largely power related, such as the legal and policy framework. This section will touch mainly on the productive gender relations, with the sexual division of labour as experienced in rural sub-Saharan Africa. The emotional and symbolic relations, which are interwoven with those of power and production, but follow their own analytical logic, will be elaborated on in the theoretical framework section.

Ann Whitehead and Nalia Kabeer (2001), both leading researchers and theorists in gender and development related issues, have undertaken and considered several studies of gender, livelihoods and pro-poor growth in rural sub-Saharan Africa. They draw out one particularity of African smallholder agriculture as being the importance of women's role in productive activities. But note that the highly stereotyped idea of sub-Saharan Africa as a 'female farming' area has been gradually superseded by more complex ideas about the role that both men and women play in agricultural work (Whitehead and Kabeer 1991:2). They consider the paradox of gender relations in sub-Saharan Africa - that while women play a considerable role in production, rural households and families are institutions of considerable gender inequality. In addition to unequal work burdens and access to resources, rural women are more poorly educated than men and have much less agency and capacity to act. This inefficient utilisation of Women's capabilities, as well as the failure to recognise their role in production are considered by Whitehead and Kabeer to be significant elements in the prospect for growth in agriculture, with potentially significant implications for poverty reduction.

Safilios-Rothschild (1994:56) stresses the powerful sex stratification systems that persist in all African countries, ensuring male superiority in terms of decision making power and control of valued resources. These systems are supported by laws and policies that define and legitimize men's dominant status, which are in turn justified by any or several 'moral codes', typically religious, traditional, or pseudo-scientific ideologies or beliefs. As concerns rural settings, these stereotypes are reinforced by a lack of factual information regarding women farmers. They are widely held by professionals and policy makers alike, and therefore have serious consequences for agricultural planning and programmes. Two of the widespread stereotypes are that men cultivate cash crops while women cultivate food crops, and that woman farmers are subsistence farmers. Research from Zambia (Palmer 1991:23) found that it was impossible to generalise about crop specialisation by sex, but that women's crops differed by household type. Palmer (1991:23) points to two principle (but not categorical) determinants of whether a food crop is managed by men or women, as: market access and production technique. Men tend to dominate the official marketing channels and women the surrogate tradables, and new technologies are invariably made available to men. The presumption that women hold fast to self provisioning agricultural production, derives from the observation of women's actions when they have no choice or when they fear that if they let go of self provisioning output they will loose control of resources. Alternative scenarios prevail when their access to, and control over, resources are secured. It is also noted that in most cases women grow

industrial or export crops on their own account as a sideline, and they usually do not enter into the production of these crops under the same circumstances as men.

An example from a developmental project in Zambia (Haddad et al. 1994:55) where households were encouraged to intercrop maize with beans, saw women opposing the idea. The basis of the opposition was related to the normal utilisation of the land. In the case of land usually allocated to maize, they feared losing ownership with the result of cash generated by their sales being passed on to their husbands. In Malawi, a groundnut seed multiplication project saw women actually lose the income from groundnuts, formerly a female domain, since extension agents focussed training on men, arguing that the programme was “too complicated” for women to understand. In the Gambia yield increases caused by an irrigation scheme, saw rice transformed from a private crop under the control of women, into a communal crop under the control of men.

In Wold’s study of agricultural supply response in Zambia (Wold 1997), he found a negative supply response which was stronger amongst women in the case of maize available for sale after a price reduction. Some producers did respond to relative price changes by switching to relatively better paid crops, and this was on a significantly gender differentiated basis, with male, but not female, farmers switching. Wold explained female farmer’s behaviour in terms of normative division of labour responsibilities within the household, which made it impossible for them not to produce traditional food crops. However, the rest of his analysis points to gendered institutional and resource constraints, such as ownership of a plough, non-farm sources of income, use of fertiliser and access to different kinds of marketing channels, all of which were more likely to be available to men than women.

Evidence from earlier farm level studies suggests that women farmers were at a considerable disadvantage in relation to all the inputs, and in particular labour, required for marketed crops or for investing in new crops (Kumar 1994; Sutherland 1988; Evans and Young 1988). A more recent study by Deininger and Olinto (2000), which specifically looked at why Zambia’s liberalisation had not produced much crop switching or improved outputs in rural incomes, found that access to credit, ownership of cattle and labour supply increases output/productivity. All of these factors are likely to be gender differentiated (Moore and Vaughn 1994; Evans and Young 1988). A review by Quisumbing (1996:24) of studies using econometric approaches to the adoption of technology and new crops, found that the education variable had very little effect in Zambia.

Whitehead and Kabeer (2001:13) observe that differences in opportunities have clearly contributed to inequalities in the distribution of income in certain contexts. They have no doubt that most women who diversify out of farming tend to be concentrated at the low-return, easy-entry end of the market. In terms of rural incomes, this is likely to have contributed to a widening of gender inequalities. At the micro-level,

the implications of such inequalities are likely to be most severe for women who have no access to male incomes. This section of the population are likely to be among the poorest.

They go on to summarise that women's return price of labour is likely to be low where the income potential of their own production is low; where income generating opportunities off farm are few, or give low returns to labour, and where there is urgent need. Most studies considered by Whitehead and Kabeer (2001:16) offer estimates which suggest that women are paid from one third to one half the male rate for a days work. Much of the low paid casual agricultural work in which women predominate is not documented. A good deal of the casual labour used on growing hybrid maize in Zambia is female. Evans and Young (1988:11) found that in the Northern Province of Zambia around two thirds of the sampled households hired labour and that the regular supply of locally hired labour was largely female. They argue that the supply of female workers to casual wage labour was high because women were working for commodities such as salt and soap which were very difficult to obtain at the time. At the same time the governments policy of establishing credit facilities for households producing as little as one quarter of an hectare of hybrid maize had improved returns to male labour on their own farms.

On a more general note concerning the effect of gender inequalities on welfare, Whitehead and Kabeer (2001:21) consider the costs imposed on women's physical well-being by the livelihood strategies that poor households in sub-Saharan Africa have to pursue, and their own role in them. They look at the value given to labour in an otherwise resource poor, semi-subsistence agrarian economy. Along with the absence of widespread and well-developed markets, there would typically be a dearth of basic health services, which is manifested in some of the highest rates of mortality, particularly infant mortality, in the world, and its corollary, some of the highest rates of fertility. The inter-connection between the nature of women's work burdens, their long hours of work, the often energy intensive use of their labour and the toll taken on their bodies by childbearing have resulted in some of the highest rates of maternal mortality. Women and girls suffer from severe malnourishment as well as reduced energy among mothers for any activity beyond those essential for basic survival (Whitehead and Kabeer 2001:21). It appears that while household coping strategies in times of economic hardship and crisis include cutting back on food consumption, women bear the brunt of this strategy far more than men. According to NGOCC (2004:7) coping strategies employed in Zambian households are gender specific. Female-headed households are more likely to engage in piece-work, taking children out of school, reduction on the number of meals as well as engagement in prostitution. Male-headed households are more likely to sell assets and engage in formal borrowing. Both engage in vending and begging. NGOCC (2004:7) states that female-headed households are more overburdened with work and suffer more from malnutrition.

The burden of caring for AIDS sufferers very often falls on women, reducing their ability to engage in productive labour. Apart from the greater biological risk of contracting HIV, the gender specific

dimension in the spread of AIDS relates to gender inequalities in income, wealth and livelihood opportunities, as Doyal (1995:79) points out.

There appears to be limited research, sociological or other, carried out in the Eastern province of Zambia¹. Within the province, traditional gendered practices vary significantly from district to district and village to village. In the Nyimba district the indigenous tribe is known as the 'Nsenga' people. The Nsenga are matrilineal, although however, in line with national policy, men are free to take as many wives as they wish, and do so, particularly at harvest time. Virilocality is the norm, with the practice of paying 'ntakula'² allowing a man to carry his wife from her village. Tradition however requires for the husband to stay in the matriarchal village for a period of between 1-2 years, and for the wife's family to feel confident that he will treat their daughter well, before they accept their daughter to be carried. Once 'ntakula' is paid, the woman and her labour, is the property of her husbands. It should be noted that it is also common for a married couple to remain living matrilocally, or to return to the wife's family at a later stage.

The traditional setting is one of a male head of the household with ownership of household produce and capital, with the prerogative to use resources as he wishes, including for personalised interests. This is likely to be more prevalent as concerns resources arising from maize and cotton harvests, as well as other crops marketed through formal systems. Labour is seen as natural, and is only an issue if a wife is exploited to the extent of receiving nothing for her efforts. It is common that men remarry and give resources from the harvest to the new woman, who has not worked for the produce. In some cases men would abandon their families when they receive harvest money, to take on another wife, whom they would then abandon in turn when they then ran out of money, in many cases returning to the other family. It is a prevalent occurrence that men 'chase' their wives in the marketing season, since the women ask for a portion of the proceeds and the men resist sharing the surplus.

The husband is ostensibly required to be responsible for ensuring the family needs are met. His needs are however prioritized. Reports tell of men not caring what his children feed on, but demanding to be fed first and to receive the best pieces. In practice, the wife is responsible for ensuring that there is relish for meals, and for covering basic needs not met by the husband. A diagnostic example is the securing of funding for the schooling of children, which will fall on the mother where it is not considered relevant by the father. This would generally happen if, in accordance with matrilineal tradition, the children are not

¹ The following is based on 'common knowledge' and anecdotal evidence obtained from interviews focusing on general practices rather than specific instances or scientific research.

² 'Ntakula' should not be equated with 'Lowola' / 'Lobola' which is widely used by Tonga (Southern), Lozi (Western), Ngoni (Eastern - Chipata). The latter is seen as paying for the (unborn) children. If a wife does not produce children within a reasonable period, she may be sent back to her family and the 'lowola' refunded. Children where 'lowola' has been paid are the property of the patriarchal family. In cases without 'lowola', the 'ownership' of the children is less clear, but in general the children will remain with their mother if possible.

considered to be of his lineage.

In polygamous households the tendency is for separate, autonomous households for each wife, unlike in Southern Province where there is a cooperative relation between wives with a more unified household form. The established hierarchy of senior and junior wives is not the case with polygamy in Nsengaland. There are indications that the hearth-hold model of males moving between several households, without consistently fulfilling responsibility for the basic needs of the family members, is observed in some instances in Eastern Province. It is important to note that poverty levels differentiate greatly on the form of cooperation between household members, as well as the household model.

As property is owned by the male, property grabbing of household capital goods by the deceased male's family is widespread, despite laws guiding the distribution of property as follows: 70% to children, 20% wife, 10% relatives. Female headed households are prevalent, with an estimate of a higher number being the result of HIV deaths, than for example divorce. Female headed households are seen as more vulnerable in terms of the resource base. The practice of inheriting the wife of a deceased male from male relatives is not as prevalent as it was previously, due to increased knowledge of HIV. Whilst this reduces the spread of the disease, it increases the vulnerability of the widow who is left without property and support. Child headed households are also common, generally as a result of HIV, with some instances of early marriages due to pregnancy causing expulsion from the childhood household.

The un-nuanced, stereotypical picture of poor women in sub-Saharan Africa perpetuates disempowerment for several reasons. Firstly it encourages the view by policy makers and development practitioners, that any new resource offered to women is automatically in their interests, a view which potentially perpetuates their disempowerment, not least in areas where their autonomy is already severely curtailed. It also does not take into consideration the strategic opportunities for agency that these women utilise in their daily lives.

1.1.2. Gender and the legal framework in Zambia

Zambia operates under a dual legal system of customary and statutory laws, with customary being more practiced than statutory. The enforcement of the law is heavily weighed upon by cultural beliefs, with ratifications to international instruments such as CEDAW being largely cosmetic in practice. According to Non-Governmental Organisation Coordinating Council (NGOCC 2004:4) the practice of the law tends to place women in disadvantaged and subordinate positions. At the moment the Zambian Constitution has no provision for incorporating international treaties in domestic law. Even in the case of laws that have been changed to protect women, most have proved inconsequential to making any serious change in their status. This is the case with the enactment of the Interstate Succession Act, which is aimed at protecting surviving spouses property rights from the widespread practice of property grabbing by relatives of the deceased husband.

GTZ (German Technical Development Assistance) have done a great deal of work relating to the education of court justices at local court level throughout the country. There are five local courts in Nyimba district, one located near each Chiefs palace, as well as one at the Boma³. Customary cases are referred by the village Headman to the Chief who will hear the case and pass judgement, or pass them on to the local court. Traditional law is slowly being phased out with the repugnancy clause, which states that if there is a conflict of tradition causing hurt on a person, the written law should always be followed. The intention of this clause is to avoid tradition causing injury or hurt to any individual.

1.1.3. Gender policy in Zambia

In 2000, in recognition of the need for equal and full participation of women and men at all levels of national development, the Zambian Cabinet adopted the National Gender Policy (NGP). This stated that “in view of the cross-cutting nature of gender, implementation of the National Gender Policy will entail that all socio-economic policies, programmes, plans, projects and the national budget are gender responsive”. Despite the perhaps surprisingly adequate quality of the document, it took until December 2002 for the Government to develop a Strategic Plan of Action (SPA) for implementing the NGP. It then took until March 2004, a further two years, for cabinet to adopt it. This plan covers the period 2004-2008 and was developed by the Gender in Development Division (GIDD), under the Office of the President, in collaboration with Non-Governmental Organisation Coordinating Committee (NGOCC). The plan was devised during a national workshop involving stakeholders from Government, the private sector, civil society organisations, religious groupings, and co-operating partners. It is worth noting that due to there being no action plan from 1997, when the draft NGP came out, until March 2004, the gender policy could not be implemented. The SPA is intended as an integral part of national policies, and particularly of the Poverty Reduction Strategy Paper (PRSP). As however, no budget has been assigned to it, its success continues to be doubted by NGOCC (2004:3).

Both the NGP and the SPA are structured in such a way that the various sectors are considered separately. The NGP notes that despite 51% of the population being female, gender imbalances have prevented women from effectively contributing to, and benefiting from, the development process. The policy attempts to address power relations between women and men in the domestic, community and public domains. It focuses on the feminisation of poverty, cultural and traditional practices that systematically subject females to male subordination, and a general lack of access to and control by women of productive resources. Of particular interest to this study, due to their implications on agricultural productivity, are the following factors as noted in the SPA: lack of access by women to credit, improved technology, and land and extension services.

³ Boma is the term for the administrative centre where government district offices are located. In the case of Nyimba District, as with most other districts in Zambia, the Boma is also the commercial hub of the district.

In the PRSP document for Zambia, the Government notes that poor people have little access to real assets due to unfavourable land ownership laws and unsupportive land tenure systems that have worsened labour and land productivity. According to ZCSO (2000:3), 83% of the people in the rural areas were poor (56% in urban areas). Female headed households which account for 30% of households, account for 70% of the extremely poor households, according to Civil Society for Poverty Reduction (CSPR 2002:11). The feminisation of small scale agriculture experienced by many sub-Saharan African countries has also been a feature of rural Zambia. This is caused by a mixture of push and pull factors, such as profitable employment options for males and population demands on land causing decreasing size of small-holdings. Palmer (1991:28) points to the effect of agricultural modernisation increasing the profitability of land, combined with land adjudication and registration in the name of the head of the household, all weakening women's traditional rights to land. The proportion of women managers varies from 50%-75% in the provinces of Zambia studied by Safilios-Rothschild (1994:54). The incidence of female-headed rural households was approximately 50% in several districts of Zambia in the mid eighties⁴. Despite this, women farmers continue to be invisibilised. The conception continues of the farm household as a homogenous production unit, headed by a man, toward which all members contribute, . Policies concerning land ownership, food security, pricing, extension, credit and research are generally not gendered and therefore in effect do not take women farmers into account.

It is worth noting that the Gender in Development Division (GIDD), under the Office of the President has the overall responsibility of mainstreaming gender in all line ministries. GIDD has not adequately performed this role for a number of reasons. There is a prevalent absence of action plans and funding for implementation. According to a report by Milimo (2004:8), the gender structure ends abruptly at district level, with no link to local Government structures, such as Area Development Committees.

1.1.4. Agricultural policy in Zambia

There have been three major policy transformations in the post independence agricultural development regime in Zambia, which are referred to (CCJDP 2006) as the pre-reform, the reform and the Poverty Reduction Strategy Paper (PRSP) periods. The three policy regimes are distinguished by the perceived role of the agricultural sector in national development. The pre-reform period started after independence in 1964 and continued up to the mid-1980s. The defining policy regime in the pre-reform period was the direct participation of government in the agricultural sector both as producer and market regulator. Agriculture had a dual national objective to both ensure food self-sufficiency and to stimulate rural

⁴ In Zambia the high percentage of female-headed rural households was documented in the 1980's Population census and the 1882-83 and 1983-4 Farm surveys (ZCSO 1983,1984). This was possible because the statistics included de facto female-headed households created either through the husband's migration for a year or more, or through polygyny. The latter type of female-headed household is seldom referred to in development literature, but may be classified as the autonomous polygynous household. It is the separate household of the second, third, fourth, etc., wife and her children, who live in a separate hut. She has her own land to cultivate, and she makes all the agricultural decisions about her land.

development. The state embarked on extensive agricultural development schemes, including credit provision to farmers, institutionalisation and support to farming cooperatives, and a far-reaching farmer training centre network. In addition, government established and operated state farms and parastatal companies involved in almost all aspects of agriculture (Bwalya 1984). Direct state involvement in agriculture occurred within a generalized and entrenched ‘command economy’ regime in which 80 % of the national economy was under state ownership. The state instituted controls of agricultural prices and was also the major buyer, and often the only buyer, of agricultural products in the country. As a consequence of these controls a “badly distorted and lopsided agricultural sector emerged that was dominated by a single crop, maize, which was encouraged even in areas that were not suited for its production” (MoFNP 2002:56).

The reform period emerged in the late 1980’s and lasted up to 2002 with the adoption of the PRSP by government. By the mid 1980’s, it was becoming clear that the state could no longer sustain agricultural controls especially since activities (for instance agricultural subsidies and input distribution) had a heavy burden on the national treasury. Progressively, the state disengaged from the agricultural sector and instituted market liberalization as the principle in agricultural development. The reform period consolidated and accelerated the liberalization policy in the agricultural sector, as illustrated by rapid withdrawal of government from performing critical agricultural functions such as crop marketing and input distribution.⁵ The primary reason for agricultural liberalization was “to correct the distortions” of a state-dominated agricultural strategy (Imboela 2004:6). Mounting economic problems and the ‘fiscal discipline’ conditionalities under the World Bank and IMF’s Structural Adjustment Programmes (SAPs) were the major factors that accounted for the emergence of agricultural liberalization. Market liberalization reforms involved removal of subsidies and price controls, as well as lifting the government monopoly in agricultural marketing and input distribution. Agricultural parastatal companies were either privatized or liquidated. In essence the reform period saw a fundamental paradigm shift to relying on the market and the private sector as the dominant ‘engines’ of agricultural development.

A series of reforms and agricultural programmes were instituted to re-orient the agricultural sector towards the new market-private sector nexus in the early 1990s. In 1996, the Agricultural Sector Investment Programme (ASIP) was adopted with the aim of consolidating agricultural reforms. The main objectives of ASIP were (a) strengthening the liberalization of trade and pricing policy, (b) consolidating the liberalization of agricultural marketing and (c) streamlining the land tenure system to make it receptive to the policy of liberalization (MoFNP 2002, Imboela 2004). In the Zambian context,

⁵ It should be noted however, that some of these functions essentially have government as the last resort provider. Such is the case for maize, with marketing under the Food Reserve Agency (FRA) and input distribution under the Fertilizer Support Programme. However, these are targeted programmes for small-scale farmers and do not represent a reversal of the agricultural liberalization regime.

agricultural liberalization has engendered constraints inhibiting agricultural growth particularly among small-scale farmers (MoFNP 2003). The withdrawal of the state from agricultural marketing and input distribution created a service void in rural communities. Embryonic and often undercapitalised, the private sector failed to fill this void, hence adversely affecting small-scale farmers' growth potential, and making access to markets and agricultural inputs the central problems.

The third major policy shift occurred in 2002 as a result of the adoption of the Poverty Reduction Strategy Paper (PRSP) as the dominant development document in Zambia. In the PRSP, agriculture is perceived as the 'engine of poverty reduction' (MoFNP 2002). Accordingly, agriculture has assumed a new sense of urgency as the top government development priority.

The majority of Zambians depend directly or indirectly on agricultural-based livelihoods. According to national statistics (ZCSO 2003:2), small-scale farmers continue to constitute the poorest segment of the Zambian population. It therefore follows that the sector holds the highest potential to reduce poverty among the largest and poorest segment of the Zambian population. Accordingly, support to small-scale farmers has been identified as critical in realizing the objectives of poverty reduction.

The Out-grower Support Programme (OSP) was identified as an important mechanism to facilitate poverty reduction among small-scale farmers who constitute the poorest social constituency in Zambia (PRSP 2002). Since 2002, government through the OSP has extended financial support to out-grower schemes, this despite little being known about the actual impact of out-grower schemes on poverty. Out-grower schemes are considered to have many advantages compared to subsistence farming (Glover and Kusterer 1990). The advantages include, (a) access to agricultural inputs by the contracted farmers, (b) access to product markets for the contracted crop, (c) access to new technologies and extension services and, (d) high incomes through the cultivation of high-value crops. It is estimated that there are 800,000 small-holder farming households in Zambia, of which 35-40% are involved in one type or another of out-grower farming (Droppelmann 2005). A recent report commissioned by CCJDP (2006) on the impact of Out-Grower Schemes on poverty in Zambia provides highly relevant insights, concluding that the impact of out-grower schemes on poverty reduction has not been significant, with the highest proportion of out-growers having experienced either 'no change' or 'worsening' of conditions of livelihoods since engaging in out-grower cultivation. Whilst several factors account for the incapacity of out-grower schemes to improve the livelihoods of the majority of out-growers, most interestingly the study finds that out-grower schemes have an adverse effect on rural household food security through the diversion of resources from food crop cultivation to cotton and tobacco. Labour and time are the main resources diverted to out-grower crops at the expense of food crops. Food insecurity is exacerbated by the fact that income from out-grower crops typically last between three and four months. Out-grower income is mainly used for purchasing food, debt repayments and school fees (in that order). When the income runs out, out-growers

adopt several livelihoods coping strategies including: trading activities, piecework, sale of household and productive assets, as well as prostitution, forcing young daughters into early marriages, poaching, stealing and selling marijuana. The report finds that out-grower schemes have exacerbated gender inequality between men and women. The workload of women has been increased by out-grower work, while men use their power to frame 'excuses for missing work.' In tobacco and cotton out-grower schemes, women spend more time in the field compared to men. Men however have more power to decide how the income is used, often to the detriment of women. The study finds that out-growers have no channels of communication through which they can influence decisions regarding out-grower schemes. This is compounded by the lack of government supervision of the operations of out-grower companies.

The PRSP identifies small-scale farmers as a target for intervention. The programme however does not acknowledge that women form the bulk of small-scale farmers, and that there are many female headed households. Women are not specifically targeted with the relevant strategies to mobilise them in the PRSP component in Agriculture, which fails to acknowledge and address the differential impact of poverty and poverty reduction strategies on women and men.

According to a report on improving livelihood security of smallholders in the Copperbelt Province of Zambia, commissioned by the European Union in 1995 (CCJDP 2006), the focus on increasing cash crop production in the country should not be seen as the answer to the livelihood security problem. The report warned that neglect in development planning of the gender differentiated roles in the production system might have serious adverse effects on the food security situation, and nutritional status of rural families.

Whitehead (Wallace and March 1991), states it as a fact that, even where women's role is planned for, in many development projects the planned role is not one they are willing or able to take. In the evaluation of development policies and interventions, the failure to take a gendered approach is apparent when poverty is exacerbated or when women fail to co-operate in the desired manner. This suggests that some basic features of women's labour allocation decisions are misunderstood. The widespread neglect of the significance to a farm household of the whole range of women's activities has the result that proposed policies may impact on these with serious and unintended effects. This appears to be the case with several of the agricultural policies in contemporary Zambia.

1.1.5. *Development assistance in Zambia*

The Non-Governmental Organisation Co-ordinating Council (NGOCC) is the umbrella body for Gender and Development NGO's in Zambia. It has existed for 20 years and has a membership of over 70 CBO's and NGO's. NGOCC carried out a study from April to August 2004 on the Situation of Women in Zambia, which was presented as a shadow report focussing on the period 1999-2004. According to this the local NGO's directly involved in addressing Gender imbalances in agriculture include Zambia Land Alliance, which deals with addressing Land Issues from a Gender perspective, Women for Change, who

work in human rights and empowerment of rural women, and Zambia Women in Agriculture who work to promote sustainable farming practices amongst women. According to Farmer Organisation Support Programme (FOSUP), who maintain a disaggregated database tracking organisations which work in Agriculture in Zambia, there are 207 of such, with ten support institutions reported to have capacities in carrying out gender interventions. According to NGOCC, as well intentioned as the NGO programmes may be, they have been hampered by poor resource allocation, and have not shown any meaningful impact. Due to inadequate gender analysis of the poverty situation, the majority of women, especially those in the rural areas, are likely to remain in situations of poverty for a long time to come.

In order to estimate the extent to which the many international and local NGO's tackle this need to address gender concerns, and to monitor how effective the various programmes are in addressing poverty, serious research and analysis and gender disaggregated data would be necessary. In this study we shall focus on one International NGO, namely MS Zambia, and its engagement with the CBO, Nyimba District Farmers Association, in the hope that this will shed some light on these mechanisms.

1.1.5.1. MS Zambia

Danish Association for International Cooperation (MS) – a membership based international development agency, has country programmes in six sub-Saharan countries, of which Zambia is one. Since 2005 MS has 'mainstreamed' gender. MS's work in the South is currently operating in the context of the policy paper Partnership against Poverty (PaP). The PaP regards poverty as the outcome of the processes of impoverishment and deprivation, rooted in the political, social, economic and cultural relations present in societies. MS Zambia has been operating under a policy paper as the principle framework for planning and implementing programmes for the period 2002-2006. The focus of the policy was the eradication of poverty through the empowerment of the marginalized. Implementation is guided by the WAPAC framework of Well-being, Awareness, Participation, Access and Control. MS Zambia currently works in three thematic areas: Agriculture Management at Local Level, Community Based Natural Resource Management, and Democracy and Governance at Local Level. A key approach has been enhancing capacities of partner organizations, consisting of NGO, CBO and local Government, to develop and implement local level empowerment for poverty reduction programmes and activities.

The major approach to gender mainstreaming by MS Zambia is to push for representation of women in the decision making bodies of partner organizations. The gender balance in representation at meetings and in decision making positions differs according to type of organisation, with women being better represented amongst the strategic national partners based in the capital. Amongst the District Farmers Associations and District Councils however the evident impact is that the token women attending meetings rarely contribute. The lack of the need for these women to participate in any way other than their mere presence is typically explained by dominant male participants, who can represent the interests of the 'community' and its households better than the women themselves, whilst the female representatives may

be consulted in matters directly related to well-being.

A Country Programme Assessment (CPA) was conducted from November 2005 to January 2006. The purpose of the CPA was to assess the overall MS Zambia country programme implementation in line with the policy paper 2002-2006. It was the CPA team's observation that generally, considerable progress has been made, especially in the last two years in implementing the MS Zambia Policy Paper and achieving its intended objectives. Most partners however still required facilitation and support in analysing and understanding the real causes of poverty. Local organisations in Zambia, wherever they may be present, find challenging institutional and structural causes of poverty a novelty.

Concentrating on agriculture management at community level, the 2002-2006 policy paper intended that MS Zambia develop partnerships that would contribute to improvements in household food security, better access to and control over land and agriculture resources, and the active participation of local level farmer organisations in decision making at the local level. MS Zambia support within this component is largely provided directly to membership based District Farmer Associations (DFA). These DFA's are supported with a view that they become strong, autonomous and well functioning local level membership based farmer institutions, representing and protecting the interests of poor small-scale farmers.

Lobby and advocacy issues linked to structural causes of poverty, identified during an MS initiated thematic group meeting for agriculture include: Improved agriculture marketing systems, recognition and participation of district farmer associations in district decision making bodies, and support and improvement of extension services to small-scale farmers to cope with the market economy.

Of the three thematic areas, agriculture is the only one where MS Zambia is working with civil society partners at local level. The DFA's consulted by the review team considered the achievements which have been a result of the partnership with MS Zambia to include the following: The creation of functioning DFA's with sub-district structures and recognition by District Councils: the existence of constitutions, strategic plans and action plans, and greater mobilisation of members: Enlightenment on farmers rights through exposure and training. In addition to these, capacity building in lobby and advocacy, strategic planning, marketing and transparency, and opportunities for networking with other like minded organizations were also highlighted. The main recommendation concerning this thematic area was for MS Zambia to assist the DFA's to address issues of sustainable livelihoods with a more holistic approach.

The MS Zambia Policy 2002-2007 stipulates that the intention is to work with national NGO's to assist MS Zambia partners address the cross cutting issues of: democratisation, gender mainstreaming, HIV/AIDS and civic education. MS Zambia's approach in addressing the cross-cutting issues has been to link partners to professional organizations and institutions that have the mandate and resources to support

them in main-streaming the cross-cutting issues. It was expected that partners can enter into specific agreements with these organizations to address the cross-cutting issues. According to the CPA, the identification of the crosscutting issues is in itself an important initial step in mainstreaming. However, effective implementation means moving beyond just the inclusion of the identified issues in key documents. The CPA acknowledged that whilst efforts have been made regarding gender integration in the programme, much still needs to be done regarding gender mainstreaming, starting from programming to implementation. The need for gender mainstreaming becomes even more apparent given the political approach that is pursued in the programme. The capacity for integrating equality and equity in all the aspects of the political approach processes is, however, limited in MS Zambia.

It is evident from the consultations performed by the CPA that partners continue to struggle with how to proceed with mainstreaming, a situation confirmed by the MS Zambia Half Year Report for 2005. While the need to mainstream gender and HIV/AIDS is well appreciated in the partnerships, the tools to achieve this have been lacking. The CPA analysis is that it may be pragmatic at the current stage of implementation of the country programme for MS Zambia to develop tools appropriate for mainstreaming, and to train its partners in the use of these tools. The CPA Team were of the opinion that for a start partners could be assisted in the analysis of gender equity practices, and then follow up with the incorporation of these into a conceptual framework. The CPA advises that there was still a need for MS Zambia to assist DFA's through specially identified strategic partners in addressing some of the cross-cutting issues. The CPA advised that MS needed to seek out those organisations that have proven experience in gender analysis and integration, or alternatively to utilise a short term consultant who could assist partners develop mechanisms for achieving gender equity within the partner organisations.

In 2005 and 6 MS Zambia has aggressively pushed the importance of resource mobilization for the sustainability of the DFA's. MS Zambia recruited the services of a consultancy team in June/July 2005 to advise on how to kick-start and conduct sustainable and participatory resource mobilization activities. The resource mobilization interventions would have to be mutually beneficial to both the DFA and the members. The result was recommendations for and implementation of various initiatives at each DFA which MS partners with⁶. As with other MS Zambia interventions, how these initiatives impact on intra-household resource allocation – who benefits and why, has not been analyzed.

1.1.5.2. Nyimba District Farmers Association

Nyimba DFA was formed around 1996 and operates from Nyimba Boma in the Eastern Province of

⁶ Initiatives which could be offered or facilitated by DFA's which were broadly recommended by the consultants included: coordination/secretariat services, demand driven extension services, field days, newsletter, consultancy fees, representation in district policy making organs, marketing & bulking services, facilitating supply contracts, market days, agricultural shows, warehouse management, input shop, input distribution facilitation, linkages to credit institutions, revolving input credit fund, members bank

Zambia. Until 2005 the association had been operating without professional staff. Since the association has employed staff, its membership has increased tremendously. In September 2006 the association had 673 members of which 37% were women. The staff consists of an agribusiness manager, an office manager and an office orderly employed by Zambia National Farmers Union (ZNFU), and the District Organizational Coordinator (DOC) and a Development Worker (DW), (the latter for a five month period in 2005) funded by MS Zambia, as well as a VSO volunteer from Uganda (the latter since November 2006).

The structure of the organization is said to be a bottom-up or Chinese approach, in that members are the 'top' of the hierarchy. Members may be individuals, clubs, or community groups, all of whom pay annual membership subscription fees. These belong to a zone or catchment area. Representatives from 11 of the areas sit on the Associations Council (formed in July 2005) which includes Chief Ndake as the trustee, along with the 22 Councillors. The trustee is elected by the general membership and is able to dissolve the executive board to which the association's council relates. The board has five members, all of whom were male, prior to 2005, but which has maintained the minimum of two female members since then, however, never in the positions of chair, vice chair or secretary. The Board relates directly to management who implement the decisions of the board.

ZNFU has encouraged District Farmers Associations to establish Information Centres (IC). Information Centres are owned and managed by the farmers, who elect a Committee made up of representatives from different farmers groups. The committee elects one member to be their contact person to NDFA. The IC's are responsible for all the activities they carry out. These include demo plots, identifying representatives to attend NDFA trainings and meetings, as well as which farmers' access services such as credit and marketing. The gender policy of the IC's is left up to the individual committee to define and/or implement. There are currently 14 IC's and plans exist for the establishment of a further four in the district.

Revenue for the NDFA is sourced through support funds from ZNFU and MS Zambia, as well as membership fees. Of the resource mobilization initiative recommendations made by the MS Zambia Consultancy referred to above, the majority were also recommended for Nyimba DFA. The current approach to resource mobilization is that what may be a cost to the association may be considered to be a service to its members. Therefore if the members appreciate this service they will be willing to contribute towards the cost of it. The major assumption being made here is that the members are actually able to mobilise a contribution. The role of the DFA is complementary to that of the government agriculture offices present at district level: MACO, DACO, DMCO. NDFA identifies which issues are best solved by them as a private partner representing the farmers, and creating/facilitating opportunities for its members, mainly in the area of securing inputs and marketing of produce through alternative channels.

Ownership of land in Nyimba District is largely decided according to traditional rules. Title deeds are issued in the two resettlement schemes in the district. The economic activities undertaken in the district include crop farming, livestock farming (goats, cattle, pigs, village chickens and hybrid broilers), and gardening – the latter is generally seen to be a male domain, whilst ground nuts are a woman's crop. Other activities largely carried out by men are: bee keeping, timber processing, charcoal, black smithing, wood carving, hunting, fishing and basketry. Clay-pot moulding and beer brewing are mainly carried out by women.

Resource mobilization initiatives facilitated by the DFA are:

- Collective purchase of maize, soyabean and sunflower seeds
- Market identification/ link to buyers: claypots, cotton, tobacco
- Link to organisations for improved inputs: pigs, maize.
- Link to organisations for capacity building in: hybrid broilers, beekeeping
- Facilitation of linkages for Adult Education
- Participation of members in organising and judging District Block Agriculture Shows
- Local savings schemes (3 groups are linked to National Savings Bank)

In line with the partnership annual work plan, a joint analysis of cross-cutting issues was carried out in August 2006 by NDFA in cooperation with the Ministry of Community Development and the Forestry Department. The analysis was based on the findings from focus group discussions from six sample communities. Of these six, four are areas in which Nyimba DFA has a strong presence, whilst the remaining two areas represent those where Nyimba DFA are not yet fully operational. The focus groups comprised the 10 elected representatives of the area committees. The conclusion of the analysis was that empowerment of women should be a priority, as poverty eradication cannot be thoroughly achieved when women's vulnerability deprives them from being active participants in developmental activities at both district and grass-root level, "since only the strong are heard".

During DFA meetings reports surfaced that the resource mobilisation efforts were bringing in more cash income in some cases, however this was not securing the goal of food, income and nutritional security for household members. The DFA realised that the cash income was primarily being used on individualised interests of male heads of households. Women members were requesting that NDFA should facilitate some income generating activities specifically for them. Following on from this the DFA began working with Sylva Catering College and drew up a proposal for drying fruits for export. They failed however to secure funding for this. The NDFA staff then discussed how they could facilitate that the interests of women members be prioritised, and decided to combine this with an opportunity to secure hybrid maize seeds on a trial based seasonal loan for the Nov 2005- July 2006 farming season. The seeds were sold on loan to members, with equal priority given to male and female members, even in the case where they were

from the same household, with the reasoning that labour is not valued as highly as inputs in the bargaining process of sharing harvest resources. DFA sensitised farmers on the need to share proceeds of cash crops amongst household members. The initiative carried out by NDFA enabled women to contribute to family fields with inputs, which are valued higher than labour in the bargaining process for sharing of harvest income. This was combined with sensitisation of members at planting time (to encourage women to contribute financially from the beginning), as well as at harvest time, when farmers are reminded that they have been working together, in order to encourage sharing the maize crop surplus between family members. DFA encourages households to put up shares for how surplus should be shared e.g. 50% to man, 50% to women and children (or if big family 40%/60%). It should be noted that surplus is what is left after setting aside for basic needs, emergency, investment and inputs. No monitoring has been done to evaluate the impact of this initiative by the DFA, nor has the initiative been documented in any way.

1.2. *Problem statement to be researched*

Now that we have been introduced to the setting in which the problem will be studied, both from a general level, as well as the specifics of the organisational actors involved, we are ready to turn to defining the problem which we are researching. We start with a general discussion and definition of the problem statement which leads us to the specific research questions. Much direction in relevance of research questions and guidance on approach must be attributed to Julie Koch (formerly of MS International Department) and her Ph.d. Dissertation (Koch 2001).

1.2.1. *Problem statement defined*

Despite a substantial Muslim population and a pervasive incidence of ‘unchristian’ behaviour, Zambia has enshrined in the constitution that it is a ‘Christian Nation’. This proclamation was the brain child of the previous President – Chilube, to garner public support in the face of mounting evidence of less than altruistic behaviour in his appropriation of state resources. This hypocritical statement remains in the constitution despite efforts to remove it, giving strength to the beloved strategy of using the institutionalised hierarchy of Christianity to perpetuate patriarchal domination through the institutions of government and the family. The insistence of Christianity on ‘a man and woman being joined in holy matrimony until death do them part’ and on the male being the ‘head of the household’, have contributed to women becoming more strongly identified with the ‘household’ and as their husbands spouse and mother of his children. Their position within their matri- or patrilineage of birth as well as their patrilineage of marriage has become more ambiguous, often operating to the detriment of women's status in both cases. According to Ekejiuba (2005:42) Christianity, colonial policy, modern bureaucratic systems, and development praxis, promoting the notion of male household headship and life-long virilocality, have contributed immensely to women's loss of material security from her kin in Africa. The ambiguity of women's access to resources is exploited in intensifying existing inequalities and legitimising new forms, with women as the consistent losers. This applies to the appropriation of control over their bodies, making them the (desirable) custodians of culture and morality. Thus their bodies are

controlled in the interests of demarcating and preserving identities of collectives, to the detriment of their emergence as fully fledged citizens and household members and hearth-hold⁷ heads.

As gender and poverty analysis has become more sophisticated, poverty eradication has become established as the primary development objective of the new century, making it even more important to understand the whys and wherefores of women's poverty and to get this analysis into mainstream thinking. This is especially the case, since as Jackson (1996) has pointed out; there is a tendency in some quarters to treat gender equity and poverty reduction as achievable by identical policies.

Efforts at empowering women not based on an understanding of how individuals in specific settings gain access to resources and the fruits of these, are likely to have unanticipated effects due to the skewed nature of allocation principles. Household interaction largely determines responses to externally injected incentives such as new technology, capital, credit, and additional avenues for income generation. Intra-household relationships are frequently made invisible by exclusively focusing on individual adult males and females in the household.

There is reason to believe that in the communities in which MS Zambia operates, there is a prevalence of non-coterminous units of production, reproduction, consumption or residence. The significance of lineage, as well as conjugal ties, should not be underestimated. Building on Boserup's female farming systems, where women and men are assigned responsibilities for separate aspects of household provisioning and assigned separate resources to enable them to discharge their obligations, these factors demand recognition of the fact that households are arenas of joint as well as competing interests. The picture that emerges from the literature concerned with intra-household processes (Sen, Whitehead, Kabeer, Palmer) is of varying degrees of economic autonomy for women, based on the gender specific assignment of resources and responsibilities. This underlines the importance of MS Zambia's work in taking a gender perspective on poverty reduction.

This thesis explores the effects of developmental efforts in the context of the consistent asymmetry between women's and men's rights and obligations in the rural household setting, and their returns on labour. More broadly speaking it considers the relevance of gender relations, referring specifically to those aspects of social relations which create and reproduce systematic differences in the positioning of women and men in relation to institutional processes and outcomes. The focus area is the sub-Saharan rural household setting – more specifically Nyimba District in eastern Zambia, where despite the conflict

⁷ Hearth-hold: demographic unit, centred on the hearth or stove, consisting of a woman and all her dependents, whose food security she is either fully or partially responsible for. A male spouse can be a full member of the hearth-hold, but in some cases he oscillates between several hearth-holds, that of his mother, sisters, wives, and mistresses. (Ekejiuba 2005:42)

of interest between woman and child well-being and male self interest, there appears to be a systematic nature to the consistency of development policy makers and initiative implementers and evaluators in failing to acknowledge intra-family inequalities. This is evident in the continued insistence on considering the household as a single utility function, with the male head of household allocating resources rationally. In such developmental efforts the resultant impact of these initiatives is frequently naively assumed not to be affected by the prevalence of skewed allocation principles and personal interests, so evident in daily life. This thesis aims to shed light on these mechanisms that are at work, the purpose being to inform future efforts in becoming more focussed in mapping who are the likely beneficiaries, as well as ensuring that their efforts reach the intended beneficiaries, with beneficial effects on the same.

The problem to be researched is the gendered power relations between NDFA members and the members of their households, and the resultant impact on the intended beneficiaries of the MS Zambia funded resource mobilisation initiatives. That is, who benefits, how much and why.

1.2.2. Research questions

To investigate the impact of the MS Zambia initiated Nyimba DFA activity (specifically the resource mobilisation drive) upon gender relations and resource allocation in households, we need to look at how the initiative impacts on resources and how these resources are allocated by asking the following questions:

- How has the resource mobilisation drive (from above) affected total resources of member farmers, and which resources has it affected - both tangible and intangible?
- How do the different types of resource changes (from above) affect intra-household gender relations - what are the causal mechanisms involved?

To answer these questions it is necessary to address the following more general questions:

- Under what conditions do different types of members access resources?
- What gender related meanings are attached to different types of resources?

I have argued that the concept of the household as a unit of analysis is problematic, as it draws attention away from the inter-household 'markets'. Related to this the research should consider the following:

- How is the household conceptualised in the developmental effort of MS Zambia and Nyimba DFA, as well as by the members of the households - what different meanings are attached to it?
- What patterns of inequalities exist between household members, and what processes shape and contest these?
- Is the hearth-hold interesting as a unit of analysis that confronts these patterns of inequalities?

Some more specific questions relating to the actual bargaining process are relevant:

- What role do different household members have in shaping patterns of resource allocation? What

strategies do they employ, what are the gendered constraints and possibilities in this?

- Which resources shaped what kind of bargaining, and how far did women and men go in the bargaining (fall-back)?
- What resources do women and men draw on in the bargaining process?
- How do men and women obtain the resources for bargaining?

And finally:

- What role do the different institutional actors have in the developmental initiative bureaucratic process in shaping patterns of resource allocation? What strategies do they employ to avoid exclusionary structures from affecting the design and implementation of the developmental initiative?
- To what degree do changes in intra-household resource allocation have to do with MS Zambia supported DFA activities, or with larger socio-economic processes and mechanisms?

1.2.3. Research objective

The research objective is centred on understanding how specific individuals gain access, or entitlements to resources, as well as how they enforce these entitlements during the on-going implicit and explicit negotiations of every-day rural life. Through an investigation of structures, identities, obligations, labour roles, access to valuable resources, resource allocation, and the allocation of rewards and their justification, this study intends to assess the impact of the MS Zambia support, and draw out interesting theoretical or practical points of intra-household resource allocation. The objective is to understand the treatment that the market within the household has subjected the outside influence/initiative aimed at reducing the poverty of the household members.

By suggesting central processes and concepts that affect intra-household resource allocation, the findings of this study should inform the design of proposals for MS supported District Farmer Association initiatives, which have the ultimate aim of addressing poverty and empowering rural women.

Testing the suitability of the concept of hearth-holds, as defined by Ekejiuba (2005:42) as a unit of analysis which recognizes the importance of female-directed social units⁸, as well as the theoretical framework proposed by Koch (2001), in understanding resource allocation in southern-Africa (and Nyimba District in Zambia in particular), is also an objective of the research.

⁸ Ekejiuba forwards that using the hearth-hold, a female centred unit of analysis, for sampling, data collection, analysis, development planning and project implementation, could prove to be a more direct way of reaching women. It could help prevent the off target project outcomes that are all too frequent in the field of women and development. The use of the hearth-hold as a unit of analysis may forward recognition and accounting of women's contribution to national wealth and family well-being. In so doing, there is a better chance of making women and their dependants true beneficiaries of development (Ekejiuba 2005:42)

1.2.4. Importance of the study

In the development context ungrounded generalizations are not useful, with outcomes of the interaction between specific forms of gender subordination and various processes of production and consumption being variable and at times contradictory. There is a need for context specificity in understanding the factors and processes mediating gendered experiences. The insidious nature of the processes that manage to reproduce existing patterns, with any liberating tendencies being accompanied by new forms of marginalisation and subordination, of those previously marginalised and subordinated, should not be underestimated. What is needed is specific situational analysis of gender relations in terms of concrete gains and losses for different groups of women and men, the patterns and processes behind this, as well as asking what impact various factors and processes have had. This will facilitate an understanding of gender and intra-household relations in the specific context, which improves the likelihood of making the impoverished the true beneficiaries of development initiatives.

Support for community based agriculture has been and continues to be an important area of operation for MS Zambia. Little is known however about the actual impact of initiatives on poverty. Gender analysis has been conspicuously missing from both the discourse and policy formulation of MS Zambia initiatives. It is assumed that the impact of initiatives is gender neutral. There is consequently a lack of information on the impact of initiatives on gender roles i.e. whether initiatives aimed at resource mobilisation serves to renegotiate gender roles in favour of men or women. The absence of gender analysis is more glaring given the observed feminisation of poverty in Zambia.

The key to poverty reduction within the agriculture sector is stated in the 2nd Draft of the MS Zambia Country Programme Strategy (CPS) 2007-2011 (MS: 2006), as ensuring that there is economic justice, participation and inclusion on the concerns and challenges of poor female and male farmers as they interact with the state, market, local community/traditional authorities and at household level. As an impact assessment, this study is important in forming the basis of the way MS Zambia, as a development agency mainstreaming gender in its efforts at working for poverty reduction, analyses the impact of its initiatives. This analysis is then important in informing choice of design of future initiatives to reach the intended beneficiaries.

Some useful concepts and findings concerning intra-household gender relations and resource allocation have been forwarded based on research in West Africa, India and Bolivia. In particular the concept of the hearth-hold may prove to be an effective and implementable alternative to that of the household as a unit of analysis, and the concept of strategic entries, as an opening for promoting agency. These need to be tested and considered for applicability in a southern-African context, along side the more acknowledged concepts of cooperative conflict and the conjugal contract.

There is a need to focus on the different aspects of intra-household inequalities and the ways in which power relations between spouses are being played out in shaping and contesting these. It is the futility of pointing out simplistic, generally applicable manifestations without meaningfully considering the varying socio economic settings, and social and political processes of ideological construction linked to power relations, that is the essence of the importance of this study.

1.2.5. Limitations to and scope of the study

The discipline is development studies with the focus on gender-relations based approaches. The study has only focused on a certain set of activities, which throw light on some (but not all) gender inequalities and dynamics. The focus on small-holder farming is partly justified because of the importance of agriculture within the national and rural economy. It is widely assumed that agricultural development is the driving engine for the economic growth required to reduce poverty in Zambia. This is assumed in the 2nd Draft of the MS Zambia Country Programme Strategy (CPS) 2007-2011 (MS: 2006), which proposes that it is of central importance that a conducive and enabling environment is provided for farmers and private sector to produce and sell profitably. The emphasis of MS Zambia's work with District Farmers Associations will be on strengthening their position as civil society organisations which are able to identify and analyse the root causes of poverty to challenge unfair decisions, practices and conditions that limit female and male small scale farmers access to and control over productive resources and markets. This emphasis makes an in-depth study of gender relations in this context pertinent to MS's implementation of the new policy paper.

The empirical study is limited to an initiative supported by MS Zambia – Resource Mobilisation, for a specific DFA. This is due to the scope of this specific initiative to directly affect beneficiary household resource inflows. The geographical area of focus is Nyimba District of Zambia, with specific focus on households where there is membership, or potential for membership with Nyimba DFA. Nyimba DFA is chosen due to its relative success in implementing the afore mentioned initiative of resource mobilisation, as well as due to the efforts made by the DFA to address the skewed allocation practices prevalent in the area. Furthermore there is a deficiency of research focussed on the geographical area of Eastern Province.

1.3. Research methodology

Having clarified the research problem and the setting in which it exists, we move on to introduce the technicalities of how the research has been carried out. Based on the need for specific situational analysis with the focus on material relations and their restructuring of gender relations, the emphasis of the study is on the field research with a literature study as background to reveal interesting models, theories and approaches which have proved useful in other contexts, as well as considering empirical findings, and the approaches to the same.

According to Whitehead and Kabeer (2001:10) IDS paper on pro-poor focussed studies conducted in rural

sub-Saharan Africa, one of the main problems is that the studies have rarely been able to take into account all the relevant factors, together with intra-household gender issues. The limitations of models of economic allocation in understanding the causes of poverty and marginalisation necessitate a broadening of the information base. Due to the complexity and multi-sited nature of household economic behaviour, the livelihoods approaches are proposed due to their ability to highlight these issues. We need to unpack the particular forms of interdependencies embodied in this organisation in the research techniques employed, both in the literature study which will take a broad view of relevant factors, as well as the field study which will necessarily be biased towards a qualitative case study approach, allowing for complexity and 'noise'. This has been done by focussing on the female centred hearth-hold unit and its interaction with the male headed household unit, as proposed by Ekejiuba (2005:42).

1.3.1. Research techniques

The research may be broadly split into two phases, the literature study and the field study.

1.3.1.1. Literature Study

The literature study is considered to be the first phase in the empirical study, whereby existing theoretical contributions and studies are analysed for relevance. The literature study focuses on theories and empirical work of relevance to the discipline of Development Studies. The basis of the theories and approaches however range from several social sciences. The reason for this inter-disciplinary approach is that different angles offer different insights. The approaches range from household economics to feminist and critical theories to ethnographic studies.

The study makes use of the following resources:

Secondary literature – libraries and publishers: UNISA Library, Amazon, Kalahari Net, Zed Books, Polity Press, Oxfam, Mellemløkeligt Samvirke (MS).

Internet resources for on line databases, journals and downloads of relevant articles and studies:

Roskilde University Centre Library, AAWORD, UN, UNRISD, World Bank.

The literature study focuses on the works of Anne Whitehead, Felicia I. Ekejiuba, A.K. Sen, Judith Bruce, Naila Kabeer, and Bina Agarwal.

Also the following collections are central:

- Ed. Andrea Cornwall. 2005. Readings in Gender in Africa. Indiana.
- Ed. Irene Tinker. 1990. Persistent Inequalities – Women and World Development. Oxford.
- Ed. Adepaju and Oppong. 1994. Gender, Work and Population in sub-Saharan Africa.
- Ed. Visvanathan et al. 1997. The Women, Gender and Development Reader. Part 2: Households and Families. David Philip Publishers.

The literature study reviews the existing scholarship to find the following to guide the empirical process (Mouton 2001:87):

1. definitions of key concepts
2. theories, models and hypotheses in the field of intra-household resource allocation
3. existing data and empirical findings
4. research instruments

The review of the scholarship shall be organised according to the following headings, and rounded off by considering a relevant conceptual framework to guide the analysis of the empirically generated data from the field work:

1. the rural household unit in its various forms
2. domestic patterns, including the domestic cycle and patriarchal bargains.
3. power, bargaining and strategies, including the conjugal contract and strategic entries
4. political subtext concerning developmental practitioners
5. structural perspectives which can shed light on concepts such as meaning and identity and their relevance for agency.

1.3.1.2. Field Study

The total population of the field study is small scale farmers in Nyimba District. The entry point are those farmers with membership to Nyimba District Farmers Association in three specific villages, but also considering those who could potentially gain from membership, but for whatever reason have been blocked.

Initial data on population, households, and resources in the district was obtained from Nyimba DFA, MS Zambia, District Offices of the Ministry of Agriculture, Ministry of Community Development, as well as local authorities. These include the District Council and other organisations operating in the area, for example Agriculture Sector Programme under SIDA (ASP) and Programme Against Malnutrition (PAM). Resources considered, both tangible and intangible, included: land rights (ownership and access, titled and communal land), crops grown, existence and access to services and assistance, existence and access to markets, as well as access to education, training and labour time, both personal and that of others.

The lessons learnt by the joint analysis of cross-cutting issues affecting Nyimba DFA membership communities conducted in September 2006 provided some useful information to advise the focus group approach. The MS Gender Initiative – Country Programme Evaluation, conducted in October 2006, and the report completed in March 2007, provided valuable insights on the institutional context. A gender audit type exercise was carried out in January 2007 on the resource mobilisation initiatives as implemented by Nyimba DFA, which were supported by MS Zambia. This was to give a more thorough understanding of the initiatives which provided the framework to investigate the gender relations implications in the resource allocation at beneficiary level.

The following summarises the field work carried out; details are given in Chapter 3 regarding research design and methodology.

Type:	PRA inspired Focus Group Sessions	Case Study using Semi-structured Standardised Interviews	Follow-up in-depth Discussions
Time Frame:	Jan 2007	Jan-Feb 2007	March 2007
Purpose:	Introductory: to establish house/hearth-hold types, resources available to each, and membership to Nyimba DFA. To assist in identification of case study households.	In depth to explore roles and obligations, access and entitlements as well as how the individual experiences intra-household resource allocation. For triangulation purposes.	To discuss issues that remained unclear or were omitted, after initial analysis of the semi-structured interviews. For triangulation purposes.
Population:	Farmers in Nyimba District	Members of Nyimba DFA and their house/hearth-holds.	Respondents from the interviews
Sample:	1 Selected group from each of the three villages chosen	18 case study households, with min 1 representing each of the different household/hearth-hold types significant in each of the three villages chosen	Key informants
Unit size:	5-10 per group	Individual and joint interviews with available adult house/hearth-hold members	Individual interviews
Techniques:	Through translator. Map of local area and community facilities and hearth-holds – depicting members, resources such as fields including cropping, and animals, storage facilities.	Through translator. Questionnaire including open and closed questions. Visual techniques – pre drawn pictures to bring up sensitive issues as well as for categorisation and scaling purposes. Mainly qualitative data on the issues listed below. Some quantitative data including scaled responses	Mainly without translator. In-depth – confidential interviews. Tabling of specific findings for discussion. Requests for specific examples of bargaining processes and strategies.

Research Issues covered in the interviews included the following:

- Household/hearth-hold forms in Nyimba district: resources available to these including: religious affiliation, familial relationships of resident members of household, age and years of education as well as income of each member.
- Intra-household roles: obligations/entitlements/access to resources, including budgeting responsibility.
- Gender related meanings attached to different types of resources

- Socio-economic setting: obligations and entitlements/access to resources
- Viri/matrilocality – i.e. kinship village of the husband or wife.
- Membership to Nyimba DFA according to household/hearth-hold form
- Availability and Access to resources of various members of the DFA
- Access to resources of various house/hearth hold members: including the household resource management model – pooling/separate accounting units, accountability for and access to pooled funds for individualised expenses.
- Patterns of intra-household resource allocation: rules, power, bargaining and strategies including veto and violence, fall-back, according to different contested resources and depending on differing available resources.
- Resource changes and access to the same resulting from the resource mobilisation initiative: both new resources and existing and whether it addressed practical gender needs or strategic gender interests, of which gender, and why.

Preliminary research indicated that the following household forms were likely to exist in Nyimba district:

- 1. Monogamous household**
2. Cooperative polygamous household
- 3. Autonomous polygamous hearth-hold**
- 4. Female headed hearth-hold (no resident adult male)**
5. Child headed hearth-hold
6. Single Male household

Due to the need to reduce the scope of the field work, neither child headed hearth-holds nor single male headed households were chosen as case studies. Preliminary information indicated that the cooperative polygamous household form was not likely to be prevalent in the district. The introductory focus group interviews assisted in identifying at least one household/hearth-hold of those found to be significantly represented in the village. These were then chosen as case study household/hearth-holds, where several household members were interviewed, some jointly, and some several times. To avoid confidentiality issues, the majority of interviews were conducted in conjunction with a female translator who was not a known member of the local farming community.

1.4. *Outline of the Dissertation*

The logical development of the dissertation is as follows. The dissertation is divided into five chapters; starting with the introduction, moving into the literature review, which forms the theoretical framework. Thereafter the research design is formulated and the method of carrying out the research detailed. The research results are analysed in detail before the research questions are answered and recommendations made. The contents of each chapter are detailed below.

- **Chapter 1 Introduction and definition of the research problem**

The introduction develops the idea and motivation for the study. It identifies the ‘what’, of the research topic and the ‘who’ focus of the study. The research problem is formulated, and research questions defined before the ‘why’ question is addressed. The research design and methodology are explained, addressing the ‘how’. An outline is given of each part of the thesis.

- **Chapter 2 Conceptual framework**

Chapter two consists of the literature review with its theoretical explanations and discussions, and the emerging conceptual framework. The analytical framework is structured such that we begin by considering relevant theoretical positions and research concerning: household/ hearth-hold unit models, power, bargaining and strategies and the conjugal contract. We then consider the political subtext and relevant socio-economic processes beyond the household. Thereafter we consider the structural perspective as well as meaning and identity, and their relevance for issues of agency. Thereafter the emerging conceptual framework is considered before summarising the main findings and arguments.

- **Chapter 3 Research design and methodology**

Chapter three documents the design and methodology followed during fieldwork. We begin with the conceptualisation of the scope and key variables. We discuss any issues of measurement before mapping out the research design and methods that were used. Thereafter the data collection methods and fieldwork are documented. Data capturing and editing techniques are covered before the method used for data analysis is explained. The section closes with a discussion of the shortcomings and errors that may be expected and what efforts have been taken to address these.

- **Chapter 4 Results: presentation and discussion**

In chapter four we look at the results of the research. We begin with the sample villages before presenting the results of the study. This is split into the following main issues: household forms; resources; bargaining processes. For the first two we consider central concepts as well as meanings and practices. Under bargaining processes we consider claims and legitimacy as concepts of relevance, and for all issues we consider the recurring patterns and processes observed. Thereafter the effect of the political subtext and socio-economic processes are considered. The emerging conceptual framework suggested in chapter two is discussed for relevance in terms of the empirical findings.

- **Chapter 5 Conclusion and recommendations**

The final chapter discusses the study through answering the research questions drawn up in the research proposal. Recommendations are forwarded as to how MS Zambia as a development agency may address issues of power and the resultant marginalisation through its design, implementation and monitoring of development assistance for poverty reduction to DFA’s.

2. Theoretical framework

*What we do in the world reflects what we know about it,
and what we know depends on how we go about knowing*
(Bawden & Macadam 1988)

2.1. Literature review

The literature study has been conducted across disciplines to ensure knowledge of the content of the most important literature of relevance to this thesis. This should facilitate a focussed and original empirical study where new insights of value are gained. The review follows a logic which incorporates the four interconnected dimensions of Gender relations (Connell 2005:55) defined as: power relations, production relations, emotional relations, and symbolic relations. First the various models for considering the household unit are considered. The concept of the hearth-hold as proposed by Ekejiuba (2005:42) is introduced. These models should, in particular elaborate on the production, and symbolic factors affecting gender relations.

We then look at domestic patterns such as the domestic cycle and patriarchal bargains or ‘rules of the game’. Thereafter the various approaches to analysing power and emotional commitments in a conjugal setting are considered. Of particular interest are bargaining and other forms of strategizing, as well as Whitehead’s conjugal contract and Koch’s strategic entries.

The political subtext and processes beyond the household are confined to the influence of the developmental practitioners and bureaucrats. We then briefly consider the structural perspectives as opposed to meaning and identity in the agency of the individual, along with their power and symbolism issues. The theoretical framework is rounded up in the final section by reflecting on the conceptual framework emerging from the literature review.

Whilst it may be considered a futile exercise to determine objective circumstances behind certain patterns and strategies (Koch 2001), the aim of the literature review is to indicate the possible processes determining resource allocation in the domestic unit, the strategies involved, as well as the processes determining choice of approach by development practitioners. This information will then inform the content of the methodology used in the field work, and the analysis of the data generated.

2.1.1. The rural household unit

According to Kabeer (1994:267), one of the major criticisms of development policy made by feminists has centred on the “extremely flawed model of the household that informed policy efforts”. This model was based on the ideal-typical household of standard sociological theory, defined as “a nuclear family consisting of a male head, primarily responsible for breadwinning, together with his wife and children,

with the wife bearing primary responsibility for the care and welfare of the family". Whitehead (1994) laments the apparent "critical lack of fit" between the model of the socio-economic structure of the family farm enterprise as a concept preserved in developmental projects, and the complex and particular forms of social relations in actually existing types of sub-Saharan African household and farming enterprise. With a noteworthy characteristic being that conjugal and household relations are "emphatically not of this kind" (Whitehead 1994:44).

From an anthropological viewpoint, the literature on households is striking in the cross-cultural diversity of household forms. Whilst the validity of the concept of the household has been questioned (Kabeer 1994:113), the empirical significance of household relationships in the daily management of resource entitlements, and as such the routine context of peoples lives, maintains its appeal, despite its shifting guises. Also the value of using the domestic unit as a basis of investigation may be augmented by the tendency for the same patterns being repeated at other levels, and the wider social setting, with links being evident between the micro and macro level processes.

Three ideal/typical models of the domestic unit may be classified as follows:

1. Male head of household and productive agent with the woman/women as housewives and mothers, or supplementary income earners. Resources are controlled and managed by the household head.
2. Joint resource management of common and pooled resources.
3. Separate accounting units (resource streams/ purses) with different gendered responsibilities and obligations

The first two models allow for the unit of analysis to be the unified household, as it is seen to maximise welfare for the household as a whole. Haddad et al. (1994:2), in their World Bank Policy Research Working Paper, stated that much policy analysis has implicitly concurred with the household behaving as if it has one set of preferences, thereby treating it as a unitary entity. These models ignore intra-household resource allocation problems, considering their incidence to be trivial or idiosyncratic (Kabeer 1994). By neglecting intra-household decision making processes Haddad et al. (1994:6-7) identify four types of policy failure. The unitary model predicts that the impact of public transfers is unaffected by the identity of the recipient, making it irrelevant to whom policy initiatives are directed. This includes transfer of information. Primarily using prices to affect household resource decisions, as is primarily advocated by the unitary model, hinders the use of much more powerful approaches such as those related to access to resources – including common, legal, credit and capital resources. Finally, the nature of interactions between household members will determine whether the positive impact of public transfers are mitigated or enhanced by changes in private behaviour.

Collective models are suggested by economists as alternatives to the unitary model. According to Haddad

el al. (1994:16), these may be divided into cooperative and non-cooperative models. Bargaining always ends in a pareto optimal solution in the cooperative models. The non-cooperative approaches rely on the assumption that individuals cannot enter into binding and enforceable contracts with each other. This conditionality on the actions of others implies that only some of the non-cooperative models find pareto optimal solutions. The assumption is that not only do individuals in households have differing preferences, but that they act as autonomous sub-economies, with the only link being a net transfer of income between individuals, concerning commonly consumed goods.

Separate accounting units are relevant in the sub-Saharan African setting. Most contemporary research points however to a combination of pooled and separate resource streams, which makes for a far more complex picture, where bargaining and strategising plays a central role in determining resource allocation. The complex combination of joint and separate interests of households, the separate resource streams, as well as the different norms governing their allocation and subsequent negotiations, make this model difficult to represent in any ideal typical form.

Indeed Haddad el al. (1994:8) complain that no one econometric model of collective behaviour stands out as able to capture household resource decision making. He states that most of the World Banks arguments for policy relevance of model choice are based on the failings of the unitary model, rather than the strengths of another particular collective model. Indeed there is confusion as to which model to use, both across and within social science disciplines. The difficulty of constructing a satisfactory model is, according to Haddad el al. (1994:72), related to the fact that results of gendered intra-household analyses are situation specific, and that the collection of intra-household data sets are not driven by policy questions or priorities.

A fifth model, proposed by Ekejiuba (2005:42), is that of the household made up of constituent hearth-holds, the latter with a female head and all her dependents whose food security she is primarily responsible for. The male spouse can be a full member of the hearth-hold, but in most cases he oscillates between several hearth-holds, that of his mother, sisters, wives, and mistresses. This female-directed social unit should be considered for appropriateness not only as a framework for analysing intra-household resource allocation processes, but as a target entity useful to development practitioners.

2.1.1.1. Patriarchal households

Conventional economic policy in developed and less developed countries alike assumes that most families are headed by a fair minded, male decision maker whose income is the central, if not only, income resource in the family. Prior to Esther Boserups (1970) “Women’s role in Economic Development”, developmental efforts with economic growth as their objective generally targeted males as heads of households and productive agents. Women were targeted in their capacity as housewives and mothers in welfare programmes, which were invariably residual in nature. Women were only seen as at risk

reproducers. According to Judith Bruce (1995:38) in this schema, women's income contributions to families are supplementary to the earnings of men, and women's unpaid labour is of limited economic value to families.

Boserup drew attention to the productive roles of Women – and considered them to be central to explaining the differences across cultures in women's roles. Boserup (Kabeer 1994:20) identified 'female farming systems' (dealt with below under separate accounting units) generally considered typical for sub-Saharan Africa, and 'male farming systems' which are corporate in nature, organised around cultural rules which focus on male responsibility for the protection and provisioning of women and children, typical of North Africa, the Middle East, northern India and Bangladesh.

Boserup explained the failure of developmental initiatives to be of benefit to women as being caused by errors in planning by colonial and post colonial administrators, biased perceptions, stereotyped job hierarchies, as well as women's own prejudice and preference. This attention to the productive roles of women has since been considered to have been at the expense of the appreciation for unpaid workload, which continued to be primarily undertaken by women, thus reinforcing the gender trap. The equality focus of Boserup, concerning productive roles, was invariably watered down in the design and implementation phases. The focus was on integrating women more productively, with the consensus on efficiency rather than equality. Again, projects were chosen for compatibility with reproductive and domestic roles, invariably resulting in financially unviable, periphery project choices. Thus the pragmatic agenda served to preserve the status quo. The solution was seen as improving access to market and public sphere for women, and was not blamed on structural inequalities within the development process itself.

Economic policy's promotion of the assumption of the self-interested, free-floating economic man, competing in the market place, in combination with social policy's assumption of the altruistic mother, embedded in the altruistic domain of the household and community, has led to significant efficiency costs. Kabeer (1994: Chapter 7) discusses several cases of project misbehaviour which she attributes to this misleading depiction of gender division of labour, both at household and community level with the "solidarity community as much a figment of the policymakers' imagination as was the solidarity household" (Kabeer 1994:269). The assumption behind many of the highly gender-specific policy interventions is that, in cost-benefit terms, women's labour has a zero opportunity cost. In light of the widespread findings that suggest that women generally work longer hours than men, the failure of so-called community participation to materialise in many programmes is to be expected. Other policies prove gender blind, not through ignoring women, rather through focusing on very specific aspects of women's lives, thus abstracting them from the social context of their lives, and intensifying the exploitation of women's labour.

According to Kabeer (1994) multiple empirical challenges discredit the idea of the neoclassical, altruistic household model, whereby it is made feasible that certain family members will display an ideosyncratic preference for depriving themselves of food, medical attention and leisure time in favour of others.

“However, when (a) the subordination of personal needs in favour of the well-being of others appears to be systematically the property of the less powerful category of individuals (women and/or children), while the beneficiaries of such preferences appear systematically to belong to another more powerful category (men), and then (b) the consequences of such behaviour are life-threatening levels of ill-health and malnutrition, then the notion of voluntaristic decision making becomes patently absurd”. (Kabeer 1994:107.)

According to Kabeer, anti-poverty strategies should be reconsidered in light of qualitative dimensions such as dignity and control over one's life, as well as needs analysis recognising the substantial differences in prioritisation of needs by male heads of households and women household members. This type of disaggregated strategic analysis of the political economy of gender, supplementing the practical concern with welfare, will increase the chances of localising the structural or deep rooted causes of poverty.

2.1.1.2. Joint resource management

Joint resource management entails decision making taking place in unison, with household members (or a sub-set, such as the husband, wife team) fully agreeing on decisions. This type of management is only possible where similar needs and tastes are involved, and will invariably involve some form of negotiation or bargaining, as well as some division of responsibility for different types of decisions, such as daily management of the household, material goods, and non-material issues such as where to live, money matters, work and children. A good illustration of this is provided by Koch (2001:Appendix D) where she gives an analysis of the division of labour and decision making within a sample of urban couples in LaPaz.

There is not much empirical evidence of joint resource management in its pure form in sub-Saharan African households, other than perhaps for meeting basic family needs (Heyzer 1995) or more specifically in the case of joint staple food production (Whitehead 1998). This however is more likely to involve the male household head as final decision-maker with veto rights. It is necessary in this regard to mention an ideal/typical ‘modern’ state that is often referred to as an alternative to male-headed, patriarchal households, as well as its relevance in combination with other forms, in particular for one of several different resource streams.

It is also relevant to point out that the net effect of considering the household as being characterised by joint resource management is similar to considering it as having a male head who acts altruistically in decision making. Both approaches ignore or see the intra-household resource allocation processes as

unproblematic.

2.1.1.3. *Separate accounting units*

According to Palmer (1991:20) Women in Development (WID) literature effectively disproves the model of a homogenous nuclear family “acting as an integrated production unit and allocating resources rationally to obtain maximal possible income from them”. Terms of intra-family exchanges reflect traditional practices and implicit spousal bargaining strength. There is a common situation where women are significant through being partial managers or decision makers of the use of the land but do not have ultimate control over inputs and outputs. The separation of the divisions of management and labour indicate that women and men effectively exchange labour between their respective accounting units. This together with the sexes’ respective obligations towards family maintenance provides the framework for studying the circulation of produce, income and capital within the aggregate household economy.

To researchers and practitioners most familiar with the two ideal models of household resource allocation mentioned above, upon closer investigation, sub-Saharan African households may stand out as being characterised by conspicuously separate accounting units within the domestic unit. The extent to which interests are contradictory, seems in many cases to overshadow the ability for joint resource management. Indeed according to Afonja (1990:180), the image of African women was changed from seeing them as ‘beasts of burden’, by the popular autonomy thesis, which celebrated African women as exercising significant control in both domestic and public domains in terms of their political and economic independence.

In sub-Saharan Africa in particular – the region of Boserup’s female farming systems – the empirical literature suggests the prevalence of non-coterminous units of production, reproduction, consumption or residence and the significance of lineage, rather than conjugal ties. Here women and men are assigned responsibilities for separate aspects of household provisioning and assigned separate resources to enable them to discharge their obligations. These responsibilities usually include providing all or most of the family’s food, while resources include usufructuary rights to land from the husband’s or mother’s lineage groups (Palmer 1991:17). In general, women and men tend to cooperate in producing the obligatory component of collective subsistence needs, and to use their residual time to pursue their own account activities. The picture that emerges from this literature is of varying degrees of economic autonomy for women, based on the gender specific assignment of resources and responsibilities.

In sub-Saharan Africa, Palmer (1991:18-19) suggests that separate accounting units are more likely to be a feature of West African households where women are more likely to be provided with independent farming land. The example from The Gambia of the ‘Garden Boom’ shows that this may be an oversimplification. Where women’s communal gardens have replaced the male peanut crop as the primary source of cash income (Schroeder 2005), this has resulted in intense demands on female labour, and

escalation of gender politics centred on reworking the 'conjugal contract'. Generally speaking the women were found to have assumed greater budgetary responsibilities, including an increasingly obligatory transfer of cash to their husbands from garden proceeds. Schroeder argues that whilst this outcome appears in some respects to be a capitulation on the part of the gardeners, it can also be read as both strategic and symbolic deference, designed to purchase freedom of movement and social interaction that garden production and marketing entail.

In east and Southern Africa, women farmers are more often a combination of 'squatter on their husbands' (cash crop) land, and their husbands 'farming agent'. Their contributions are more likely to be subsumed in the cultivation of household fields where ultimate control over productive decision making lies in the hands of husbands.

Women's own resource base influences the degree of asymmetry between women's and men's rights and obligations – and the true economic costing of female labour. The opportunity cost of labour is not homogenised across the household, and emerges instead as a bargaining chip (Palmer 1991:28), with a prevalent pattern being that women help their husbands in a more corporate manner if husbands have responsibility for obtaining the families food. It is when women are allocated land to grow the families food that the divisions of labour (and quid pro quos) are more in evidence. This manifests itself in sharper divisions of labour where the separate accounting units are more pronounced (e.g. the maize accounting unit is frequently jointly managed, but with unequal labour contributions and appropriations of net receipts)

According to Palmer (1991:30-31), the separation of the divisions of management and labour indicate that women and men effectively exchange labour between their respective accounting units. This combined with gendered obligations towards family maintenance provide the framework for studying the circulation of produce, income and capital within the aggregate household economy. The input of labour is mobilised through the division of tasks by gender, which encourages exchanges of labour. The terms of labour trade between men and women are however very unfavourable to women in terms of time. This extends past unpaid family labour, with the gross asymmetry of obligations and returns, as well as the marginalisation of women's own accounting units. Women manage on their own account but the gender terms of exchange of factors of production and of produce tend to be very unfavourable to them. Within this restriction women make their own calculations assessing direct and opportunity costs and returns. Unequal access to resources means unequal bargaining capabilities and suboptimal resource allocations.

According to Bruce (1995:41-43), research on intra-household resource allocation reveals a striking difference between men and women in proportion to their daily earnings devoted to meeting basic family needs. A fathers relative cash contribution to their household may be small for a number of reasons. Some fathers contribute a portion of their income to one or more households in which they are supporting

children and or past or current sexual partners. In some societies husbands and wives relative economic contribution to their families is dictated by cultural norms prescribing that certain expenditures must be made by males and others by females. As a result of this, mothers are expected to provide a disproportionate share of overall and daily family resources. For example, in much of Africa wives are expected to supply staple foods, while husbands are expected to pay intermittent, visible expenses such as school-fees. In other instances, husbands are responsible for providing the family house, but the recurring cost of its upkeep, water and fuel falls to wives. In parts of West Africa monetary exchanges are encouraged between blood kin – e.g. between brothers and sisters- rather than between husbands and wives; thus, a man pays more towards the support of his sisters children than his own. Fathers sometimes divert a large portion of their income to personal uses; such expenditure patterns unnecessarily intensify mothers' share of economic responsibility for children. In a study conducted in South India (Heyzer 1995:42) the proportion of income withheld for personal use by husbands is five to six times the proportion withheld by wives, although the ratio of husbands to wives income is 3:2.

Given the fact that a mothers wage earning work is as vital to family survival as her equally demanding domestic work, it seems logical that families would facilitate the integration of mothers' dual roles. Yet, as Bruce (1995:48) paradoxically points out, the very families that rely upon mothers' earnings often encumber them with restrictive notions of appropriate work. Though we commonly attribute women's economic disadvantages to labour markets and wage discrimination, severe limitations are often also imposed by the family system. In many societies propriety dictates that women should pursue only limited range of jobs and economic activities, thus restricting women's access to remunerative work. Such constraints, upheld by men's authority within the home, can impair mothers' ability to meet either basic family needs or their own.

A mothers' ability to provide for their families is further eroded by a lack of effective control over her own income. In many societies it is common for men to control earnings derived from the economic participation of women in family farming and business, or even from women's work outside the home. Husbands and elders exacerbate women's poverty when they control women's labour, but do not give them fair compensation for their work. Many agricultural modernization schemes result in a double economic assault on women, and by extension, on their children. Women's labour is diverted to work on crops from which only male family members obtain income, while women are left with inferior land and less time to raise and process the crops needed for family consumption.

Obbo (1990:220), in her discussion of negotiating for change, specifies that the jobs available for unskilled women in east Africa are often perceived as merely carrying out their traditional obligations in a new way, and therefore her supplementary income is regarded by her husband as part of the family coffers over which he can assert control. In areas where separate budgets are the norm, a man may simply reduce

his contribution to family support in direct proportion to his wife's earnings

2.1.1.4. *Combination of pooled and separate roles resource streams*

Whitehead (1994:39) explains that for many rural women, the type of household to which they belong, together with the nature of their economic resources, responsibilities and rights within that household, plays an important part in determining the characteristics of their economic activities. One important characteristic in household allocation and distribution systems is that they are rarely, if ever, based on a simple notion of sharing between household members, that which is held or earned. The issue of interests becomes pertinent when it is recognised that a household's resources and their allocation involve a complex combination of pooled and separate resource streams as well as joint and separate interests. Whitehead and Kabeer (2001:10) summarise their findings by stating that many studies overlook the fact that households are arenas of joint as well as competing interests. The complex and changing character of gendered responsibilities in agriculture is supported by farm level studies in Zambia. These studies also typically show that a significant proportion of crops are grown in systems of joint production between husbands and wives, and also that men put in labour to women's crops (Whitehead 1998).

Webb's research in The Gambia (Haddad et al 1994:24) noted that land was divided into fields designated for providing the bulk of the food required by the household for communal disposal under the control of the household head, and then the individual fields for which any individual (or sub-group) is solely (or jointly) responsible. This joint fund for own consumption is necessarily conceptually invisibilised in approaches stressing the separation of male and female activities and interests. Whitehead (1998) argues that joint staple food production of the Zambian kind is a specific example of the more general sense in which there are joint interests in food in small holder households. These arise because all household members have some claims on own-produced food, although men and women may well differ in their dependence on this joint element of the household economy. Whitehead shows that the extent to which food security is a male or female concern varies and is a matter for empirical investigation.

Moser (Kabbeer 1994), in a bid to draw attention to the multiplicity of demands on Third World women's time, separates three distinct roles of relevance in low-income households. These are productive – or income earning roles, reproductive – those roles concerned with children or domestic labour and community management roles. The latter refers to roles related to collective production and consumption. The gender division of these roles is neither uniform nor symmetrical. It is however generally true to say that women are seen to have primary responsibility in reproductive activities, but are also engaged in productive work, in particular through agricultural labour and informal sector enterprises. In addition to, and generally as an extension of, their roles as wives and mothers, women are involved in community management work, in particular the allocation of scarce resources in the interests of the survival of their households. This is exacerbated by the prevalence of inadequate state provision of basic services. In contrast men's roles are largely seen in terms of being the breadwinner, whether or not this is the reality of

the specific situation. The reproductive roles of men are not easy to clearly define. The male community roles are mainly focused on formal political leadership character, rather than that of organising collective consumption which is left up to women.

It is a general phenomenon that women's community management and reproductive work is seen as natural and effortless, and therefore not remunerated and ignored by planners and male community members. By contrast the bulk of men's work is valued, either by direct remuneration or through status and political power. Kabeer (1994) extends on Mosers framework by stressing the importance of separating out the different dimensions of the division of labour – what is produced, who produces it and how. This helps us to spell out the goals of different activities, and the multiplicity of processes by which these are met, as well as the hierarchies of authority, power, and values that the different labour processes embody. It is important to be aware that the same resources can be produced through different social relations, within and outside the household, with very different values and rewards accruing to the producer. It is therefore not just what women do but how they do it that should inform development practitioners. It is important to note that participation in certain kinds of social relationships is in itself about access to resources. The fact that there are differences in authority and control in the relations of production in all institutions – including the household, as well as disenfranchisement of certain groups in some institutions, such as the market and community, is not adequately addressed by this framework. By using roles as the central analytical concept, it treats gender in isolation from the other structural perspectives of subordination, such as race and class, which the language of roles cannot capture.

Cloud (Kabeer 1994:271) emphasises that although individuals in households may have shared interests, they also have separate interests and may sometimes have opposing interests. The gender roles framework, as employed by USAID, analyses this by focussing attention on gender divisions of production, as well as access and control over resources and benefits. In terms of what is produced, two categories are distinguished: market based goods and services and family based human resources⁹. On the issue of who produces what, age, gender, class and ethnicity are seen as central parameters of measurement. Time allocated and the location of the activity, are considered to be relevant characteristics of the production processes. The distinction between access (the ability to use) and control (the ability to determine use) in the distribution of resources for production and the resulting benefits is important. Cloud (Kabeer 1994:271) formulates a detailed framework for planning agricultural projects, where she categorises the different forms that gender division of labour and management might take. The five common patterns suggested are: separation by crop, separation by fields, separate tasks, shared tasks, separation by gender of household management. This framework encourages the appreciation of the

⁹ According to Kabeer (1994:271) these include activities such as fuel and water collection, food preparation, birthing, childcare, education, healthcare and laundry, which are undertaken to produce and care for family members, and generally attract no financial remuneration.

variety of activities engaged in by household members and highlights some of their logical interconnections. The limitations of this framework are pointed out by Kabeer (1994:272) as being its focus on the logical relationship between activities rather than the social relationship between people. By focusing on the gender division of labour as a relationship of separation, it neglects the social interconnections within the different processes, such as the relationships of cooperation or exchange. As Whitehead (1991) points out, division of labour is as much about connection as separation, implying a technical as well as a social interdependence between men and women. In so far as women and men are assigned to producing separate products, they will need to establish some form of exchange in order to gain access to each others produce. When assigned separate activities in the same production cycle, they will need to cooperate in order to ensure that production is completed. Furthermore, decision making control in critical stages or activities within the production process can have implications which spill over into other stages or activities. Goetz (Kabeer 1994:273) illustrates that neglect of these linkages can undermine the objectives of an intervention.

Whitehead (1994:40) points out that increased cash production by small holder farmers has meant increased demands for wives to work as family labourers. In many cases however the system of intra-household distribution has not changed to take account of these changes. An effect is that what was once circulated within the family as goods is now cash that comes in to the husband. Norms about sharing money in the household are rarely the same as norms about sharing food. Thus distribution of income within the household becomes a field of intense dispute, with women continuing to fulfil their responsibilities, especially to their children, by independent work for which they keep the income, as well as working in their husbands fields.

2.1.1.5. *Households and hearth-holds*

Ekejiuba (2005:42) defines the household as an entity with a male head – typically a father or husband. The household has common resources which are controlled and managed by the household head. The male head of the household is not necessarily altruistic however, but acts on his own account, and is never solely responsible for the total expenditure or well-being of the members.

Ekejiuba defines a new female centred unit – the hearth-hold. This is centred on the hearth or stove. This unit is demographically made up of a woman and all her dependents whose food security she is either fully or partially responsible for. The male spouse can be either a full member of the hearth-hold, but in most cases he oscillates between several hearth-holds; that of his mother, sisters, wives, and mistresses. The hearth-hold is primarily a unit of consumption and also a unit of production. Its function as a reproductive and socialising unit usually depends in part on transfers from other hearth-holds or households. It is not necessarily a co-residential unit since members may temporarily reside in places other than that occupied by other hearth-hold members.

Hearth-hold/household interaction involves some pooling of the means of subsistence, some autonomy of constituent units, and some conflict over allocation of resources and consumption of goods. The relationship between hearth-hold heads – wives, co-wives, mothers-in-law- and household heads is marked by solidarity and conflict. Conflict between wives is generally centred on the household heads obligatory contributions of labour and resources to the embedded hearth-holds. Resource allocation is a source of conflict between spouses. The concept of the household, as it is currently applied, is itself part of the subtle ideological transformation which has facilitated the assertion of colonial power nationally and male power domestically. The concept clouds the true pattern of gender interaction and power relations, portraying the impression of men as sole providers and of female dependence and passivity, as opposed to their active participation in socio-economic processes. The negotiated relationships that result in interdependence and relative autonomy between the sexes are conveniently swept aside for want of suitable analytical constructs.

The idea that enhancing women's earning power will improve welfare within the family far more than that of men is based on a number of studies. These show that income in the hands of women tends to be associated with an enhancement in family, particularly children's, welfare, while income in the hands of men appears to increase the share of household expenditure on items consumed mainly by men, the 'booze and cigarettes' argument. Empirical studies do show different patterns of household expenditure according to the gender of the household head, although these are of course more complex than simple children's food versus men's drink and tobacco opposition. In the view of Whitehead and Kabeer (2001:19) these patterns in sub-Saharan Africa do not accord with a view that women spend altruistically and men spend selfishly. Certainly in many parts of Africa, women's control over crops and incomes appears to have a far more immediate effect on family nutritional standards, particularly children's. Even if we accept however that in certain contexts women do display a 'preference' for investing their income in the nutritional well-being of the family, we also need to consider the impact of men's spending patterns before we can make any generalisations about the overall welfare of the household. Whitehead and Kabeer (2001:19) forward the need for far richer data sets than used in most quantitative analysis in order to control for various possible influences on family and child welfare, aside from gendered ones, and thus arrive at a more grounded interpretation of these findings.

More generally it is the case that men's income generation, either through agriculture or off-farm, far exceeds that of women's. While these incomes are not pooled, neither are they spent entirely selfishly. Empirical evidence from various studies suggests that they may be spent on investment e.g. in Zambia on paying off loans on savings (livestock) and also on basic needs for the household and family members, including food (Whitehead 1998), on clothes (Moore and Vaughan 1994), on health and education costs (Whitehead and Kabeer 2001:19). Since men's spending can have a direct and positive welfare effect for women and their children, these spending patterns may give women a positive incentive to put labour into

their husbands' activities.

The need to avoid gender stereotyping of welfare preferences is also emphasised by findings from areas where men make a major contribution to the production of staple foods for the household. In such areas, women's work for men contributes to their own and children's welfare.

We also need to pay attention to the implications of studies that do not find any strong evidence of the impact of gender-differentiated preferences on welfare. These tend to be far rarer. One such example is the study by Wold (1997:40) who found that the increase in maize production in Zambia at a time of falling prices did not lead to an increase in nutrition. Indeed, under nutrition increased during the adjustment period. Gender however was not found to be a significant factor in explaining the distribution of children's nutrition. Where gender proved to be relevant was in differentiating which variables helped to explain differentials in children's nutrition. Location was found to matter, as was the availability of non-farm income for male, but not female headed households. These findings point to the existence of greater economic differentiation among male-headed households. While female-headed households were generally poorer and less productive, they were also less well integrated into the market and hence less affected by its existence or otherwise or by the availability of non-farm income sources.

Ekejiuba (2005:42) proposes that household/hearth-hold interaction largely determines responses to externally injected incentives, such as new technology, capital, credit, or additional avenues for income generation. She argues that although both units depend on other similar units for resource transfers for their reproduction, the hearth-hold creates a more "internally coherent, tightly bound entity, with more clearly defined and hence less contestable social relations." (2005:44) The household, open to divorce, separation and polygamy is certainly not as socially, economically and emotionally stable over time as the hearth-hold.

The question of virilocality, which refers to when women physically move to the location of her husbands lineage, is also dealt with by Ekejiuba (2005:42) using the concept of the hearth-hold. In her section on 'the predicament of virilocal hearth-holds' she forwards that patrilineality is not as much an issue as virilocality, in that the woman is thereby isolated from her "natal support systems". That women do not change their family names on marriage illustrates that they were still considered members of their own lineage. She links the contemporary Christian insistence that 'a man and woman are joined in holy matrimony until death do them part' to women having become more strongly identified to their husbands household. That their links to their own lineage become more ambiguous generally works to their disadvantage in that it is primarily the idea of life-long virilocality rather than patrilineality that isolates a woman from unambiguous resource rights, and the resultant loss of material security from her kin.

According to Bruce (1995:47) many women will spend a significant proportion of their lives unmarried or

living without a partner in residence. This underscores the need to preserve and expand women's earning opportunities and legally recognise women's economic rights as individuals rather than just as adjuncts to their fathers, brothers and sons. The increasing proportion of single-parent households coincides with the trend of 'feminisation of poverty', in which the poorest quartiles of society are increasingly made up of women and children. This gap between reality and theory has had disastrous consequences for women's livelihoods, national well-being and food security since women have hardly been targeted as beneficiaries of mainstream development, nor have they been involved in the different stages of planning and follow-up implementation.

A focus on the hearth-hold as an independent unit of analysis, or as a sub-set of the household in which it is nested, will, according to Ekejiuba enable us to understand the significance of male and female adults as independent agents of development and change. The shifting boundaries and size of the household and the complex pattern of inter- and intra- household relationships concerning transfers of goods and services, time and mobility are more visible as is the gender-specific division of responsibilities, needs and resource access and factor allocation. These advantages make the concept appropriate for effective developmental programming. Ekejiuba's hearth-hold concept (2005:42) could be an important means of increasing the visibility and audibility of African women's demands, however care should be taken to not invisibilise or discourage the material and other contributions of males.

2.1.2. Domestic patterns

There are certain theoretical ideas that may be interesting to consider, in that they influence the patterns of behaviour inside a household or hearth-hold. These include the Domestic cycle and Patriarchal Bargains.

2.1.2.1. Domestic cycles

The domestic cycle is a notion that classifies separate stages of a family unit's life cycle, by focussing on the structural characteristics of age, size of household and employment status. González de la Rocha's (Koch 2001:50) division is found to be relevant by Koch for classifying the data from her field work in La Paz. The classification, starting with a newly established male/female couple is as follows: The expansion phase refers to the growth of the new domestic unit with the birth of children. The consolidation phase refers to the period where some of the children work and assist with income or labour in the household. The dispersion phase refers to members leaving the household to start their own units. The main finding of González de la Rocha, and confirmed by Koch (2001:50) is that women in the consolidation phase are better off than those in the expansion phase. The point to make is that whilst it may not be relevant to define strict phases, it is relevant to recognise that households at different stages have different constraints and opportunities.

Kabeer (1994) forwards that the different stages of household resource management found in the different household forms highlight the issues of appropriability, control and autonomy likely to be critical in

shaping decision making processes, with implications for the extent and form of cooperation and conflict. Friedman (Kabeer 1994:114) formulates an approach to analysing household economic flows which accommodates the empirical diversity of household forms. His dual specification looks at internal structures such as marriage, parenthood, property and production, authority and dependence; embedded within the external market and non market structures, within which they reproduce or transform themselves.

2.1.2.2. Patriarchal Bargains

A concept that is useful when understanding context in terms of ‘rules of the game’ to which women are subjected depending on the specific form of patriarchy in their geographical or demographic situation, is Kandiyoti’s Patriarchal Bargains (Kabeer 1994 and Koch 2001). This context sets the scene for which strategies are relevant for women and men to use within the concrete constraints, and possibilities, faced by women in the household setting in particular. As Kandiyoti observes: different patriarchal bargains “call for different strategies to maximize security and optimize life options with varying potential for active or passive resistance in the face of oppression” (Kabeer 1994:274”).

The typical Patriarchal Bargain of sub-Saharan Africa differs, according to Kandiyoti, from the ‘classic’ subordinated women of Asia and the Middle East, with her relative autonomy, merging with practices of Polygamy. This bargain highlights the continuities of broad gender differences, as well as the possibilities for change. Koch (2001) opens up the possibility that several “competing and overlapping” patriarchal bargains may exist simultaneously in a specific location. She thus suggests that “practices may take on different forms as individuals adhere to, draw on, bend, reject or ignore” the different relevant patriarchal bargains.

Obbo, reproduces a poem by p’Bitek (1990:211) which indicates the gendered rules for a specific east African scenario:

“A lazy youth is rebuked, A lazy girl is slapped, A lazy wife is beaten, A lazy man is laughed at.”

Through subtle and blatant aspects of the ideological, symbolic and pragmatic socialisation, women and men are expected to fulfil gender specific duties in a certain way. She also makes an interesting point concerning the blurred distinction between public and private in the experiences of African women. The work of African women is public, in that “neighbours and relatives are free to criticise what women do” (Obbo 1990:213). She gives the example that women are expected to work hard to produce enough for the consumption of their families, as well as hospitality services and civic responsibilities, such as assisting sick neighbours and relatives. She gives a good example of women's labour being perceived as for subsistence, and thus unremunerable, since when remunerated women in effect “step out of their social roles of providers of subsistence”.

2.1.3. Power, bargaining & strategies

Having looked at the different ways to conceptualise the concept of the household unit, and the symbolic significance of gendered roles related to this and the productive processes within it, we now move to considering the various approaches used to indicate and understand the power processes at play within the household and between its members.

2.1.3.1. Bargaining models

In the new institutional economics view, households can be seen as a specific institutional response to the problems of meeting needs and organising behaviour in an uncertain world. What makes households distinct from other institutions is the close intertwining of economic and personal intra-household relationships. As is the case in market transactions, the domestic terms of trade are generally not equal but vary according to the relative bargaining power of the participants. The basis of household cooperation is the contractual relationships that are generated through the bargaining process, and which specify members rights and obligations to each other. The compelling social element of normative pressures backed up by the threat of social sanctions merges with the demands of individual need on choice.

Kabeer (1994:111-3) in her comparative study of bargaining models of the household vs. altruistic models, concludes that the former have a number of advantages concerning the study of gender relations. Bargaining is about ‘power played out’, processes, both subtle and more overt ones as shaped by resources, meaning and formal regulations. The bargaining approaches accommodate greater diversity in allocational decision making behaviour. They do not rule out altruism, but treat it as one possibility amongst others, and by introducing the idea of unequal power within the household, they allow for issues of conflict, surely one of the major short comings of models based on altruistically unified members or benevolent patriarchal decisions making. Thus bargaining models do have some potential for accommodating gender asymmetry as the product of structural inequalities, rather than simply individual disparity concerning power, privilege and resources.

From a Beckerian perspective, the greater open-endedness and complexity of the bargaining approach are exactly what constitutes its weakness: it does not generate hypothesis that are easily tested through conventional econometric methodology leading to the judgement: “it explains everything and therefore explains nothing¹⁰”. Household decision making principles are inferred from observed outcomes; however the same set of outcomes could be compatible with more than one set of explanations. An example given by Kabeer (1994:113) is that the greater amount of time women spend in childcare can arguably be attributed to their choice, reflecting instinctive maternal altruism, or alternatively to the absence of choice,

¹⁰ According to Folbre (Kabeer 1994:112) the same criticisms have been levelled at the more traditional economic models. Utility, for instance, the cornerstone of neo-classical theory is also “impregnable” because utility is defined as whatever is being maximized.. Consequently it is not always clear what kinds of evidence would be inconsistent with the theory of utility maximization.

which rather is an outcome of paternal irresponsibility.

Kabeer (1994:122) summarises that both altruistic and bargaining models put forward a correlation between welfare levels and economic contributions of household members, but interestingly they offer different explanations for it. The correlation is considered to reflect the economic rationality of favouring more productive members in the altruistic model, whilst in the later model it is attributed to the greater bargaining power of the more visibly productive members. The relational approach to household analysis is similar to the bargaining view in that it emphasises unequal power relations. In the link between well-being and contributions however, it also encourages attention to other dimensions which are not addressed in the competing economic explanations. While it is the case that what women and men do within the division of labour influences their individual claims on household resources, it also influences their individual requirements. Kabeer finds that by disaggregating and expanding on indicators, aspects of female disadvantage are revealed which remain concealed if the focus is only on the value and visibility aspects of their labour contributions. Not surprisingly, one difference that emerges is the length of women's working days, both cross-culturally and in relation to their men (Kabeer 1994:124).

2.1.3.2. Cooperative conflicts

Sen (1999:109) notes that when considering poverty within a household, it is not sufficient to analyse gender inequity in terms of income differences, since the incomes earned by family members are shared by others in the family. He considers that intra-family distribution of incomes is a crucial parametric variable in linking individual achievements and opportunities with the overall level of family income. We need much more information than is usually available on the division of resource use within the family to get a clearer idea of inequalities in economic affluence. The different ways in which there can be systematic variations in the relationship between incomes earned and substantive freedoms (in the form of capability to lead lives that people have reason to value) should be considered. The respective roles of personal heterogeneities, environmental diversities, variations in social climate, differences in relational perspectives and distributions within the family have to receive the serious attention they deserve.

Sen attempts to remedy the neglect of neo-classical tradition by extending the basic bargaining format to address issues of gender and power within the household. In his contribution to Tinker (Sen:1990), Sen gives an insightful analysis of intra-household power dimensions and notes a generalised reluctance to face the powerful conflicts of interests that exist within households. Sen sees members of households as facing two problems simultaneously. That of cooperation, whereby members work together to add to the total availabilities, and that of conflict, whereby these total availabilities are divided up amongst members. This central issue of cooperative conflicts is often avoided or trivialised in economic models. The social arrangements of households are responses to the problem of cooperative conflict and determine the allocation of tasks, decisions, and consumption. These arrangements are systematically biased in terms of the perception of who is producing, an example being what work is remunerated, thus sustaining the

asymmetries of opportunities. Perceptions are not viewed as important as guides to well-being, but because of their influence on actual states and outcomes of the bargaining process. The specific sexual divisions dominant in the public sphere are reflective of the traditional household arrangements. The difference is in the background of pervasive cooperative behaviour necessary for a household to function, as well as the sense of ‘togetherness’ in sharing concerns and experiences.

Sen’s “adapted perception” concept shows the systematic failures to see intra-family inequalities, which are perceived as normal and legitimate. Every one has many identities and our understanding of our interests, well-being, obligations, objectives and legitimate behaviour are influenced by the varying and conflicting effects of these identities. He states that problems of conflict within the family tend to get hidden by adapted perceptions of “mutuality” of interests, and of “legitimacy” of inequalities of treatment. In this way terrible inequities are cloaked firmly in perceived legitimacy. Differences in bargaining power between members (or categories of members) are the product of interlocking asymmetries, including the range of options facing members, should household cooperation breakdown (the fall-back position¹¹); the perceived significance (illusory or otherwise) of their contributions to household prosperity; the degree to which members identify their self-interests with their personal being (and therefore the extent to which they are willing to subordinate their own well-being to that of others); and finally the ability of some members to exercise coercion, threat or violence over others. Where these different bases coalesce, as they do for men in many cultures, clearly the ability to shape, and indeed impose cooperative solutions on subordinate members of the household is immense.

On a broader level Sen points to Boserup’s contrast between women’s dependent status in the male farming systems of South Asia and their greater autonomy in the female farming systems of sub-Saharan Africa as further support for his model. He also provides statistics from Africa and Asia showing that female life expectancy, relative to male, is positively related to female activity rates, relative to male (Sen 1999:104-107). Whilst freedom of women to seek employment outside the home is, comparatively, not a major issue in sub-Saharan Africa, there are however other factors which work against the economic empowerment of women in the region. Sen (1999:117) points out that the direct effects of economic independence of women and cash earnings are causally important in making women have a better ‘deal’ in intra-household distribution. The extended entitlement concept is about perceived legitimacy with the basic parameters of initial endowments and entitlement mapping of the exchange possibilities. The latter is heavily influenced by opportunities for gainful employment opportunities outside the home, greatly influencing overall and own relative share of the spoils. While emphasising the significance of transaction and the right of economic participation, and direct importance of market-related liberties, we must not lose sight of the complementarity of these liberties with the freedoms that come from the operation of

¹¹ Please see below for a discussion of this concept.

other (non market) institutions.

According to Kabeer (1994:111) Sen's model goes further than other bargaining approaches in taking account of structural factors that intercede between the individual and society. Sen extends the necessary empirical base for analysis well beyond the standard monetary factors considered in formal household models to analysing the links between perceptions, interests, well-being, contribution and agency. Sen extends the analytical framework to include intra and extra-household information, and succeeds in showing the centrality of improving perception and agency in realising an enhanced basis for the well-being of women. His framework goes on to show the instrumental role of economic agency in enhancing visibility of women to social living, thus effectively "opening up the 'black box' of the neo-classical household and allowing it to interact with its immediate and broader environment".

2.1.3.3. *Fall-back incl. networks*

The fall-back position, as coined by Sen, is similar to Nash's concept of the breakdown position as defined in his Cooperative Game Theory of 1953. Sen believes that the options individuals have outside the household, both materially and emotionally, as well as what they stand to lose by leaving the household, are determining factors in the outcome of bargaining processes. "If, in the case of a breakdown, one person is going to end up in more of a mess than it appeared previously, that is going to weaken that person's ability to secure a favourable outcome" (Sen 1990:135).

According to Kabeer (1994:127) interdependence should not automatically be deemed to be cooperative, but rather the potential for conflict, bargaining and negotiation should be considered. Clearly, for the household to remain intact, some degree of cooperation is necessary between its members. What is of particular interest is why intra-household conflict arises, and how it is manifested. Kabeer finds that detailed examination of intra-household relations suggests that since women and men are differently positioned in relation to the division of resources and responsibilities within the household, they are likely to have different, and often conflicting, priorities in production, distribution or both. If the household is viewed as a "risk mitigating mechanism", the analysis suggests that the actual management of conflict between members, including the extent to which it is suppressed or blatant, reflects the structure of risk faced by different members, should household cooperation break down. Kabeer's analysis shows how the interacting gender asymmetries within and outside the domestic domain, establish context specific gendered "regimes of risk".

Haddad et al (1994:59-62) models the division of gains from a marriage on the fall-back or 'threat point' position as a function of extra-environmental parameters such as laws concerning alimony and child support and prohibitions on women working outside the home. Agarwal (1992) highlights four factors which influence a person's fall-back position, in terms of bargaining strength within the family for subsistence needs. These are (Agarwal 1992:183): ownership and control of assets, especially land; access

to employment and other income-earning means; access to communal resources; access to external social support systems, such as of patronage, kinship and friendship. He terms the latter as the 'moral economy', in that other factors take precedent over economic.

That networks as well as kinship relations are relevant to the fall-back position, ties in with their potential to provide opportunities for livelihood enhancement. These include formal and informal organising practices. Koch (2001) promotes the use of informal organising to mean "collective and collaborative practices that have certain repetitive and regular patterns to them" (Koch 2001:67) to differentiate from more formal networks or organisations.

According to Kabeer (1994) the specification of the interaction between intra- and extra- household relations shows how these shape the risk environment, and hence risk minimizing strategies, for women and men. Broadly speaking, households which are organized as corporate patriarchal entities are more likely to generate material pressures and incentives for women to acquiesce in a centralized decision making process. Such 'cooperation' represents their best risk-minimizing strategy, given their lack of extra-household options, should the bargaining process break down.

The segmentation of the household economy into a more separate distribution of intra-household resources tends however to be associated with greater access by women to resources within the household as well as extra-household resources. Such systems are likely to entail fewer penalties for explicit and overt gender conflict, and women may be as likely as men to withdraw cooperation from the male-headed households, to live separately and head their own households (voting with their feet – Botswana).

According to Kabeer (1994:130) the household economies of sub-Saharan Africa are generally good examples of the segmented organisation, with women and men having separate but interdependent responsibilities in production, as well as in their obligations within the household. Whilst there are risks associated with patriarchal relations, referred to as 'the insecurities of African polygyny' by Kandiyoti, (Kabeer 1994:130), these household arrangements appear to offer the possibility for openly expressed conflict to coexist with cooperation. Gender conflicts in household decision making in these contexts are often overt, rather than covert as preferred in other household forms, and arise out of the struggle by different household members to pursue their individual priorities and interests.

Vaughan (2005) discusses a kinship setting in Malawi, where the people are traditionally matrilineal, and the majority of the women live matrilocally. He explores some of the major methodological problems associated with using the household as an economic and cultural unit of analysis in that large parts of the picture are thus obscured. This he illustrates through the central issues of food transfers and labour cooperation. Despite the facade of self sufficiency being held, poor households were heavily dependent on food transfers from their more prosperous relatives. Information on these transfers was difficult to obtain

without direct observation of cooking and consumption habits. Similarly with labour cooperation where women claim that they despite labour cooperation between kin for certain tasks, such as harvesting and processing of food, in general they claim that “this is my field, and that is her field – we work on our own fields”. Observation however proves that the delineation of fields between matrilineal relatives can be very fluid, especially amongst those without husbands. It is worth noting that with the exception of areas of extreme land shortage, all adult women have rights to land in their matrilineal village. The near invisibility of the economic role of matrilineage in the cultural perception and expression contrasts with the socio-economic reality observed. He finds that both oral and written sources emphasize formal structures of kinship relations, making it difficult to know how these relate to the facts of social and economic organisation.

Vaughan (2005) also discusses the phenomenon of ‘chinjira’. A special relationship between two women which on the surface consists of giving material, emotional and ritual support at times of crisis in either woman’s life, but has much more far reaching significance. ‘Chinjira’ partners invariably come from households with complementary economic resources, and without kinship ties. As such it acts to supplement and complement kinship ties, as well as modifying the woman’s dependence on marriage ties.

Agarwal (1992), in his work with South Asia, found that group organising had been one of the significant means of empowering the vulnerable sections of society, not only to better enforce their legal entitlements within the community and family, but also to expand on the scope for these through agitating for changes. Group approaches have also been effective in the provision of credit to the rural poor. Credit plays an important role in a family’s coping mechanisms. The example of the Grameen Bank of Bangladesh found that it not only improved family bargaining power vis-à-vis landlords and employers, but also that of women vis-à-vis husbands, with women saying they were treated with greater consideration at home (see multiple references in Agarwal 1992:205). Agarwal (1992) finds that the most general policy principle to emerge among poor rural families in South Asia is of the need for measures to strengthen women’s bargaining position within the household.

2.1.3.4. *Doxa*

Bordieu (2001) has given the term ‘doxa’ to that what is accepted as natural and self-evident. Agarwal (1992) reminds us that certain family decisions fall under ‘doxa’ rules and are therefore not explicitly bargained over. He points out that such practices reflect the dominant perceptions of the needs and rights of the people (such as women in relation to men) prevailing in a society. These perceptions may well be internalised through a socialisation process by the disadvantaged persons/groups themselves, or to which they may submit because of a lack of choice. These issues will be expanded on in 2.1.5 below which looks at Structural perspective vs. meaning & identity in agency.

2.1.3.5. *Conjugal contract*

According to Kabeer (1994) anthropological research draws attention to the importance of more or less explicit contracts within the household systems which serve to structure distribution rights, resources, and responsibilities between members in systematically different ways. Whitehead draws specific attention to ‘conjugal contracts’ in different contexts as one important aspect of household resource management, since they specify ‘the terms on which husbands and wives exchange goods, incomes, services, including labour, within the household’ (Whitehead 1981:88). As Moore (1988:56) puts it ‘the control and allocation of resources within the household is a complex process which always has to be seen in relation to a web of rights and obligations’. The contractual nature of household relations structures the ability of its members to cooperate, acquiesce or dissent in household decision making processes. It ensures some degree of cooperation between its members as a necessary condition for their daily reproduction, but it also shapes the potential for conflict. Bargaining over the terms of the contract, then reflects the kind of resources different members are able to bring to bear on the process.

Whitehead (1994:44) shows that there is a critical lack of fit between the conceptual model of socio economic structure of the family farm and the conjugal based household. The family farm model being that the father manages resources on behalf of all, and directs labour. Time and money are seen as the critical items in allocation. The actors are selfish in the market setting but, selfless in household. There is exchange in the household and sharing, altruism, reciprocity in kinship relations. However, the most widely reported finding is that husbands and wives increasingly compete for changed rewards and from changed labour allocation, typically as a result of developmental projects. Other interests are at stake other than simple economic ones. These are power interests, independence, cultural expectations and responsibilities as well as coercion.

Whitehead demonstrates how cultural rules about the division of resources and responsibilities operate through very different arrangements, but with the effect invariably being one of loading the terms of exchange in favour of men. According to Whitehead (1979) power is inherent in the social relations with men’s control over women’s lives and bodies operating through taken for granted asymmetries about what is possible for, and available to men and women, rather than solely through the exercise of force or the threat of violence. These asymmetries exist both within and outside the household with complex and interfacing processes at work. In *Wives and Mothers: Female farmers in Africa* (Whitehead 1994:35), she states that it is a fact that women’s planned role in many developmental projects is not one they are willing or able to take. She suggests that the reason for this is that some basic features of women’s labour allocation decisions are misunderstood. The issue of interests needs to be analysed and recognised as consisting of a complex combination of joint and separate interests. The dual economic roles of dependent and independent work must be seen in the context of a complex set of rights in relation to assets and labour, income and subsistence. Economic and social obligations are gendered, with men able to use their

greater income in far more varied and individualistic ways. Women are constrained by cultural values of motherhood, and this causes the concern for welfare of children to affect economic decision making on the part of women. Men can often claim their wives labour for activities from which they do not share the proceeds.

Whitehead (Kabeer 1994:118) defines the nature of interdependence in the production process as a central aspect of the division of labour, relevant in the household labour hierarchies. Where tasks are shared, either jointly or sequentially, with male members, women appear to have less managerial autonomy over production processes than in those where production processes are segregated. According to Palmer (1991:29) both models are present in the sub-Saharan context. He suggests that there is an underlying pattern: “the more pronounced are separate accounting units the sharper the division of labour” (Palmer 1991:29).

The significance of the nature of the sharing of labour processes should be seen in terms of there being certain critical stages in production. Decision making authority has implications for the division of resources and responsibilities beyond a specific stage. The typical scenario of women’s greater decision making roles in female segments of the production process will count for little if critical distributional decisions about workloads or the proceeds from production are associated with separate male-dominated stages. There may be said to be a less clear cut basis for assigning value added in production to the effort of various members when contribution is on a sequential basis. The consequence is that it is more difficult for women to increase their share of the gains that result from extra effort or, unless directly challenging the basis of the conventional division of labour, to resist male decisions about allocation. Sen and Sen (Kabeer 1994:119) sum up the implications: ‘As long as women’s claims to the households resources continue to be exercised through men (husbands or sons), their contribution disappears without a trace, as it were, into the household’, typically into a joint conjugal budget, under male management.

Kabeer goes on to show how in the scenario of gender-segregated production processes, women are better able to control the proceeds of their labour. This segregation can take a variety of forms (Kabeer 1994:119): separate fields, separate crops, separate sectors or separate accounting units. The contractual terms which characterize segregated labour processes tend to protect the less powerful female family members from arbitrary demands on their labour time as well as claims on their produce from the more powerful members of the family. In certain contexts, gender segmentation in the household can give rise to what Palmer (1991:29) calls ‘internal markets’ within the household, in that redistribution between members takes the form of explicit economic transactions.

The example from The Gambia of the ‘Garden Boom’, where women’s communal gardens have replaced the male peanut crop as the primary source of cash income (Schroeder 2005), is illustrative of this

scenario. The increased revenues from women's gardens have resulted in intense demands on female labour, and escalation of gender politics centred on reworking the 'conjugal contract'. Generally speaking the women were found to have assumed greater budgetary responsibilities. This however includes an increasingly obligatory transfer of cash to their husbands from garden proceeds. Whilst the boom has produced dramatic changes in the normative expectations and practices of marital partners, both have used the garden as a marital metaphor (garden = husband) which as a result encapsulates the mutual default of both marriage partners on customary responsibility.

Men have pushed their advantage as far as moral economic forces, strategies of deception, and tactics of marital renegotiation concerning property, income and power relations to shift the balance of economic power back in their favour. Open admissions by husbands that they consciously engage in manoeuvres to gain access to their wives incomes are quite rare. The most common scenario involves exhausting his own income as quickly as possible, then defaulting on the financial obligations he is expected to fulfil and asking the wife for a loan with no intention whatsoever of repayment. Generally the strategy of the husband is to try and 'occupy the moral high ground', invariably centred around the wife failing to perform her 'wifely duties'. Other strategies may be placed under the general heading of 'sweetness'. Strategies by the women gardeners to protect their incomes involve diversionary tactics preventing the husband from knowing her garden activities and in particular how much cash she has on hand. Women also try to control the terms of these obligatory asset transfers by making formal 'loan agreements' or strategically pre-empting a husbands loan requests with cash gifts. Also the option of spending the cash as quickly as they receive them is a last resort. Schroeder argues that whilst this outcome appears in some respects to be a capitulation on the part of the gardeners, it can also be read as both strategic and symbolic deference designed to purchase freedom of movement and social interaction that garden production and marketing entail. The lengthy negotiations concerning the rewriting of the conjugal contract have not simply been a reproduction of patriarchal privilege and prestige, but a "carefully crafted autonomy that carries with it obligations and considerable social freedoms".

"We women are only afraid of God the Almighty. Otherwise we wouldn't marry men at all. We would have left them by themselves." (North Bank Gardener – quoted in Schroeder 2005:116)

The second form aspect (according to Whitehead 1994:120) of the household division of labour which critically affects the distribution of decision making power within the household relates to the differing potential for control embodied in different *labour relationships*, such as unpaid family labourers, disguised or direct wage labour, membership in patronage networks, or own-account work. An example of this is income, which appears less important to women's household bargaining power than access to new social networks outside the household as those made available by certain forms of employment. Guyer (Kabeer 1994:121) argues for extending the concept of resources beyond the conventional ones of land, labour and capital to include political and social resources, as mechanisms which assure continuing access

to the former resources.

Whilst there has been increasing recognition that women are a neglected resource in development planning, and in particular the importance of female labour in agriculture has been acknowledged for some time, there remains a dichotomy of women being identified with subsistence crops and men with cash crops. Whitehead (1994:40) refers to the contradictory pressure on women, whereby it is difficult to pursue independent farming, but levels of poverty and responsibility for family welfare make it more important to do so. Whitehead draws our attention to the fact that cash crops bring in cash income, which in many cases is paid out to the male through formal marketing channels. This is relevant as there are different norms about sharing cash as compared to goods. With cash becoming a major income to the household, the distribution of income within the household becomes a field of dispute.

Whitehead (1994:41) also draws attention to the stratum of rural households which absolutely lack resources to meet consumption needs. These members who become a pool of casual labour are often in such a dire economic situation that rational economic decisions are not always possible, as conflicting needs and opportunities arise in the various coping strategies available.

Whitehead (1994:42) sees limitations in analysing economic processes. This is due to there being no theory of allocation which can meaningfully consider factors such as productive versus non productive resources. The pricing of women's labour is also an area of difficulty. In addition to this, the problem also exists that rural African woman's work is largely invisible at macro level.

2.1.3.6. Control points & strategic entries

Koch (2001), in her study of gender relations in couples in La Paz, Bolivia, found that rather than being in control of 'control points' in the sense as suggested by Benería and Roldán (1987), husbands were characterized by being in a more powerful position than women in certain key elements of money management (for instance what share of the salary the husband kept and veto power on 'big' spending).

Women however used 'strategic entries' to bargain a more favourable individual position, and often succeeded in this. The strategic entries, that is openings in money management patterns for bargaining, or 'points of possibilities' that individuals could take advantage of were:

1. information on earnings (and withholding the same)
2. part of earnings spent on own consumption and part on household necessities (withholding/handing over)
3. absolute and/or relative earnings
4. access to household funds (and knowledge about the spending and saving)
5. responsibility for the broad budgeting and for steering the stretching
6. the patterns and practices of accountability

7. veto on spending and 'handing back' to the male wage earner
8. claims and counterclaims on rights to money

Some of these strategic entries were bargained over (such as 1), some were drawn on in the bargaining process (such as 3), while other strategic entries were both bargained over and used as a basis for bargaining (e.g. 5) in the conjugal contract. In reality some of the strategic entries overlapped, such as earnings kept or spent for own consumption and women's veto rights on handing back money to husbands. Claims to money (8) both impacted on other strategic entries (such as handing back) and were heavily influenced by them (such as absolute and relative earnings). For all these 'strategic entries', women were not simply subjected to male control and domination. In many cases women were able to at least partly challenge the balance of power in order to secure themselves more physical control over money and autonomy in spending it.

Male outings had very practical implications for shaping inequality between spouses. They had a symbolic significance too, with real implications: through this practice husbands reinforced themselves as more independent of, and more powerful than their partners, since they reserved the right to temporarily *withdraw* their collaboration and support from the household and spouse – something that wives could not do. At an overall level, husbands' going out without their wives shaped the balance of power through the manifestation of men's autonomy in the couple relationship and gave husbands a tool of bargaining with the wife.

According to Haddad et al (1994:41) sociological and cross cultural ethnographic studies show that wife beating occurs in virtually all societies, and is relevant in discussions of modelling household behaviour. Koch's findings (Koch 2001:217 & 248) confirmed de la Rocha's findings that violence was used by men to strengthen their dominant position and to reaffirm or confirm an asymmetric family discipline. Violence was a way in which husbands could override any form of bargaining, assert themselves and define new (unspoken) rules. The *possibility* of violence, that is men's power to beat up their wives, was enough to shape women's actions. Violence also involved the 'suspension' of rules without necessarily the (re)creation of new rules. Men were generally only violent when drunk, and being drunk was associated with being in a state of irresponsibility. Men 'could' then be violent *because* they were drunk. They allowed themselves to do what they otherwise would not endorse. Violence also meant a 'suspension of the rules' in terms of the practices that went along with the act of violence, such as taking money from the wife.

Koch argues that the wives in her sample had substantial weight in many 'strategic entries' of money management patterns (Koch 2001:247). If one is to talk of 'control points' in the sense as suggested by Benería and Roldán (1987) in the two areas of male outings and wife beating, women's bargaining power

– in general terms – was limited. Husbands had the power to assert their authority to re-enforce or shape the ‘rules’ of the conjugal contract by temporarily ‘withdrawing’ from the contract (outings), or by ‘suspending’ the rules (through violence). A particular pattern that did appear was that of women in formal work having more shared practices and fewer conflicts when it came to money management, and more autonomy in spending their own earnings on ‘extras’. They also had fewer problems with husbands outings (and drinking) or wife-beating, and for some, this was because they were assertive and successful in curbing or limiting men’s practices.

Koch analyses the ‘workings’ of the conjugal contract between spouses, that is, the bargaining and strategies on the one hand, and the patterns of inequalities (which were also sometimes bargained over) on the other hand. The nature of the couple relationships was analysed using statistical analysis within the framework of a continuum, the two ‘poles’ of which are ‘hierarchy’ and ‘egalitarianism’. In this way Koch examined how the conjugal contract has been played out differently and over different issues among couples – the patterns of inequalities. The realities of urban life were extremely complex, entailing both elements of ‘hierarchy’ and ‘egalitarianism’ which were continuously being bargained over.

Ideas and practices of spouses ‘helping’ one another out, and notions of the husband as the main breadwinner seemingly have roots in distinctive bargains, but Koch warns against the mistake of thinking that one may trace all gender practices to bargains. Data points to an association between a mature stage in the domestic cycle and a higher level of conflict. Interestingly, evangelical couples had a very low difference in division of labour between spouses, but at the same time a marked difference in decision making of husbands and wives, with husbands dominating the scene. The formal workers, typically factory workers who had started work when single, particularly stood out from the norm, especially a subgroup that was younger and better educated. Their households were characterised by more shared division of labour and more equal decision making, with women as key agents in shaping the conjugal relationship.

There was some indication that a low income couple was associated with the wife in a rather subordinated position within a hierarchical partnership. This leads Koch to conclude that work seems to matter. One explanation is the higher earnings, which left wives less dependent upon their husbands and thus at less risk when challenging the relationship, what Sen would refer to as an enhanced fall-back position. In contrast, informal workers who earned little, and housewives who had no independent income, depended upon their husbands for the survival of themselves and their children. Another explanation relates to women’s position in the labour market as unionized workers, aware of their rights. Formally working wives, who confronted their husbands with their drinking or violence, did so directly and with clear demands, threatening to end the partnership if these demands were not met. It is possible that these ‘tools’ of bargaining were learned from or ‘informed’ by the bargaining processes which workers engaged in.

A third explanation relates to Agarwal's idea of legitimacy and meanings paid to the issues that were being bargained about, and to women's and men's work. Many female formal workers in Koch's research were very clear about the importance of their role as workers on an (almost) equal footing to men. Many of them believed that men and women should be equal outside the household and that they should also share tasks and decisions within the household. These ideas, which to some extent must have been shared by husbands, can be explained both in terms of women's experiences of doing an almost equal share of similar paid work to that of their husbands, but also in terms of drawing on more general ideas of equality in gender relations, as articulated by the state, NGO's, the educational system and the media.

2.1.4. Political subtext - development practitioners

The various forms of household and intra-household processes do not exist in a vacuum. Therefore it is important to consider the socio-economic processes going on within and beyond the household. Whilst it is beyond the scope of this research to consider the theoretical and empirical work concerning all the institutions and processes that may influence the gender relations of the small scale farmers in Nyimba District, the political subtext within which the assistance is rendered is likely to be influential. In this context it is interesting to consider the institutionalisation of male privilege within the immediate development and policy planning context.

In the context of current preoccupations on aid effectiveness, results based management, harmonisation, targets and outcomes, Chambers (2006) identifies seven biases encountered in the process of developmental practitioners having up-to-date and realistically informed perceptions about the conditions of their target beneficiaries. These are: spatial (the urban trap, tarmac, roadside and airport), project (self-sustaining myth of islands of activity and impact), person contact (elite bias, male bias, user and adopter bias, active present and alive bias), seasonal (dry vs. wet season, winter bird phenomenon), diplomatic (politeness and cowardice), professional (specialisation vs. holistic understanding linkages), as well as security (including sickness).

The implicit model of the development agenda reality is mechanical and measurable, belonging "to the paradigm of things, not people, or linear reductionism, not complexity or emergence" (Chambers 2006). The personal dimension of NGO staff in capital cities allured by the prestige and importance of policy dialogue should not be underestimated. Chambers uses the example of the career implications for being seen and heard speaking well in a meeting, as compared to listening to and learning from poor people. He promotes the idea of "get out, visit" to offset the biases, in particular immersion trips – with overnight stays. Other ideas include sending messages in advance and ensure that your purpose is clear to your hosts, indicate a willingness to 'rough it', and that no programme be prearranged, to avoid the VIP circuit, formal arrangements and ensure time to just wander around. However, grounded and up-to-date realism, appreciation of diversity, and internal institutional learning and change, are not easily accommodated in

contemporary developmental agency agendas.

Kabeer (1994: Chapter 10) dedicates her last chapter on the political subtext to considering the different methodologies in use for avoiding gender blindness in development initiatives. She refers to the international conference on Gender Training and Development Planning held in Bergen in 1991. This reported that an important commonality between approaches was the systematic analysis of the current and potential roles and responsibilities of both men and women and their access to and control over resources. Differences lay in the emphasis given to efficiency, equity and empowerment, which appeared to be a function of differing institutional cultures, rather than in the underlying commitment to gender equity. The personal dimension of challenging the deeply entrenched attitudes and stereotypes about gender difference held by powerful decision-makers within planning institutions is less reliably addressed than the professional¹² and political dimensions. Rao et al (Kabeer 1994) generalises that Northern aid agencies and development banks demonstrate the greatest resistance to approaches that stress gender as a power relation and the need for change at the personal level, whilst national development agencies working with grass-roots constituencies appear more open to a transformatory agenda.

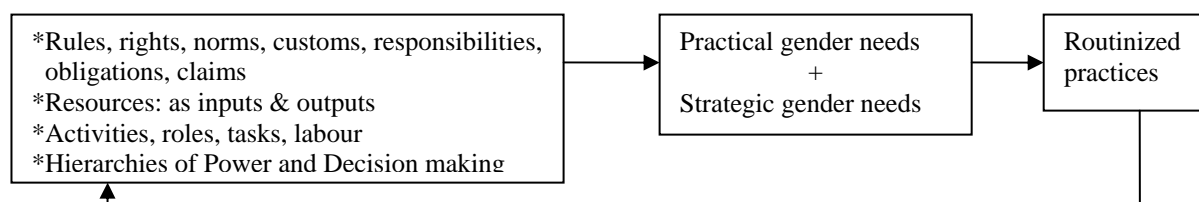
Realisation of the lack of fit between the sectoral mind-set of development planners and the inter-sectoral realities of women's activities in connection with the patriarchal household model has led to the emergence of several conceptual frameworks. These seek to address this cross-cutting nature of gender as a development issue. The frameworks all afford a central place to the gender division of labour, but are based on very different understandings of the nature of power and inequality. Kabeer argues for a social relations approach to help sketch out the interconnections between ideas, practice, and the institutional contexts within which they are reproduced. The social relations framework moves beyond the static notions of efficiency favoured by policy makers. It stresses the interconnections between efficiency and welfare, whilst encouraging policy makers to examine critically their own roles in the construction and reinforcement of gender inequality, concurrently incorporating transformative politics premised on women's self-empowerment. It helps us to move from the technical logic of means and ends in policy design to its social logic.

The underlying rationale of the social relations framework is the premise that all developmental efforts should be judged in terms of contribution to the final end of human well-being. The means of production can be classified as human resources (labour, health, skills), tangible resources (assets, money, commodities) and intangible resources (solidarity, contacts, information, political clout, claims, status). Participation in informal networks and associations has been identified as a particularly critical means of creating these intangible resources, through which people defend or improve their material resource base.

¹² The professional dimension is defined as “skilling professionals in discharging their duties more effectively”. Rao et al. (Kabeer 1994).

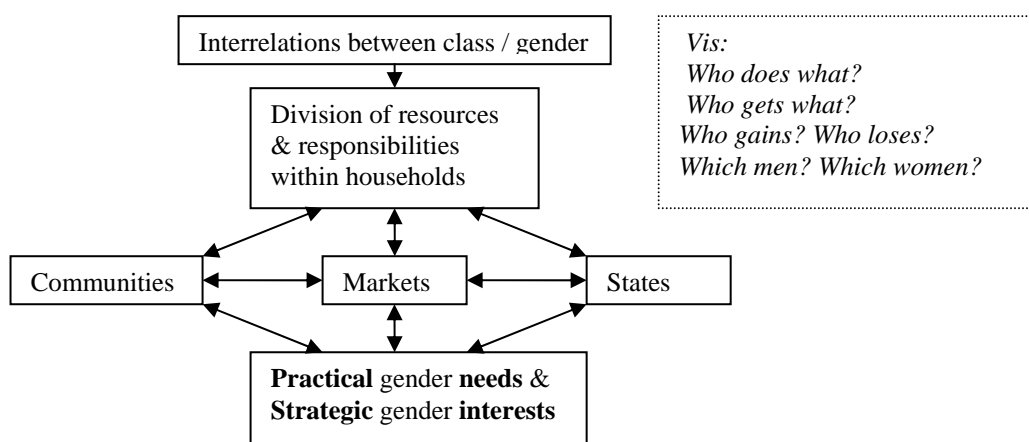
Access to such resources is likely to be particularly advantageous in situations where provision of services by the state or the market is missing or access to these is imperfectly distributed. Gender relations are interwoven into the broader set of social relations structuring the division of resources and responsibilities, claims and obligations between different social groups of women and men in any given society. As a process the dimensions of social relationships within institutions is represented in the following table (taken with minor amendments from Kabeer 1994:308-11):

Figure 1: Dimensions of Social Relationships



Kabeer (1994) sees the household as a logical starting point for a social relations analysis because of its central role in enabling, constraining and differentiating its members' participation in the economy and society at large. The ability of women to participate in other, more remunerative, forms of production than those classified as domestic, is likely to be conditioned by the degree of flexibility of their domestic labour overheads as well as the rules and norms that govern access to extra-domestic institutions. The gender divisions within the household are important in determining the terms on which women and men enter or have access to these other institutions. Each of these institutions will however have its own set of rules and resources, norms, values, allocational patterns and authority structures that help to assign women and men as bearers of class and gender characteristics to appropriate places within the institution or as beneficiaries of institutional activity.

Figure 2: Social Relationships within Institutions



Kabeer (1994) illustrates that as women and men participate in human resource production in a variety of social relations, their needs and interests cannot be read off from either their class or their gender, but have to be analysed in the context of the intersecting social relations within the different institutional sites.

One of the central premises of most development agencies is that development planning is a technocratic exercise whereby well informed policies will be implemented neutrally. The premise that design and implementation are processes of struggle over concepts, meaning, priorities and practices which themselves arise out of competing world-views about the final goals of development is rarely considered. Also the question of personal interest, which arguably plays an even more significant role, is ignored. Another factor to consider is that the potential constituencies within the development process are rarely represented equally within this struggle. Just as effective demand in the market place refers to claims backed by purchasing power, rather than those based on equity or need, so too in the policy process, where claims based on political power are likely to be recognised¹³.

Social policies geared towards meeting needs are rarely sensitive to the possibility that meeting needs arising out of any one role may have ramifications on other roles. Moser (Kabeer 1994) points out that a great deal of women's practical needs are in response to the requirements of the family, but tend to be identified, both by women and policymakers as 'women's needs'. Meeting these practical needs may lighten the responsibility that women carry, but does little to challenge their subordinate position. Paying attention to the semantics of needs versus interests helps to position women as social actors, disempowered but not powerless, and able to exercise choices and set their own agenda. Resistance is likely when strategic gender interests are challenged, as is inevitable in redistributive policies, both from beneficiaries as well as within the planning apparatus itself.

2.1.5. *Structural perspective vs. meaning & identity in agency*

It is interesting to briefly consider the more abstract theoretical level of relevance to gender relations. Different schools of thought have filled many books with different positions, and continue to discuss the relative appropriateness of schools and concepts such as structures and structuralism, agents and agency, objects and materialism, class and Marxism, and meaning and identity in relation to gender relations. In the structural perspective the real issue is who controls the resources and their reluctance to share power and prestige. Working with gender relations as a concept helps us understand the complex process of how

¹³ Kabeer (1994:302) suggests a framework for gender audit which should be carried out on all interventions with human resource and therefore gender implications. This should provide a bottom-up flow of evaluative information. The main questions of relevance are:

1. What are the goals of the intervention? Are they shared equally by men and women?
2. Whose needs or potentials are being addressed through the proposed intervention? Who identified and prioritised them? Who was consulted in designing the implementation strategies?
3. Who is being targeted? How is the target group being conceptualised? Households/ individuals, producers/consumers, experts/agents, victims/clients, participants/beneficiaries.
4. What assumptions are being made about the gender divisions of resources and responsibilities?
5. What resources are being made available through this intervention? Who is likely to access, manage, control these resources? Are extra responsibilities entailed?
6. What benefits or gains flow from this intervention? Who is likely to access, manage, control them? Who is likely to loose from this intervention?
7. Does this intervention address women's strategic gender interests? What resistance is it likely to meet?

biological difference becomes a socially constructed identity, which in turn is the basis of our material and symbolic arrangements. The structural perspective extends the Marxist conceptualisation of social relations beyond the production of objectives to the production and care of humans. It shows how Gender is never absent, but also never present in its pure form, always being interwoven with other social inequities. Power is inherent in the social relations with men's control over women's lives and bodies operating through taken for granted asymmetries about what is possible for, and available to women and men, rather than solely through the exercise of force or threat of violence.

Obbo (1990) stresses that it is necessary to look closely at the symbolic system, not least at issues of menstrual pollution and chastity, which for ideological reasons regulate women's bodies. This symbolic system rationalises various institutions whose primary purposes are to control women's labour and sexuality, being as they are central to production and reproduction.

Bourdieu (2001) considers gender relations from a structural perspective, down playing the relevance of ideology and discourse in favour of more deep seated mechanisms. Following the arguments of Bourdieu (2001:32) the scope for agency is bleak.

Because their dispositions are the product of embodiment of the negative prejudice against the female that is instituted in the order of things, women cannot but constantly confirm this prejudice. The logic is that of the curse, in the strong sense of a pessimistic self-fulfilling prophesy calling for its own validation and bringing about what it foretells.

Bourdieu (2001) forwards that only radical transformation of the central structures can result in meaningful change, and not "a simple conversion of consciousness and wills" as called for by the feminist movement, "because the foundation of symbolic violence lies not in mystified consciousness that only need be enlightened, but in dispositions attuned to the structure of domination of which they are the product" (2001:41). According to Koch's analysis (2001), Bourdieu recognises that some changes are taking place, such as increased access to education, labour market rights, and changes to family structures, but he is of the opinion that many advances related to women serve to mask the endurance of the relative difference between men and women.

Koch (2001:75) forwards Connell's focus on the constitution of structures, rather than their reproduction, as a way of making room for agency by actors. Connell seeks to identify institutions which engage in 'remaking sexual ideology' and those who challenge them. Koch (2001) sees this as being the question of on what basis actors bend and change structures to be answered by a focus on meaning and identity, and how the subjective and collective meanings of women and men as categories of identity have been constructed.

The family forms a key set of relations. In contemporary society the institutionalised separation of private and public ignores that the ramifications of the private domain reach deep into public arena. Familial relations are governed by social rules which determine the distribution of assets, authority, status and labour. Normative significance becomes embodied in roles over time, with routine tasks bound up with the identity and 'true essence'. Allocation of these tasks on the basis of the 'natural' aptitudes leads women and men to acquire these capabilities through repetition, thus reinforcing the norm. Although there are endless variable ways of constructing relations by challenging, negotiating, and transforming the rules, there is a monotonous similarity in the oppressed identities available to women. Scott (Koch 2001) forwards that it is crucial to look at the nature and origins of interest behind the process of reinforcing and contesting definitions and identities. There is a need to emphasise meaning in order to understand how gender is being represented and constructed through the articulation of power in the formation of social relations. Koch (2001) however warns that care should be taken to avoid a focus on meaning and identity's role in agency which neglects the structural circumstances in which they exist, and at times succeed in bending from within. In Koch's analysis (2001:82), in order to understand what is 'behind' practices, we need to focus on those broad societal structures that limit and provide possibilities through their reproduction and constitution, while also considering the meanings and identities which shape but do not determine practices. Assumptions of neutrality which permeate goals, objectives, rules and practices need to be challenged, and procedures and outcomes analysed in terms of who gains and who loses in processes of development and why.

Kabeer (1994:299) summarises that gender as a power relation derives from institutional arrangements which afford a given social group, for example men, with greater capacity than the other social groups, for example women, to mobilise the resources which, in this process, are dynamically institutionalised in the process of promoting and defending the interests of those able to mobilize and shape them. It has been widely observed that in most contexts men enjoy: greater access to food, land and political positions; greater physical mobility, largely because of lesser responsibilities in terms of self-maintenance or care of the others; a privileged position in terms of command of labour, particularly women's labour; and lastly less restrained sexuality. Considering that power relations between women and men are the product of institutional practice, institutional transformation is necessary for genuine change. The differing strategic interests of men and women are derived from their positions within these social relations and these interests invariably shape their personal attitudes to change. Where these structures, and the resultant relations, embody male privilege, "it is likely to be in men's strategic interests to resist the idea that gender inequities exist, that such inequities might be socially constructed, rather than naturally given, and that they can consequently be challenged and transformed" (Kabeer 1994:229). It is also important to understand that the fact that women may have long-term strategic interests in transforming these same structures, does not necessarily mean that these interests are transparent to them in the way that immediate needs emerging out of pressing daily obligations and roles invariably are. Because women are positioned

within their societies through a variety of different social relations, the interests they share will also be shaped in complex and sometimes conflicting ways.

Following on from this, women are also likely to subscribe to prevailing ideas about gender inequality as being divinely ordained, biologically given or economically rational. Consequently, women's strategic gender interests are not given things, and are likely only to emerge through a painful process of critically reflecting on 'natural' and 'commonsense' notions. This critical approach is only possible as women increase their capacity to define and analyse their subordination, and dare to construct the vision of the kind of world they want.

To summarise, it must be openly addressed that those who define the needs to be met by policy are the authorised decision-makers. There are certain gender needs that are unlikely to be given any status within the bureaucratic planning process, due to their strategic potential for changing power relations. These will continue to be sidelined until women are empowered to identify and establish their legitimacy as a policy concern. For this to happen women need access to the enabling resources of space and time. Women's practical gender needs, and the ways in which they are met, thus become interrelated dimensions of strategic interests¹⁴. A process based approach to empowerment could be "meeting practical daily needs in ways that transform the conditions under which women make choices" (Kabeer 1994:301). Ways of linking practical gender needs and strategic gender interests include: providing independent access to economic resources, access to independent participation in systems which are critical in establishing, prioritising and addressing needs and opportunities; developing and encouraging analytical skills and awareness; building enabling collective relationships; and mobilisation around self-defined concerns and priorities.

2.2. Conceptual framework

The study of the available theoretical constructs and empirical evidence from the literature undertaken in this part of the research has provided us with insights into various concepts and constructs. Broadly aggregated indicators show relative female longevity in sub-Saharan Africa. This does not however necessarily imply a better quality of life. If differences in well-being are used as indicators of gender disadvantage, they need to be more sensitive to the specificities of gender inequality in different social contexts. The starting point of this research should be the concept of the household, which we recognise as being latently fluid and with complex social relations amongst its members. Kabeer forwards that the elusiveness of gender power within the household is the greater because of its embeddedness in the most intimate arena of human relationships, that of the family. In no other institution are relationships "so

¹⁴ Kabeer 1994:300 makes the following classification between practical gender needs and strategic gender interests: "Needs point in the direction of satisfying choices, while interests refer to expanding control over interpretation of needs and the conditions of choice".

extended in time, so intensive in contact, so dense in their interweaving of economics, emotion, power and resistance” (Connell 1987:121). By their privileging of individuals to the exclusion of structures, of the economic over cultural, and of ‘objective’ quantitative predictions over qualitative explanations, neo-classical economists have succeeded in drawing a veil over the power dimension of intra-household relations.

Whitehead and Kabeer (2001:21) point out that we need to unpack the particular forms of interdependencies before predicting the welfare implications. General patterns may be observed, or form the ‘norm’ which frames patterns of gendered constraints and opportunities available to individuals. Focusing on the gender division of resources and responsibilities among household members deepens our understanding of intra-household welfare differentials. ‘Joint household rationality’ may be lacking in specific situations where changes in resources result in the emergence of new contractual relationships alongside the preexisting ones, with neither part seeking to achieve allocative efficiency at the household level. Separate productive activities may be combined with complementary ones in consumption, such as in food provisioning and expenditures on children. Extensive literature on conflictual distributional processes signals however that such obligations are not smoothly effected through pooling and sharing, but may be the subject of exchange and bargaining. Despite the existence of interdependencies in male and female familial obligations and hence expenditure patterns, differing obligations can lead to differing distributional priorities and frequent domestic conflict, especially in conditions of economic stress. Conflicting priorities over production and consumption can lead to a perceived divergence between women’s own interests and household interests. Using the framework of power relations is particularly suitable for capturing the intra-household relations of bargaining and strategising. This can be further enhanced by recognising the existence of constituent hearth-hold units, and of patterns in power struggles and resource flows between these, both within the same household and to other hearth-holds.

Sen provides us with insights on the cooperative conflicts at play in the intra-household resource allocation processes. The divergence between personal well-being and perceived interest that Sen posts in his household model, not only undermines an individual’s ability to bargain for a favourable share of household resources, but is itself indicative of an already unequal division of power among household members. The fall-back position concept has long been recognised as being interesting in relation to bargaining models. I have extended this to include networks. Women’s responses to marital risk and uncertainty often militate against cooperation in the disposition of household labour, and promote their greater investment in extra-household networks. While ideologies of maternal altruism might account for the closer association between women’s incomes and children’s welfare noted earlier, Whitehead suggests that motherhood itself creates special sets of circumstances and interests, so that women’s fortunes are bound up with particular forms of altruistic behaviour towards their children.

The construction of perceptions of legitimacy and rules, along with their impact on strategies available to individuals with the household and hearth-hold, is central to the analysis. The concept of the conjugal contract, as defined by Whitehead, can encompass this framework. The patriarchal bargain concept gives us broad ‘rules of the game’ for gendered practices in a specific setting, within which the conjugal contracts may be negotiated and defined. Specifically as concerns the power play, the concept of strategic entries is of value, in particular as concerns the options of withholding information and keeping a portion of income before submitting it to household funds. These are related to the strategic entry of the legitimacy of male individualised needs, which requires funding and may result in violence if drinking is involved. The use of violence is an important strategy for men to reaffirm their superior position and enable a suspension of the terms of the conjugal contract.

The framework chosen for this research reverses the process carried out by economists to achieve formal elegance in models by sacrificing the bewildering and contradictory complexities of everyday reality. It is hoped that this approach will avoid the tendency to privilege individuals at the expense of structures, thus creating space to consider power as a structural relationship, as socially entrenched asymmetries in rules and resources that enable some categories of individuals to constrain and shape the options and actions of others. Culture is generally used to refer to all those norms, customs and practices that prevent full and certain prediction of peoples’ behaviour by principles of economic maximization alone. Culture is cited as a legitimate reason for accepting inequity and suffering. In practice, economic processes often work through cultural relations, and cultural ‘rules’ have concrete material effects. By including these rules, as well as those of the market, we considerably improve our understanding of household processes and outcomes. By choosing a qualitative approach over a quantitative one we can encompass the significant dimensions of human experience that do not lend themselves to enumeration, most significantly the dimension of power. Quantitative approaches may be able to measure statistically important areas of gendered decision making power, but the elusiveness of power lies precisely in its resistance to ‘objective’ observation. This point has been made repeatedly in Feminist scholarship, as well as in other analyses of power, such as that of Foucault, who observed that “power is tolerable only when a good deal of its workings are concealed” (Kabeer 1994).

3. Research - design & method

This chapter documents the design and methodology followed during the fieldwork data collection exercise of this research. We begin with the conceptualisation of the scope and key variables. We discuss any issues of measurement before mapping out the research design and methods that were used, as well as discussing the selection criteria for case study villages. Thereafter the data collection methods and fieldwork process are documented. Data capturing and editing techniques are covered before the method used for data analysis is explained. The section closes with a discussion of the shortcomings and errors that may be expected and what efforts have been taken to address these.

3.1. Conceptualisation

According to Whitehead and Kabeer's (2001:11) analysis of pro-poor focussed studies conducted in rural sub-Saharan Africa, one of the main problems of the studies is that they have rarely been able to take into account all the relevant factors affecting intra-household gender issues. The limitations of models of economic allocation in understanding the causes of poverty and marginalisation necessitate a broadening of the information base. Having analysed the existing models across various disciplines and empirical evidence, Haddad et al. (1994:70) in their Policy Research Working Paper for the World Bank on Intra-household Resource Allocation, propose qualitative and participatory data collection methodologies, including case study (Haddad et al. 1994:72) approaches as a potential means of simultaneously reducing the costs of data collection and obtaining a holistic picture of the household, family, and community operations.

Vaughan (2005) explores some of the major methodological problems associated with the study of the family as an economic and cultural unit, using a matrilineal setting in Malawi as his basis. He refers to Jane Guyers entry point of 'relations production' to study the variations of changing relations of individuals with households, relationships of individuals to groupings beyond, and relations between men and women. The methodology she suggests (Vaughan 2005:119) involves first looking at what resources are at stake in a community (including people), with an awareness of how their relative values can change over time. We should then look at the control exercised over these resources, the complex contracts, negotiations and shifts that take place in response, and the varied patterning of relationships which exist. Specifically concerning a matrilineal setting he stresses the methodological difficulties of relying on oral and written sources of information on kinship relations, which tend to emphasise formal structures, and cultural perception, not necessarily integrated with economic realities. An example is of food transfers between relatives, and how information on these transfers was difficult to obtain without direct observation of cooking and consumption habits, with the same applying to labour co-operation.

Because of the complexity and multi-sited nature of household economic behaviour, the livelihoods approaches are proposed by Whitehead and Kabeer (2001:10&21) due to their ability to highlight these

issues. It is important to take account of the social organisation of households, including their gender relations of production, in terms of the logic of survival in a context of extreme resource poverty and long term insecurity. This draws attention to the importance of specialisation in the context of interdependency as a means of reconciling collective responsibilities and individual needs within the household. The combination of joint and individual forms of production within the household has its counter-part in the pooling and non-pooling of responsibilities for different aspects of household needs. We need to unpack the particular forms of interdependencies embodied in this organisation in the research techniques employed, necessitating an empirical case study approach which allows for complexity and 'noise'.

3.1.1. Scope

The study is focussed on the geographical area of Nyimba District in Eastern Province of Zambia. There are likely to be a number of differing household forms in the district, all of which differ in their internal relations both as a result of this and other factors, such as poverty levels, religion and education levels. Statistical data on the district is obtained from secondary sources, as is general information, available through authorities and development practitioners operating in the area. Primary data is obtained through the case study approach. This allows for detailed analysis, but necessarily reduces the scope in terms of numbers of households directly involved in the study, and rules out generalisation of statistics

3.1.2. Key variables

The key variables which the study focuses on are household members, resources available to these, and decision making forms that prevail. These may be expanded on as follows:

- Household form: based on familial relations of members.
- The resources available to the household are further categorised according to:
 - Capital Resources: these should consider who owns and controls them.
 - Productive Resources: here the roles carried out by household members, as well as control issues should be considered
 - External resources such as access to markets and access to community and group resources should also be investigated.
- The various decision making and resource management models most common in the household, as well as when they are used i.e. in relation to which resources and household forms and members were considered. Strategies and tactics utilised by individuals to affect outcomes of bargaining processes are highly relevant here.

3.1.3. Issues of measurement

No effort was made to ensure that standard statistical notions of sample representativeness are maintained. Respondents were requested to use subjective scaling methods to represent allocation decisions and compare various variables. Responses may reflect individual incidents and not necessarily trends, depending on the consciousness and selectiveness of respondent memory faculty.

3.2. *Research design*

The total population of the field study is the farmers in Nyimba District, primarily those with membership of NDFA. However, it is also interesting to consider those who could potentially gain from membership, but have been blocked from this for whatever reason. In this study a stratified approach to a selection of cases is chosen in order to obtain as heterogeneous a sample as possible, with the approximately seventeen¹⁵ case study households chosen to be representative of the most commonly appearing household forms in the indigenously Nsenga area of Nyimba district. The processes influencing resource allocation in these household forms are then investigated, generating data on which factors should be considered when trying to ensure a positive impact on household members, in the context of improving the household resource base.

3.2.1. *Selection of cases*

Preliminary research involving theoretical literature and the findings of empirical studies conducted in sub-Saharan Africa, coupled with interviews with authorities and development practitioners specifically and generally involved in the chosen geographical area, as well as locals from the area, indicated which household forms were likely to be prevalent. The household forms marked X are likely to be prevalent and relevant from a gender perspective in that the gender relations may differ significantly from other forms. It is relevant to note that a household can be made up of several constituent hearth-holds¹⁶.

1. Monogamous household – virilocal village (X)
2. Monogamous household – matrilocal village (X)
3. Cooperative polygamous household¹⁷
4. Autonomous polygamous hearth-hold¹⁸ (X)
5. Hearth-hold with loosely affiliated male (X)
6. Female headed household/hearth-hold (X)
7. Child headed household
8. Single Male household
9. Extended homestead including siblings and their spouses (X)

In order to corroborate this information, focus group interviews with 10-15 members of the NDFA belonging to each of three IC's were undertaken (using an interpreter). Participants were requested to diagrammatically¹⁹ represent the village chosen, including community resources, such as rivers and boreholes, schools and clinics, as well as all the households/hearth-holds. General demographic data was

¹⁵ In the case of extended households the perimeter is dynamic.

¹⁶ Hearth-hold: demographic unit, centred on the hearth or stove, consisting of a woman and all her dependents, whose food security she is either fully or partially responsible for. A male spouse can be a full member of the hearth-hold, but in some cases he oscillates between several hearth-holds, that of his mother, sisters, wives, and mistresses. (Ekejiuba 2005:42)

¹⁷ This household form involves several wives working the same fields and eating from the same food stores.

¹⁸ This hearth-hold has a male member (husband) who oscillates between the separate homesteads and fields of his wives, ideally contributing labour and other resources to both.

¹⁹ Representations were made either on the ground using stones, sticks, leaves etc, or on a large paper using coloured markers. The choice was dependant on the physical surroundings and preference of the participants.

then gathered on the membership of each household/hearth-hold. Using this information, and with the assistance of key informants, approximately five hearth-holds were chosen as case studies in each village. It was seen as relevant to ensure that the hearth-holds chosen represented as broad a spectrum of backgrounds as possible, within the ideal typical household forms most prevalent in the area. The most relevant parameters in this concern are membership to different groups such as: contact farmers for MACO, ASP, DFA; land ownership form, such as customary, lease hold tenure or title deed, involvement in developmental programme or commercial project as well as education level and religion. Poverty level is also an important parameter. The following wealth ranking is used, borrowed from CCJDP's report (2006) on the impact of outgrower schemes on poverty in Zambia: (a) *Bo Lemela* (those who are rich) (b) *Bo Sauka Pangono* (those who are a little bit poor/who are trying) (c) *Bo Sauka* (those who are poor) and (d) *Bo Saukilathu* (those who suffer through and through).

Due to the need to reduce the scope of the field work, and their rarity in the villages chosen, neither child headed households nor single male headed households were studied. Key members of the IC's were identified to assist in scheduling interviews with an adult female with responsibility for household well-being. In no case was a household found to be unsuitable nor did any individuals refuse to participate in the study. Our guides managed to enrol the household members even in the one incidence where they ran away fearing a Satanist offensive. In-depth interviews were held with between one and three members over the age of 10, of the case study household/hearth-holds. There was at least one household/hearth-hold representing each ideal typical household form, and generally one of each in each village. The semi structured interviews typically lasted between two and four hours per respondent. The team travelled in a 4 wheel drive vehicle with own mattresses and bedding in order to facilitate immersion²⁰. In each village a household was identified as the base where we slept and were assisted with other logistics such as directions. Respondents were compensated for their time with a grocery pack and a small cash gift, and contributions were made towards any meals or other resources shared with the research team.

3.3. Empirical data collection

Empirical data is collected from a combination of primary and secondary sources.

3.3.1. Secondary data

The literature review provides data on field research done in small scale agriculture in sub-Saharan Africa, as well as more specifically in Zambia. This provides insights into which factors may prove to be relevant to investigate further in the specific geographical location of Nyimba district. The government policy documents and official statistics are an important part of the secondary data. The policy documents and data gathered by developmental agencies operating in Zambia, as well as a number of reports commissioned by these agencies has further provided background information on developmental

²⁰ A widely recommended antidote to the biases of rural visits is staying overnight, a major advantage is that talk is more free, and behaviour more natural. (Chambers 2006)

initiatives and recent findings related to these.

Initial data on population, households, and resources in the district are obtained from NDFA staff and board, MS Zambia, FOSUP, District Offices of the Ministry of Agriculture, Ministry of Community Development, as well as local authorities (the District Council and District Commissioners Office), and other organisations operating in the area – ASP and PAM were also consulted. Information gathered included: population/ household statistics, land rights (ownership and access, state and traditional land), crops grown, existence and access to services and assistance, existence and access to markets, as well as access to education and training.

The MS Gender Initiative – Country Programme Evaluation conducted in October 2006, provided valuable insights on the institutional context of specific MS Partnerships, as well as the independent assessment of the approach used by MS. The lessons learnt by the joint analysis of cross-cutting issues affecting Nyimba DFA membership communities conducted in September 2006, provided some useful information to advise the focus group approach. In particular the report commissioned by CCJDP (May 2006)- *Growing Poverty: The impact of Out-Grower Schemes on Poverty in Zambia*, provided highly relevant insights on the context and basis data, as well as definitions and lessons on how to measure what effect an initiative has had on poverty reduction.

As a first step, a gender audit type exercise²¹ was carried out prior to the field work on the resource mobilisation initiative as implemented by NDFA. The aim of this was to give a more thorough understanding of the initiative, as well as of the practices of this organisation, which provided the frame for investigating the gender relations implications in resource allocation at beneficiary level.

3.3.2. Primary Data

The field study took a case study approach, combining ethnographic research methods and participatory rural appraisal (PRA) techniques, which include semi-structured interviews, personal histories, focus group discussions (FGD), mapping, scoring and personal observations. Visual methods such as pre-drawn

²¹ The Gender audit of implications of the resource mobilisation initiative, supported by MS Zambia followed the following logic:

1. What are the goals of the intervention? Are they shared equally by men and women?
2. Whose needs or potentials are being addressed through the proposed intervention?
Who identified and prioritised them? Who was consulted in designing the implementation strategies?
3. Who is being targeted? How is the target group being conceptualised? Households/ individuals, producers/consumers, experts/agents, victims/clients, participants/beneficiaries.
4. What assumptions are being made about the gender divisions of resources and responsibilities?
5. What resources are being made available through this intervention? Who is likely to access, manage, control these resources? Are extra responsibilities entailed?
6. What benefits or gains flow from this intervention? Who is likely to access, manage, control them?
Who is likely to loose from this intervention?
7. Does this intervention address women's practical gender needs or strategic gender interests?
What resistance is it likely to meet?

diagrams to bring up taboo topics, and sketching of maps representing resources geographically were utilised to increase understanding and validity of data in a fun and relaxing atmosphere. Dates were requested for major events such as birth, marriage, purchase of assets etc. and later cross checked for validity. Glasses with water were used to aid respondents in representing comparative allocation decisions. Much data is qualitative and dependant on subjective judgement and classification by interviewees, however the chosen method of data collection and classification does allow some categorisation and generalisation of trends.

During the in-depth case study interviews, key variables are investigated according to the household/hearth-hold form, based on membership variables such as age, education and religion. The wealth/poverty of the hearth-hold is then classified. The resources available to the household are categorised according to:

- Capital Resources: considering who brought them into household, or bought them, as well as who owns and controls them.
- Productive Resources: the roles carried out by household members in the production process are considered, as well as in the process of selling. Who then owns income and how they keep it and use it, was also recorded. Productive resources are classified as livestock, cash crops, vegetables, gathering and crafts. Off farm activities are also be considered.
- External resources: such as access to markets and access to community and group resources are also investigated.

Workload is investigated per task for household members, bearing in mind the different times and seasons of the year. Tasks are classified as follows: domestic, productive and community. For each specific task it is noted how many hours each household member spends on the activity either daily, weekly or in a season. The effort, and skill are each estimated by the interviewee on the scale of 3 = maximum effort or skill required, 2 = some, 1 = bit, 0 = no effort or skill required. The monetary value of each task is estimated using the accepted piece work rate. This facilitates some analysis of the relative workloads and reasons for this, as well as the bargaining value of roles/tasks in decision making as far as if it depends on time/ effort/ skill versus natural/ piece work value. Interviewees were then requested to specify and explain any changes in roles or work burdens that have taken place.

The question was raised as to who the main decision maker in the household is. The various decision making and resource management models were introduced with pictures of the following decision making options most common in the household: man / woman / discussing / requesting / beating.

Issues regarding the consultation of other members of the household or community were discussed. Also the relevance of veto rights was covered. Interviewees were requested to indicate the prevalent forms in their household and community.

Budgeting, routine and periodic resource management decisions are considered for the following: basic food, inputs, investments, emergency, education, luxury items. This concerns which resource contributes the income, what form of negotiation is taken, and or who makes the decision. This was cross checked and broadened by asking the question in the opposite way, namely, how decisions are made concerning each type of resource. The following were considered: form and amount of income generated, what form of negotiation, who makes the decision. Data was also gathered on what proportion of the resource is allocated to the following: basic food, inputs, investments, emergency, education, luxury items. This was measured using water glasses with pictures representing the above where the interviewee may estimate by pouring water to illustrate the respective shares. Lending and borrowing issues in cash management were also discussed.

Interviewees were then requested to explain any changes in decision making forms and allocation decisions that have taken place. They were prompted on the question of what if any training/ sensitisation they have received and if it has been instrumental in any changes or trends.

In order to get an idea of the prevalence and influence on resource access and utilisation of the following sensitive/taboo issues, the issue was introduced using pictures and by asking:

What is going on in this picture? Do you know of such things?

The issues of: drinking; prostitution - girlfriends/ boyfriends; fall-back: divorce/ witchcraft / property grabbing; and the existence and enforcement of any legal framework, family planning issues, and taking on subsequent wives, were all approached in this way.

After each interview respondents were remunerated for their time and any resources used in the process. The interviewee and the interpreter then discussed and noted the following. How did the interviewee appear to feel? Were there any obvious contradictions, and what could explain these? Which themes of particular interest emerged during the interview?

Following the initial case study interviews, and the subsequent initial data analysis, it became clear that there were several errors of omission and misrepresentation, in particular from monogamous type married couples, who all claimed largely amicable corporate decision making concerning resource allocation. Also some specific secondary data was needed. This was in line with the research design which provided for a validation trip. The approach chosen the second time around was to focus on those households where key members had sufficient command of English and also the desire to communicate to enable the interviews to be conducted without a translator. The questions took the form of “so in your household you usually budget and negotiate in the manner you shared with us previously. Please tell me about a time when you didn’t follow that format”. Also, taking specific incidences of budget decisions respondents were asked

“whose idea was this originally, and how did you convince your spouse/family or how did they convince you?” They were then asked to elaborate on other strategies and tactics they used, and that they had noticed their spouse used. A key factor here was the confidentiality of the setting, where we specifically requested the spouse and others to give us some privacy, and the respondent was reminded of the importance of these issues to the research. In certain cases village gossip was instrumental in verifying data and having background information to ensure questions were framed in a way that would increase the likelihood that a respondent would not down play or ‘omit’ crucial information. The atmosphere was initially slightly embarrassed and sheepish, both at the nature of the questions and the fact that they had been ‘caught out’ misrepresenting their lives, but this was soon replaced by gratification at being able to confide their private battles and the ‘secret tricks’ engaged, and the success rate of the same, with someone who would not use it against them.

3.3.3. *Data capturing and editing*

To avoid confidentiality issues the interviews were conducted in conjunction with a female translator who is not a known member of the local farming community. A mature woman with an unobtrusive and mild manner was chosen due to the issues of male respondents not wanting to appear weak to other men and admit to equitable practices, and female respondents forming a bond of trust and daring to open up to share details of their lives. Follow-up interviews were carried out with respondents who had some verbal English skills, without an interviewer. These interviews did seem to give more scope for discussing the intricacies of resource allocation bargaining and the related strategising within the conjugal relationship, and therefore providing a richer data set.

Focus group meetings and in-depth interviews were translated concurrently and extensive notes taken by the interviewer. Interviews were not recorded on tape nor transcribed. Data was captured into the interview schedule/questionnaire format, during and immediately after the interview by the interviewer. Data entered is largely in text form, supplemented with some numerical data, such as: monetary amounts including income, expenditure and piece work rates; time spent on various tasks; and scaling of skill and effort required. Efforts have been made to reproduce as far as possible the actual wording of interviewees through translated quotations, albeit with fictitious names to protect sensitive information.

No base line data is available and the current situation will be compared with subjective but specific recollections of previous states by the respondents, requesting subjective but specific explanations for changes.

3.4. *Data analysis*

The qualitative data analysis methods of analytic induction and grounded theory approaches are used to process the data. The case study hearth-holds were not chosen in order to ensure statistical sample validity, but rather to obtain in-depth insight into the various types of household prevalent in the area and

their resource related bargaining processes. In such a case ‘analytical generalisation’ as discussed by Kvale (Koch 2001) becomes relevant. This involves an analytical judgement as to what extent a piece of research may be guiding as to how things look in general, or in another place. This form of generalisation is valid when it is based on detailed knowledge about the case and some knowledge about the setting which one wants to generalise about, in terms of what (critical) ways the latter differs from and resembles the case studies. From this, informed judgements as to the relevance of the data in informing relations elsewhere can be made.

Data analysis took the form of measuring the incidence of various patterns of household forms and decision making/ resource management bargaining techniques according to the factors measured. These factors included: household type, member, religion, education level, resource base, resource type. Also affiliation to the NDFA, exposure to the MS supported initiative and other developmental initiatives were factors that were considered in the analysis.

The analysis should indicate the prevalent rules governing roles and resource use and allocation, as well as their flexibility, and factors which affect this. It should also provide some basis for a discussion of any changes that have occurred in the same, and to what extent they have been influenced by, or are relevant to the MS supported DFA initiatives or approaches used for the same. The data is presented through discussions of patterns and connections, as well as ranking and scoring tables where they are informative. Extensive quotations are reproduced using the actual wording (or translated wording) as much as possible to reflect personal observations.

Subsequent sessions were held with certain household members and key informants once initial data analysis had been carried out. The purpose of this was to validate the conclusions through a discussion of the findings, for consensus or disagreement and/or to expand on issues that remained unclear. Variables that had been omitted or misunderstood from initial interviews were discussed and data collected on the same.

3.5. *Shortcomings and errors*

According to Mouton (2005) the main sources of errors in this form of research are researcher bias, and a lack of rigour in analysis (such as ignoring data that cannot be explained) as well as possible manipulation by research participants and key informants to serve own interests. As well as these very real issues, the problem of accessibility of participants, willingness to participate and accuracy of responses, are likely to factor strongly due to the strategic and taboo nature of many of the variables to be investigated when discussing household resource allocation. For example few polygamous husbands were available for interview. Fear of information not being treated with confidentiality or embarrassment of admitting to certain practices was definitely a factor in the responses of monogamous style spouses. The social

desirability of, for example, indicating an equitable/fair household functioning, or informing on sources of income and expenditure, may have influenced responses. As may the demand characteristic of expecting incentives to follow indications of inequitable/poor household functioning. These factors may affect the accuracy of data collected in either direction.

To expand on this point, it was expected that there would be substantial resistance or guarded attitudes from respondents, in particular male heads of households, in their responses to some questions, as well as in allowing other household members to be interviewed. The idea of equity in sharing proceeds and valuing labour inputs of women is of a highly strategic nature, and those who have an advantaged position tend to resist anything that may jeopardize this. This was not generally the case however, with some husbands feeling more free and open to discussing taboo issues in direct relation to their own behaviour. Those who are more inclined to the idea of equity may be hesitant to come in the open in the society, as they may be considered by others to be weak.

Women are likely to be sceptical to outsiders and afraid of the implications of meeting with such. Wives are regularly required to seek permission from husbands to engage in extra-household matters. It is a recurring problem for the DFA that women members who wish to attend meetings are not permitted to do so by their husbands. Violence and expulsion from the household are possible consequences of disobedience. Income sources utilised by highly vulnerable households are likely to be taboo and thus omitted or represented inaccurately, with the same applying to taboo spending options.

A second factor which could work in the opposite direction is respondents wishing to be included in a programme because of expected benefits that will accrue to them. The proliferation of multiple membership or participation of farmers in various programmes and groups or clubs indicates that this is a likely scenario to be encountered. The danger here is that participants could try to form their responses in such a way that will increase their chances of being picked to participate, or to manipulate the information informing the design of an initiative in such a way that their interests are prioritised. Exaggeration of positive effects of developmental initiatives could also be a result of gratitude and respect.

The potential errors caused by these shortcomings of design approach were minimised by conscious effort on the part of the researcher to verify data through multiple sources, such as other household and village members, as well as by obtaining the same information in different forms. For example, data on income sources includes what the income is spent on, whilst data on expenditures is linked to where the funds come from. Also the verification of data was done after a time lapse, when individuals were revisited and asked the same questions in different ways, and inconsistencies were investigated, at times by asking other community members.

Certain issues were addressed by verbal clarifications and assurances. These include confidentiality issues. All respondents were informed of the purpose of the study, explaining that no subsequent programme requiring further participation was planned to be linked to this. The importance of questions not being loaded, and the interviewer and translator not having an opinion on or providing indications of which response is more desirable to the research are paramount.

As covered under the research conceptualisation, it should be stressed that there is no statistical integrity to this data. Therefore any conclusions drawn should bear in mind that generalisations and parallels made should be based on some knowledge of the setting one wants to inform. This should, generally speaking, be the case before the design phase of developmental initiatives if a participatory approach is utilised.

4. Research results

The analysis of the results of the research follows the logic of ‘analytical generalisation’ as discussed by Kvale (Koch 2001). Analytical judgement of findings guides us as to how things in this specific setting may be generalised or found relevant to guiding us in other settings. Findings are grouped according to broad headings and presented in context, generally as quotations. Informed judgements as to the relevance of the data in informing relations elsewhere can be made based on detailed knowledge about the case and some knowledge about the setting which one wants to generalise about, in terms of what (critical) ways the latter differs and resembles the case studies in this research.

The results are structured as follows: we open by drawing a broad picture of the setting with respect to the dominant traditions, as this guides the choice of case study hearth-holds as specified in the subsequent section presenting the sample villages. This is followed with a suggestion of the specific forms of patriarchal bargains prevalent in Nyimba District, to give us an idea of the ‘rules of the game’. Thereafter the different household forms are considered, in terms of kinship tradition, as well marital state and form. Resources are considered under various headings, considering their gendered meanings and access and control issues. Workload is looked at. Factors affecting decision making and the actual use of financial resources, and patterns observed in the same, are then discussed. Various socio-economic processes which have emerged as critically influential are touched on. We then turn to the conceptual framework proposed in chapter two, and consider the elements of this for relevance in the context of the research findings, and conclude on the concepts that emerge as relevant in this specific setting.

4.1. *The setting: Nyimba district traditions*

Nyimba District, with its westernmost boundary the Luangwa river, 250 km to the east of Lusaka, is home of the Nsenga people. The Nsenga are one of the large matrilineal tribes in the country, with the largest being the Bemba tribe of the Copper-belt and Northern Province. Despite the prevalence of matrilineal traditions in several provinces of Zambia, the policies of the country are based on patrilineal practices. The matrilineal tradition as summarised by the Headman of Mbale village is that “daughters are the mothers of chiefs”. Therefore traditionally parents and brothers focus efforts on the children of daughters and sisters. An uncle (brother to the mother) has primary decision making power over a child’s education, and may insist that the child be given to him to join his household.

The population of the study is primarily made up of Nsenga people, who dominate Nyimba and part of the neighbouring Petauke district, the patrilineal Ngoni people who dominate from Petauke and east wards²²,

²² Eastern Province is also the home to the Chewa and Tumbuka people, both of whom are Patrilineal, however, none of the case study villages have settlers from these tribes. The neighbouring district to the west, on the other side of the Luangwa river, is dominated by Nsenga and further west the Soli people, who have similar matrilineal traditions.

are also represented. The Nsenga charge 'ntakula', for a wife to be carried from her parents village, and not bride-price and 'maloolo' which are practiced by the Ngoni patrilineal people. Bride price is generally a female cow. Maloolo is in fact payment for the children, and is usually priced from one female cow per child²³. The ntakula of the Nsenga can be a goat, but is usually cash amounting to less than the price of a chicken. No equivalent is traditionally charged for Nsenga children, who continue to belong to the mother's lineage. Divorce and separation are widespread amongst the Nsenga with the woman generally taking the children and returning to her parent's village in the cases where she has been 'carried' away, or the husband moving out if they have remained living matrilocally. The common explanation for the prevalence of divorce amongst the Nsenga, is that "marriage is cheap" (the 'ntakula' price vs. bride price or lobola) and the matrilineal status of the children making the husband feel limited responsibility. It is worth mentioning that this tradition is not in line with the law of the country which may grant custody to the father if he is judged to be better placed to take care of the children, especially if they are older than seven years.

An Nsenga man wishing to marry will typically have to stay at the wife's village for 1-3 years before being permitted to 'carry' the wife away. In some villages this period has been reduced to "these days he can come and carry you tomorrow". During this 'probation' period the couple shall be allocated a separate plot of land to farm, and will construct their own homestead very near the parents homestead, but eating from their own separate hearth. The Husband will be on probation and should work in both his (allocated) and the parents' field. In many cases the new couple remains for an extended period or even settles permanently with the parents, either if the parents do not give permission for the husband take their daughter away, or if the couple sees this place as the better option for them. Reasons for permission to 'ntakula' to not be granted include cases where the parent/s cannot cope without the young couple's support or where they do not trust the spouse to be a good husband and father.

Polygamy is practiced by males in many different tribes in Zambia, and takes several different forms, from the Tonga of southern province with their cooperative unit of 1st wife, 2nd wife, 3rd wife and so forth, with hierarchy dictating the role of each wife, to the hearth-hold form of polygamy of "con-men and womanisers". Polygamy is practiced in Eastern Province, and amongst the Nsenga, although it is generally something of an embarrassment for those involved, who will typically withhold their status to an outsider unless confronted directly with the fact. It generally takes the form of autonomous hearth-holds for each wife, and is rarely problem free, with jealousy and intrigue being common, even in the rare cases where the custom that the husband should seek permission from the other wife/wives before taking

²³ There is generally a quantity discount in Maloolo, such that three cows would cover payment for six children. The first son may reclaim an equivalent beast to that paid in maloolo when he reaches adulthood, however, it should be slaughtered on site. The family of the mother has then benefited from the offspring and labour of the cattle in the interim.

subsequent wives is followed. With the Nsenga, the husband is supposed to share his time equally between the households, spending a week or two with one, working in her fields, before moving to the other for the same period to work in her fields. An Nsenga polygamist male is said to be ‘very strong’ since they have to cope with this double or triple workload. This generally makes Nsenga Polygamists restrain themselves to a 2-3 wife limit. This however is not the case in the hearth-hold form of polygamy which has gained popularity. This is where the husband generally does not consistently support, financially or labour wise, any household other than the one he physically finds himself in, but rather installs the wives as the custodians of his separate resources/businesses, or simply utilises the material comforts proffered and leaves pregnancies in exchange.

For several reasons widows are more prevalent than widowers in Zambia. Shorter life expectancy of males results in the lower male sex ratio being more pronounced with age²⁴. Male widows are more likely to remarry for several reasons. The stigma of HIV widows prevents remarriage in many cases, and the factor that a widow is allowed to remain on the husbands’ patrilineal land, if this is where they had settled, until such a time as she remarries, is most likely a deterring factor for remarriage. In the case of remarriage, she should leave all common properties behind, and frequently her children as well, to safeguard that they should inherit the deceased fathers’ assets. Previously the widow could be inherited by a male relative of the deceased husband. This however is no longer prevalent. It is most common that widows return or are returned to their parents’ village upon the death of the husband, or join the household of adult offspring.

4.1.1. Sample villages

The field work sampled nineteen homestead hearth-holds²⁵ which were either constituent hearth-holds within a household unit, or a nuclear type independent household. The hearth-holds were sampled from three different areas within the Nyimba district, which included a resettlement scheme, two adjacent roadside villages, and a village located in close proximity to the palace of Chief Ndake²⁶. In each village a focus group interview was undertaken with a group of between 10-15 members of the local Information Centre, affiliated to NDFA, who created a social map of the village providing information on each household and its composition, as well as the resources available in the vicinity. The following sections give a background of the sample villages as well as the case hearth-holds chosen to study. The case studies were not chosen in order to ensure statistical sample validity, but rather to obtain in-depth insight

²⁴ The female human being is more biologically robust, therefore biologically there will be more females than males in any population, UNRSD 2006:6.

²⁵ Hearth-hold: demographic unit, centred on the hearth or stove, consisting of a woman and all her dependents, whose food security she is either fully or partially responsible for. A male spouse can be a full member of the hearth-hold, but in some cases he oscillates between several hearth-holds, that of his mother, sisters, wives, and mistresses. (Ekejiuba 2005:42)

²⁶ There are four chiefdoms in Nyimba district: Ndake, Mwape, Nyalugwe and Luwembe. The area under Chief Ndake is the largest and most accessible and with a population of 64000 makes up 75% of the populace of the district. All three villages visited are within the Chiefdom of Ndake.

into the various types of household prevalent in the area and resource related issues.

It should be noted that whilst Matrilineal refers to the practice of the children being considered to be of the mothers lineage (as with the Nsenga), matrilocality refers to the case where a person or couple reside in the same village as close family members of the woman. Patrineal refers to the practice of the children being considered to be of the lineage of the father (as with the Ngoni), whilst virilocality refers to the situation where a person or couple reside in the same village as close family members of the man. As mentioned above, the Nsenga tradition is that a couple reside in the matrilineal village for the first 1-3 years of marriage before a wife is 'ntakulaed' to the patrilineal village, unless they decide to remain and settle permanently in the matrilineal village, or return to settle there at some later stage.

4.1.1.1. Musakwiya & Farao

The villages of Musakwiya and Farao are 21 km east of the District Boma²⁷ along the Great East Road. The villages are adjacent on each side of the tar road, with 19 households in Farao, to the north of the road and 63 households in Musakwiya to the south. The entry point to the two villages is the Women Farmers Group: 'Nyambete', which was an MS Zambia partner for two years before MS changed its policy of working directly with groups, to one of working with Associations. As part of this phase out process the Nyambete group became a member of the then newly formed NDFA. It should be noted that through the Nyambete Farmers Group, these two villages have accessed MS partnership for a more extended period and in a more direct manner than the rest of the District's farmers.



The focus group exercise was split into two groups for the mapping process in order that a group focussed on one of the two adjacent villages. In Musakwiya Village the mapping of the composition of the households did not extend to the entire population of 63 homesteads, but instead was limited to the 22

²⁷ Boma is the term for the administrative centre where government district offices are located. In the case of Nyimba District, as with most other districts in Zambia, the Boma is also the commercial hub of the district.

who were represented at the workshop by virtue of their membership to the Nyambete group. In the case of Farao village the household composition exercise was able to cover the entire population. Of the 19 homesteads in Farao (see the map above to the left, drawn in the sand, using leaves and sticks to represent structures) 79% are headed by a monogamous type relationship, with 5 living matrilocally, 6 virilocally, and 4 settler households. The one autonomous polygamous hearth-hold is in the matrilineal village. 16% of the households are headed by widows, with the majority in their matrilineal village. There are 26% settler households in Farao.

The Musakwiya sub-population (map to the right) is dominated by matrilineal village hearth-holds at 55%. The matrilineal village hearth-holds are made up of 5 married monogamous, and seven female headed: 5 divorcees and 2 widows. Comparatively there are 5 virilocal monogamous households, as well as 1 virilocal autonomous polygamous hearth-hold and 1 virilocal widowed household. No divorcees not remarried are living in the village of their ex-husbands family.

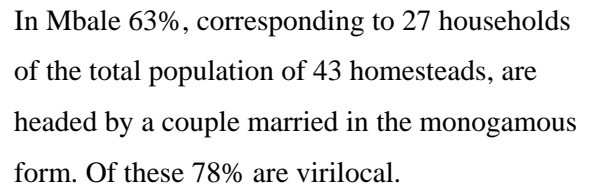
Only one case study was chosen from Farao. This was an extended household headed by a monogamous couple in the virilocal village. The focus was the newly widowed daughter, who had returned to her parents household when she became ill, shortly after her husbands death. Sadly I learnt at the final follow-up visit that she has passed away.

In Musakwiya a monogamous couple in both a matrilocal and virilocal setting were chosen as case studies. In both cases the male head of household was formerly married – one divorced, the other a widower. An independent polygamous virilocal hearth-hold was also chosen. Two female headed households/hearth-holds were chosen, both in their matrilineal village, one a returned widow, and one a divorcee where the ex-husband was remarried in the same village.

4.1.1.2. Mbale

Mbale is a small village with 43 homesteads, just over 8km south of the Boma and less than 1 km from the palace of Chief Ndake. For a non-roadside village Mbale has relatively easy access to the Boma and its markets, due to its vicinity, and the road leading to the palace. It should be noted that due to its vicinity to the Palace of Chief Ndake, Mbale has good access to certain services, of note the local court and the Chief's Induna²⁸, Agricultural Extension staff and free basic education.

²⁸ Customary cases are first presented to the Village Headman, who may then refer them to the Chief's council for hearing and judgement.



7% of the households are settlers – consisting of one monogamous couple and two widows.

The only currently polygamous hearth-hold was newly so, having been monogamous for 15 years, with both husband and wife having been divorced previously. The case study divorced hearth-hold was polygamous from after the birth of their second child until they divorced when she was pregnant with the 8th child, with the husband returning after each divorce to subsequent serial wives. The husband is now monogamously remarried within the same village. Both of these - the currently and the formerly polygamous households have married children in close vicinity, with the one household including a returned widow daughter.

Mtilizi is one of the newer and more successful of the resettlement schemes in Zambia. Resettlement schemes were started near the end of the Kaunda reign, with the intention being to enable retirees and retrenches and the unemployed from the urban centres to have a piece of land to return to. Mtilizi resettlement scheme has existed since 1990, replacing a failed state farm created from forest reserve land. It is located 21 km north east from the district Boma. Until 1994 women were not legible to obtain a plot. Oral history tells that Mtilizi thereafter failed to attract female headed households because of the lack of boreholes, the first of which were sunk in 1996. All demarkated plots were allocated by 2005.

Figure 3: Mtilizi Scheme title deeds

	Females	Males	Total
Mphandwe	7	39	46
Malimidwe	8	34	42
Eleven	1	31	32
Mtilizi	5	30	35
Katuba	10	36	46
Kapula	7	45	52
Total	38	215	253
%	0.15	0.85	1.00

The gender disaggregated ownership of title deeds per section is shown in the table, with 15% currently being in a female's name. The actual number of female headed farms is far higher, there being a large widow population who have not changed the name on the deed from that of their deceased husband, or daughters not having changed from their fathers name.

The figures were kindly disaggregated by Alion Mumba, Scheme Chairperson and Nyimba District Council Chairperson.

In this case the village chosen is, in fact, not a village but a section of the scheme. 'Mphandwe' is adjacent to the commercial block where the NDFA's IC is located.



It should be noted that the Mtilizi resettlement scheme residents, in particular those near to the commercial block, have enjoyed the benefits which being in a resettlement scheme attract, such as improved access to extension services of government and developmental agencies. There are 46 farm plots in the section. Each farm plot is 10 hectares, enabling it to support large extended family set-ups, at times with several household or hearth-hold units.

The block is characterised by having many active groups and a sense of community and progress. Our entry point was the local Information Centre of the NDFA and its membership, with members selected to participate in the focus group based on demographic diversity.

The demographic mapping of the households covered the entire population. Although all the residents of Mtilizi are settlers, in that the area did not permit settlement prior to the scheme, many of the inhabitants have either settled together with, or attracted other family members, either on the same farm or in the vicinity. 64% of the households in Mphandwe section are headed by a monogamous couple, with 59% of these being Nsenga and 30% settlers from another tribe. The remaining 11% are monogamous couples with mixed backgrounds. There are two polygamous males attached to several autonomous hearth-holds in the area. 26% of the population of households are headed by female widows. There is one divorced male who has not remarried whilst none of the divorced females are still single.

Three monogamous households were chosen as cases, all with extended family on the husband's side in close vicinity with separate households and hearth-holds on the same farm plot. In two of the households the wife was from the Ngoni (patrilineal) tribe.

Two autonomous hearth-holds with the same husband were studied, both of whom were in a matrilineal setting, with Nsenga traditions and family members settled near by each wife's homestead. The second wife was formerly divorced. The husband was confirmed to have at least two more wives, with unconfirmed reports of up to eight wives.

One female headed household was chosen. The household headed by a widow included the hearth-hold of a remarried daughter (formerly divorced) and her spouse, as well as other children and grandchildren, and the mother of the household head. The married sister of the household head resided on the neighbouring plot. The family was of the Ngoni (patrilineal) tribe.

4.2. Household/ hearth-hold forms

To test the applicability of the hearth-hold concept, the results are presented in terms of a household being a male headed unit, with one or more constituent hearth-holds which are hearths centred around a woman. The interaction between the household and hearth-hold is interesting as it shows resource flows between the two. There may also however be resource transfers between households, and hearth-holds belonging to different households. Also a household may be female headed, in the case where it is not part of another household, and may have constituent hearth-holds e.g. of married daughters.

Generally men consume their food separately from women and children²⁹, whether in the homestead setting or at more communal occasions. It is relevant to note that some members of separate hearth-holds may actually eat together, each bringing their separate food to a common place. This is an important factor as it makes it very difficult to trace transfers between hearth-holds, as is likely between sisters or mother and daughters. Oral accounts are likely to conceal these transfers which are unknown by male hearth-hold members, and something of a taboo due to the symbolic importance of the self-sufficiency of a hearth-hold.

As far as stages in household/hearth-hold cycles are concerned (expansion, consolidation, dispersion³⁰), I have chosen not to analyse on this parameter as the stages overlap dramatically over most adult's lives in the cases encountered. Pregnancy is generally the reason for women to terminate their education (more often than lack of funds) with a woman usually bearing her first child at the age of 14 to 16 years, and if

²⁹ An exception is in the case of a favourite child being encouraged by the father to sit with the men and enjoy privileged access to better quality food.

³⁰ As defined by Gonzales de la Rocha (1994), built on Chayanov's idea of 'family cycle'.

the father and his family accepts her, this results in starting a new hearth-hold within a new or existing household. If the father does not accept, the mother remains in her parents' household, generally not starting her own hearth-hold, until she finds someone else to marry. Most women continue to give birth as long as they are physically able to, with eight or nine a respectable number of children. Indeed if there are less than four children "there should be a problem", such as sterility or HIV. The latter is generally the case where those children born have passed away in infancy. A hearth-hold will frequently have both children and grandchildren of similar ages present. Once all a hearth-hold's children have grown up and left, grandchildren are in all the cases studied present in the hearth-hold. This is often because they are orphaned or fruits of a terminated relationship, or sent for to assist with labour. Rachael's handicapped grandchild is currently cared for by her whilst they "wait to see if the mother's new husband can accept him". In summary, there may be a stage after a new household is established before the first children are old enough to assist with their labour (around five years), and a rather different household form when sons and/or un-ntakulaed daughters and possibly sons-in-law, function as co-decision makers, if the household takes on an extended form. The latter seems more prevalent in female headed households headed by widows, divorcees, and wives in autonomous polygamous relationships. These may then have constituent hearth-holds of the offspring and their spouses.

The extended family is important at all phases, though more so if they share a hearth or live in close vicinity, which may be more prevalent in some situations and stages than in others. It is worth noting that land pressure in the village setting has encouraged more nuclear type households, with new households established in new settler villages, as compared to the former large extended family scenarios in old established villages. Based on this I see it as more relevant to analyse the household/hearth-hold forms in terms of kinship tradition and locality, and marital state and form as follows:

- Lineage tradition: matrilineal tradition (e.g. Nsenga tribe), patrilineal tradition (e.g. Ngoni), or mixed.
- Locality: household/hearth-hold interaction differs especially according to whether the hearth-hold is located matrilocally (in the matrilineal village) or virilocally (patrilineal village) or both or neither if they are settlers, unless family members have followed and settled in the vicinity.
- Marital form: monogamous or polygamous. Polygamous relationships can further be classified as cooperative households, with wives sharing common homestead and fields (rare in matrilineal areas), or autonomous hearth-holds, with the latter functioning as either male headed or female headed, as with the more common cases where the husband is not visible in the daily decision making of a hearth-hold other than with intermittent resource contributions and the pregnancies he leaves.
- Female Headed: Divorcees are often in the same situation as the later form of autonomous polygamous hearth-hold, where the ex-husband is only visible through the pregnancies he leaves. Some divorcees and widows join the status of 'voluntary' female headed households who do not wish to be part of a household headed by a male, substituting the labour of a husband for remunerated piece workers or the labour of sons or sons-in-law. Some female headed households (typically headed by a

woman under 40 years of age) are still looking to have more children and/or remarry. These often have a man visiting and affecting decisions to some extent, although his financial contributions are not systematic.

The following findings shed some light on the household/hearth-hold forms and factors affecting membership of the same in the predominantly matrilineal communities studied.

4.2.1. Patriarchal bargains

It is helpful to use Kandiyoti's (1988) concept of patriarchal bargains to draw a picture of the "rules of the game" to understand the context within which women live and thereby engage in certain practices and strategies within the Nyimba District forms of patriarchy. The traditional patriarchal bargain is entrenched through the institution of 'balangizi'. This is the initiation process through which women must pass before marriage. This institution has been incorporated successfully into contemporary urban life, with the process continuing to be practiced in most families. Nyimba district is no exception. There are certainly several conflicting aspects of the dominant patriarchal bargain, with the more traditional ideal clashing with the Christian 'moral' ideal, of note in cases of polygamy and individuals who are members of the Muslim or other religions, and more recently with the contemporary 'Empowered Woman' negotiating a more egalitarian bargain, with the help of external influences such as developmental practitioners.

Key characteristics of 'good' women are perhaps easiest identified as the opposite of 'bad' women. The binaries of good/bad women³¹ which were prominent throughout the research as the dominant ideal may be broadly put as follows: respectful vs. insulting, humble vs. boastful, respectable vs. immoral, self-sacrificing vs. stubborn, industrious vs. lazy, selfless vs. greedy, and responsible vs. wasteful. Several of these are crucial for women's role as custodian of her husband's, or children's property.

All these characteristics of bad women are recognised as grounds for divorce for a man from his wife. To this should, of course, be added barrenness, or inadequate fertility as was the situation for Petunia, allegedly divorced for only bearing three children in the space of seven years. An interesting detail is that a woman can be divorced for adultery, as in the case of Ulendo's husband's first wife, and yet if a man has a girlfriend whom he does not choose to take as a subsequent wife³², the girlfriend can be sued by the wife for 'marriage interference'.

For many illiterate women the demand for morality is not easy to implement simultaneously with that of

³¹ Bourdieu's book 'la domination masculine' from 1998 (I have used the 2001:22-23 English translation) gives a discussion of the embodiment of domination that provides an interesting perspective on submissive demeanour.

³² The husband who chooses to take a second wife without permission from his other wife/wives, or her relatives may be sued for bigamy. This is generally not known and rarely practiced, not least in Nsengaland where a husband generally just deserts the first wife for the second, until she 'finds him' and requests that he return and agrees to accept the status of polygamist.

deference to men. When asked why they did not say ‘no’ to unwelcome proposals from men a typical response is “I felt shy to say no” or even “I thought he was suffering, I had to assist him”. Indeed subservience to men is taught from infancy, and is a major component of the premarital initiation ceremony girls are subjected to. This is most visible in the manner in which women must serve the husband and not least receive any item, namely on their knees with bowed head. Methods of showing gratitude are also extensively taught, in line with those for keeping your husband from becoming bored of his wife.

The traditional characteristics of good and bad men are not as clearly visible, and certainly the consequences for failure to live up to the ideal are somewhat less severe. Similarly the initiation ceremony for men entering into marriage is comparatively mild. One interesting factor which became clear through the research is that the status of the man as ‘the provider’ is not generally related to reality, where the onus of ‘breadwinner’ is not on the man as an individual. Rather he should provide the necessary conditions for the wife as head of the hearth-hold to be able to ensure family needs are provided for. Through his improved access to resources, such as land and information, he is better able to keep this image alive. It is also his seed that provides the children, who in turn assist with productive household activities.

The traditional vs. Christian ideals have been bargained over for over a century. The more recent ‘empowered woman’ influences which have been introduced by developmental practitioners, whereby there is space for a woman to question the soundness of decisions affecting the hearth-hold by her husband, and demand co-determination, are having an impact. They are the root cause of many negotiations and struggles within households to amend the rules of the patriarchal bargain. This overlap was clear in Harry’s attempt to explain how exactly he was the head of the household, since all resource related decision making was officially joint. “I am in charge of disciplining the children”. He summarises their bargain: “we are more civilised here, we follow modern life”.

4.2.2. *Children in matrilineal practice*

The matrilineal tradition of the daughters being the bearers of chiefs brings a twist to the extended family scenario. Traditionally parents and brothers focus efforts on the children of daughters and of sisters. As mentioned earlier an uncle (brother to the mother) traditionally has primary decision making power over a child. It is relevant to be aware of the fact that children are a significant source of labour and do not necessarily spend the majority of their childhoods at their parents home but are ‘sent to’ or ‘sent for’ by other relatives, especially uncles and grandparents. A more recent trend is that children taken by an uncle are exploited as child labour and may suffer at the hands of his wife, as the lowest ranking members of the hearth-hold, working more hours and eating less food and of a lesser quality. Siblings therefore may have vastly different life opportunities depending on which relatives may decide to request for them, ranging from being an illiterate ‘ma boy’ or village cattle herder, to having a good education in a major urban centre. For example Sekai, who unlike her siblings, reached high school since she was ‘working as a

slave' for her uncle in Katete Boma, who paid for her education. In general, these children are not treated as equal members of the hearth-hold, and may indeed only be considered members of the hearth-hold, but not the household or visa-versa, the result being that their physical and strategic needs are not prioritised. The opposite may however be the case for children of well off relatives, sent to the village for what ever reason, if these children bring with them resources and cement important bonds between the households with material implications. Even for children who live with their parents who may have the financial means to send them to school, the need for their labour in the household may be too high to compete with schooling. For example in the case of Ulendo's middle born, 9 yr old, son who, unlike his other siblings, has never gone to school but herds the cattle all day. As payment for herding cattle, a young boy will typically receive a cow of his own. Obedi, never attended school as she was assisting her divorced mother with her business of selling chickens so that they could afford to eat and send the other siblings to school. The treatment of children within a household is also subject to favouritism, which can have multiple causes.

In the case of divorce, an Nsenga father will rarely support his children, as they are not of his lineage, although he may still come to visit them infrequently. Annie, with her eight children by Micheal, two of which were born after they divorced and he remarried (within the same village), receives no support for the children's well-being from their father. Her first born has been called for by the uncle in Lusaka, in order for him to pay for her schooling. Annie has not heard from her daughter since she left eight months ago, so her situation is unknown. Step parents tend to give preference to their own children over those from a former marriage, as for example in the case of Harry who does not feel it relevant that Sekai's first three children's school uniforms be prioritised in the household budget.

It is worth noting that the Matrilineal practice does not exist in a vacuum, but rather in the legal setting of Patrilineal laws, and with settlers from the neighbouring district with patrilineal traditions. A comment by an Ngoni settler in Mtilizi was that "now we are developed, so even with some Nsenga, the children belong to the men". With this state of contradicting practices and norms, the situation is open to interpretation and manipulation and thus weakens the position of those already vulnerable to others wishing to further their own personal interests. An example of this is that a father is often awarded custody of the children by the court upon divorce, should he so wish, especially if the children are over 7 years of age, as was the case with Petunia's children. When the marriage failed, Petunia was sent back to live with her very poor, widowed mother. Sekai's first husband who, despite his relative affluence, has never supported his children, until he needed their labour and came to claim them. The children were then neglected to such an extent that they ran away and returned to their mother.

4.2.3. *Matrilocal/ virilocal village*

That kinship of the village potentially has relevance in intra-household bargaining relating to resource allocation, is because of the support structure issue, as well as ownership of the land. With the Nsenga

tribe it is acceptable for adults of either sex to reside in their kinship village, bringing their spouse and children with them. Women and their spouses may reside matrilocally in cases where the woman has not yet been carried (ntakulaed), or they have chosen to remain or have returned, for any number of reasons. The two cases of not-yet ntakulaed young couples with their hearth-hold nested in a widowed female headed household, appeared to be very close and loving, with the mother of the wife referring to her son-in-law as assisting in her field of his own free will and being “just like a son”. The explanation given for the high percentage of households in Musakwiya living matrilocally was “love for the wife and her family”, further clarified to “women are refusing to leave, they want to stay near the tar road.” Although Harry (remarried widower) wanted to ntakula Sekai to his village she refused, saying “I think it is better to stay here to avoid quarrelling with the family of his late wife.” She fears a repeat of her first marriage experience: “I was suffering a lot at my first husband’s village. His family would ask for things which I didn’t have and I would be expected to give them. You can’t refuse.” Another factor of relevance is that she has children from a former husband who are part of the hearth-hold, despite her current husbands’, at times, unsympathetic attitude to them.

A father told us of his wish for his daughters spouse to ntakula her away from the matrilineal village, but that he was not sure that the relationship would last long enough for that to happen. He explained that “the husband is at a disadvantage in her village”. When asked if the same were not true for the wife in the patriarchal village he retorted “she can always return home if she is not happy”. Petunia and her second husband moved to his village upon marriage, but then returned to hers after three years because all her relatives died and they were able to inherit a better field than the one they had at his village.

Female headed households living matrilocally may consist of an unmarried, divorced or widowed and returned home, or never having left in the first place, head. In the Nsenga tradition women can always return home should she be divorced or widowed, and may be allocated a plot by the headman, or given a portion of a field from her parents or kin. As Tatenda, widowed after 8 years, says of the patrilineal village “how can I stay there alone, it is not my village”. A widowed woman may also remain in the patrilineal village as custodian of the household plot for the children, especially if she has lived there for an extended period together with her husband and has good relations with his family. A condition however is that she does not remarry.

In the case of settlers the extended family scenario may provide the matrilineal/patrilineal background within a short period of time, as seen in the resettlement scheme where the large farm plots attract parents, brothers, sisters and their spouses to settle either in the same homestead (in the case of dependents) or nearby. After the Bongo family purchased a farm plot in the resettlement scheme, his extended family has moved in. The couple have also purchased a commercial plot, where they now live, still farming however at the farm plot, together with the husband’s parents and two brothers and their spouses, who all reside on

the farm plot, although the brothers each have separate fields. In this case the household has several co-reliant households.

4.2.4. Divorce/ polygamy/ hearth-hold

Whilst there was a majority of households which on the surface followed the traditional husband head of the household, one wife, some dependants model, the hearth-hold concept of the male household head being a partial member of a number of hearth-holds, appeared useful in several instances. This is particularly the case in the matrilocal setting, where the husband generally took less responsibility for hearth-hold well-being than the wife. In particular the autonomous polygamous household/hearth-hold form was dominated by essentially women headed hearth-holds, where a male 'head' would spend variable lengths of time and generally very limited resources on the members of any one hearth-hold. In all the autonomous polygamous hearth-holds studied the first wife, or Amai Guru, experienced that the womanising husband simply did not come home one day. Upon further investigation it was then discovered that he had taken a second wife and a subsequent hearth-hold had been affiliated to his household.

Biriwira, who has been in polygamy for over 4 years now, has accepted her marital state after 20 years as the only wife. She discovered the second wife when her husband had been gone for over a week and she sent her brother to go and find him. Her husband has always had girlfriends, but maintains responsibility as the head of the household, still making all major decisions himself and instructing his wife, despite the fact that he spends alternate weeks at each homestead. The family resides in the village of the husband and all the assets: brick house, shop, hammer-mill, several fields, ploughs and cattle, belong to the husband, with the wife or sons as custodians. All his children have been supported to attend school, although some did not complete basic school, by own choice. Throughout their marriage he provided financial support for two children he fathered outside the household. Biriwira has eight children with her husband and remains in his village, despite not being happy with the state of affairs. She fears having to move away from their comfortable homestead, not least because her parents have passed away.

In the resettlement scheme we managed to interview the first and second wives of a renowned womaniser and polygamist, and conman according to some. Both wives access land in their own right and have their parents and some siblings residing nearby. His first wife, Lucy, recalls that six years ago, her husband of then 15 years, stayed away for one year the first time he took a new wife (within the same section of the scheme). Prior to this he had always had girlfriends, but had not, to his wife's knowledge, actually been married to them. During this time she purchased a farm block with the aid of her parents, and, together with a daughter and son-in-law took full responsibility for the hearth-hold. Although the husband started visiting her, albeit infrequently for the second year of the second marriage, no support was given for the upkeep of the children. It is worth noting that children continued to be conceived and born, and indeed Lucy was heavily pregnant with their ninth child at the time of the interview. Ten months ago when Lucy

was struggling to feed the family she asked her husband to assist and he offered her piecework payment for working in his fields. Thus insulted she then threatened to report him to victim support. He refused divorce and started visiting her and providing support to her household, and shortly afterwards asked her to take over the running of his shop from the second wife, who was allegedly running their business at a loss. Although the work is unremunerated, Lucy is able to sell home baked buns, home brewed wine and decanted cooking oil on the side as her own business, as well as 'pilfer' some goods for own use. Since then he has convinced Lucy that he needed to take a third wife. The reasoning is based on a suspicion that the second wife was giving him herbs such that he could not perform sexually with Lucy. Neither wife interviewed is aware of how many co-wives exist but estimates are of at least three more, since he began working as an agent for a cotton company four years ago.

Gulitsana, the second wife claims that she was deceived into marriage with stories of him being separated from his 1st wife. She did not divorce him when she realised the true state of affairs, because of the fact that she has already been divorced twice, but attempted to forbid him from sleeping at the other household. At first he convinced her to leave her parents retail business and go into business with him. This however did not work out, as she felt money and goods were going to his other households. Although Gulitsana has resumed independent financial responsibility of her hearth-hold for the past four years, he still stays and eats at her house frequently, and exhibits jealous behaviour. Friends say he prefers her house to that of other wives due to the material comforts her successful business makes possible.



In the case of Cibwenzi, the 1st wife, who was repeatedly deserted by her husband, who five successive times married girlfriends only to divorce them and return to Cibwenzi in her village and reconcile. Reconciliations were supported by her parents who convinced Cibwenzi to forgive him, and believe his promises that he had changed. Only after he attempted to beat her to death with a hoe for being so boastful as to hire piece workers for her field, did she seek support from the courts. The court warned the husband to not repeat the act, and to fulfil his duties as a husband. Shortly after this he, at the age of 45, found a

sixth wife and Cibwenzi went back to court and finally sued him for divorce, despite his contesting the divorce and claiming to still love her³³. He has apparently stayed in a relatively monogamous relationship with the sixth wife for the past 15 years. Throughout the marriage to Cibwenzi he was, when involved with another woman, providing no labour in their field nor financial support towards their 8 children. Even after being ordered to support the children by the courts he failed to do so. Cibwenzi did not report him for fear of 'quarrelling'. She was regularly verbally abused and beaten by him during the course of the marriage, in particular when she asked him where he was going at night, or asked him to contribute with resources towards hearth-hold basic needs.

Petunia found herself in a polygamous marriage as of six months ago (at the start of the field work), at the age of 50. Petunia insists that her husband is not a womaniser but that the second wife had been his girlfriend for some time before he went for good, and Petunia had to go and find him. She only has three children and these are from a former husband. Her husband has no children despite being married three times, but has told her "I am going to my second wife to have a child". When she asked him "are we in polygamy" his response was: "wait I will tell you". At the beginning of the polygamous phase the husband was abusive with his language and refused to help in the field, however since she threatened to sue him for divorce in court he has changed somewhat. She continues to fight to keep her husband by all means, using her traditional healer skills to administer herbs to make him love her more and decide to divorce the other woman, as well as to chase away the second wife. She is insistent that she will not quietly accept to remain in polygamy with this woman, because the second wife had sent a snake to bite her, and since she has no family to support her in such a situation she would be too vulnerable to endure. She feels that she is having some success with her strategy of putting herbs in his food, and bathing herself in herbs, as there is a great change in his behaviour since he first remarried six months ago, with him now spending five to six days with her, and only two to three days with the second wife. However, the second wife also is a traditional healer and in fact has a renowned reputation for her skills. The first time the husband was interviewed we asked if he intended to remain in polygamy he replied "I sometimes think like that but I am beginning to change my mind". It emerged during subsequent interviews that a new strategy by Petunia was to encourage her husband to take a new girlfriend to be the third wife – "he has begged in peace, that he wants another wife to give him a baby". Her intention is to punish the second wife and hopefully encourage her to leave the marriage. The husband subsequently admitted that his motivation for polygamy was the labour of wives "I need wives for assisting me in manpower", as well as the sustained wish to father a child, despite his apparent sterility. He is currently developing a plot in the Boma, which he inherited from his father, and has installed the second wife there as custodian. He plans to give one house to each wife, and rent the other ten.

³³ This was previously a typical strategy used by husbands to avoid being sentenced to pay alimony, as alimony was only applicable if it was the husband wishing to divorce. The legal practice has since been amended, such that the court judges who is to blame for the marital breakdown and sentences accordingly.

In one case a divorced/separated female headed household hinted that it was a constituent hearth-hold of the ex-husbands household, with rumours of polygamy being the true state of affairs. After 18 years of marriage, Annie's husband informed her that he had married a divorcee within the same village, whose family had cattle so that he could be farming with her cows, since the cattle of Annie's parents, which the couple had been using, had died, thus dramatically increasing his workload during ploughing. Initially Annie refused the idea of polygamy but then requested it when she received no financial support; however the second wife would not allow it. Annie has in the five years since her husband deserted her given birth to two children by him, making a total of eight, and has for the past year been on birth control despite not having any other male friends visiting - "just in case I make a mistake".

Monogamists, Yende and Rachael, were in a cooperative polygamous marriage together twenty five years ago. This came about after Yende's parents insisted that he should not marry Rachael, who already had a toddler by another man, but rather he should find a woman from a patrilineal tribe, where he could pay lobola for any children. Two years after he married, he managed to obtain permission from the first wife to take on Rachael as his second wife, in order to assist with the labour, and they stayed together in the same house, working the same fields in relative harmony and affluence (the two wives were related), until he divorced Rachael three years later. Rachael remarried, divorcing again nine years later. Rachael and Yende were then reunited in marriage after the death of his 1st wife six years ago when they were both looking for a spouse. The household was then comprised of the child of Yende and his first wife, Rachael's two daughters by other men, and a grandchild. Now all the offspring have married and moved away (Rachael's daughter was chased away by Yende) and remaining are a grandson of Rachael and an 18 year old cousin of Yende who assists with the agriculture.

4.2.5. Households/ hearth-holds: practices, struggles & strategies

The romantic ideals of conjugal relations and parenting are not useful in understanding intra-household practices and struggles, and certainly not strategies. These are more a question of perceived available options and personal interests (including survival strategies) for the individual and those the individual has an interest in. Children are not treated equitably, but have specific roles to fulfil in the hearth-hold and household. Some children may have opportunities in education, others must prioritise domestic work, whilst others have to care for the oxen, all day every day for many years, or assist their single mother selling or their grandparents in piece work. These opportunities are clearly gendered and impact on the life opportunities of the children, and the obligations they will have later. Those for whom schooling is prioritised are obliged to support with resource transfers, to those who made this possible, either within the same hearth-hold or household, or another household, when they have secured positions of power or income.

One practice that is regularly seen in the interaction between households and hearth-holds is that fathers

who desert their wives and children return to visit the children, although no financial or labour support is rendered for their upkeep. Clearly the status of fatherhood is important, not least for attracting subsequent wives. The visits, however, indicate that fathers either feel a bond or have some conscious or unconscious strategy. Following Sayer's (1992) prescriptions for finding the 'real causes' rather than simply associations, it may be useful to look at what the preconditions are for the practice. In most cases it seems likely that seeing the children is a pretext for seeing their mother. This raises the question of why they wish to visit the ex-wife. The case of Annie illustrates this - her husband has remarried within the same village, but has allegedly fathered two of her children since then. They have met under the pretext of his wanting to visit the children and be reconciled, only to refuse paternity after the birth. He still comes to visit the children but she now takes birth control measures saying "if he comes he will just leave a pregnancy". In the case of Cibwenzi's ex-husband, when married to another woman he would come to see the children only if they were sick and he was called for, but without assisting with expenses. Now that he is remarried within the same village and has desisted from polygamy for the past 15 years he no longer visits his children. There are however still rumours that he visits his ex-wife at night. Jealousy of other men having access to their ex-wife is clearly a factor, as is the material and emotional comfort forthcoming when promises of reconciliation are proffered.

We did encounter cases of the absentee father supporting the children. Biriwira's recently officially polygamous husband supported the schooling of two children from a former girlfriend throughout their 24 year marriage. Indeed, the reason given for him taking a second wife is that his children with Biriwira have not done well at school and he desires a child who will "go far". When Biriwira is asked whether she will remarry if she decides to divorce her husband, she says no, explaining "I've already many children and cannot believe any man who says I love you and will do everything for you, because he is a man like my husband".

It seems that in Nsengaland having wives to look after their resources and fathering children to create more wealth is important to men. For women, having children is important as it gives access and security of access to resources. This is crucial in the case of a woman being widowed or deserted, as she may not access land in her own right (see the next section), and may need the labour and material support of her children. Wives who do not bear children risk being divorced and sent home if they are not residing matrilocally, or having their husband take subsequent wives. The childless woman may be fortunate to be given children from another relative, especially if they are in a position to provide a better life in material terms.

For men, the ability to enable a woman to conceive, as well as their own labour, gives them access to a woman's hearth-hold, which has the advantage of the domestic pleasures and conveniences it entails, and possibly access to her kinship land and resources, although not necessarily support later in life. In most of

the polygamy cases, the labour of wives in running businesses and working the fields seemed to be an important motive, along side fathering children. This is mirrored by the high incidence of polygamy amongst men with few or no offspring or multiple business ventures.

Informal polygamy (infidelity) or formal polygamy and/or divorce, utilise some interesting strategies affecting household form some of which are somewhat taboo. These include involving elders, the courts, herbal remedies or witchcraft and rumour mongering, as well as the first wife facilitating the process of marrying a third wife to punish the second. Whilst the patriarchal bargain seems similar to that of the region, it seems that the shame of divorce is less for the Nsenga, and that the married woman does, in many cases maintain the option of returning to her family with her children, should she so desire. Clearly the stigma of divorce is not as negative in Nyimba as in patrilineal areas, where a divorced woman attracts pharaoh status as others avoid association least they become influenced to follow the same route. Whether this is because of the high incidence of divorce, or the increased livelihood options of divorcees, or indeed the causation is reversed, is a matter for speculation.

One characteristic factor in Nsengaland is the fluid and dynamic nature of the household. One husband or wife for life is rare and most couples move location of their hearth-holds intermittently. Most individuals had lived both in the matriarchal and patriarchal setting as well as in the extended household and nuclear household form at some stage in their lives. The importance of virilocality on the material security of women, and the importance of maintaining kinship ties, will be dealt with in the next section on gendered resources. The importance of children's labour and the bargaining power of those requiring this will be expanded on in later sections, suffice to say however that this is an important factor in household form. Certainly the jealousy and personal interests of husbands and ex-husbands are factors that play a big part in the formation of a household, and which make the concept of the hearth-hold particularly interesting.

4.3. Gendered resources

In this section we look at the access and control issues resultant of differing gendered meanings connected to the resources which affect the lives of villagers in Nyimba. We start by looking at land, thereafter capital resources and livestock, and the gendered meanings of various crops. After looking at the non agricultural skills we move onto the gendered access to markets and community services. The section on resources ends by considering the gendered struggles over resources and the strategies employed by different individuals to gain access and control over the same.

4.3.1. Land access and ownership

According to UNRISD's research into land tenure reform (2006), in many cultural contexts access to and ownership of land is closely intertwined with male gender identities. In Zambia generally women do not 'naturally' own land in their own right, but may in the case of female headed households be the custodians of their children's land. Many a traditionalist male will explain to you that the reason behind women not

being supposed to own or inherit land is the life assurance of their husbands. In Mtilizi resettlement scheme the title deeds are in 85% of the cases in a man's name, although they are rarely bought by an unmarried man. Widows in the Mtilizi resettlement scheme tend to maintain the plot in their deceased husbands name, lest they be rumoured to have benefited from the death of their husbands.

Divorce is not an attractive option for women in the resettlement scheme, as compared to continued marriage or widowhood. Divorce would see them leave the plot with half of the goods but without any land. The lower rate of divorce, combined with the higher percentage of widows in Mtilizi could support this theory. A number of other explanations could however be equally valid, such as the fact that many settlers are retirees and men generally have a shorter life expectancy than women, as well as the high incidence of settlers from the Patrilineal Ngoni tribe. The low incidence of widows remarrying is surely related to the fact that they will lose their access to land, which will remain with the children. If she attempts to remarry, the older male children may 'revolt' for fear that the new husband will encourage her to sell the land and buy a new one in his name. For this reason she must generally move away and leave the children on the plot if she remarries.

Eliza, who is a member of the Ngoni tribe, has been a widow for 4 years since her alcoholic husband passed away from TB. Although the husband was a hard worker, he kept the household in poverty through funding his addiction. Eliza has remained on the plot with no family member of her deceased husband claiming property rights, although they still come to visit the children. With the help of her oldest daughter and son-in-law, whose hearth-hold is constituent of the household, she has managed to pull the family out of poverty. The title is still in her deceased husband's name and not surprisingly she has no plans to remarry "No – I don't need the troubles."

In the non-titled traditional village setting, the picture is somewhat different due to the dominance of matrilineal traditions. Village land can be classified into village residential plots, fields for crops and gardens with access to water. It should be noted that whilst land is not a scarce commodity per se, the suitability of a field for agriculture is of paramount importance to its value. In particular, garden plots with good irrigation opportunities are generally in short supply. Offspring generally access land through customary inheritance when their parents pass away. A daughter or son is usually given a portion of their parent/s field if the land allocated to the parent is not being fully utilised. All new allocations of traditional land are done by the Headman according to his evaluation of the need of the person/ family forwarding the request, and the land available for allocation. Adults are generally not given separate fields until they marry (or return home after divorce). Abelise and her husband are both from the village they reside in. They have been given a field by her mother, as his mother had already given all unutilised land to the 4 older brothers, who all reside in close proximity. His mother, Cibwenzi, was given her sizable field by her uncle when she married.

Village land can only be sold if improvements have been added, such as fruit trees or structures. If the ownership (99 year lease) is to be legal however, the process involves the Chief and Council. Under utilised land should actually be reallocated by the Headman. Biriwira's husband took over the field of his mother, whom they support financially. He has also purchased a big field in exchange for two cattle. Village land can also be rented. Petunia and Job rented a garden before he used his lions portion of the profit to purchase it over a space of three years. She used her much smaller portion to purchase a radio.

Where the household includes several adults, especially with spouses, in the extended family format, separate fields would be allocated to each nuclear family's hearth-hold. In those cases where they would actually eat together, typical for widows and their daughters, there is a common maize field for food, whilst the excess from the separate fields belongs to the separate units within the homestead. Such is the case with Eliza, a widow, and her daughter Ester and son-in-law, and Lucy, autonomous polygamist, and her daughter and son-in-law. Petunia's widowed daughter Tatenda, from a previous marriage, where the father won custody of Tatenda, returned to her mother's village after the death of her husband and has been given a field of her own to farm. The hearth-hold of the daughter is within the same plot as that of her mother and step father. Although mother and daughter physically sit and eat together, each brings their own plates of food from their own reserves. Gulitsana, a divorced polygamist, has a separate field in her parents plot, but assists her parents in their field. The Bongo's farm in the resettlement scheme is 7 ha. They farm two 1 hectare fields together with their parents. The produce of the one is for common consumption, the other for sale. They share the produce equally. The couple also have a 1 ha field of their own, the produce of which is for sale. His two younger brothers and their spouses have each been allocated 1 ha fields on the farm plot.

In cases where there is separate management of fields by spouses, this is a clear indication of a problem in the relationship. We experienced that the existence this would be obscured, or at least not readily admitted to by couples. This is well illustrated by the case of second wife Gulitsana and her womanising husband, who in the first year of their marriage worked together in 2 ha field allocated them in her parents field. In the second year they had one $\frac{3}{4}$ ha field for home consumption, 1 ha field managed by her, and he rented a 2 ha field of his own for commercial sale. When she realised that he had other plans with the rented plot she asked what the reason was: "Because of too much talking I'd rather separate - each on own." He then recruited the labour of his first wife, whom he had left destitute, with harvesting the rented field, and shared some of the proceeds with her.

In the case of Sekai and Harry who stay in her village, Sekai has been allocated part of her father's field, whilst Harry still has access to his field in his nearby patrilineal village, given to him by his parents when he married the first time. The couple assist each other in their respective fields, but are clear on the

separate ownership. This provides some scope for Sekai to bargain for the needs of her children from a previous marriage. The ownership of land however, does appear to be secondary in importance to securing inputs, specifically seeds and/or fertiliser, in terms of decision making power over a crop. These issues will be dealt with extensively in later sections.

4.3.2. Capital resources

Apart from land, as covered above, which is the most important capital resource for ensuring survival, the abode of the family is the most important in terms of status. Huts can be built at a very low cost, using grass (cut by a woman) and male labour to build and thatch. Ownership of these temporary structures is not a big issue, as it follows the ownership of the land on which it is built. Once a household manages to invest in moulding bricks and buying the all important iron roofing sheets, their status is however significantly boosted. The permanent structure is seen as a major improvement of the land, and may affect ownership if the land is not titled. That the geographic location of the homestead has implications for an individuals' resource security (fall-back position), dependent on matrilocality or virilocality, that is, whose village it is in, makes it an important site of bargaining. Harry has been delaying to agree to build a permanent structure, since the hearth-hold is located in the village of Sekai's lineage. Sekai has had to boost her bargaining power in resource allocation negotiations in order to manage to start building. When asked who will take the house and properties if they divorce, Sekai states "he came with nothing, so he will go with nothing. I know my rights."

Bongo and Amanda have purchased a commercial plot separate from the large farm plot, on which his relatives have settled en masse. Having completed the house for his parents on the farm plot they have started work on their own house on the commercial plot. The strategy is to secure Amanda and the children from property grabbing in the case of Bongo's death. Should she remarry however she would have to move away. Anecdotal evidence tells of a couple who each owned adjacent titled plots (she was custodian of her late fathers plot), and who farmed both plots but had built a permanent domestic structure on his farm, with funds from common farming in the 2005 harvest. The following year at harvest time fellow NDFA members were called to assist in resolving the situation, where by the wife had come with reinforcement and had started removing the iron sheets from their house. The core of the argument concerned what to utilise the profit from this years harvest on. His position was that they should buy a large water pump so that he could start utilising his riverside area for gardening, whilst her position was that they needed oxen to reduce on the labour burden, as the area cultivated was large, and the potential to utilise it curtailed by lack of labour. Since they could not agree, they decided to split and be farming individually, but she was not prepared to leave without part of the house, so that she could start building on her own plot. Through brokering they managed to negotiate to buy a small pump, such that the husband could small and test the feasibility of the garden venture, as well as the two oxen so critically needed to ease on the labour burden.

Other capital investments encountered include shops, which necessitate a plot in a relevant location (such as roadside), hammer mills, ploughs, scotch-carts, bicycles, and blankets and pots. Ownership of these follows who purchased or was given them. In the case of assets purchased from the sale of produce from fields in which hearth-hold members laboured, the ownership generally follows the person who owns the field, or provided the inputs for the crop. Petunia, who has negotiated that her 'cut' of the profit from the garden she and Job rented, and worked together, bought her a radio, whilst his bought him the garden plot (over three years). Despite her portion of the profit being a fraction of his, she feels the strategy was sound, since the profit from the garden is spent on the household, whilst the radio belongs to her. This despite the fact that she recently almost lost her husband (and the garden) to another woman. The other woman has now been installed on his urban plot, as a custodian of his building activities there. Rachel was given a radio by her husband, when he returned to the village after working as a driver for his sister for a year.

Regardless of ownership, usage of resources which are labour or time saving, is often reserved for men. This is generally the case with bicycles, scotch-carts, ploughs and furrows. Petunia was given a bicycle by her uncle, but her husband uses it as if it were his, and it is never available for her to use. This 'pains her', but she says and does nothing about it. Annie had a bicycle which her brother had bought for her, but upon deserting her for another woman in the same village, her husband took her bicycle and sold it, in order to have some cash to give to his new wife. Some unmarried women feel that these resources may be used by women, whilst others feel it is simply 'not done', and prefer to get sons or brothers to assist, even if they themselves own the item. Astis and Agapson, both middle-aged, bought a family bicycle for their nine children.

The most remarkable thing concerning capital resources is the lack of them. Most households have very little in the way of material possessions and capital to fall-back on. Tales of property grabbing on divorce include how after deserting her with six children, Annie's husband took with him all of their few assets including her bicycle and their water containers, and moved over to his new wife at her parents homestead, within the same village. Although he has been summoned by the court, he has refused to go, and Annie's parents have advised her against pursuing the charges. And similar poverty induced selfishness to the extent of Cibwenzis husband, unwrapping his 5th born child, two days after his birth, from the only blanket in the hearth-hold to take the blanket with him to the house of his new 5th wife. Perhaps what is more remarkable is that after such acts, both women have apparently conceived at least a couple more children with the same man.

4.3.3. *Livestock*

Most village free-range livestock (chickens, goats, pigs) were owned primarily by women. Cattle were only owned by men, or men and women together, widows or the autonomous polygamy wives. There is a taboo concerning cattle, namely that a woman should not enter a kraal, or she will perpetually suffer her

monthly bleeding. Biriwira has never entered her husband's kraal, but claims it is just because she doesn't want to, not because she holds any belief concerning it. It is interesting that the only livestock which women 'should' not own is the only one that can substantially reduce on labour needs, and transfer tasks primarily performed by women and children (such as manual weeding and ploughing, and collecting firewood) to being performed by men (such as leading an ox drawn plough or furrow, or pulling an ox-cart).

Hybrid chickens, which have the scope to provide significant cash profit, are reported to generally only be owned by men, with absurd explanations given: "Broilers are too involving for a woman to take care of., broilers require a lot of attention and women are occupied by other things." The two cases of hybrid chickens noted in the case study hearth-holds, were owned by men, however, in both cases all the chickens had died.



Indeed death by disease is a big factor which makes livestock a dubious funds reserve, as the Headman of Mbale can vouch for, having lost the bulk of his wealth in one season. Also theft and poisoning due to jealousy is also a cause of insecurity. Notwithstanding this, almost all households had at least some chickens running around, in case of hunger or some emergency demanding cash. This may also be related to the likelihood of cash purportedly kept for emergencies being rerouted to other individualised expenses, such as alcohol or trips. Milk, eggs and hides are not a big source of food or income as quantity and quality is poor and breeding is a higher priority. Milk yields are low because of the type of cattle and quality of feed, as well as the calves drinking it. Eggs are not eaten, but left to hatch, and cattle are only slaughtered to fund a specific need or emergency.

4.3.4. Cash crops vs. food crops

The classification of crops as food or cash crop is dependant on the market, which in turn is largely determined by government policies and/or large scale developmental initiatives which purchase produce, as these have the potential to create lucrative markets. Generally maize was both the most important food source and income earner last year, thanks to the FRA and its subsidized prices. This is indicated by the

fact that in those cases where there is a separation of ownership/responsibility for different fields with the same crop within a household, it is generally for maize.

Other crops will generally be owned by one or several household members. Generally ground nuts are still a woman's crop despite having become a cash crop as well as an important food crop. An exception is in those cases where household members have managed to source a lucrative market, such as to PAM or for selling in Lusaka, where they may be owned by a male household head. Sunflower which was popularised by Africare and their ready market, is generally still a male crop despite the defunct market. Sunflower is now generally processed into cooking oil in the Boma and used domestically or sold locally. Gardens generally belong to men, as vegetables are not a food crop, but a profitable cash crop, and as noted earlier, garden plots, with good irrigation opportunities are in short supply. Food crops such as pumpkins with low labour demands are not ranked in the scheme of things, but taken for granted.

Job has managed to buy the garden plot he and Petunia previously rented and have worked together on for the past 3 years, with his part of the shared profits. Last year however, after taking a second wife he refused to let Petunia work with him in the garden, instead inviting the second wife to offer her services. Petunia, who is a traditional healer, cursed him saying "you have kicked me away after I sweated for it, I bet you the cows will come and eat it so nothing can be harvested". After the cows had destroyed his crop Petunia told him to buy her own seeds with her own money (earned from crushing stones alone) so she can be the driver of her own portion. Job agreed to this access, but Petunia has not pursued the issue, since the second wife is now installed elsewhere and no longer involved in the garden. Job maintains sole ownership of the garden, but Petunia feels confident that the profit will benefit her hearth-hold, as long as she works with him there.

Cotton was made popular by the option of loans for inputs and potential for large cash incomes on harvest, as well as inbuilt guaranteed market, made possible by the large scale commercialised out-grower concept. The 2002 crop lived up to expectations providing large cash payouts to growers. The survey carried out in 2006 by CCJDP on the out-grower schemes: "Growing Poverty: the impact of out-grower schemes on poverty in Zambia", made for a depressing report. These findings were partially confirmed in the field work for this study, namely that the large cash incomes and intensive labour demands of cotton have a tendency to "exacerbate gender inequality.. with the workload of women being increased...while men use their power to frame excuses for missing work.... However, men have more power to decide how the income is used, often to the detriment of women". The unfavourable price for cotton in the 2005/2006 season, made worse by the strengthening of the local currency resulted in the reality that most farmers worked as 'slaves' for the cotton company, some not even managing to clear the loans taken out for inputs. The labour demanded by cotton meant that less labour was available for food crops. This combined with the highly subsidised prices paid for maize by the FRA, has meant that cotton has been

abandoned by most of the farmers studied for the 2006/2007 season, and few of those interviewed had intentions of planting, considering the guaranteed prices being posted by the cotton marketing companies. Tobacco, another out-grower crop, was also a disappointment for those who attempted it in the 2005/2006 season, with the market not materialising.

The crops popular in the 2006/2007 season did not appear to have quite such a market gender effect as those introduced by the out-grower schemes, perhaps because the gender roles and claims to legitimate uses of the income from them have been established through negotiations over time, and are therefore not as open to exploitative manipulation. Advantage would typically be taken by those with better bargaining power, concerning labour input and decision making power over how the cash resources are utilised.

4.3.5. *Non agricultural skills*

The skills to produce traditional crafts and other non farming competences are highly gendered. Non agricultural skills encountered, providing supplementary cash income for women, included making clay pots, hair saloons, knitting, sewing, traditional healing using herbs, and baking buns or fritters. Generally these were for the local market, and with the exception of baking, were not major income sources, but useful for providing cash for household necessities such as soap, salt, and paying for grinding the maize. A trend observed in three cases was that baking was done by autonomous polygamous wives, who would sell their buns or fritters, as well as their home brew, in their husband's shop which they manned. The sale of buns and home brew was for own profit, whilst the only payment for manning the shop was the stocks they could manage to pilfer without the husband reacting.

Women are fortunate enough to have virtual gender monopoly on brewing. Brewing is generally a relatively lucrative survival strategy for female headed households, most likely because of the limited demands on labour, the ready market and quick returns. In Musakwiya, a village of 63 households, we encountered nine commercial brewers. There is a risk that a batch may be bad, but the costs involved are small, and the cash income important for hearth-hold necessities. Tatenda, a young widow of two years, with a toddler and small baby and no support from the baby's father, manages to get credit from the local shop keeper to buy the necessary ingredients for brewing. A widow we visited managed to support her mother, handicapped brother and three grandchildren with income from brewing kachasu. Brewing is a major income for Cibwenzi, the former polygamist, now divorcee and Annie, who is separated. Although married women also admitted to having the skill, only those in independent polygamist marriages admitted it as being a major source of income. "Wine has helped me a lot" says Lucy with her soon nine children and limited support from her polygamist husband. Amanda knows how to brew but has stopped doing so as this intensifies her husbands drinking. Moses, who is generally in alcohol induced high spirits, spoke fondly of the wine his wife brewed for him alone.

The two widows studied who do not brew, are much more involved in the other activity prevalent in

female headed households – namely petty trading and retailing. Like other predominantly female activities, trading skills were generally passed from mother to daughter, with the option of husbands assisting. Petty retailing was often a sideline activity for widows or divorcees or autonomous polygamous women wishing to increase cash inflows. Owning a shop, is however, not confined to women, nor is manning the shop a problem for married women. The resources involved, both in securing a suitable plot, constructing a building, and purchasing stocks, generally restrict this option to men with alternative sources of large cash inflows (e.g. agencies or other businesses) managed to engage in such. In all cases their wives, daughters or sons were required to man the shop.

Several women had been taught how to brew by their husbands, but few male brewers were encountered and none resided in the villages studied. The crafts of weaving mats and baskets, and wood and bamboo carpentry, are limited to men. We encountered one pot mender and one man engaged in stone crushing to make gravel, as well as one traditional healer (taught by his wife). Moto, an impoverished, illiterate basket weaver, sells his baskets, at a price lower than what he can get from piece work, to the neighbour's son. This man then travels to the neighbouring district's Boma, where they are in short supply, and sells them at a premium price or swaps them for as much maize as they can contain.

The competences of literacy, numeracy and ability to converse in English seem to open many doors. These are often the main qualifications necessary for taking up leadership positions in clubs, groups and developmental initiatives, due to the need to document and partake in meetings and workshops carried out in English. These positions provide access to information and resources and good-will. This leads us to the crucial issue of access to markets and community resources and services dealt with below.

4.3.6. Access to markets and community resources/ services

In general access to markets is a major factor in poverty cycles in Zambia. The government's inconsistent and highly politicised approach to agricultural support structures is most obvious in the provision of subsidised inputs and purchase of agricultural produce. Traditionally the role of groups has been to provide members with improved access to certain initiatives. The DFA's, with support from MS Zambia are attempting to mobilise the farmers into member groups to strengthen their position and to link them with markets, as viable alternatives and supplements to the inadequate local markets.

Through the Ministry of Agriculture the Government provides inputs in form of seed and fertilizer at 60% subsidized rates, for those fortunate enough to access it. The FRA purchases a limited quantity of maize at a minimum of 10 bags per farmer, at very favourable prices, for the country's food reserve. Clearly those who access these opportunities are lucky or shrewd, rather than vulnerable. The only stable market is the brief-case buyers who buy, at around one third of the FRA price, from those whose need for cash flow is too urgent, or are unable to access the FRA market. A more recent actor is the Norwegian funded CoMaCo implemented by the PAM in Nyimba District, to introduce alternative livelihoods for poachers.

The latter also work with the Ministry of Community Development and Social Services at District level with food security starter packs, encouraging production of sunflower and groundnuts for very vulnerable households, for improved nutrition, as well as providing a favourable market for excess produce. 300 packs were given to 'vulnerable but viable' households in the District in 2006, whilst only 147 received packs this year. The initiative by PAM for improved market opportunities for vulnerable households reportedly ended up as a profit making scam for those with information about this market opportunity, who travelled to the remote areas and purchased the crop at a low price, only to resell to PAM at the favourable price.

Clearly those most vulnerable hearth-holds we visited have difficulty in accessing the services and assistance theoretically available to them, and even if a hearth-hold member has access this does not necessarily benefit the most vulnerable members of the hearth-hold, such as step children. In many cases membership to groups gives access. Not all members access equally however, and those with better access are not necessarily the most vulnerable or poor. All interviewed farmers wished to be members of NDFA, but the membership fee was given as the constraining factor for the poorest farmers, who generally were not members of any group. This is the case despite the available option of paying for membership in kind instead of cash. In the villages studied, households with membership to any number of groups was around 20%, whilst in the resettlement scheme it was over 50%. Most households with membership to any group were typically members of several groups, with the average number of memberships per household with membership, nearly 2 for the resettlement scheme. There was a negative correlation between illiteracy and membership to groups providing access to services, and in particular to key positions within these groups. No clear gender patterns were found concerning membership, beyond the lower literacy rate of women compared to men. More men however seemed to be members of MACO Cooperatives, reflecting the traditional view of men representing the household interests. Clearly contracts concerning linking farmers with services, as well as key positions in groups, where beneficiary identification is typically done, were dominated by men. This is even the case in Women's Groups, such as the Nyambete Women's Group, in the village of Musakwiya, where males filled all key positions.

Securing seed and other inputs is a significant factor in deciding ownership of produce, especially for hybrid maize, ground nuts, sunflower, and vegetables. For example, the groundnut and sunflower crops are Sekai's since she obtained the seeds through the CoMaCo programme, although both she and her husband claim common ownership of both the hybrid maize crops planted in each her and his field. In this connection the initiative by Nyimba DFA in the 2005/2006 farming year, whereby loans for a new hybrid Maize seed were available to members, is very interesting. The initiative was first envisaged by the NDFA staff to benefit women, with women being encouraged to secure these inputs. On closer scrutiny however the allocation principle at the decentralised IC level was first come first serve, despite claims that members were evaluated by the Committee for suitability. In the IC's of Musakwiya and Farao, there

were insufficient seeds for members. Here only those who were very fast to hear about the seeds accessed them, not surprisingly this was mainly comprised of the key members and their spouses (giving them double access), “I got one bag and my wife got two, because if I had taken three it would have seemed greedy”. This was happening despite only two other members in the village accessing the seeds. In Mtilizi there was sufficient seed for all those members wishing to access the loans to do so, however this saw non-member relatives of key members accessing the seeds. No gender disaggregated documentation, nor any form of follow-up or monitoring was done, despite being in connection with requesting for loan settlement.

A clear pattern observed is that the individuals with initiative and skills to access information are the ones who engage in the risky activity of commodity broking or selling their produce to buy or exchange with more produce, to then sell again. These were the individuals who were managing to get more profit from their efforts. The risk adverse, or those who cannot afford to make a loss, as well as those who cannot move past the level of looking for the next meal, are unable to participate. As with brewing, the only females who admitted to engaging in brokering and trading were widows and wives of autonomous polygamists. A factor affecting women traders or brokers is that of morality and the related health issue of HIV. A high incidence of HIV is anecdotally reported to be found amongst the ranks of female traders, as they are more vulnerable to rape and pressure to exchange sexual services, right from the point of travelling with lifts to their markets as well as when gaining access to the markets. A widow whose baby passed away six months ago, followed by her husband shortly after, was very ill at the time of the interview, and had passed away shortly before the first follow-up visit. Because of her trading activities the rumours in the town speak of her being responsible for bringing HIV to the family.

The link between having the agency for a marketing company and polygamy can be argued to be stronger than coincidence. Certainly the cash income and travel involved are factors that promote it, but it is also worth noting that both the first and second wives of one case study polygamist, whilst complaining of obtaining limited financial support from their husband, had certainly benefited from his access to and knowledge of markets with favourable prices for their agricultural produce. Lucy is one of the few farmers encountered who still plants cotton – “my husband gives me a good price and I know how to check the scales.”

4.3.7. *Resources: practices, struggles & strategies*

A woman does not easily access land in her own right. Men provide women with access to land, and children are clearly a strategy for women to access land in the absence of a husband. The sharing of produce from fields and gardens is a complex issue, and more so in the case of extended households with constituent hearth-holds. The general rule is that some fields are ear-marked for common consumption and labour or resources are contributed by members of the household/hearth-hold. Other fields are considered as income earners and are produced for sale. A general rule is that the person who has secured

the inputs is the owner and decision maker, whilst those whose labour is used are remunerated with a share, as deemed reasonable by the owner.

In cases of joint ownership the physical location of fixed capital affects the fall-back position and thus the bargaining power of individuals, as exemplified by whether the permanent homestead is constructed matri- or virilocally. Therefore significant strategising and bargaining can be anticipated before such decisions are made.

Taboo's promote men's ownership of the most useful and profitable of livestock, and any new and profitable crop or animal husbandry introduced is invariably taken to become a male domain. Cash incomes from non-traditional crops are more open to manipulation by the male head of the household than crops with established rules concerning the utilisation of resources generated. The importance of government policy and developmental initiatives in creating markets and determining access to the same is paramount. Knowledge of markets and access to the more profitable avenues of sale is a deciding factor in how much surplus a productive activity will generate. The morality issue effectively bars married women from engaging in the more lucrative avenues of non-local retail and trade. Whilst membership and in particular ownership of key positions in groups opens up the lucrative markets created by Government and developmental initiatives.

Literacy levels and the custom of submissiveness and modesty amongst women, as ingrained in the dominant patriarchal bargain, keeps them from accessing knowledge, information and markets, unless through their husbands, or in their own right as female headed households with sufficient status. Clearly avoiding remarrying is a shrewd strategy for self-preservation available in Nsengaland. This applies to widows and divorcees with adequate access to resources and respect, secured through their children, thereby allowing them to function as household heads. The rules guiding moral behaviour are also relaxed for these independent women.

4.4. Labour resources

Labour and workload is a major factor in this discussion of poverty and resource management. In the matrilocality setting where male ownership of land is not a big issue, what is missed most by widows and divorcees is the labour power of the husband, and the biggest attraction of polygamy is the labour power of wives. Husbands and wives are also important for creating children who in turn are also important for their labour power. Children are used for all types of labour discussed in this section. We consider domestic and productive labour separately, and then the related issues of piece work and selling before considering strategies employed by household members in connection with labour related issues, such as the questions of whether workload is an obligation or a bargaining chip.

4.4.1. Domestic activities

In the minds of most the people interviewed, 'Gender' is synonymous with men assisting with domestic

chores. In all households, domestic activities, and cooking in particular were seen as the duty of the woman. Very few men assisted with domestic activities, and generally only if the wife was too sick to get out of bed, and no children being able to take up the slack.



The villages Musakwiya and Farao, have, through their women farmers group 'Nyambete', had some exposure to 'Gender' issues. The MS annual theme of Gender in 2004, had impacted on the members in the form of a gender sensitisation workshop, as well as being the theme of the MS Zambia annual meeting.

Christina mentioned that she had not been in the village at the time of the workshop, but that others had told her that her husband had attended.

He had never mentioned anything about it to her however, and she had not seen a difference in his behaviour. Sekai says that after attending the MS Annual Meeting with the Gender theme her husband would at times assist with some domestic tasks on his own initiative, she could come home from a meeting and find the food cooked, or if he could see she was busy he could take some clothes and wash. In general however when she complains of her domestic workload he remains quiet. Ambuya's elderly husband expresses compassion when she complains of her workload, but keeps assistance to a minimum. It is also worth noting that, despite this exposure, all the key positions in the Nyambete Women's Group are held by men.

Whilst not overly encouraging, these reactions are better than those from Mbale village where it is in most cases unheard of for the husband to assist with domestic activities. On being shown a picture of a man cooking whilst taking care of a baby the reaction from Job was "This can never happen. Unless a wife is sick", on further goading he explains "there are jobs I was doing alone, like digging the toilet, so she must cook alone. Yes they are not so often, but cooking is her duty, not mine". In the focus group discussion men claimed to share the task of fetching firewood, where women fetch smaller amounts frequently and men fetch large amounts using a bicycle or scotch cart, somewhat less frequently. On closer scrutiny it was clear that this was a very infrequent event - "Yes you fetch - once in a year!" It was jokingly agreed that men's most important domestic chore is being in charge of reading the newspaper.

As pointed out by the Chief, for a man who perceives that he would have difficulty in attracting a new wife, either due to lack of resources, sterility, or advanced age, the bargaining power of his wife in the household increases significantly, if her fall-back position is good. This is related to the perceived dependence of men on their wives to take care of their domestic needs, as they consider it inconceivable

for a man to do such tasks. Anecdotal evidence tells of how a formerly affluent, mature man, residing near the palace, has been virtually stripped of his wealth by his younger second wife, whom he married after the death of his first wife. Acting as custodian of his affairs, she has managed to divert resources to her own family. The offspring of the husband, on seeing their inheritance disappear have tried to advise their father, the result however has been that she has demanded that either his offspring go or she will. The compromise to which she has now agreed is for the conjugal couple to build a new homestead on neutral ground away from the influence of his meddling off-spring.

Bearing exclusive responsibility for domestic chores, other than the time these activities take, has serious implications for a woman's freedom of movement. A husband may insist that his wife may not engage in other activities until she has ensured that his domestic needs, as the head of the household are met, such as food being cooked and water for bathing prepared. This means that she may only attend meetings or have personal projects to the extent that they do not interfere with fulfilling her duties at home. Ensuring that domestic chores are carried out, demands access to resources in terms of cash to purchase daily necessities such as soap, salt and grinding mill fees for grinding the home grown maize. It also requires skills and ingenuity in finding ways to meet these needs when there is no cash, and no more maize in the bin. Lastly, it frames the possibility for the male head of the household to push responsibility for providing for hearth-hold basic needs on to the hearth-hold head, and away from him as the household head: "you are a bad wife, this food you have prepared is not enough, and the quality is poor." This is compounded by the husband and other male relatives, possibly accompanied by favourite children, eating their food separately from the women and children, thus making it easier for the husband to abstract from the amount and quality of food consumed by the rest of the hearth-hold.

4.4.2. *Productive activities*

Africa is often generalised as a female farming area. Whilst all women encountered in the study were heavily engaged in productive field tasks, they were not all of the opinion that they carried out the lion's share of the household productive labour. The task of ploughing, usually carried out with the aid of an ox drawn plough, was generally a male task, as was applying chemicals where relevant. Women did more planting and sorting of seeds, and although weeding is not gendered, men were better at finding excuses for missing out. In all cases where lobola was paid for the marriage (generally 1 cow) as is tradition with the patrilineal Ngoni women, the women insisted that their husbands worked harder and longer than they did. According to the wives, even drinking was not an excuse to shirk on work by Ngoni men. Generally the Ngoni husband would tell his wife to return home and cook, whilst he continued labouring in the field.

According to Bongo, this picture as drawn by his wife is not entirely the truth. He rationalizes that she exaggerates his labour efforts in order to recognise that he puts in more resources from the money he sources from non-farm activities. If it is indeed true of most Ngoni households studied that the men put in greater productive labour efforts than the women, a non-tribal related explanation could be that all

Ngonis's were encountered in the resettlement scheme, and most male settlers can be argued to have come to the scheme having chosen farming over some other livelihood rather, than by default, as is the case with many villagers. They may, therefore, be more motivated in their farming than their neighbours who are from the area.

Looking at the Nsenga households, the majority practiced the policy of "go together, come together" as far as field work is concerned. This with the exception of the two divorcees Annie and Cibwenzi who, when married, would return home to cook, leaving their husbands to work on alone. In both cases their husbands ran off with other women, six times in the case of Cibwenzis husband. The explanation given by women who practice the "go together, come together" policy is "love", expanded on as "what will he be doing out there alone". This issue does not come up in the resettlement scheme where, unlike the villages with their distant fields, homesteads are generally on the farm plot. This practice of equal work in the fields also has implications on the resource decision making negotiations, which will be covered later in detail, in that it boosts the woman's claim to the harvest proceeds. The same cannot be said for men, who seem to maintain their claim on harvest resources, regardless of how many excuses they make for not putting in their share of labour.

The marked reduction in adult male labour power available in autonomous polygamous households is interesting. Traditionally a polygamous man is supposed to share his time equally between the households, spending a week or two with one, working in her fields, before moving to the other for the same period to work in her fields. Rather than coping with this double or triple workload the more common hearth-hold type polygamist, simply avoids taking responsibility for the necessary labour. After taking a second wife just over six months ago, Petunia's husband would return to her homestead every few days, and "just be seated", refusing to assist with the manual work in the field. Then in the late afternoon he would return to the second wife's homestead. When she finally threatened to sue him in court he began to assist in the field again. Biriwira tells of how, before her husband took his second wife over four years ago, he was working hard, every day. Now he alternates hearth-holds, spending a week at each, but will only work in the field approximately three of the seven days. Biriwira doesn't say anything but simply looks at him seated. "He is a grown up man, he knows. I shouldn't tell him 'lets go to the field'. I don't know what he is thinking".

Lucy's multiple polygamist husband does not assist her with any labour. If she asks him he says "I have my own plot to farm". It must be noted that both have taken to using a great deal of piece work labour in recent years, especially for weeding. It seems that labour used for planting and harvesting is more important from a strategic perspective, and Lucy makes sure she assists her husband with these in his field, so that her chances of getting a share of the harvest proceeds are better.

An equally, if not more important point to note concerning labour in polygamous households is the incidence of polygamy in cases where a man has several plots, and or business ventures, needing someone who has a vested interest in caretaking, for little or no remuneration. This was the case in various forms in all the cases of autonomous polygamy encountered. In the case of autonomous polygamous households, a common source of conflict is when resources from the proceeds of the labours of one hearth-hold are diverted to another. Gulitsana tells of why she decided to totally separate her finances from her husband: “the other wives wanted to benefit from something that they didn’t work in.”

4.4.3. Piecework

Buying and selling labour locally is an important element of workload related discussions. The need for labour by those hearth-holds with resources meets the need for cash by those hearth-holds without. Piecework can be used for most tasks, from building and thatching homesteads to collecting firewood to all tasks in the field. Weeding is the most labour intensive task and many households struggle with this. The planting workload can be eased by using a cattle drawn plough and in many cases is not trusted to a piece worker. Harvesting is also a critical task generally carried out by household members. Piecework can also be bought on credit, with payment after harvest. This option is widely utilised if a household has a large field/s and is confident of a good harvest. Paying for piece-workers is an option available for household members who wish to use their time differently, but still maintain their claim on the harvest.

After her husband deserted her in favour of his second wife, doing piecework is what got Lucy and her children through 2004 and 2005. Moto feels that piece work is what is keeping his household in poverty, since he wastes his time that could be better spent in his own fields on piecework, several times per week at times, because they do not have the luxury of choosing long term strategies. 54 year old Ambuya and her 75 year old husband are forced to take their orphaned grand children with them for piece works several times a month, in order to get the cash they need for basic necessities. There is not enough money for them to buy the necessary uniforms to send the children to school anyway.

4.4.4. Selling & trading

There are certain rules concerning roles in the selling of agricultural and domestic produce, although exceptions are common. The main rule is that women should only engage in exchanges, such as trading, with other women, whilst men sell to men.



This ties in with the moral principle that women should not interact with men other than family members, and in particular not find themselves in a position of financial negotiation. This results in the husband, should there be such a one, typically being in charge of sales involving larger sums, such as the sale of the annual maize crop harvest.

Garden produce is often sold by either husband or wife, depending on who is around and where the selling takes place, as well as the gender of the customer. Generally, if selling takes place at a local market the wife, or even the children are responsible, since the customers are generally women. Groundnuts tend to break the rules as they are typically the property of the wife, and therefore they are usually sold by the wife, whether this takes place to commodity buyers or by travelling to markets in the Boma or Lusaka.

In cases where the wife is not the custodian of the cash (discussed below), the husband is more likely to be involved in the selling, such that he handles the receipt of cash himself. Interestingly, in the case of Petunia's recently polygamist husband, although she claims that he does not take money from the hearth-hold to his other hearth-holds, and that she is the custodian of all the funds - "Money he doesn't hide", he is the sole recipient of cash from sales of all their produce from maize, the garden and even groundnuts.

Income from non agricultural produce, services and other sources are more difficult to generalise on, other than that funds generally belong to the person who earned/sourced it. The majority of cases with income from petty trading, brewing, baking, are found in female headed households and forms an important cash flow boost being used on immediate needs such as salt, sugar, soap and paying for the grinding mill. This issue will be dealt with in more detail in the following section on resource decision making.

4.4.5. *Labour: practices, struggles & strategies*

Decision making concerning labour is affected by multiple factors. These are interlinked, but clearly distinguishable from the issue of financial resource decision making which is covered in the next section. Labour decisions seem to be less overt than those of monetary resources, as household labour is generally considered to be infinitely elastic. Ideally labour decisions should be planned for when planning for the years crops. The need to consider labour as a scarce resource has become more obvious with the cotton outgrower schemes. This is illustrated in the example of Harry, who saw his friends rushing to get enrolled in the scheme and did the same, only to face Sekai's response when he returned with the inputs on loan: "You have brought us hard labour." Despite her misgivings the family worked hard in the cotton fields and made a Kw63,000 profit for the season after repaying the loan. In comparison Sekai would earn Kw50,000 for facilitating a one day training in how to make cooking oil.

Child labour is extremely critical in most rural households, not least female headed. This results in a constant battle for the individual child, depending on their specific role or position within the household, between the long term benefits of schooling, whereby children who manage to go far may deliver their families from poverty, against the immediate need for their labour to meet the deficit in domestic, productive and selling related tasks. Children's labour is considered as being remunerated by food and accommodation, and does not generally attract supplementary rewards, except for the case of the cattle herders, who are typically remunerated with a cow after some years of labour. This comes at the expense of obtaining an education, as the herder job is a full time employ. This is also the case for children whose

labour is critical to household survival strategies, who must forgo their education for the good of their siblings.

The importance of the labour of wives, in particular in the case of infertile, childless men, or as custodians of the husband's resources, such as businesses, is illustrated very clearly in the polygamous households. According to polygamist Job, "I need wives for assisting me in manpower." The advantage of wives over paid labour is the low cost. Usually they work with no actual remuneration, and their vested interest is in taking good care of the business. Biriwana and her sons are custodians of her husband's grocery shop and hammer-mill. They are expected to hand over all profits to him when he comes to stay in the hearth-hold, every second week. Job has installed his second wife on his urban plot as caretaker of the building developments he is working on. Lucy is custodian of her husband's grocery business, something she does unremunerated, as she is able to sell her home baked buns, home brewed wine and decanted cooking oil on the side as her own business, as well as 'pilfer' some goods for her hearth-hold to which he does not otherwise contribute. Initially the second wife, Gulitsana, who was previously running her parents grocery business, was lured into marriage with promises that they would build the grocery business together. Both felt however the other was diverting resources, and she felt that she was under pressure from the first and second wives and decided to separate their commercial interests. He then invited the first wife to take over the running of the shop with the reasoning: "You left so I had to put another woman there. You think you are the only woman on earth!"

Making excuses for not being able to assist with labour seems to be a common strategy employed by men. If women need to attend to some other business, such as a meeting, this is dependent on all work being completed, including taking care of the husband's domestic needs. Men are skilled in framing excuses for more important matters that hold the promise of increased revenues to the household in the future. Examples are trips to attend meetings or to look for work. This time away from 'work' by men does not seem to affect ownership of the crop.

In all the cases where the husband was assisting with domestic work on a regular basis, the relationship was monogamous and the woman was a member of more than one group, which could indicate some exposure to gender issues. There was a positive connection between the man admitting to assisting with domestic activities (this was also verified through observation), and equal labour time spent in the fields. Also the "go together, come together" strategy employed by wives seemed to promote equal ownership of the crop, as well as being a preventative strategy, keeping the husband from being tempted to run off with other women.

For Bongo, non-farming activities such as attending meetings are consistently prioritised over farm labour. This is due to the access these activities give him to other sources of income, a part of which can be used to pay piece workers, "I'm not lazy, I'm busy with programmes". Like a manager, he goes to the

field mainly to inspect what the family members and pieceworkers are doing. He is careful to make them feel guilty and regularly state that he is not satisfied with their efforts, whilst still supplying them with tea and bread, this “so that they ignore my absence.”

Strategies employed to connect productive labour and resource decision making are covered in the next section. Clearly selling is important as it determines the actual recipient of the income received in cash form, from selling produce or services. Therefore carrying out the physical act of selling is an important strategy in claiming access to funds. And one of the most likely strategies, which surprisingly did not feature much in the discussions where both husband and wife were present, is that of transparency in receipts of cash. Trust, and more frequently justified distrust, is an important factor in this, reflected by the high incidence of cases where both the husband and wife physically go together to sell common produce, or to make a purchase. In the case of Rachael and Yende, a household referred to as being ‘on fire’ after harvest time, she is now formally responsible for receipts from the sale of Maize. This she justifies in terms of her being the member of the NDFA, through which they have accessed the lucrative FRA market.

4.5. Financial resource decision making

Traditionally, regardless of lineage tradition, men are the heads of the household and because of this have the right to control financial and other resources. In Nyimba district, this is not necessarily related to carrying the onus of the main provider, or breadwinner, but is an integral part of the patriarchal bargain. The practice appears to be somewhat more complex and equitable than allowed for in the dominant patriarchal bargain, in the households studied. It is important to note that the rural economy combines the cash based and barter systems. Some households and especially some hearth-holds subsist on very little money, despite money having increasingly a central place in personal well-being. Most likely because of this and their recent emergence, money matters appear to be an area where women's possibilities for manipulation of the conjugal contract are well illustrated. This manoeuvring is the result of much conflict and negotiation. In order to analyse how resource decision making takes place in the households studied, we start by looking at the resource streams and who has custodianship over household resources. We then look at the budgeting process and the resultant spending on different budget lines. We look at negotiations and the claims involved, and round off by considering the strategies employed from a gender perspective.

4.5.1. Cash resource streams

There are two basic divergent modes of operating in a household concerning the cash resource streams. At one end of the scale there is the corporate or pooled model, and at the other totally separate purses. Amai Bank is the name coined in this work for the common phenomenon of the woman as the custodian of the household funds. This comes from the principle belief, reflected in the dominant patriarchal bargains, that women are/should be prudent and responsible with funds. The source of this is somewhat immaterial, but the practice is certainly encouraged by the consequences of failure to conform, such as hunger in the

household or violence at the hands of their husband. This however is not always the case. In some marriages studied the custodian of the funds was the man. The only marriages where ‘amai bank’ was not officially practiced were polygamous or where the husband was clearly financially affiliated to several hearth-holds, or where the wife was very young.

In her former abusive marriage, Sekai “never touched cash”, but only used to get relish from the field. Annie’s ex-husband used to give her “just a bit to keep” “to use if there is nothing for the house”, and he would give her sufficient money and instructions when he deemed a purchase to be relevant. The same applies to Biriwira, who only has cash for relish and emergencies and is therefore, in cases of emergency forced to borrow from her brother-in-law when her husband is at his second wife’s hearth-hold. Clearly, the fact that the man is the custodian of the cash usually indicates that there is a problem, and the result is invariably that the ability of the wife to perform her ‘duties’ as hearth-hold head is severely curtailed. In a focus group session one outspoken woman retorted, “Yes we can be the bank, but without interest, and the husband can withdraw at any time”. A widow told of how despite her holding the money, there were limited options for hiding cash in their hut, and her drunkard husband could not withstand the temptation to steal from the bank as well as build up credits to fund his addiction, thus causing constant financial difficulties for the household. It is also claimed to be a common strategy in households where the woman is the custodian, but not permitted to use the funds, that she steals from the bank an amount she can cover up for, or that she knows will go unnoticed. A readily available strategy to ensure that cash is not appropriated or ‘begged’ by the husband, for his individualised spending, is to ensure that cash is spent on hearth-hold needs immediately.

Amanda feels that she generally decides when her husband can drink and gives him money for the purpose, when she can see he ‘needs it’ and they can afford it. He tells of his strategies for getting her to give him cash for personal use, which range from first showing affection and then telling her what he needs money for – for example lending to or repaying a friend, or pretending that he is sad/ worried/ stressed so that she feels compassion and suggests that he take a beer to relax and feel better. Although no men interviewed admitted to it personally, a common strategy for getting funds should begging fail, is to threaten violence or threaten to leave. However, these strategies are only necessary for funds actually surrendered to Amai Bank, and even there are not the only option since most women claimed it was useless to refuse to surrender cash and try to hide money from your husband: “Where am I going to hide money in this hut? He will find it and beat me for refusing”.

In the case of the poverty-stricken elderly couple Ambuya and Malta, although he is officially the main decision maker, his decisions are based on their discussions. She holds the money when there is some, and when he asks for it to spend “if it is a good reason I can give, but if bad I don’t – such as something that won’t help the household, like special food just for him.”

There are many incomes where there is no proof of the amount received in form of a receipt, or payslip, such as from selling, piece work jobs, agencies or sitting allowances for attending meetings or workshops. In some cases the spouse may have an idea of the amount received, but this could be open to manipulation. In the cases studied it was reported that the majority would be handed over into the household pool. 'Something' significant would however remain for the husband in those cases where he was the recipient – "for him".

Bongo tells of the advantage with his job as purchasing agent for FRA being that they do not pay on time, nor always in full. This enables him to manipulate the situation to cause confusion as to the income actually received. He can then easily claim that a lower amount was received and surrender this to Amai bank, whilst keeping the secret portion for such things as talk-time and beer. "It is easier this way than having to ask for it. She might refuse." There appears to be a silent agreement to pretend that these non-legitimate funds do not exist, whereby if he forgets to remove the cash from his clothes which she takes for washing, she appropriates them for her own personal spending. If he challenges her, he will then be admitting that he keeps funds from her, and will have to answer to this reality. Unless the amount is substantial, in which case she will ask as to the origins and he will duly fabricate an acceptable explanation and surrender it to Amai Bank.

If Sekai hears that a meeting Harry attended attracted an allowance, she challenges him, even though the reply is invariably "I'm sorry. I spent it." Drinking sprees when there is money in the pocket is a common phenomenon, which conforms with the belief that men are irresponsible with cash. This is more legitimate than running up credits for drinking sprees, which for Harry seems to be a thing of the past since after a brewer came to the homestead asking Sekai to settle the credit, she sat down with Harry, in private, and had a serious talk about it: "You are not supposed to do this". However, running up credits is a strategy employed by men, when an income is imminent, as it is a legitimate reason for failing to hand over the full amount to the wife: "I had borrowed a Kw50,000 from my friend, so obviously I had to repay him" - thus a tactic to keep a larger portion of income for personalised use.

A common strategy employed by mothers is to send one of his children, typically a favourite child, to ask the father for some item that has run out, such as maize-meal, to gain access to funds withheld from the common housekeeping money. This strategy avoids the aggressive reaction that can be provoked when the request comes directly from the mother.

One striking trend was that monogamous households which ended in autonomous polygamy or polygamy/separation had not even feigned to follow the tradition of the woman being the custodian of the cash when the relationship was still monogamous. This could indicate a man who needs the freedom of non

transparency in financial management. Also, the introduction of separate resource streams once a marriage becomes polygamous is common. This is obviously necessary when the husband spends extended periods away from the hearth-hold, but also if the wife will not accept that money from her hearth-hold is spent on another, as is the case with 1st wife Lucy and 2nd wife Gulitsana: “the other wife wanted to benefit from what she hadn’t worked in”. However, as mentioned previously in the case of Petunia’s recently polygamist husband, she claims that he does not take money from her hearth-hold to his other hearth-holds and that she is the custodian of all the funds - “Money he doesn’t hide”. It is again worth noting that he is the sole recipient of cash from sales of all their produce from maize, the garden and even groundnuts, thus raising the question of whether significant inflows are withheld furtively.



In the single case of the cooperative polygamous household, where the two wives lived in the same house and worked the same field, it was the male holding the funds. Now that the couple is in a monogamous type marriage, the woman is the custodian of the cash. The explanation for this from Yende is “I can keep the cash, but I don’t want to quarrel. If it is finished she may think I have spent it in other ways, such as girlfriends.”

That he has significant expenditures on personalised needs indicates that this would be a likely scenario, rather than unfounded distrust on her part. It is also interesting to recall that it is also she who is in charge of the receipt of funds from the annual harvest, indicating a good deal of negotiations have, and continue to, take place surrounding this particular conjugal contract.

4.5.2. Budgeting & spending

Decision making forms concerning household/hearth-hold resource allocations can be divided into two extremes, namely following a hierarchical order or being more egalitarian in nature. There has been a good deal of training in agricultural budgeting by ASP (Agriculture Sector Programme) as well as other actors trying to encourage the farming as a business approach. This seems to have created an environment with a larger degree of information sharing and transparency within households as far as funds are concerned. Wives and other family members are encouraged to share ideas, as well as to give advice and feedback on plans and budgets made, even if the final decision is made by the head of the household, be it a male or female. It should be noted however that the field work was done just before harvest. The annual cycle as told by the Mtilizi focus group is: before harvest - “ah, you are my wife” (all nice), but not so after harvest, when men tend to forget the wives if the money is there. Now that women have more knowledge and information about prices and financial management in general, “quarrelling can last for

three days” and beatings are common. Tales from the local court in Mbale tell of queues outside the court after harvest, of husbands issued with summons for divorce proceedings on the grounds of wasting harvest money. Most of the households interviewed claimed that fighting at harvest time is especially prevalent in households with “drunkards and cotton farmers, because of the cash”, most however had a story from their own experience when provoked.

It is relevant to note that in cases of very vulnerable households, where very little cash is generated and budgeting is at the level of trying to find the next meal, the process is somewhat different. It would differ considerably to cases where there is a substantial harvest income that needs to be allocated such that the household’s well-being is secured until at least the next harvest. In the case of 54 year old Ambuya and her 75 year old husband, all maize, groundnuts and pumpkins (including the leaves) are kept for eating. The three orphaned grandchildren staying with them have long since dropped out of school, although it is for free, since there is no money for uniforms. The three chickens are for eating or emergencies. Cash for the grinding mill and salt is obtained by going with the grandchildren for piece works and repairing pots. Second hand clothes were sent as a gift from their daughters.

Rachael and Yende, who are under the ASP programme, explain their formal budgeting process. They sit down and say “we have this money, what shall we do? First we must repay our credits, and then discuss what to buy. Once we agree we always buy what was agreed.”

Before their household was chosen as an ASP target, Harry used to make the budget alone as the head of the house. ASP has the approach that family members should identify targets together and plan how to reach them together, and the training they provided encouraged Harry to involve Sekai. They now discuss and make better decisions and have reached their targets. “If one comes with items not in the agreed budget the other can disagree”.

Only in the case of three households was it the man who made the budgets alone - in all three the man was also the custodian of all cash except for emergencies and relish. Two of these were polygamous, with both Cibwenzi and Biriwira admitting that the husband would make good budgets and good decisions. With Cibwenzi’s husband however, this was only the case in the periods between girlfriends and wives, when he would return to her household. In both cases the wife did not feel that he took money from the hearth-hold funds for his other women. In the case of Annie, who is officially separated from her husband who took another wife 5 years ago, (although he continues to father her children) she is not so sure that he did not waste hearth-hold money, and estimates that 80% of money from sales of household produce went to his personalised needs. Even her brewing money would be handed over for him to budget with. “This time I am free, I have the cash and I know how to use it. The problem is the workload.”

In the case of widows heading households, there was a distinct preference for collective decision making. Obedi feels that she makes better decisions now that her children and younger sister are old enough to give advice: “sometimes I made bad decisions before on my own, such as to buy too many tomatoes for reselling, which then rotted.” Eliza is used to taking decisions since her husband was always too drunk to participate. Now as a widow without the drain on resources of funding his addiction, she is able to plan and manage rationally, and use the income carefully in line with her decisions.

4.5.2.1. Budget lines

As discussed in the previous chapter on methodology, a simple method was employed to get some idea of which budget lines featured in each household as well as to obtain weighting on them. This was the use of water glasses with pictures representing likely budget lines on the actual glass. Respondents were then asked to pour water in the different glasses to represent how much was spent on the line for a specific harvest e.g. the maize harvest 2006. They were then asked about other crops where the harvest had been significant, as well as to comment on differences between years, “and how did you spend the ground nut money last year”.

The table below shows how many hearth-holds indicated the various budget lines as having the largest share or weight = 1, or the lowest share = 5, 6, 7 depending on the number of relevant budget lines. The total column shows how many hearth-holds considered the item as a relevant budget line for the funds under consideration. The average weight shows how large a share of the total funds pool considered was spent on a particular budget line item. The smaller the figure, the higher the weight on average. It should be noted that the figures are based on a very small population of case studies – nineteen hearth-holds, and much uncertainty surrounds any statement on budgets and spending, due to lack of documentation by household members and multiple income sources, several of which are not cash based. Therefore, any trends observed should be considered as being open to generalisation only after much deliberation.

Figure 4: Weighting of budget lines

Weight in Cash Budget of Budget line	Highest ← ----- → Lowest						Total # of Occurrences	Average Weight
	1	2	3	4	5	6 / 7		
Basic Food	3	3	3	4	1		14	2.79
Inputs	3	5	1	2			11	2.18
Investments	6	2	2		1		11	1.91
Emergency			1	3	2	4	10	4.90
Education		4	3	4	2		13	3.31
Clothes	1			1	3	1	6	4.33
Luxury/Man	1	1	3	1	4	4	14	4.29

Basic food was a significant element in all budgets, but less so in the annual budget since most food is self grown. In the cash budget basic food constitutes paying for maize to be ground, buying maize when own grown maize reserves are finished, as well as buying salt and sugar and other foodstuffs (relish) not home grown. Often these items would be supplemented by other income sources in the course of the year when

harvest funds were exhausted. Piece work and payment in kind were important basic food source supplements prior to harvest.

Investments and inputs were generally the largest outlay in the annual budget, particularly in those households where it was a relevant post. Hybrid seeds and fertiliser are a significant expense however the harvest income from 'modern' farming is substantially higher than with the local maize. Seeds for vegetables are also expensive. In the most vulnerable households inputs were not purchased, but local maize and groundnuts grown from seeds kept from the previous harvest, or given as gifts from family or support from PAM. Investments were typically ploughs and brick houses with iron roofing as well as cattle. These act as an important labour saving investment as well as other livestock such as pigs and goats, which serve as a funds reserve for emergencies, or secondary school fees - unless they get sick and die, as is regularly the case.

Ready cash for emergencies was usually the smallest budget line, and was generally used up before any emergency could claim it, whilst chickens tended to be the more reliable emergency fund. The importance of education in the budget depended on the number of children in secondary school, as the expenses for primary school generally only constitute purchase of uniforms and materials. Secondary school fees were the single largest reason for selling livestock such as pigs and goats, which are generally a source of savings. This was also the item most often supported by non hearth-hold members, such as uncles or absent fathers/ex-husbands. In line with this, it was also often the cause for hearth-hold members being sent to stay with relatives in a better position to support their education costs. Clothes, blankets and other basic non food stuffs did not generally feature as a budget line in the annual harvest budget, but would be purchased from petty trading in many cases and given as gifts from relatives, as well as from any balance remaining in the harvest budget.



The male head of household's private budget for individualised spending factored in most married hearth-holds. It was however generally claimed to be the smallest outlay, and it is likely that it largely consists of funds that do not reach the Amai Bank and therefore do not feature in explicit budgets. This is generally found to be the case with the exception of a few of scenarios. These are polygamous households, in particular those of the hearth-hold type, or drunkards, where male individualised spending could dominate all other priorities, but frequently could not be estimated, as transparency of household funds was marred, and the majority of funds could be assumed to not reach the hearth-hold

In the case of Job, all income generated by the separate hearth-holds of his various wives/girlfriends are submitted to the appropriate wife as custodians of the cash. The only transfers occur through the money he 'begs' from his wives for his individualised spending. Yende has a similar strategy of 'begging' for money for individualised spending. His reason, given three to four times per month for the past three years, is invariably cash for taking trips to major towns to search for lucrative employment as a driver or contractor. Despite this being a massive resource drain on the household funds, Rachael invariably gives him money if it is there, despite her misgivings. This she does because of his insistence that this time he will find the job that will deliver them from the labours of small scale subsistence farming. "In myself, I am tired of farming. I want a change. I want to be someone who is OK, and can use piece workers instead."

4.5.3. Resource decision making: practices, struggles & strategies

We can summarise the trends concerning decision making and resource streams across main subgroups of hearth-hold heads and or conjugal couples as is shown below. It should be noted that these figures are based on a very small population of case studies – nineteen hearth-holds. Therefore, any trends observed should be considered as being open to generalisation only after much deliberation, and in connection with other information. In addition to this caution, another is the difficulty in classifying a hearth-hold as either hierarchical or egalitarian, as most have elements of both. Also, the classification of pooled or separate resource streams should be seen in light of the fact that in hearth-holds where the official system is pooling of resources, the practice is however, characterised by substantial amounts being withheld from the pool. In the table below Amai Bank refers to where a woman is the custodian of the funds, whilst Bambo Bank refers to a male holding all the funds.

In the table the classification 'settler' is only used in those instances where a hearth-hold is established in an area where there are no kinship ties. The fact that this figure is so low is as much an indication of families either settling with their kin, or attracting their kin to settle with them, as is often the case with the large fertile plots in the resettlement scheme Mtilizi.

Figure 5: Resource decision making patterns

Decision Making	Resource Stream		Mean		Kinship-locality				Tradition		Wealth			Total # H.H.	Sum
			Age	Education	Settler	Both	Matri	Patri	Matri	Patri	Trying	Poor	Suffering		
Hierarchical	Pooled	Amai Bank	39.8	4.2	1	1	2	2	4	2	2	2	2	6	11
	Pooled	Bambo Bank	34.4	5.6			1	4	5		2	1	2	5	
	Separate	Bank													
Egalitarian	Pooled	Amai Bank	38.6	5.8			4	1	4	1	1	4		5	8
	Pooled	Bambo Bank													
	Separate	Bank	40.7	4.7			3		3		2		1	3	
Total			38.2	5.1	1	1	10	7	16	3	7	7	5	19	19
					19				19		19				

Where hierarchical type relationships are defined as the male being the decision maker, there are more of these hearth-holds than those where decision making is said to be of a joint nature, which are classified as egalitarian above: 11 vs. 8. There is no scope for totally separate resource streams in a hierarchical type relationship. There are however almost as many instances of the male being the custodian of the pooled funds as of the woman: 5 vs. 6. There are no instances of the man being the custodian of the pooled funds in an egalitarian relationship. Separate resource streams are in fact very common, notably in polygamous situations where the husband is not the main decision maker. The wives in the latter group have a higher average age. There is a lower average age of the wife in households where the male is the decision maker and custodian of cash.

Where the hearth-hold is physically located matrilocally (in the kinship village of the wife) there is a dominance of egalitarian relationships, while virilocal hearth-holds are almost exclusively hierarchical. Looking at kinship tradition, where in all three hearth-holds with patrilineal traditions the woman is the custodian of the cash. In terms of wealth ranking, hearth-holds which are doing ok seems to be fairly equally spread across subgroups. The group which are poor (but not suffering) is dominated by egalitarian decision making, with the woman as the custodian of funds. The majority of hearth-holds which are suffering, (4 out of 5) are to be found in hierarchical relationships.

What is more interesting than establishing sub-groups, which may or may not be representative, is looking at trends in the many strategies in play. These are observed in the household/ hearth-hold interaction, as well as in the decision making processes concerning money and other resources. One crucial point is that a good deal of these strategies would not be possible if there was complete transparency in cash management, as they are centred on withholding or manipulating information. Although the concept of trust is relevant in some households, it is clearly not the 'norm'. It is also obvious that the altruistic male head of the household targeted in many development initiatives is the exception rather than the rule. The 'norm' of the wife as the custodian of funds due to her responsible 'nature' is somehow at odds with the

myth of the household as being headed by a male head who acts in the interests of his one wife and his children. Certainly, even the more legitimate strategies used by men to keep a larger portion of cash resources for individualised needs, in those households where the hearth-hold head (the wife) is the custodian of the cash, indicates the problem. These strategies can be summarised as follows: building up credits, spending a portion before reaching home (usually on drinking sprees), and claiming smaller than actual receipts. The other strategies employed which are also widespread but generally not endorsed openly include: not handing over the cash, and/or threatening or using violence if resistance to taking cash from the household pool for personal needs is attempted. Although being the custodian of the cash only gives partial control over spending, it does provide a hearth-hold head with some scope for agency in managing the process of meeting the basic subsistence needs of the family. An interesting finding is the fact that wives in polygamous situations, where the husband is not the main decision maker, have a higher than average age than wives in hearth-holds where the male is the decision maker and custodian of cash,. It could indicate that contrary to the idea that young women are more empowered, conjugal contracts are negotiated over time, and/or that older women are better at acquiring rights of custodianship over the funds.

The myth of a household being headed by a male head who acts in the interests of his one wife and his children is also exceedingly difficult to apply in the many possible and fluid forms of household encountered in Nsengaland, not only those which were female headed. In particular the following forms differed dramatically in their resource allocation patterns:

- households which were logically closer to the hearth-hold form, with no, or a part-time, adult male member;
- the extended households with several adult members, including couples with nested hearth-holds;
- hearth-holds with step children, or orphaned nieces/nephews/grandchildren who may be considered as second rate members;

Some hearth-holds could not rely on the traditional male head of the household to take a constructive lead in resource decision making, and in many cases could not count on any contribution to the hearth-hold by an adult male. In some cases there could be an absent male spouse, to varying degrees, for example due to work or polygamy, whilst there is also the case where a male could be present most of the time but is incapacitated by alcohol. from participating. In the cases where there were some inputs of resources by a part-time adult male, these would be erratic and often unrelated to the well-being of the family. A female adult was in essence responsible for all aspects related to family well-being, with either a full or partial decision making mandate. The latter is generally a problem in terms of being able to act in a way that is in the best interests for family well-being. Cash resource streams were generally separate in this hearth-hold form, with the husband not handing over his cash resources to the head of the hearth-hold for her safe-keeping or custodianship.

The extended household form was often headed by a female adult, with however sub-units or nested hearth-holds, often with both common and separate fields and cooking pots. Decision making in these households for decisions which impacted on the whole unit generally involved all adults, though with the head having the final say or veto right. The corporate nature is likely related to the interdependency of the units on each other and common desire to remain affiliated to the larger household unit.

Hearth-holds with step children or other children who are only blood relatives of one of the spouses were frequently seen to need protection by their blood relative against not receiving a share of hearth-hold resources. This necessitated extra bargaining chips for use in the bargaining process with the unrelated spouse. In the hearth-holds where the ‘going together, coming together’ policy is followed strictly in field tasks by the woman who refuses to come home early, despite being unhappy about her larger share of the domestic chores, this meant that the couples agreed that financial decisions were made together, with neither having veto rights: “We sit together and decide. One can have a plan but has to adjust if the other one disagrees”. This could indicate that for the women to have an equal say over the financial decision making for a specific crop, they need to be able to claim to have put in equal labour. Sekai’s husband explained that “we have to start the programme together and end together”. The common factor amongst these hearth-holds, of step children on the wife’s side from a former marriage, and of the mother needing to boost her bargaining power in the hearth-hold to ensure that these children’s basic needs are not neglected, was only apparent in later interviews with the wife alone, and was not admitted to being an issue by the husband.

Following on from the last point, there does, in households where the couples claimed a large degree of joint resource decision making, seem to be some connection between wives becoming strategically involved in resource allocation decisions and the need for this. That is, strategies to influence budgeting and spending were more prevalent where the woman felt that husband did not act in the interests of other/all household members, either through bad decision making or more individualised preferences, as compared to those where a wife felt her husband was adept at it, or where he brought in sufficient supplementary resources to compensate for his individualised spending habits.

4.6. Socio-economic processes

There are some processes that can be observed in the society at large which frame what opportunities the individuals we have been studying possess, and what they feel is legitimate behaviour. These processes impact on how family members interact and therefore their decision making processes. The processes which seem to have a cross-cutting nature in the cases studied, and which we will briefly reflect on in the following, are literacy and the impact of teenage pregnancy on schooling levels, migration and its impact on the traditions of the Nsenga, Government policy and the written law, and lastly the developmental initiatives taking place in the district.

4.6.1. *Literacy & teenage pregnancy*

There is a clear connection between literacy and the empowerment of women, which I shall not endeavour to go too deeply into, other than to state the issues which are clearly relevant in the household resource decision making processes. A vast majority of the women interviewed – nine, ended their education because of pregnancy. Two managed to complete secondary school before falling pregnant. Five have no schooling at all. Of the remaining three, one stopped due to lack of funds, and the education levels of the remaining two are unclear. Girls are still not permitted to attend school whilst pregnant, and therefore have to hide the pregnancy. Only by doing so can they complete the academic year. A recent amendment to government policy allows them to return to school some time after giving birth. This however rarely actually happens.

Literacy appears to work in multiple ways regarding the empowerment of women. It improves their ability to understand money issues, and leaves her less vulnerable to being misled by her husband, or others, in financial issues. It also increases her personal sense of self-worth and gives her self-confidence to speak out, as well as positively influencing her husbands' assessment of her analytical and decision making abilities, avoiding the: "what can you tell me, after all you have not gone to school" reprisal. However, it would appear that these advantages compete with the attraction of having children and starting a family unit. The latter statement assumes that girls have considerable agency over their bodies, which may not always be the case, and certainly in the terminology of Bourdieu³⁴ (2001) there is a bodily disposition for this behaviour that reasoning, awareness raising, and discussions are not likely to change significantly. This creates something of a catch 22 situation since education and family structure are two of the main factors with radical transformatory potential on the structures perpetuating masculine dominance. That women like Amanda, who have only reached Grade 5, whilst her husband completed secondary school, feels confident in her numeric skills, is heartening: "I may not be very educated, but I can budget!"

4.6.2. *Migration & tradition*

The effect of migration is likely to be most significant in road side villages and resettlement schemes, which attract more settlers than the more remote settings. For example in Mbale, and old established village, only 8 km from the main road, the percentage of settlers is 7% as compared to the 26% of Mtilizi (the resettlement scheme) and Farao (the small roadside village), and the 14% of Musakwiya³⁵, which is very near the road, but much larger and more established than Farao on the other side of the road. The effect of migration is most obvious in the resettlement scheme where the neighbouring Ngonis are quite prevalent, though still a minority. The effect that this has on Nsenga matrilineal traditions is difficult to isolate, as there is also the factor of large farm plots with title deeds, as opposed to the traditional land

³⁴ His book 'la domination masculine' from 1998 (I have used the 2001:33-42 English translation) gives a discussion of symbolic violence that provides an interesting perspective on this.

³⁵ The population is a sub-sample 1/3 of the entire Musakwiya, comprised of the members of the Women Farmers Group 'Nyambete'. This may affect the figures.

holding system as followed in the village setting. Interestingly there were no unmarried divorcees in Farao or Mtilizi, with the exception of one male divorcee in Mtilizi. With a whopping 23% currently unmarried female divorcees in the predominantly matrilineal village of Musakwiya³⁶ and 12% in the predominantly patrilineal village, Mbale³⁷ (not including the one male), there is some indication that marriage is indeed 'cheap' amongst the Nsengas, and that this is more prevalent where there is a fall-back matrilineal village to go to, or remain in.

Certainly migration introduces and promotes alternative discourses which can be incorporated into or replace existing norms, depending on whom they advantage and how they are promoted, particularly when they are in line with government policy and the written law. There seems to be a clear opinion on the part of the settlers that the matrilineal traditions are inferior to theirs: said by an Ngoni man "we are now developed, so even Nsenga children belong to men." The words of a non Nsenga employee of a local authority, reflect the derogatory opinion of settlers of the local traditions: "Matrilinial is not good – the women cannot stay with one husband all of life, when he has gone to her village, then after a certain time, if the woman is silly, he will say this is too much and leave, or the same woman will chase him, the woman has control. This encourages a lot of immorality. Bargaining power is there, but it doesn't seem to help them to raise their standard."

4.6.3. The written law

As mentioned earlier, customary cases are referred by the village Headman to the Chief, who will hear the cases and pass judgement, or pass them on to the local court. Traditional law is slowly being phased out with the repugnancy clause which states that if there is a conflict of tradition causing hurt on a person, the written law should always be followed, such that in theory tradition can not cause injury or hurt any person. The fact that government policy and the written law does not recognize that several of the largest tribes in Zambia are matrilineal by tradition, has a huge effect on contemporary practice as it, in effect, declares what is legitimate. In particular inheritance of properties is a big factor, where legally children and dependants inherit from their father, who in Nsenga tradition, should be more concerned with the children of his sister than his own. Also divorce law, which can award custody to a father should he so wish, if he is in a better financial situation than the mother, is at odds with the tradition. Knowledge about the law is also important as it can be misconstrued either intentionally or not, and the threat of it used as a bargaining chip. The option of victim support, and or divorce via the courts, was observed in several instances to make women more bold and confident of their rights. Also the threat of resorting to it seems to have significant effects in encouraging men to take some responsibility for the well-being of their children. The hard handed methods employed by police are also important in reducing wife beating and outright theft of a spouse's property. Women considering approaching victim support however encounter

³⁶ 55% of households in the Musakwiya sub-population are in the village of the principal female's lineage.

³⁷ 53% of households in Mbale are in the village of the principal male's lineage.

substantial resistance from their families, who fear repercussions from the other family as well as the bad publicity it gives to the family name. The possibility that he could die in custody is apparently likely enough to act as a significant deterrent for her family, who would be blamed for the death. Bizarrely enough, the offender is seemingly rarely motivated sufficiently by the prospect of severe repercussions to actually find the funds he has been charged to pay, despite their modest size, as this is generally set in proportion to his level of affluence. Cases of rape (outside marriage) are said to have been reduced significantly in the district since the courts have taken a hard line.

The fact that most government employees and local authorities are dominated by non-Nsenga people, who may or may not understand, or respect local matrilineal traditions, can be assumed to have implications on how government policy is implemented, as concerns traditional rights and obligations.

4.6.4. *Development initiatives*

The incidence of developmental initiatives in rural communities is highly variable and not necessarily related to needs. According to Chambers (2006) in his article on the traps and biases in working in ‘Poverty Alleviation’, the accessibility of a location as well as other more random factors, such as vicinity to leisure activities has more influence on the choice of location than any analysis of requirements. The short term importance of development initiatives in affecting and manipulating behaviour of beneficiaries is significant. The reason behind this is related to the scope of these initiatives to affect resources, as well as the immediate benefits of the trainings provided.

In particular the initiative of training in budgeting for households, in the ASP designed household approach appears to have had a marked impact, with their promotion of rational planning processes via transparent budgeting and resource decision making involving all concerned household members. The initiatives, which adopt a ‘single representative acting in the interests of the household’ approach, seem primarily to have an effect on the bargaining power or knowledge base of the individual who has secured participation in the initiative, and therefore the impact on the rest of the family largely depends on the interests of the individual coinciding with theirs. A widespread example of where this approach is important is the predicament of step children, whose parent may need to boost her/his claims to household resources to bargain in their interests.

It appears that gender sensitisation can have some impact if both husband and wife are exposed to it together. If the target is an entire village, it becomes more acceptable for individuals to change behaviour in the eyes of other community members. “Since these groups are here and advising us, every thing has changed” says a member of the Nyambete Women Farmers Group. It is important that Gender is not only understood as the domestic workload, but also covers resource related and other decision making processes.

In fact the central premise of the male as the head of the household seems to be off limits to questioning, with only minor peripheral manipulation tolerable. This is certainly a constraining factor on approaching strategic gender needs, as most initiatives focussed on women need to be justified in terms of addressing some practical gender needs, whilst respecting the dominant patriarchal bargains.

The gender power relations continue to negatively affect participation of women, even in approaches such as that of ASP which is focussed on households and not individuals, and results in non-involvement in activities aimed at enhancing their socio-economic standing. This is reported (ASP 2006) to be a problem in communities with strong cultural values hindering interaction between men and women.

It is relevant to note that there will frequently be several developmental practitioners or initiatives in play in a specific catchment area at any given time, most likely competing or competed for by the same beneficiaries. This is reflected by the number of groups and projects specific that households are affiliated to. It is also likely that those who will access or participate will be those who know how to go about this and have accessed in the past. Thus it is common to find that the same members of the same roadside communities are constantly participating in several initiatives, all aimed at behavioural change whilst residents of villages less than a days walk away have never even heard of the available options, and continue their lives unaffected, unless as unknowing participants in the scams of enterprising individuals who have access to lucrative opportunities.

4.7. *Conceptual framework reconsidered*

This chapter endeavours to return to the concepts and conceptual frameworks suggested in Chapter 2, the literature study, vis-à-vis theory and existing empirical research. We summarise the findings of the research as subjected to the central concepts proposed as potentially relevant. We start by summarising the household forms, and considering Ekejiuba's (2005:42) hearth-hold concept, and thereafter reconsidering the three different theoretical positions on intra-household resource allocation favoured by Koch (2001), namely Sen's 'Cooperative Conflicts', Whiteheads 'Conjugal Contract' and her own 'Strategic entries' in light of the findings. Thereafter we conclude on these emerging concepts.

4.7.1. *Household vs. hearth-hold unit*

Looking at the three ideal/typical models of the domestic unit, namely that with the male head acting in the best interests of all the members, the joint resource management model and the separate accounting units model, the following can be summarised from the findings: It is possible that there were some households encountered which could be said to have a male head making resource decisions on behalf of, and in the interests of the household. These are the exception rather than the rule. One case study household appeared to be such, however with some elements of joint resource management, with the husband clearly making the plans and then discussing them with his wife. Another more frequently observed model was with the husband as the owner of all assets, custodian of cash and main decision

maker of all resource related issues. The women in these relationships were not happy with the state of affairs and felt that they lacked the scope to fulfil their duties as heads of the hearth-holds. The relationships tended to become polygamous with some ending in divorce, if the wife refused to remain in polygamy.

What is more common with married couples as well as extended households is a combination of pooled and separate resource streams. Funds from certain activities are pooled in theory – although in practice a certain share might be either overtly or covertly retained by the husband, particularly if he was the recipient. There is generally joint decision making over these funds, with the wife acting as the custodian. Other sources of funds might belong to individual household members, with the individual primarily responsible for decision making regarding their use.

The female centred hearth-hold unit seems to be a relevant unit of analysis for what are in practice female headed households. Divorcees are often in the same situation as the autonomous polygamous household, in that any adult male contribution cannot be counted on as systematic. The question as to the option of using the hearth-hold concept to enhance the household unit concept, as envisaged by Ekejiuba (2005:42) is relevant. Clearly incorporating the idea of the hearth-hold unit has many advantages over the black box household unit. As single-male headed households appear to be a rarity, the use of the hearth-hold as a means for working with communities would not leave out a significant group. Rather there would be a greater likelihood that the positive impacts in terms of resources would have a greater chance of benefiting more members of the hearth-hold. For activities where the focus is on issues which are clearly in the domain of women, such as many well-being issues, it is highly appropriate to use the hearth-hold concept at the analysis stage. There is a danger of such an approach being used indiscriminately in the implementation of developmental initiatives. It could have the effect of further legitimising or enabling men to further disengage themselves from taking (joint) responsibility for household well-being. This prospect is discouraging.

Based on the insight gained from using the hearth-hold concept in this research, I would suggest that utilising the hearth-hold concept as proposed by Ekejiuba in efforts to understand the dynamics of the relationship between the household and hearth-holds, can provide insightful gender disaggregated data. In particular the following processes are interesting: the ways in which hearth-hold heads take turns to include the household head as a consumer within their unit, the inter-hearth-hold competition for the expected contributions from the household, and lastly how hearth-holds strive to protect their autonomy and financial independence and yet cooperate to ensure access to production factors and the survival of the total unit. All of these issues can easily be omitted if the approach neglects the issue of constituent hearth-holds making up a household.

As mentioned earlier, in Nsengaland, the household form is very fluid and dynamic. One husband or wife for life is rare and most individuals have moved the location of their household several times. The importance of children's labour, as well as jealousy and personal interests of husbands and ex-husbands, are factors that play a big part in the structure or form of a household, affecting the resource allocation patterns in seemingly illogical ways. In order to get a better understanding of intra-household resource allocation patterns, we need to go beyond understanding the form of the household, and analyse what factors affect the bargaining processes that take place, and the ways in which power is played out. This shall be considered in the following.

4.7.2. Cooperative conflicts

Sen's bargaining model of cooperative conflict does certainly provide several useful concepts which are considered in light of the research findings below. We simultaneously consider theoretical criticisms of the approach, as well as the refinements suggested, in the context of understanding the bargaining process of power-as-played-out and shaped by the relative power of the individuals within the household.

4.7.2.1. Fall-back position

Personal resources (material and non-material) are important for shaping how far an individual will go in bargaining. The options an individual has outside the household, both materially and emotionally, seem to be very relevant to the persons ability to secure a favourable outcome in bargaining processes. The fall-back position concept is highly relevant in Nsenga land where it is as common for a married couple to reside matrilocally as virilocally. That Harry and Sekai only managed to put up a permanent domestic structure last year, and still have not completed it (the floors are still dust and the roof is not fixed), is closely linked to the fact that they reside in the village of Sekai's lineage. Harry does not want the house to be there, as it increases Sekai's bargaining power in that her fall-back position is improved. Her strategically quietly put assertion: "I don't fear. If you don't want me, you go back home", carries more weight in bargaining when he has something material to lose by deserting her.

Networks³⁸ can function as a fall-back position, and in this capacity as well as in their own right, shape practices and outcomes. Other than the kinship ties, networks that were encountered were those with neighbours, a common source of petty cash loans for basic necessities, as well as in the case of men, friends from whom they could borrow for drinking sprees. In Mtilizi, there was an abundance of groups, clubs and schemes, some of which were seemingly operated on a volunteer basis for altruistic reasons. It was here that we encountered the only savings scheme which was started by local women "since many women were looking for loans from each other", and is something of a source of pride because of its success. Both Gulitsana and Eliza want to borrow to upgrade their business of trading in basic commodities. Both feel the 20% interest is fair. Amanda wants to borrow from her savings in the scheme

³⁸ Using Koch's (2001) interpretation of networks as organising practices which are collective and collaborative with certain repetitive and regular patterns.

this year to start growing Irish potatoes and tomatoes to sell at the local market, and then with the profit buy stocks to start a small shop. These activities can be seen to boost the fall-back of women, in that the women (primarily autonomous polygamists) who operate with separate resource streams and make their own autonomous financial decisions, all have retail businesses in their own right.

The fact that resources act as forms of bargaining power, that may themselves need to be bargained over, and the outcome of the bargaining may in turn strengthen a persons bargaining power in the next round, is clear ,especially in terms of the resources that improve the fall-back position.

4.7.2.2. *Perceptions & legitimacy*

The influence of perceptions on actual states and outcomes is also central. In particular the perceived contribution, as well as the perceived interests in terms of the importance of own well-being. As Agarwal (1994) notes, perceived self interest is a complex concept, as is attending to the needs of children, or other family members might benefit women in the long run - a situation of coinciding interests. The point made by Koch (2001) that the claims of individuals are likely to be situation specific rather than consistently altruistic or egocentric is clearly valid in the case of crops and decision making concerning the income generated from them, with counter-claims being crucial. Certainly the suggestion by Koch (2001) that “one should look at the sources of the claims individuals make, in what circumstances they do so, how they ‘fight’ (or not) for them, and what the outcome is”, is useful. The example of Sekai attempting to fight for her children (from a former marriage) is illustrative “when I sell these groundnuts (seeds sourced by her) I will force him to agree to buy them school uniforms. These children work and help us. They need to benefit also.”

The influence of ‘doxa’ in bargaining processes is important in gendered meanings given to practices and resources, and the claims made concerning these. This is very obvious in that men, despite not taking responsibility as the main provider or breadwinner, are still seen as having a claim to income from household resources to spend on personalised individual interests, whilst women do not. Also the opinion that ‘moral’ married women should not engage in the more lucrative forms of trading or commercial brewing, which are open to female headed households or men.

That some bargaining is overt and may be observed as a form of negotiation, should not negate the fact that much bargaining is more subtle. Overt compliance may be accompanied by covert resistance, particularly in cases where ‘doxa’ has a strong influence. For example, the fact that all monogamous couples during the first interview claimed that virtually all cash was handed over to the wife for safekeeping, and that all financial decisions were made together. When revisited however and asked to narrate the times when this was not the case, a picture of more covert strategising appeared.

The external constraints that Agarwal argues should be addressed as a priority over women's own perceptions of self-interests, is highly relevant in the case of developmental initiatives that consider the

household as a black box headed by an altruistic male. It was often observed to be the case that women lacked the possibilities of meeting their interests, rather than not being aware of them. Sekai, being aware of her need for her children to get school uniforms, was only able to bargain for this to be prioritised in the household finances through accessing inputs from a developmental initiative aimed at vulnerable female headed households. Thus women's intra-household bargaining power is also linked to their extra-household bargaining power.

4.7.2.3. *Interests constructing rules*

Whilst the informal rules of 'doxa' and formal rules such as laws have a central place in determining what can be bargained about and by whom, for a discussion of agency it is interesting to consider Hart (Koch 2001) who discards the focus on rules governing bargaining processes. She favours a focus on "how are gendered rights and obligations constructed, maintained, and made to appear 'natural'" (Koch 2001:57). Agency should thus be understood through recognition of the multiple sources of identity and interests. An important factor is that these competing aspects may be contradictory, and thus not stable, and open to manipulation if approached suitably. "Since meanings – such as those associated with intra-household exchanges or claims on resources or, indeed, the boundaries of the 'household' – are multiple, contested, and change over time, outcomes cannot be predicted from the 'rules' or norms" (Koch 2001:58).

The rules relating to the issue of women being the custodians of morality is a good example, due to their contradictory nature and flexibility in different situations. The rules related to this are mainly in regard to resource considerations distinctly to the advantage of other male members of the household, or simply to the disadvantage of the women by isolating them from certain options. In the case of widows wishing to remarry, sons standing to lose rights to family assets chase away the suitor under the guise of protecting their mothers' reputation. In the case of married women working with cattle and gardens, and having the task of being the recipient of funds is often the man's, whilst the woman is the custodian. Female headed households and more autonomous hearth-holds generally operate under different rules, (depending on the interests of adult sons) without affecting their identity and position of respect negatively. That different household forms do bend these rules, opens the door to agency on either side. The issue of personal interests is however paramount. This leads me to stress the relevance of an approach that critically considers interests at play in any analysis of or attempt to influence formal or informal rules.

4.7.2.4. *Strategies*

Strategies are an important tool in the bargaining processes between individuals within households, as well as for those same individuals outside the household, as they are one of the means by which individuals with different interests try to rationally plan to meet their needs. Koch (2001) in her analysis of the theories on household strategies makes an important distinction between practices and strategies, and warns against conflating the two. Practices are not always a result of clear thoughts, nor do they always correspond to personal interests. Also strategies may never result in any observable practice if they

are met by insurmountable constraints, or are of a more subtle nature, for example involving partial submission and inactivity as forms of resistance.

Strategies can be direct, making them easy to observe, or indirect and involve issues that are totally separate from the core issue which they intend to affect. Some strategies open to women in hierarchical relationships which emerged from the research included the following examples: A direct overt strategy was to approach the husband respectfully, asking him to consider an issue. A covert but direct strategy could be to sulk, if the husband does not consider her needs in decision making. An indirect overt strategy could be to challenge her husband on another issue, over which she has some decision making capacity. An indirect covert strategy to voice her protest could be to fail to carry out her duties satisfactorily, especially those impacting on his physical comfort. These could include cooking tasteless food, or heating his bathing water insufficiently.

Bongo has a clear strategy of drawing attention away from the fact that he spends very little time engaged in manual labour in the communal fields he has with his relatives. He implements this by taking a managerial role and scolding his relatives (including his wife) for their unacceptable progress in the task at hand, whilst providing them with refreshments whilst they work, and paying for piece workers to assist at peak times.

Petunia has several strategies. One overt strategy is to have her own portion of the vegetable garden planted with seeds she has paid for, and of which she is the 'driver', so that she cannot be sidelined by the second wife with proceeds from the garden diverted to the other hearth-hold. A more covert one she utilises is to administer herbs to her husband to make him love her more than the second wife, such that he favours her and her hearth-hold.

By identifying strategies that prove successful for individuals, developmental practitioners can obtain indications for gaps and opportunities for agency that might be valid bases designing for initiatives. An example could be to make women, with a need to boost their bargaining position within the household, the key contact accessing input loans or lucrative markets. If the only way for the household to access the opportunity is through the woman, constraints to her participation are likely to disappear.

4.7.3. *Conjugal contract*

In the analysis of the relevance of the tools and concepts developed by Sen in understanding the intra-household bargaining processes encountered in the field work, we saw that with the concepts of fall-back, perception and legitimacy, rules and strategies were important. However, rules and perceptions are not stable, and in understanding how they are constructed lies the key to agency. In Koch's analysis, Whitehead's concept of the conjugal contract which considers the terms on which husbands and wives exchange goods, incomes, and services, including labour, within the household is capable of

encompassing power, bargaining and strategies. The conjugal contract shapes what work women and men engage in, inside and outside the household, and governs how earnings are utilised. Although Whiteheads approach focuses on the structural aspects of this contract, Koch (2001) shows that it may be extended to encompass the 'living out' of the contract, that is the bending of the rules and the negotiation and contestations taking place, concerning not only money management decisions and division of domestic labour, but also decision making in other areas as well.

We return to the example of Sekai securing inputs for a specific crop. This was the basis of a strategy to ensure that her children's need for school uniforms was prioritised over her husbands need for a mobile phone in the bargaining over the utilisation of the income from a specific field. The arguments she used in the money management decision making focused on the impracticability of having a mobile phone since there is no electricity to charge it. This was done instead of demanding that she should have a larger claim over the income generated, thus not challenging their fragile 'contract' of joint financial decision making, within the frame of him as the formal head of the household. Were she to openly engage him about his lack of altruism towards his step children, this could jeopardise the current contract in which she has invested much resources. Through patient negotiations she has manipulated the contract from the former state where he, as the head of the house, made financial decisions on his own. One is tempted to say that the matrilineal conjugal contract seems more fragile than that of the patrilineal settlers, based on the high divorce rate and prevalence of multiple autonomous hearth-hold type households. A contributing factor could be the socio-economic processes which to a higher extent undermine the matrilineal traditions, thus questioning and destabilising the basis, and thereby providing an opening for contestations.

The Ngoni settlers that were studied, all of whom were relatively affluent, appeared to have more stable contracts with the husbands dominant position less contested. Bongo and Amanda's contract follows the lines of the dominant patriarchal bargain which stipulates that she should show gratitude and respect to him for his contributions to the household, and downplay her own contributions. Bongo explains: "she says I do more work on the farm not because she thinks I do, but to show her gratitude for the resources I pump in from the outside. But the fact is she does more field work than me, and more domestic work." Most strategies observed in these more stable conjugal contracts were covert and without much consequence for family well-being, whilst the unstable households' members appeared to employ strategies from the full range of options, from covert to outright confrontational strategies. Examples of these range from witch-craft to threatening to sue for victim support on the part of the wife, as well as withholding information to taking another wife on the part of the men.

4.7.4. Strategic entries

Koch's strategic entries are more relevant to analysing this research data than Benería and Roldán's concept of control points (Koch 2001), in that there are certain points that provide openings for bargaining, rather than points which are totally beyond the control of others (such as the spouse). We

consider the points of withholding information, especially on earnings, and keeping part of earnings, as well as male outings and wife beating, as being central to grasping the power play within the households studied.

4.7.4.1. *Withholding information & keeping part of earnings*

Clearly, withholding information on earnings is a widespread phenomenon, closely related to keeping part of earnings before handing over the balance to hearth-hold pooled funds. The contemporary phenomenon of involving the entire hearth-hold in planning and budgeting (as encouraged by ASP) shows the benefits of transparency and collective decision making. It seems also to have some impact on changing the norm of the household head keeping information to themselves and making decisions alone, at least for those households directly involved in the programme.

The issue of keeping part of the earnings is a complicated one, being fraught with deception and unspoken ideas of the legitimacy of this practice, that most likely remain unspoken lest they fail to stand up to the scrutiny of being verbalised. A typical example of this would be keeping a portion of earnings for beer and mobile phone talk time, whilst there is not enough cash to buy school uniforms for the children. As Bongo says “I keep a portion of my earnings from FRA agency payments but I prefer to keep it quiet. It is just easier that way.” Amanda made it clear that she considered it to be deceitful and indicative of a lack of trust when she discovered her husband's secret money making project which he had in collaboration with his entrepreneurial sister in Lusaka. On the other hand, she more or less quietly accepts that a certain unknown portion of earnings is withheld when funds are handed over to Amai Bank for safe keeping.

Withholding information is an especially big issue in polygamous households, and in particular those households where the husband is the recipient and custodian of the bulk of the cash (except perhaps that for daily necessities.) As heads of hearth-holds, wives are unable to carry out their role with any agency, and self-esteem and motivational levels are low. This is due to them not necessarily being aware of the business plan they are implementing, and thus having very limited control over what the resources they have generated are being used on. In these cases the wife can only speculate on whether the funds generated by her hearth-hold are being diverted to other hearth-holds by the household head. It is worth noting that once a hearth-hold head gets convinced that funds are being diverted, dramatic courses of action tend to follow. A favourite involves threats of suing for victim support.

4.7.4.2. *Male ‘needs’ & wife beating*

The legitimacy of male heads of households’ right to household funds to meet their individualised ‘needs’ is clearly an entrenched institution. Typically these needs are drinking sprees, but also with men who do not take alcohol there is a budget line for soft drinks, special foods, talk time, or for attending to personal matters. In most households it is fully acknowledged that a man is entitled to cash for his individualised spending. Such is the case with Rachael and Yende, where they both do an equal amount of work and

have an equal say in financial decision making, but Yende's spending is the third largest post on the budget, after basic food and clearing credits. In many households the husband 'begs' his wife for these funds, sweet-talking or making up justifiable reasons, whilst in others more abusive tactics are used.

Wife beating is considered by Koch (2001) to be breaking the conjugal contract, with drinking enabling this to take place by creating a temporary suspension of the rules. Koch introduces the idea that the ability to provisionally withdraw from the partnership serves to reinforce and shape the contract. The threat/use of violence is widespread by husbands 'needing' to remind their wives of their 'place'. Beating is used to reinforce the rights of the husband to cash and extra-marital romantic activities. It is at times expected of a husband to beat his wife to show his authority - that he is 'in charge', for example if there have been rumours that she is having an affair or has failed to behave 'appropriately' towards his family members.

Sekai, whose first husband was abusive, has managed to strategically form her second marriage by calmly talking to her husband the day after drinking sprees, when the contract is in effect again, so to speak. "You know yesterday what you were doing? I don't want that". If he becomes angry and tells her it is not her place to criticise him, she calmly sticks to the issue of his abusive language to her and his step children when drunk, and tells him "If you don't want us, you go back home". Bringing up such an issue whilst the contract is suspended would surely result in a beating. This however is not an easy option whilst sober. It is worth mentioning that the two reside in the village of the wife's lineage, a significant asset for her fall-back position, which has, and continues to be, a matter of negotiation.

With the advent of victim support and the recognition in the courts of domestic violence as a crime, there is an opening for women in addition to the traditional one of calling on elders to intervene. This is the case where beating is excessively abusive. Neither are particularly interested in the beatings which the wife 'deserves' or 'needs' to make her know her place. The life choices and opinions of 17 year old Atrass Lungu, wife and mother, whom we met at the hair saloon, are typical: "I decided to marry at 16, because my parents were not serious about taking me to school, so I started very late and only reached Grade 5. My husband paid Kw10,000³⁹ to ntakula me. He is a good husband, he doesn't beat me. He beat me only once."

4.7.5. *Summary of emerging concepts*

The concept of the hearth-hold as proposed by Ekejiuba (2005:42) based on her experiences in Rural West Africa and the conceptual framework proposed by Koch (2001) based on her research in LaPaz all proved valid and perceptive in the geographical setting of this research. They provide insights useful for analysis of the realities of the lives of the small-scale farmers in Nyimba District, and point to opportunities for improving the agency of women through developmental initiatives, and monitoring of the same.

³⁹ Less than US\$3.

We have seen that the household/ hearth-hold distinction is particularly interesting in the matrilineal setting, where the household is a particularly unstable unit with divorce and autonomous polygamy prevalent. The distinction between the household and its nested or constituent hearth-holds is interesting for facilitating an effective analysis of gender and intra-household relations, which show women not as appendages to the household but as active, often independent actors who bear responsibilities and take risks whilst striving to maximise their livelihood options and those of their dependants. The fact that the onus as main provider is not placed on the male head of the household, but despite this the male household head does clearly have rights to a larger share of house-hold resources, makes the hearth-hold concept ever more relevant.

Taking a power angle on the intra-household patterns of inequalities and the various strategies employed by spouses in the bargaining process within, or over, the conjugal contract is crucial for understanding the outcomes. The fall-back position has a significant effect on how far spouses are willing to go in bargaining, and marriages frequently end because of disagreements over resource usage, and or lack of fulfilment of the terms of the conjugal contract. The importance of kinship locality as well as lineage tradition is important here in terms of resource rights and material security. This is especially true where married women with children from another marriage needed to have strategies for negotiating joint decision making contracts such as working equal hours in the field and securing inputs, to ensure that the interests of their children would not be side-lined.

Considering the strategic entries used by individuals in money management bargaining is a useful approach. The strategic entries of marring transparency of incomes through withholding information, as well as keeping a portion of income are widely used by men. The fact that women are generally the custodians of hearth-hold cash does not bar men from accessing the funds, but instead gives women more responsibility for family well-being, and in turn more control in spending on daily needs. The cash needs of rural hearth-holds on a daily subsistence level are not substantial since most hearth-holds manage to produce the bulk of what they need. At a minimum however, cash is needed for grinding maize, sugar, salt and school uniforms. Drinking and wife beating are amongst the methods used for contesting and reinforcing the conjugal contract in terms of securing male autonomy in line with the dominant patriarchal bargain as head of the household.

This section would not be complete without mentioning the concept of patriarchal bargains, which form the basis from which the conjugal contracts are negotiated. There do seem to be various competing bargains with the traditional and Christian some-how merged despite some conflicting elements, and the modern egalitarian creeping in. The latter is particularly applicable in terms of resource management issues, this only however after considerable negotiations and shrewd strategising on the part of the hearth-hold head.

5. Conclusion & recommendations

In this final section of the dissertation we conclude on the research findings, firstly by answering the research questions which were defined in the first chapter of the dissertation, namely the research proposal. Thereafter we propose some practical recommendations for use by developmental practitioners, more specifically those working with membership based farmers associations, in this or similar geographical areas. The recommendations are focussed on designing operating procedures and initiatives that are more likely to ensure that efforts reach the intended beneficiaries, with appropriately positive effects. This is secured through a process of considering who the likely beneficiaries are, and how they will be positively impacted on in term of gender relations and equitable resource allocation in households. The dissertation is concluded by revisiting the research objective and suggesting avenues for future research.

5.1. Research questions answered

The research questions, as defined in the research proposal, involved investigating the impact of an MS Zambia supported Nyimba District Farmer Association (NDFA) initiative (specifically the resource mobilisation drive), upon gender relations and resource allocation in households. In short - who benefits, how much, and why. In order to answer these questions, we needed to look at which other actors operate in the geographical area within the same theme, and how the initiatives they implement impact on household resources, and how these resources are allocated. As the visibility and scope of the activities supported by MS Zambia was somewhat limited, the study did not seriously attempt to isolate this single initiative from other similar initiatives by other actors, nor indeed general socio-economic trends, but rather to consider their interrelated effects on intra-household gender relations and resource allocation. The latter with a view on the positive and negative lessons to be learned

5.1.1. How has the resource mobilisation drive (supported by developmental practitioners, in particular NDFA) affected total resources of member farmers, and which resources has it affected?

NDFA has been successful in increasing the total resources available to some member farmers through several initiatives. The NDFA facilitated access to Government subsidized initiatives, the two most important being the sale of maize to the Food Reserve Agency (FRA) in the 2005/6 season, and Government subsidized maize seed and fertilizer⁴⁰. It is worth noting that many members would have accessed the FRA market, as well as the subsidized inputs through membership to cooperatives under MACO.

One initiative by the NDFA to link member farmers with a supplier of seeds stands out. Here the NDFA facilitated the link for farmers to access an input loan for maize hybrid seed for the 2005/6 season. The

⁴⁰ The Government subsidy constituted 60% of the retail price.

access to the seasonal input loans was a one-off minor initiative, with members in some areas receiving sufficient quantities and other Information Centres (IC) having only enough for the gate-keepers. The initiative did however, come at a time when farmers were facing the prospect of a failed crop due to late rains and no reserve resources being available to enable a replant. Also the initiative served to establish a link to the supplier and encourage farmers to pilot this new hybrid variety, which seems to have fared well. The success was reflected in the high loan repayment rate.

Important initiatives by other actors which have had an effect on the resources of member farmers are the FRA subsidized purchase of produce and the subsidized inputs by the Government, which was mainly available through cooperatives linked to MACO (as mentioned above). These government initiatives are important in promoting the profitability of farming, in that costs are reduced and incomes increased for those who access them. Loans for inputs and purchase of produce by Community Markets for Conservation (CoMaCo) implemented in Nyimba by Programme Against Malnutrition (PAM) focused on improving livelihood options and nutrition levels in highly vulnerable households. The food security packs for highly vulnerable households are also implemented by PAM in collaboration with the Ministry for Community Development and Social Services. Some question the validity of the data on which the identification of vulnerable households is based, as well as the market for produce being abused by beneficiaries transformed into commodity brokers.

The most significant⁴¹ developmental initiative was by the Agriculture Support Programme (ASP) implemented through Ministry of Agriculture and Cooperatives (MACO) since 2003, which focuses on improving livelihoods through increased household food security and increased income through the sale of agricultural products. The ASP facilitation process involves a series of strategies and actions aimed at promoting the adoption of the 'farming as a business' concept by small scale farmers, of planning and implementing farming activities rationally and prudently. The household is the main unit of focus rather than individual persons. Criticism of this programme was focussed on the lack of financial assistance rendered to farmers - this was limited to savings groups, meaning that those with few resources could not implement the new knowledge gained. Another challenge concerned illiterate beneficiaries, who could not participate effectively in terms of record keeping and documentation of their plans and practice.

The commercial out-grower schemes for cotton and tobacco, where seasonal loans are given to farmers and a market for their produce guaranteed, at the price and terms set by the commodity company, are a noteworthy initiative in this and other districts. The latter are especially noteworthy for their negative effect on poverty, increasing resource poverty on both on a household and intra-household level.

⁴¹ The initiative targeted 20,000 households in 20 districts in the first phase (2003-5) and 24,000 households in 21 districts in the second phase (2005-7) according to the ASP Follow up Survey Report – Phase II 2007.

5.1.2. Under what conditions do different types of members access resources?

In the case of membership organisations such as the NDFA, only those farmers who manage to ‘find’ the funds (or equivalent resources in kind) to cover the membership fee have the mandate to access the resources made available by the NDFA. This limits participation to those who can and do prioritise membership. Limiting conditions are poverty and permission to participate, as well as the geographical and time constraints. There were several indications that some persons connected to board elections were barred from becoming members by key DFA members with political interests at play.

It is clear that in the case of the NDFA, the IC’s are central in determining who accesses services and resources offered or facilitated by the NDFA. The lack of operational guidance to the IC’s as to gender policy for operations including identification of beneficiaries, is a vulnerable area open to abuse by gate-keepers. Personal interests may be given priority over those of the general membership or most vulnerable members. This occurs within the constraints of being answerable to the members, obviously depending on transparency of operations and skill in justifying actions taken. The fact that men completely dominate the key positions, even in the women's group studied, indicates the ability of men to prevail in the absence of clear quota or rotational systems.

It was beyond the scope of the research to evaluate the evidence of how other actors identified their beneficiaries. Anecdotal evidence, in line with what was observed with the NDFA members, gave a picture of the same relatively affluent farmers being more successful in accessing the information and benefits available. The major problem with the Government subsidized market (FRA) is their limited scale. The manner in which it is implemented means that only the lucky and well connected manage to access it. Generally the very vulnerable do not, as they cannot afford to be members of groups and do not meet the minimum requirements (number of bags) for sale of produce and/or do not have sufficient resources to wait for the income through the delayed payment terms.

The ASP programme was criticised in that only the target households benefited. It is relevant to note that the target farmers are chosen with the aim of creating a critical mass of farmers entrepreneurs who are able to operate their farming as a business.

Ownership of resources does not appear to be as big an issue as information about opportunities and networks, in terms of obtaining access. The resource related risk of obtaining loans to implement improved farming practices, such as hybrid crops, fertiliser, new breeds of livestock and labour saving techniques, is clearly illustrated by the cotton out-grower schemes. These managed, in many cases, to wipe out any capital stocks and investment plans for the season, with net income being negligible, and labour having been focussed on this crop at the expense of traditional food crops.

5.1.3. How do the different types of resource changes affect intra-household gender relations - what are the causal mechanisms involved?

The causal mechanisms involved in determining how different types of resource changes affect intra-household gender relations is dealt with in the subsequent questions as it is related to gendered meanings, household form, patterns of inequalities within the household, patterns shaping resource allocation, and bargaining techniques available to and employed by the various household members. This question is revisited after the constituent issues have been analysed.

5.1.4. What gender related meanings are attached to different types of resources?

Whilst there are clearly gender related meanings attached to different resources, with for example land ownership, cattle ownership, gardening, and basketry largely being male domains, and domestic work, ground nut cultivation and brewing being female domains, there appears to be a good deal of scope for flexibility. This indicates that meaning could be open for manipulation both for and against women's interests. Ownership is the obvious constraining factor on women's access to resources. The fact that certain resources, both tangible and not, are reserved for the head of the household is implicit, assuming that he/she will act as custodian of these in the interests of the family. Such resources include land (title) and capital resources, including cattle. It is in the capacity as head of the household and custodian of her children that women may own these assets, especially in the matrilineal village setting. In the patrilineal influenced titled land setting deeds will generally remain in the name of the husband or father even in cases where women are the effective owners.

The location of women as the custodians of morality for their kin, household and community, is arguably more far reaching than ownership is in terms of meanings restricting access to resources. This code makes it problematic for women to interact with men other than their husband or sons, and demands that they behave with submissiveness and modesty. The financial viability of loss of moral standing is definitely to the advantage of the otherwise highly vulnerable, female headed households. These may have difficulty in accessing some resources without a husband, but generally can access them as custodians of their children, and have licence to act in their own right in certain trades generally not considered suitable for women, as well as owning resources otherwise reserved for men.

Overall it is clear that gender related meanings attached to resources differ, depending on the setting and the type of domestic situation a woman potentially accessing these finds herself in. Something which a married woman cannot own or do in her own right, is suddenly not entirely restricted if she is a widow or divorced, and acting as custodian of her children and in that capacity as head of the household. It is relevant to note that this is a strategic opening for women and therefore susceptible to manipulation, affected and potentially blocked by other individuals with whom she is competing for the same resource.

5.1.5. *How is the household conceptualised in the developmental effort of MS Zambia and Nyimba DFA, as well as by the members of the households - what different meanings are attached to it?*

It is widely argued that the concept of the household as a unit of analysis is problematic, as it draws attention away from the inter-household 'markets'. The household is not problematised in the MS Zambia or NDFA approach to developmental initiatives. The approach taken by MS Zambia is that partner organisations should identify the participants and beneficiaries of MS funded initiatives. Where this is done by MS, the assumption is closest to that of a benign male head, rationally allocating resources within a coterminous domestic unit, intriguingly even in activities intended to specifically address women's strategic interests. The practicalities that are invariably given by male gate keepers, as reasons for low or non-existent participation or activity levels by women are generally accepted without much question. No genuine attempt appears to be made to address the real barriers to participation.

Within the NDFA, the form of implementation differs depending on the initiative. Initiatives are for the benefit of members, thus the beneficiary is the member, regardless of their household form or their position within it, or the household's general vulnerability or poverty level. Indeed several households have two household members as members of the same group and/or different household members being members of different groups and associations, thus increasing the likelihood of their household being involved in initiatives that come up. In effect the NDFA does not consider the term household, but only member, ignoring the process of intra-household resource allocation. NDFA does not analyse initiatives for their likely effect on households, or different members or sub-units within a household, or the power relations at play.

The members of the households themselves do not seem to have a strict definition of the household as a distinct unit, but take a more dynamic and broader view, based on responsibilities and opportunities. The resource flows between hearth-holds and households is not always easy to trace due to the practices of sharing food, and remittances from relatives. They do seem to refer to the dominant patriarchal bargains when defining and negotiating their conjugal contracts.

It is interesting to note that when asked to list the household members, some resident dependents/relatives of only one spouse were often left out. Typical examples are step children, grandchildren, young cousins or nieces and nephews, often orphaned, or grand mothers. These dependents were often supported by transfers from other households as well, a factor which potentially boosted their position. Generally, in terms of meeting basic well-being needs, they were neglected or devoid of privileges in resource allocation terms. The labour contribution of these members, was however, generally significant.

5.1.6. *What patterns of gender inequalities exist between household members?*

The dominant patriarchal bargain clearly defines the man as the head of the household, with priority on ownership of productive resources and decision making. The bargain does not clearly state what the man's responsibility as 'the provider' constitutes. He does not necessarily provide access to land, as this may be through the woman's kin in the matrilineal setting. The patriarchal bargain is however, very clear on the issue that the practical well-being of the hearth-hold members is the responsibility of the woman. This extends beyond full responsibility for domestic tasks, to carrying out those productive tasks allocated to her by her husband. She should ensure prudent and responsible utilisation of hearth-hold resources both monetary and capital, as custodian on behalf of her husband or children. The woman should at all times conduct herself in a manner that is respectful and respectable. The husband, as head, is the representative of the family in all public matters, as only he can manage the family affairs rationally. This role of manager necessitates a significant portion of household resources be allocated for his personal individualised needs.

In hierarchical relationships where the members generally comply with their allocated roles and do not engage in what their spouse considers to be unacceptable behaviour, the patterns of inequalities are less obvious, with each member feeling that they are getting a fair deal in line with the claims they feel are legitimate. Negotiations do take place, but the consequences are less critical for basic needs. Conjugal contracts where resource decision making is hierarchical are more likely in the virilocal setting, whilst in the matrilineal setting there seemed to be a tendency towards more egalitarian decision making, in those cases where household funds are pooled.

The patterns of inequalities most visible are those in independent polygamous households, whereby the matrilineal tradition of children being the responsibility of the mother's family seems to result in fathers taking limited responsibility for his children, when he is not permanently residing in the same hearth as them. Polygamy in this form shows the importance of fall-back options available to Nsenga women, and the consequences of being able to utilise their position as a constituent hearth-hold to their advantage. Amongst divorced Nsenga women, similar patterns may be observed although they have less interaction with the father/ ex-husband, which can be something of an advantage in terms of the liberating effect it has on appropriate behaviour of the hearth-hold head. As she becomes more clearly a household head in her own right, the woman is released from her custodianship of morality burden.

Hearth-holds where the custodianship of cash was in the hands of the male head of the household, generally exhibited a distinct lack of options for self-determination and agency, through alienation from decision making capacity over hearth-hold resources. This was generally the case for young wives, or wives in polygamous relationships where the household funds were pooled, with the disempowering

implications amplified in physically abusive situations.

As mentioned above a more subtle pattern of inequality was observed in households with dependents related to only one spouse, the most common being where the wife has step children from a former marriage. These children tend not to have equal claims to hearth-hold resources, but are expected to contribute with significant labour resources in both domestic and productive tasks.

5.1.7. *Is the hearth-hold interesting as a unit of analysis that confronts these patterns of inequalities?*

The concept of the hearth-hold being a demographic unit within the household is very interesting in this setting. This unit, centred on the hearth or stove, consists of a woman and all her dependents, whose food security she is either fully or partially responsible for, with an optional male spouse as either a full member of the hearth-hold, or oscillating between several hearth-holds (of his mother, sisters, wives, and mistresses), within his household unit. It is useful as a unit of analysis which gives a better insight into the intra-household resource allocations and processes between households and the constituent hearth-holds.

It can be argued that the hearth-hold unit is key in addressing well-being through understanding intra-household resource allocation patterns, particularly in certain household forms found in Nyimba District, such as the (formal or informal) independent polygamous households. These are characterised by the male head not being permanently resident in any one hearth-hold and thereby not taking significant or consistent responsibility for the well-being of the permanent residents in the various households he is affiliated to, and/or with resource transfers between the various units. In general, resource transfers between hearth-holds within the same or other households, is an important factor to bear in mind. The hearth-hold concept facilitates this analysis.

5.1.8. *What processes shape and contest the patterns of inequalities?*

The socio-economic processes of the written law vs. the matrilineal traditions, as well as the effect of migration of patrilineal people into the district has certainly meant that the option of manipulating the patriarchal bargain and associated roles and rights is open. Contesting the resource rights of women and children in particular, is legitimised.

Information available through active membership of clubs, groups and associations, and in particular through participation in developmental initiatives, dramatically opens the options for available meanings, which encourage more egalitarian practices. The effect of age does not seem important beyond the existence of a certain level of literacy and numeracy not prevalent amongst women over fifty years of age. Literacy and numeracy are central in empowering women with the tools to begin contesting the patterns of inequalities. Young women, still getting accustomed to having their own hearth-hold, and busy having their first babies, appeared disinterested in accessing information, and did not contest their hierarchical

conjugal contracts. This may be related to the need for a woman to have children before she may command respect. Teenage pregnancy was found to be the principal factor in keeping education levels low amongst women of all ages.

Contestation of the rules of the conjugal contract seemed more common when prompted by unacceptable behaviour, which was only labelled as such when sufficient information was available. “I didn’t know about gender issues”, says Sekai, of the time when she was newly married and was not given access to cash, “my head only started thinking after Siavonga⁴².”

When sensitisation on gender issues is combined with other activities which promote greater transparency in the resource flows for the other household members, there appears to be more resource sharing and positive relations of trust and mutuality within the household.

5.1.9. What role do different household members have in shaping patterns of resource allocation?

With regard to the bargaining process, it is relevant to specify and differentiate on divergent options in the basic nature of practices concerning two decisive features:

- **Decision making:** the two extreme options can be defined as following a hierarchical order with the household head deciding, or being egalitarian and joint in nature.
- **Resource streams:** can be corporate or pooled, or alternatively separate between the household and hearth-hold, or different members of the same. The picture is generally more complex, with some funds pooled and others kept separate, depending on the source of the specific funds.

The roles of different household members are based on the dominant patriarchal bargain, with men as the head of the household, in charge of decision making, whilst their wife, as the prudent cash holder, ensures that what ever she is given, together with what the hearth-hold has cultivated, is enough to ensure that the basic livelihood needs of the hearth-hold are met. The burden of being the main provider is not placed on the head of the household. The patterns of resource allocation are largely shaped by the household form, as discussed above, and affected by external influences. The role of the different household members is then related to how they are affected by the household form, in the case of men, having co-membership of other hearth-holds is a major determining factor, where as in the case of women, choosing to keep their children or send them away when entering a new conjugal relationship is important.

⁴² ‘Siavonga’ refers to the MS Zambia Annual Meeting, held in Siavonga’, which launched Gender as the theme for MS Zambia in 2004.

The choice of where to live, in terms of geographical locality of kinship support structures, is crucial to the fall-back position and possibly because of this has a big influence on what form of decision making is predominant in the household. The latter being in terms of the involvement of different members in budgeting and resource decision making. In households located matrilocally there appears to be a less clear rule concerning who has the role of main decision maker, with joint decision making for resource issues being far more prevalent. In a virilocal setting it is more likely that the role of decision maker is that of the husbands.

The issue of being the custodian of the cash, and to what extent this role is carried out by the hearth-hold head is crucial as it determines access to cash. This is generally the role of the woman, but both age, tradition and kinship locality affect the actual role allocation. Ngoni's seem more likely to follow the tradition, whilst young Nsenga's in a virilocal setting are most likely to be deprived of this role.

The male head of the household has the role of protecting the virtue of his wife, by not allowing her to engage in situations which could compromise her. The most significant of these being interactions with other men especially involving monetary transactions. The role of the wife and mother, is, in line with so many other cultures, the custodian of morality, and prudent custodian of her husband or children's resources, be they cash for basic needs, crop in the field or business ventures.

5.1.10. What strategies do they employ, what are the gendered constraints and possibilities in this?

The household form and the role of different household members clearly impacts on the available strategies to draw on the bargaining process, and thereby the strategic openings for employing them. Having the role of representative of the household and protector of his wife's virtue opens the way for a husband to be in charge of receipt of funds, as well as information and networks, through attending meetings, and travelling to distant markets or meetings. Violence and threats of desertion or eviction are clearly options that are easier for men to implement.

It is generally considered legitimate for male household heads to keep a portion of incomes for personal use. A related strategy to reduce claims by the hearth-hold on total income earned is to reduce transparency of incomes which are received. The transparency of incomes and expenses is affected by where they come from, and this is certainly a factor considered in choice of job, agent, broker or where ever else income derives. Having the role of being the recipient of money is the prerequisite for this strategy, and being both recipient and custodian greatly reduces the possibility for other members to question any resource related decisions.

Various strategies are used to affect what are considered legitimate claims for funding from household/hearth-hold funds by individual members. Beatings or threats of the same may be used to

reinforce the rights of men to funds for individual use. Framing excuses for conducting activities or trips which are important for the status or future well-being of the household, and funds to facilitate these activities, is a common strategy used by male household heads.

Securing seed is a significant factor in deciding ownership of produce, especially those not traditionally grown. Ownership of a crop has significant implications for claims to harvest resources. Independent access to inputs is made possible through resource enhancing initiatives, outgrower schemes, and gifts from other hearth-holds or households. Networks and access to information is important here, as is the legitimacy of the individual representing a household, in the eyes of those gatekeepers responsible for identifying beneficiaries.

Considering labour, the 'go together, come together' approach by women as far as field work is concerned is a common strategy amongst women needing to ensure a high degree of joint budgeting and resource decision making. The reason for their strict 'going together, coming together' policy is formulated by the woman as for reasons of 'love'. They certainly realise that for them to have an equal say over the financial decision making for a specific crop they need to be able to have put in equal labour. Common budgeting and planning by the hearth-hold members is a tool which provides the platform for negotiating for their interests to be prioritised, by hearth-hold heads vis-à-vis the household head.

Looking at the situation of strategising for ones hearth-hold to be prioritised over another, formally within the household, as with autonomous polygamous households, or informally receiving transfers, such as with a girlfriend or sister, certain patterns were observed. Providing labour inputs, especially at critical times such as harvest, would improve the claim by hearth-hold members to the produce or proceeds of the same. The bearing of children would, especially in the case of a man with few off-spring, increase the transfers of resources by the household head to that specific hearth-hold. This applies either from individual funds, or funds from other hearth-holds, depending on who has custodianship of funds. Skill in negotiating for cash for individual needs by the household head, or skill in avoiding diversion of hearth-hold funds by the other hearth-hold heads is of course another critical factor affecting these resource flows.

While the strategies employed by men are more often executed in an aggressive or self-righteous manner, those employed by women are often more covert, and shrouded in terms of respect and gratitude to make them more in line with the rules of the game as defined in the dominant patriarchal bargain. Sulking and failing to fulfil ones roles satisfactorily, especially those impacting on the comfort of the other, are used to demonstrate protest. Strategies used can also be indirect, involving creating overt conflicts about certain issues, with the real cause being in fact quite different. This makes it important to consider the outcomes, and in whose interests they are, rather than exclusively considering the visible actions and language.

5.1.11. Which resources shaped what kind of bargaining, and how far did women and men go in the bargaining (fall-back)?

The research was focused mainly on the bargaining that impacted on resource allocation. There were however bargaining processes going on concerning resources with no direct impact on relative financial resources, such as labour inputs for example. These negotiations are most visible in men trying to get out of field (and domestic) work whereby they frame excuses that legitimise their absence whilst compensating on other fronts, such as through increased resource inflows. For household members who are not involved in financial decision making, such as children, there are surely some bargaining processes, such as to reduce on labour to make time for school attendance or home work. These were not investigated in any depth in the field work, as they fall outside the focus of this research.

Resources from the annual harvest of the common maize crop were bargained over in a somewhat rational manner, with a sense that they should benefit the hearth-hold engaged in their production. Generally a large portion was kept as a food store, and only the portion sold for cash was open for bargaining. The situation concerning financial resources obtained from the sale of other crops was somewhat different, depending on whether they were newly introduced or had been bargained over before, as well as who had sourced or managed them, and who had laboured most. At times they were bargained over in these terms and other times it was legitimate for the 'owner' to decide on the allocation of the income, although those who had laboured should receive 'some thing'. The size of the 'some thing' would typically be a source of bargaining.

Financial resources from activities of an individual, such as remunerated work, sitting or travel allowances, sale of home industry products (e.g. beer or baskets) or services (e.g. hairdressing) entailed different notions of legitimacy. At times this would belong to the person who 'earned' them, with no scope for bargaining, whilst in more corporate households they would typically be overtly or covertly involved in negotiations of what portion of earnings was legitimate to withhold from the hearth-hold pool. If pooled on the other hand, they would boost the bargaining power of the contributor for total pooled funds.

The decision to invest in capital resources in the form of fixed assets, such as permanent structures, or titled land, is a source of negotiation, in that it has far reaching implications, despite it benefiting both parts in the short term. This is due to the impact on the relative fall-back position of the person with a stronger claim to it should the relationship terminate. At the time of deciding where to build, the attitude of the person with the most to gain is typically one of love and devotion, with minor consolation prizes being given to the person with the most to lose, convincing them of the stability of the relationship, the generosity of their partner and the insignificance of the risk of a break-up. Examples of consolation prizes are radios or clothing.

It is difficult to generalise on the issue of priority given to labour saving investments contra money making investments in household decisions. Anecdotal evidence indicates the likelihood that men with their improved access to cash income would prioritise the latter over the former, particularly if it is not their labour that is being saved. The practice of forwarding rational arguments based on a business plan by the interested parties seemed to be gaining ground, at least amongst ASP households. Negotiations however could at any time be vetoed by males by making reference to their position as head of the household and their innate ability to make better decisions, compounded by the appropriateness of a wife respecting her husband's choice.

The prevalence of divorce at harvest time, and its cause – resource sharing, indicates that many married couples do indeed go rather far in their bargaining. The relevance of kin to the fall-back position may be deduced by the difference observed in ratios of female divorcees located matrilocally contra virilocally, or on titled land.

A less drastic result of non agreement in terms of financial decisions was that of separating funds to a larger extent, and connected to this, separating fields. The latter is often a concrete indication of a relationship with problems.

5.1.12. What resources do women and men draw on in the bargaining process?

Some men used violence in the form of beatings or threats of disengaging themselves from the hearth-hold and/or adding another hearth-hold (taking another wife), to strengthen their position in bargaining. Indeed when drunk, and/or beating his wife a man would in effect suspend the rules of the conjugal contract, established through negotiations and bargaining, and reinforce his right to behave in individualistic ways, in line with the dominant patriarchal bargain.

Those women whose hearth-hold was located matrilocally could use the threat of telling him to leave successfully, but in general the fall-back position in terms of having a place to go makes leaving the household a real option for most Nsenga women, who are welcomed back by their families. There are many individuals however who come from very resource poor backgrounds, or where all close relatives have passed away. Although land is generally available in the village of ones kin, subsistence farming, or most forms of business, do require some basic initial inputs: "I decided to remain in polygamy. My parents have died and I have many children. If I divorced I would have to move away from this place, and ask the chief for a place to build a house."

Women living according to patriarchal traditions are generally more reliant on having good terms with their 'new' family, as they have, according to tradition, changed family on marriage. Having the support

of a mother-in-law to forward her case is crucial for an Ngoni wife, particularly in cases of a bargaining dead-lock.

The threat and practice of reporting their husband's neglect of the hearth-hold to victim support or the courts appeared to be a resource that is utilised with significant results. This practice however is often not supported by a woman's family members, who fear repercussion. A less dramatic course is to involve family members and thereafter village elders.

The threat of witchcraft and poisoning of the spouse are very real options for desperate women. That witchcraft was actively employed in two of the four case study polygamist households indicates this. The relatively higher rate of female widows in the titled resettlement scheme and matrilocal setting weakly supports the sinister belief that dual or female ownership of land can be lethal for husbands.

5.1.13. How do men and women obtain the resources for bargaining (and are these bargained about)?

It is a crucial factor that obtaining the resources that are influential in the bargaining process is itself a bargaining process. This is especially the case regarding access to information, access to markets and access to cash. It also concerns the fall-back position, whose village the household chooses to settle in, where the permanent improvements are made and whose name is on the title-deed.

Other factors influencing the strength of the bargaining position include: whose name is supplied as representing the household as beneficiary of the developmental initiative, who is responsible for the inputs loan being honoured, who receives the income from the sale, whose name is on the receipt of sale, who travels to purchase the capital good, who travels to purchase the inputs. All these strategic entry points are worth claiming or bargaining over.

Whilst family background and links to other households are important for initial inputs into establishing a hearth-hold, networks and personal membership to groups, clubs and associations is an important way to be the recipient of information, or the beneficiary of a programme or initiative. This information or seed money may be a route to increased resources, and more directly so in the case of programmes or initiatives which increase the bargaining power of the individual who has secured it for the hearth-hold.

5.1.14. How do the different types of resource changes affect intra-household gender relations - what are the causal mechanisms involved?

We can now revisit the issue of the manner in which resource changes (from the MS Zambia supported initiative) affect intra-household gender relations. This is clearly dependant on the manner in which the resources enter the household, the form of the household, and which resources they involve. The owner of the new resource or the person securing the change to an existing resource, in this case the member of the NDFA, is clearly boosted in terms of bargaining power in the household or hearth-hold.

Changes involving traditional resources seem to follow the 'rules' already in place in the household, for example such as when the traditional maize crop is affected in terms of better prices as offered by FRA. This applies to a lesser extent when improved seeds or fertilizer become available for hybrid sorts and thus supplement the fields already planted with traditional sorts for communal subsistence needs.

Changes bringing in new resources need new negotiations, which by definition open the field to manipulation by the strongest bargainers or claim layers. This was observed in the case of potentially big cash earning, but labour intensive out-grower crops, such as cotton.

The beneficiaries of these initiatives were not necessarily all the members of the NDFA, but rather those who managed to secure their access, either through good luck or good connections to gate-keepers. The relatively superior ability of men to secure access to resources, combined with restrictions on married women's public movements, could lead to more male members than female members from conjugal households accessing the benefits of the initiatives. This leads to them further improving their bargaining position in the household.

In the case of autonomous polygamous hearth-holds, with a hierarchical structure, the benefits would most likely only benefit one hearth-hold, namely that involved in supplying the labour. The portion of proceeds extracted for male individualised needs may be transferred to other hearth-holds who managed to negotiate for their needs to be prioritised. For autonomous polygamous hearth-holds with separate resource streams, where the female is the benefiting member, her ability to ensure the well-being of her hearth-hold without depending on transfers from her husband would potentially be strengthened. In the case of female members heading their own households or hearth-holds, the effect would be a strengthening of their position vis-à-vis constituent hearth-holds, such as those of daughters or sons and their spouses, should there be any of such.

5.1.15. What role do different institutional actors in the developmental initiative bureaucratic process have in shaping patterns of resource allocation? What strategies do they employ to avoid exclusionary structures from affecting the design and implementation of the developmental initiative?

The various actors involved in the specific developmental initiative we are focussing on may be identified as MS Zambia, NDFA secretariat, NDFA Board and IC Committee. Their roles differ dramatically, with the latter having the gatekeeper function of beneficiary identification. The apparent lack of specific guidance on how to address strategic interests within the structures of the partner organisation itself and the connected exclusionary practices, are disturbing, as is the lack of gendered monitoring of the impacts. This, arguably, rests in the domain of MS Zambia, whose role in approving programmes for support and in supporting these, includes providing basic guidance, and facilitating capacity building on such crucial issues.

The role of the secretariat of NDFA is to design and propose relevant initiatives which are in the interests of their members, whilst adhering to the goals of the Association and their partners. Furthermore, their role is to provide specific guidance to the IC's on how to operate. This includes how to identify beneficiaries and document implementation. The onus is also on the NDFA to guide and monitor implementation of the initiatives, as well as evaluate and document the impacts.

The IC Committee, in the absence of guidelines on how to operate, should develop and document the same and ensure that implementation follows these. Documentation of this should be provided to, and demanded by, the IC membership.

5.1.16. To what degree do changes in intra-household resource allocation have to do with MS Zambia supported DFA activities, or with larger socio-economic processes and mechanisms?

The existence of other actors with larger and more clearly defined activities in the same geographical and thematic area poses a serious challenge as far as identifying and measuring cause and effect on the part of MS Zambia and the NDFA. The impact report done for the country wide ASP programme (2006:20) on the "impact of productivity enhancing interventions on household income" found that the influence of technical information⁴³ from non-ASP programmes was at least as important in influencing adoption and use of improved technologies as the ASP interventions themselves. As well as that the synergy between interventions produced greater adoption levels when in combination with similar experience from other programmes. Specifically concerning household income, the report finds that households with experience or technical support from other programmes as well as the ASP programme, are unambiguously better off than others. Whilst this finding is not based on a specific analysis of intra-household resource allocation, it does indicate that large scale positive changes in income and practices are more likely when part of a larger process, comprised of various initiatives by various actors.

Whilst we cannot estimate the degree of the changes taking place in intra-household resource allocation of the affected hearth-holds, as the nature of these allocative processes is not given to easy generalisations, we can safely estimate that without other socio-economic processes working in the same direction, the positive effect of the MS supported initiatives would be minimal. It is more likely that the effect would be in the direction of increased hearth-hold resources for those individuals whose bargaining power and networks have provided them with the increased resources. This could very easily come at the expense of the resources, in particular the labour time, of other less potent bargainers in the household, as was seen with the cotton out-grower schemes.

⁴³ Technical information covers information on the four broad categories of: crop diversification, land and crop management, livestock rearing, and entrepreneurship. It should be noted that especially the initiatives under entrepreneurship are very similar to those focussed on by NDFA, namely market and service identification and information, as well as business management training.

Certainly, any effect on intra-household resource allocation patterns of participating or member hearth-holds is fortuitous, as no deliberate strategy was employed at any level, by any actor involved in the MS Zambia funded initiatives, to address, or indeed affect this in any direction. The redeeming factors which may avoid the most negative implications of the initiatives on intra-household resource allocations, are that the resources affected are not completely new and therefore not as open to manipulation, but to some extent guided by established rules for household resources. As well as that some other developmental practitioners operating in the area have, to some extent, attempted to affect the practices concerning intra-household resource allocation by encouraging joint household planning and bargaining, or by boosting the bargaining power of vulnerable individuals through focused beneficiary identification.

5.2. *Recommendations to development practitioners*

The following recommendations are made as a means of guidance, specifically for MS Zambia and the NDFA in the designing and implementation of their initiatives, but may also be relevant for other developmental practitioners operating in similar conditions. They are made on the basis of ‘analytical generalisation’ of the results observed in the field work and as analysed using the literature study as the theoretical basis, as discussed by Kvale (Koch 2001). This approach involves an analytical judgement as to what extent this research may be used, in particular as guidance to how things look in general in the setting which MS Zambia and the DFA’s operate in. This form of generalisation is used here based on comprehensive knowledge about the setting in which the recommendations should be applied.

It is relevant to emphasise the danger of seeing development planning as a technocratic exercise whereby well informed policies will be implemented neutrally. It should be accepted that design and implementation are processes of struggle over concepts, meaning, priorities and practices. In addition to this, it should be seen that gender is about power relations, and this should guide how it is dealt with as a cross cutting issue, rather than hiding behind excuses related to efficiency and practicality.

The first part looks at developmental initiatives in general and the relative advantages of the collective household approach, especially when combined with the hearth-hold concept. It also considers situations where it is relevant to utilise ways of boosting the bargaining power of specific individuals in a household or hearth-hold. We then look at specific short-comings observed in the operations of the NDFA and MS Zambia in relation to its support of the NDFA. Specific suggestions of how to address these issues are forwarded. We round off the recommendations with issues for lobbying at non grass-roots levels, with the cautionary note concerning the double appeal of prioritising policy and lobbying issues, often at the expense of addressing concrete issues at the grass-roots beneficiary level.

5.2.1. Developmental initiatives: collective household approach vs. selective boosting of bargaining power

I have, since encountering the concept of the female centred hearth-hold initiated a good deal of deliberations and discussions on the advantages of this concept, in particular in preference to a household being represented by multiple members, which is another interesting approach. The hearth-hold approach does not, in my opinion, exclude the collective household approaches. When used in combination it has the scope to enhance it, by providing a tool to understand the household/hearth-hold resource decisions better. My recommendation, based on these discussions and, of course, the research findings in this specific geographical location, is that any decision as to the form of a developmental initiative should be based on an analysis of who the beneficiary should be and how to best target them. Identifying a man as the head of the household simply by default may be counterproductive. The same applies to the assumption that he is best at representing the household interests, or that a woman is better able to address well-being concerns.

It is important to not allow one member to represent others consistently, but rather wherever possible to encourage those members involved in the relevant activities to participate in those decisions which affect them. This would encourage information sharing, leading ideally to rational planning as well as responsibility sharing in planning and implementation – so that everyone relevant is ‘with the programme’ and less open to manipulation and deception, or simply to the consequences of bad decisions by another. The quality of decisions is generally improved by being subjected to the deliberations of several persons representing different views and information bases. Another important factor is the motivational levels of persons knowing and being able to influence the course of the plan.

Promoting such transparency in resource inputs and outputs, plans for where they will be obtained, what they will be used on, as well as the documentation of the same, should discourage individuals from being exploited in projects which only benefit others. This is also relevant for extended households with constituent hearth-holds, such as those popular in female headed households. Learning by youths would also be accelerated and broadened. Effects should be monitored on the level of household/hearth-hold members, not simply on the head of either.

There is, however, the matter of individuals wanting to have other projects or activities for which they are fully responsible in terms of planning and resource use. This can be the case for individuals wishing to have separate fields in addition to common fields, or to start a business, or make an investment - for example build a house or purchase a hammer-mill. A reason for wanting individual funds can be related to having interests not met by pooled funds. It can be highly relevant for developmental practitioners to support these initiatives for individuals needing to boost their bargaining power within the household or hearth-hold for various reasons, such as to sustain vulnerable members of the hearth-hold, like children

from a former marriage or other relatives within the household. In these cases it may not be necessary to separate funds from the pooled hearth-hold. By contributing the proceeds to the pooled hearth-hold funds, the bargaining power of the individual is boosted to such an extent that their interests are considered in decision making.

Assuming the need for separation is deemed appropriate or legitimate, this calls for a way of incorporating separate resource flows into the above model of transparent joint decision making. It is key that these activities should not be at the expense of the well-being of the other household members, particularly in terms of detracting from common or pooled resources in terms of labour and other resources. Therefore supplementary budgets should be drawn up for the individuals projects along side the common budgets. These should show where the resources come from (including labour) and what the plans are for the utilisation of the funds. Labour inputs should be recognised and remunerated either as piecework or in other ways – for example where the income is not for the common pool, and subject to joint decision making processes.

On the matter of working to boost the relative bargaining power of women in the household, there are a number of other initiatives that could be interesting to attempt, based on the indications from the analysis of the research findings. Holistic training linking small scale farming and small business resource planning to household budgeting would boost the skills and thus confidence of women regarding involvement in decision making, as well as aiding rational planning and decision making. Such training could be offered together with any new crops, inputs or technology which have the potential to effect resources in the household. The training should be tailored based on an analysis of the potential effects on resources. The analysis should look at gendered access to resources relevant in the specific resource allocation processes.

Training could be offered to women, with any husbands or other household members wishing to attend also being accommodated. Married men should generally not be invited to attend alone, as it is typically not their bargaining power that needs boosting in the intra-household setting. When issues that detract from ones personal strategic interests are introduced, these are easy to ignore if other household members are not included in the programme. The gender training with the Nyambete group is a clear example of this, having made long term impressions on some households, whilst never having been mentioned or negotiated about in those where the wife was not included in the training.

The tendency for women to be the custodians of funds could conceivably be built on by encouraging women to be the recipients of income as well, since this the point where breaches in transparency are likely to occur. The morality issue concerning married women dealing with other men in commercial transactions, as well as the transparency aspect, could be addressed by both spouses being present when

funds are received. Documentation of actual or potential income and expenses should be encouraged, for example by lobbying suppliers and commodity agents or organisations involved in purchasing produce.

5.2.2. Membership based small scale Farmers Associations

Specifically considering the case of the District Farmers Associations, who are membership based, their objective is to mobilise farmers into groups to strengthen the position of small scale farmers, in the general scheme of things, via an enhanced social infrastructure. It does seem that this objective is being hampered by a need to justify the membership fee through short-term tangible benefits, albeit only to the lucky (or well connected) few. This has historical roots, and the logic of many cooperatives and groups continues to centre on providing access to subsidized inputs or markets.

A first step to addressing the problem of initiatives not being in line with the objectives of the organisation would be to avoid ad-hoc implementation of ill conceived ideas. All initiatives should be subjected to a gender audit as that suggested by Kabeer⁴⁴ (1994) whereby the goals of the intervention are seriously considered. These would include whose needs or potentials are being addressed and what assumptions are being made about the gender divisions of resources and responsibilities, as well as who is likely to access, manage and/or control the benefits that will result from the intervention. The question of whether it addresses women's strategic gender interests is always relevant to consider, as this will indicate what resistance the process is likely to encounter.

Incentives for attracting and increasing participation of women could be considered. If initiatives are designed to be in the interests of women members, this should impact on and be reflected in balanced gender disaggregated membership figures. Membership should continue to be on an individual level, in the interests of enabling separate resource flows where these are deemed appropriate by household members.

The relevance of linking training or sensitisation with material items (such as loans for improved seeds) in the implementation of initiatives should be considered. This provides the opportunity to engage members in a process of promoting the beneficial impacts intended actually materialising in the manner intended. In terms of membership facilitating access to inputs or markets, members should be encouraged to involve their spouses (if he or she is a full time resident of the household) and or other hearth-hold members in the guided planning process involved before any agreement, such as for a loan or sale, is drawn up. A provision should be made for hearth-holds where there is a justification for not involving a spouse, such as in the case of needing to boost the bargaining power of an individual to sustain children from a former

⁴⁴ Kabeer (1994:302) suggests a framework for gender audit which should be carried out on all interventions with human resource and therefore gender implications. Please see section: 2.1.4 Political subtext - development practitioners, footnote 14.

marriage or other relatives within the hearth-hold, or wishing to support individuals in another household.

There are other obvious shortcomings which do not advance a sense of common interests being promoted by the organisation for all members. These concern the gate keeper roles being dominated by men, and the scope for gate-keepers using their roles for forwarding short-term personal interests. These should be addressed through considering the organisation and operations of the NDFA board and the decentralised IC's. Regarding gate keeper roles, there is a clear need for affirmative action. The question of whether women representatives of a sufficient calibre will be identified, and would be willing to represent the membership, is frequently touted as an excuse. If this is a legitimate dilemma, the option could be explored of identifying suitably informed and vocal individuals in the community who are then encouraged to take up membership and groomed for the role. Constitutions should be drawn up to guide the composition of the NDFA Board and the IC Committee which should have a gender balance, which would include a balance in key positions.⁴⁵

There should be guidelines and procedures to be followed when identifying beneficiaries amongst the members. The purpose of this would be to avoid abuse through preferential treatment of some participants by key members. Broadly speaking, beneficiaries are involved in two types of activities: participating in and/or representing the IC at trainings or meetings; and improved access to inputs or markets. Documentation on participants should be gender disaggregated, and should indicate household type and composition. In an effort to not divert those actually involved in the meeting, members required to carry out such activities as preparing food or other practicalities for the meetings should be identified specifically for that purpose beforehand,. In terms of participating in and/or representing the IC or NDFA at trainings or meetings, there is a need to ensure a gender balance is maintained at all times⁴⁶.

Documentation on the method used for identifying beneficiaries, as well as on the beneficiaries themselves, should be institutionalised and should be presented at committee meetings. Membership household data should be documented in terms of which specific hearth-hold is participating as concerns: lineage tradition (tribe), kinship locality (matri- or virilocal), marital status (single, monogamous, polygamous) and composition (of which household is it a constituent, and are there any further constituent

⁴⁵ An example of this could be alternating the gender of the chairperson after each term, with the vice position reserved for the opposite gender. If this is institutionalised, potential candidates and members are aware of which post is open to which gender and when, and able to prepare accordingly. Various models of this sort have been utilised in India, to varying degrees of success. One note of caution is that at times a woman may hold the post but be controlled from behind by the 'real' chairman, often her husband, or other male relative, or in the case of alternating the gender of the chair and the vice, by the vice. However, whilst not entirely fool proof, these models can go a long way in opening up previously barred opportunities to women, and encourage changing norms regarding the public domain being inappropriate for women.

⁴⁶ If only one representative is required, the option of alternating on the gender of the chosen representative is suggested. If two participants may be sent, there are several options of either sending one of each gender or alternating with two men, two women.

hearth-holds). This data should then be analysed to see if the beneficiaries are over or underrepresented by a certain demographic group, and reasons for this sought out. Depending on the intention of the initiative, the findings of the analysis should be considered in terms of whether the relevant and intended beneficiaries are being targeted. If not, ways to ensure this should be found and piloted or implemented.

5.2.2.1. Issues for lobbying and sensitisation

Laws strengthening women's position in accessing land and other material resources should be lobbied for amendment, not least in the case of divorce and death of a spouse or father, as well as those governing the barring of pregnant girls and new mothers from attending school. Literacy and numeracy skills are central to providing the basis for the empowerment of women within their communities, and not least their households. Sensitisation concerning the legal rights and options for assistance and support in cases of divorce and death as well as spouse and child neglect and abuse would reduce ignorance of the same, and improve the real and perceived fall-back position of women in exploitative relationships.

It was a clear observation that the government initiatives aimed at resource mobilisation for small scale farmers, as exemplified by the market provided by the FRA, are implemented in a highly inequitable manner, as far as access being limited to the well connected. This is a matter that could be lobbied at different levels, both locally by the NDFA, but also in cooperation with the other DFA's country wide, through strategically placed partners. It is relevant to recall the warnings made by Chambers (2006) concerning the allure of the prestige and material practicalities of being involved in influencing 'the policy dialogue' to NGO staff. Using issues largely beyond ones control as reasons for lack of tangible results holds appeal – the objective being to detract attention away from blatant design omissions and unprofessional execution in ones own programme. The impact should not be underestimated of the personal interest conflict between visibly promoting your career in the capital city, as compared to working in primitive conditions at grassroots level, on choice of priorities for implementation.

5.3. Research objective revisited

The research objective was centred on understanding how specific individuals in Nyimba District gain access, or create entitlements to resources, as well as how they enforce these entitlements during the on-going implicit and explicit negotiations of every-day rural life. Through an investigation of structures, identities, obligations, labour roles, access to valuable resources, resource allocation, and the allocation of rewards and their justification, this research has attempted to assess the impact of the MS Zambia support and draw out interesting theoretical or practical points of intra-household resource allocation. The central objective has been to understand the effect on this outside influence/initiative which was aimed at reducing the poverty of the household members, by the market within the household.

A sub-objective of the research has been to test the suitability of several concepts not yet tested in the southern African context. These are the concept of hearth-holds, as defined by Ekejiuba (2005:42) as a

unit of analysis which recognizes the importance of female-directed social units, as well as the theoretical framework proposed by Koch (2001) in understanding resource allocation in southern-Africa (and Nyimba district in Zambia in particular). The concepts all proved relevant as tools providing insightful analysis of the specific gender relations in effect, in the specific setting.

The relevance of the fall-back position in terms of locality of kin, as well as perceptions of legitimacy of individuals, was crucial in affecting how far they were willing to go and what they felt they could demand in everyday bargaining situations within the household. The deficiency of using romantic ideas of conjugal relations and equal opportunities to explain practice is apparent, in line with the idea that interests are central in rule construction. An example of how rules are made to appear natural is the issue of women being the custodians of morality. How this works to the relative advantage of men by isolating women from accessing certain opportunities is made clear in the case of female headed households, who manage to legitimise their access in other ways, such as by virtue of being custodians of their children. Spouses strategise within the terms of their conjugal contracts, at times adhering to the dominant patriarchal bargain, at times covertly defying or overtly challenging it, and following another bargain.

The importance of the custodianship of the cash funds was clear, as was the decision making model used for resource related decisions, on the relevance of different strategies to different individuals in the bargaining process. The strategic entries in the bargaining process of reducing transparency by withholding information, and subversively keeping part of earnings, as well as the legitimacy of demanding funds for male individualised needs, were relevant in most households. The threat or use of violence is widespread by husbands 'needing' to remind their wives of their 'place', and beating is clearly used to reinforce the rights of the husband in the conjugal contract. Wife beating provided the opening for men to provisionally withdraw from the partnership rules, and served to reinforce and shape the contract, despite it in effect constituting a breaking the of the conjugal contract in many instances. Drinking enabled this to take place by creating a temporary suspension of the rules.

This understanding has been translated into concrete recommendations for developmental practitioners to promote the process of it informing the design and implementation of proposals, specifically for MS Zambia supported DFA initiatives aiming to address poverty and empower rural women. Recommendations proposed involve promoting the communal planning, budgeting and monitoring approach, incorporating the hearth-hold concept to improve the understanding of hearth-hold/ household resource flow patterns, and where necessary to specifically target individuals who need their intra-household bargaining power boosted.

Recommendations specifically targeted at the NDFA involve designing initiatives that promote the goal of enhanced social infrastructure for the members. Also the organisation and operations of the NDFA board

and the decentralised IC's, should be in line with addressing common interests of members. A clear policy on affirmative action in gate keeper roles, as well as gender disaggregated documentation of beneficiaries, should be institutionalised.

5.3.1. Issues for future research

This research has focussed on three case study villages in one district, and the impact of one initiative with one MS partner organisation. The choice of approach is related to the belief that simplistic, generally applicable manifestations made without meaningfully considering the varying socio economic settings, and social and political processes of ideological construction linked to power relations, are futile. Future research work could evaluate the relevance of the concrete findings in other districts where MS Zambia supports DFA's, and or other partner organisations.

An assessment of the impact of MS Zambia supported initiatives of a more aggregate manner than using the case study approach, which limits itself to a small sample population, could be facilitated where MS Zambia and its partners institutionalise documentation of the design of initiatives and beneficiary data. Monitoring of the results at the beneficiary level, would promote the institutionalisation of assessment of initiatives and a learning environment.

Were MS Zambia to pilot an approach improving on the household approach (as used by ASP) by combining it with the concept of the hearth-hold, thus allowing for the dynamics of the relationship between the household and hearth-holds, data from this could provide insights into the processes at play in promoting and barring agency of specific household members. These include the factors influencing the inter-hearth-hold competition for resource inflows and struggle for autonomy and financial independence, whilst cooperating to ensure access to production factors and the survival of the total unit. Research could be geared at monitoring and assessing the suitability of this approach as a tool for the implementation of initiatives, and propose refinements of the same.

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