

# **Feminization of Poverty in Zambia: Stonecutting as a Livelihood Strategy for Women.**

**A Case Study of small scale female stonecutters in Ngwenya Compound, Livingstone – Zambia.**

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## **DEDICATION**

This study is dedicated to all the hardworking women in Ngwenya Compound, Livingstone who get up every morning with children on their backs, to do painstakingly backbreaking work to feed their families and put a roof over their heads. I salute you.



## **ABSTRACT**

*The impacts of structural adjustment programs, declines in public and private employment, modified patterns of trading and farming have all drawn women away from their more traditional roles in subsistence agriculture, and toward more wage-dependent types of informal employment in Zambia. Stone chip production has therefore become a major livelihood strategy for vulnerable and poor women in several localities in the peri-urban fringes of Livingstone District in Zambia. The increased demand for construction materials for housing and road networks in the District has increased the demand for stone chips making stonecutting a lucrative business in Ngwenya compound.*

*As these women in Ngwenya have entered the cash economy, however, they have become more marginalised and at the same time, many are becoming household heads mainly due to the HIV/AIDS pandemic in Africa. Women are thus more susceptible to poverty than men and this research study sought to find out why these women engage in illegal small scale stone extraction instead of indulging in any other income generating businesses. The rationality that women in Ngwenya compound experience poverty incomparably more than men can therefore be argued as the background against which the feminization of poverty takes place and is therefore an appropriate analytical lens for the study. With the use of feminist qualitative methodological tools and techniques, the research also endeavours to identify the main gendered and non-gendered barriers and constraints inhibiting women from fully participating in small scale quarrying activities to increase their livelihood, especially those providing for their families and whom children are solely dependent. Because the study explores the different livelihood outcomes realized by women as a result of stonecutting activities, the study took on a case study approach which relied on a female perspective to gain information qualitatively through individual and group interviews, personal observations and the uses of documented data from published and unpublished archived sources. Choice of use of this method was because of its flexibility and adaptability to local cultural social contexts and conditions and its ability to generate rich, in-depth data.*

*As female stonecutters producing chipped stones, the study found that choice of this livelihood strategy inhibits women from gaining other experiences through other activities which places them at a disadvantage within the increasingly commercialised economy. This is because while this stone cutting business is generating income and has the potential to provide viable livelihood outcomes for hundreds of women in Ngwenya compound, plenty existing barriers and constraints inhibit women from participating fully and making this livelihood strategy successful. The multitude of problems (both cause and effect) associated with stone cutting activities such as income fluctuations as their business is market driven, the physical hardships and health problems that affect them all result in reduced livelihoods outcomes for these women engaged in stone chip production.*



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## **ACRONYMS**

ARV	Antiretroviral
CSO	Central Statistics Office
GAD	Gender and Development
GDP	Gross Domestic Product
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
ILO	International Labour Organization
JCTR	Jesuit Centre for Theological Reflection – JCTR
LCMS	Living Conditions Monitory Surveys
LDSA	Livingstone District Situation Analysis
MDG's	Millennium Development Goals
NAC	National Aids Council
UNDP	United Nations development Programme





# CHAPTER ONE

## 1. INTRODUCTION

*“Clearly it's not easy for women in modern society, no matter where they live. We still have to go the extra mile to prove that we are equal to men; we have to work longer hours and make more sacrifices...”* Benazir Bhutto.

Although progress has been made over the years to enhance the socio-economic status of women around the world, they still undoubtedly remain among the most disadvantaged and marginalized. As Chant (2011) postulates, the position of women in a particular country can only be understood or analysed against the background of the socio-cultural, political and economic environment in which they live. In the case of Zambia, women form an integral part of, and play significant roles within, the nucleus and extended family as well as the traditional socio-political governance structures of matrilineal and patrilineal societies (Kabeer 2005).

### 1.1. Motivation for the Research

My motivation for conducting the study includes many different aspects. Most importantly though, I wanted to develop my understanding of feminization of poverty; how this theoretical concept works in real life, and how it affects women's livelihoods in the community. Secondly, I wanted to learn about how women who categorized as economically disadvantaged and marginalised, deal with the numerous challenges in their everyday life.

### 1.2. Background to the Study

At one time considered one of Africa's the strongest economies, with a rich endowment of arable land, water and mineral resources, Zambia once held great potential for sustainable economic development. Today, the country is one of the poorest in the world. Like in most nations in Sub Sahara Africa, many of the poorest people in Zambia live in households headed by women and households in which one or more members are chronically ill, generally with HIV/AIDS, tuberculosis or malaria (Living Conditions Monitoring Survey 2010).

The severity of Structural Adjustment and Economic reforms in Zambia has also had more adverse effects on women than men, with statistics indicating that women represent more than half the total percent of the world's poor, and there are no indications that an upturn in

employment and incomes is in prospect (Kabeer 2005). The gravity of the situation is such that more and more lives are being lost due to hunger, sickness and disease including HIV/AIDS (Jesuit Centre for Theological Reflection 2013).

Results from the 2010 Living Condition Monitory Surveys (LCMS) carried across the country indicate that poverty levels have remained high in Zambia and have continued to be more of a rural than urban phenomenon. Of the country's total population, about 61 percent reside in rural areas while 39 percent reside in urban areas. Written literature also indicates that rural dwellers are more prone to high rates of unemployment and are affected the most by natural shocks such as drought, floods and civil strife (Rigg 2007) and thus are most vulnerable to societal and economic marginalization.

A social crisis in which the majority of people are denied a minimum decent living standard, poverty is and continues to be, the most profound challenge that Zambia faces today. The latest JCTR (2013) Monthly Food Basket Survey shows that it is becoming more and more difficult for the majority to meet basic needs, because food costs have been rising while wages remain static and too far below the food cost. Furthermore, increasing demand for basic goods and services, raw materials and unavailability of industries in many parts of Zambia has resulted in a large informal sector which provides a livelihood for most people around the country (International Labour Organization 2012).

Poverty is a cyclical and multi-dimensional phenomenon (Chambers 2013), and as such for poverty reduction to be sustainable, sustained economic growth must therefore benefit the poor more than the rich. In the Zambian context, it can be defined as deprivation of a long healthy life, educational opportunities, access to resources for a decent standard of living (e.g. income and consumption, housing, health, clean water and sanitation), and lack of freedom to exercise choice and participate in society (Lund 2015, Kabeer 2005).

The causes of poverty are too numerous to itemize, but can be categorized into two groups, i.e. internal and external factors. In the case of Zambia, the worsening living conditions of most of the population can be attributed to internal factors which include cultural factors, the failure of structural adjustment programmes to generate the desired economic growth, high inequality, over-dependence of the economy on copper and diseases like HIV/AIDS (JCTR 2013). External factors can be attributed to those forces beyond a country's control and include declining terms of trade, drought, debt etc.

For the poor rural people, especially women, ensuring food security for their families is a constant struggle as they live in situations of abject poverty. Many women in Zambia, as victims of inequality, disparity, discrimination and exploitation, feel the severity and adverse effects of varying forms of poverty and lack access to income, employment opportunities and other basic needs of life (United Nations Development Programme 2012). The burden of poverty borne by women is thus not only a consequence of lack of income, but is also the result of the deprivation of capabilities and gender biases present in societies.

With an estimated average of three out of every four Zambian living in poverty, more than half of Zambians are extremely poor and unable to meet their minimum nutritional needs and social indicators reveal declining trends over time, clearly showing the worsening living conditions of most Zambians (JCTR 2013). Chant (2011) states that it is well understood that social and economic development can only be attained when there is equal participation of both men and women in the development process. In this day and age, it is highly unacceptable that a large proportion of the poor population in Zambia, which is comprised mainly of women, is wallowing in abject poverty and destined to die from preventable diseases.

### **1.3. Relevance of the Study**

Women's participation in the development process as a whole not only in Zambia, but in the Global South, is of paramount importance if the many faceted dimensions of poverty must be adequately addressed (Kabeer 2005). All across the country, infrastructure and social services in Zambia are extremely limited and this impacts the lives of the majority of the population, especially women. Combine this with high levels of poverty, pollution and unemployment, women are forced to engage themselves in various economic activities to enable them sustain a certain acceptable level of consumption of goods and services.

Engagement in these various activities not only ensures women's livelihoods, but it also equips them with the means of acquiring and sustaining the basic needs of life such as food, clothing and shelter (land) in the face of such glaring poverty (Lund et al. 2008, Kevane 2015). Since gender issues are concerned with promoting equality between the sexes and improvement in the status of both women and men in society (Chant 2007), there is thus the need for a comprehensive analysis of the problems faced by poverty stricken women. Societal resources and responses to the welfare of these women in Zambia also need to be addressed if

the Millennium Development Goals (MDG's) to eradicate extreme poverty and hunger and to promote gender equality and empower women are to be fulfilled.

That being said, there is thus need for adequate and effective programmes to empower families and practical steps to redress the poverty situation that women in Zambia are facing as child poverty, starvation, child illness and general destitution, are all simply an extension of the conditions of their guardians/families. In as much as policy interventions should not be centred solely on the income dimension aspect of poverty, informal activities such as small scale stonecutting/quarrying as livelihood strategy in developing countries should inadvertently be given the importance they deserve.

In this regard, it is hoped that an in-depth examination into illegal small scale marble stonecutting/crushing as an income generating opportunity that women have undertaken, will contribute to a greater understanding of how women's poverty in Ngwenya compound has influenced their vulnerability and choices in trying to earn an income. The main objective of the study is thus to investigate to what extent stonecutting has contributed to women's ability to provide a livelihood for their families. The information obtained in this study therefore, will not only help in policy formulation to mitigate women's vulnerability and poverty, but will also be of use for formulation of adequate and effective developmental programmes for women if poverty is to be eradicated in Zambia.

#### **1.4. Aim of the Study**

The main aim of this study is to unravel how feminization of poverty is both a cause and effect of the socio-economic marginalization of women in Ngwenya Compound, Zambia resultant in them working in the small scale stonecutting business as a livelihood strategy.

#### **1.5. Specific Objectives**

- 1) Assess why women are engaged in small scale stone cutting/ quarrying and its contribution to their livelihoods.
- 2) Identify women's constraints and capabilities to cope with and reduce poverty through small scale stone cutting/ quarrying.

#### **1.6. Research Questions**

- 1) What are the main reasons why women are involved in small scale stone cutting/ quarrying activities?

- 2) What are the challenges that women have been faced with in their quest to develop economically through small scale stone cutting/ quarrying?
- 3) What are the outcomes of women's engagement in small scale stone cutting/ quarrying?

## **1.7. Study Outline**

*Chapter one* is a general introduction and overview of the research aim and its justification, research objectives and research questions. It is an introductory overview of the motivation, background and the relevance of the study with much emphasis being placed on literature pertaining to underdevelopment and poverty in Zambia. The study outline is also clearly described in this chapter.

*Chapter two* gives a profile of Zambia and an in-depth description of the study area. The country profile of Zambia, where this study was undertaken, its geographical location and economic characteristics are outlined. A descriptive situation analysis of Livingstone, the district in which Ngwenya compound, the area where the study was undertaken is situated is then narrowed down in the chapter. Also mentioned is a figurative indication of a sample number of households and household members depicting the genders of household heads in Ngwenya compound is cited as an example from the area under study.

*Chapter three* discusses the theoretical and conceptual framework in which the study is based and presents the Feminist theories of development in relation to women and development in the informal sector. With regards to these feminist theories, the chapter shows their relevance to the gendered barriers and constraints women face in their engagement of illegal stonecutting business in Ngwenya compound. Further discussed are the concepts of poverty and the Feminization of Poverty lens in relation to women's involvement in small scale stonecutting in relation to access to income, assets, credit, health and education. The chapter concludes that there is undoubtedly a great disparity between men and women's economic and living conditions in Zambia proving that the feminization of poverty concept in Zambia is but a reality.

*Chapter four* describes the methodological approach and research design undertaken by the study and the justification of the choice of methodology used for collecting and analyzing data for the research. The feminist qualitative methodology is discussed in relation to the aim of the study and the research design clearly outlines the data collection process. Further

discussed are the responses from the study participants are obtained through key-informant interviews and focus group discussion (FGD) and supplemented by observation, informal conversations and secondary sources from the archives. Also provided are the strengths and weaknesses of the qualitative methodology in terms of ethical considerations, reflexivity, positionality, validity and trustworthiness of qualitative research. The chapter concludes that adoption of the qualitative methodology is appropriate as the methods were able to elicit detailed context-specific information about the women's poverty in Ngwenya compound and challenges they face in accessing economic opportunities

*Chapter five* presents the findings of the study in accordance to the objectives of the study and these findings are mainly based on primary data collected in the field. Factors that have led women to engage in the stonecutting business are therefore identified which in turn has led to the growth of this informal sector in Ngwenya compound. The chapter therefore mainly focuses on stonecutting as an economic activity in Ngwenya Compound.

*Chapter six* unravels the gendered and non-gendered barriers and constraints hindering women's full participation in stone cutting activities inhibiting them from realising their full livelihood outcomes potential. Indications of the different coping strategies female stone workers apply to try overcome some of their constraints are also mentioned here.

*Chapter seven* discusses the different livelihood outcomes resulting from women's engagement in the stonecutting business in Ngwenya compound and are shown through women's individual, household and group perspectives. The impact of stone quarrying on the environment and the risks and repercussions of women's involvement in this stonecutting business are also highlighted

*Chapter eight* sums up the thesis and gives special consideration to the findings of the study under the backdrop of the feminization of poverty lens. A conclusion deemed significant by the researcher is also given and subsequent recommendations for an alternative for women involved in illegal stonecutting business is mentioned. Other recommendations to enhance women's productivity and engagement in the business are also included as an afterthought of the researcher.

## CHAPTER TWO

### 2. COUNTRY PROFILE AND STUDY AREA

“Zambia: The Real Africa.” Zambia Tourism Board.

Zambia, in south-central Africa, is the continent's biggest copper producer and home to the Victoria Falls, one of the Seven Natural Wonders of the World. This chapter gives a general overview of the country in which the research was undertaken and a description of Livingstone district and Ngwenya compound, the area under study.

#### 2.1 Zambia – Country Profile



Figure 1: Administrative Map of Zambia

Source: [www.nationsonline.org](http://www.nationsonline.org)

##### 2.1.1. Geographical Location

A landlocked subtropical country located in Southern Africa, Zambia covers a total area of 752,612 square kilometres and is bordered by the Democratic Republic of Congo to the north, Tanzania to the north-east, Malawi to the east, Mozambique, Zimbabwe, Botswana and Namibia to the South, and Angola to the west. Administratively, Zambia is divided into ten provinces namely: Central, Copperbelt, Eastern, Luapula, Lusaka, Muchinga, and Northern,

North-Western, Southern and Western provinces. According to the most recent Census of Population (CSO 2010), Zambia's population was estimated at 13,092,666 at the time.

### **2.1.2. Overview of Economy**

Zambia is one of the leading producers of copper in the world and its economy mainly depends on the foreign investment in copper. Even though the country is equipped with industries like mineral processing, cement production and other agricultural related industries, it has the high poverty ratio of 86%. The major occupation for people in this country is agriculture, construction and manufacturing.

A few years after independence in 1964, Zambia was considered one of the most prosperous nations in Africa (JCTR 2013). Primarily driven by Mining, Agriculture, Construction, Transport and Communication sectors, three decades of economic decline and neglect of infrastructure and services have turned Zambia into an extremely poor country and is classified by the World Bank as a Least Developed Country ( UNDP 2012). The economy is suffered badly by the unemployment and the poverty population of 86% which makes the country one of the poorest in the world.

Presently in Zambia, seven out of ten people live on less than two dollars a day, are extremely poor and unable to meet their minimum nutritional needs and the average and life expectancy is estimated at 51 years (JCTR 2013) and for poor rural people, ensuring food security is a constant preoccupation (Rigg 2007). Available literature indicates that historical, geographical and social factors are at the roots of severe rural poverty (Chambers 2013) in most sub-Saharan countries, and Zambia is no exception.

In the most recent years, Zambia's macro-economic performance has been encouraging, with an average GDP growth of about 7.0% in 2010 and inflation having also declined to single digits. In early 2011, Zambia was re-classified by the World Bank as a middle income country but the good economic climate has not necessarily translated into real improvement in the quality of life of majority of population, especially women, as reflected in the low human development indices for health, education and living standards (Klugman 2010).

Although agriculture is one of the major economic activities in the country as the source of livelihood for the majority of the rural based poor, the Southern province of Zambia where this study was undertaken, suffers from geographical isolation, which limits access to services, markets, technical knowledge and productive assets. Sixty-four percent of the



population, according to the Living Conditions Monitoring Survey (LCMS 2013) still live below the poverty datum line, 14 % have HIV, 40% don't have access to clean drinking water and almost 90% of women in rural and peri-urban areas cannot read or write.

## **2.2 Description of the Study Area**

### **2.2.1 *Livingstone District***

Livingstone, the capital of Northern Rhodesia before independence and before Lusaka became the capital, is the largest town in Zambia's Southern Province. Among the tourist attractions, Livingstone city boasts Victoria Falls, the seventh wonder of the world. The city is the tourist capital of Zambia and is said to have the potential to be the number one tourist destination in southern Africa (Livingstone District Situation Analysis 2010). Named after the famous Victorian missionary explorer, Dr. David Livingstone, who explored this area extensively, Livingstone Town was established in 1905 and is significant to the history of colonial rule in Africa and its eventual independence.

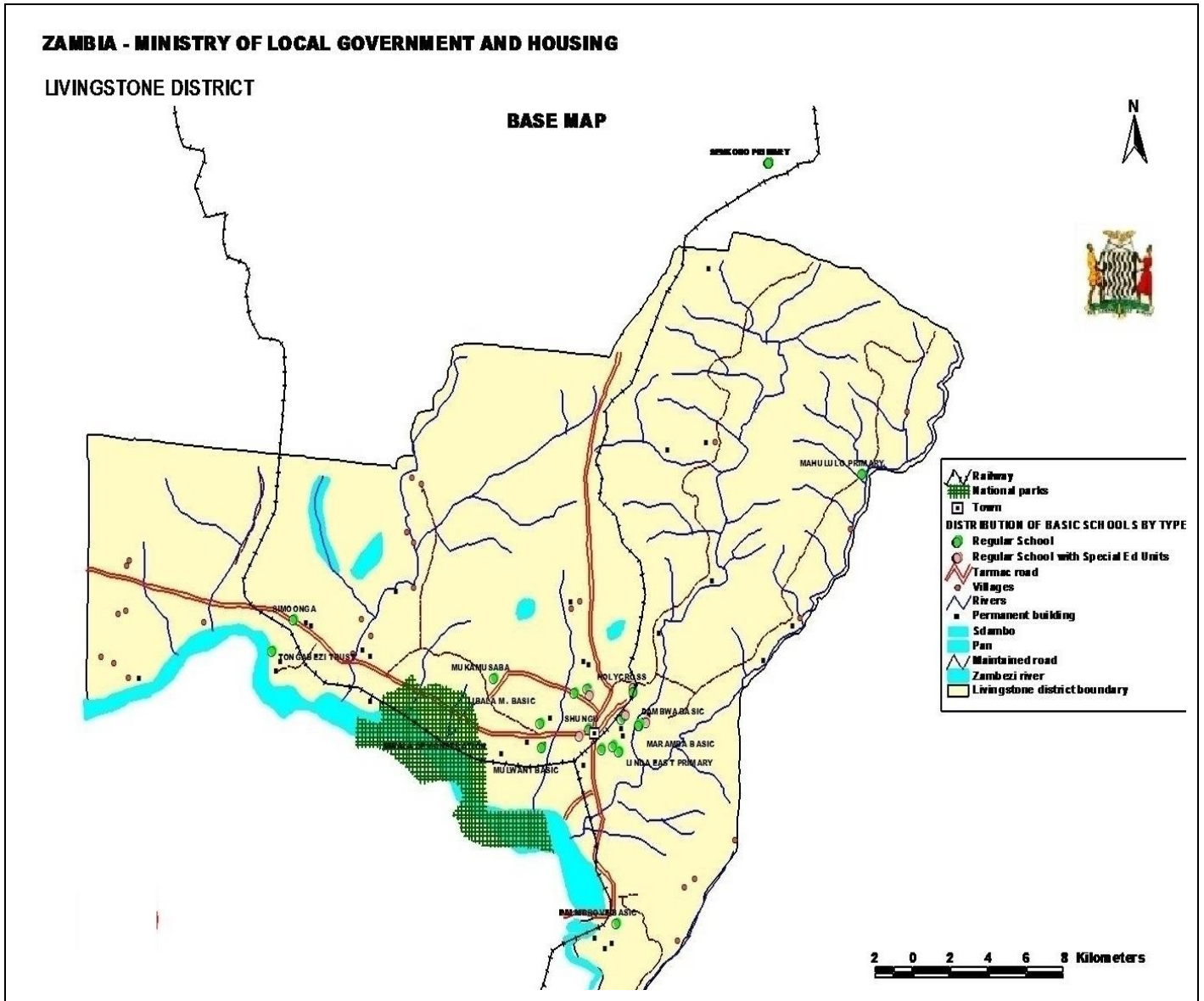


Figure 2: Livingstone District- Southern Province

Source: Livingstone District Situation Analysis 2010

### 2.2.2. Livingstone District Profile and Population Size

Also known as Maramba, Livingstone is the capital city of the Southern Province and is situated in the Zambezi Valley historically the home of the Tonga people. Apart from being the main administrative centre for the southern region of Zambia, Livingstone is also the main entry point into the country by road from southern African countries such as Zimbabwe, Botswana, and South Africa (LDSA 2010).

The district has an area of 688,201 km<sup>2</sup> or 142,700 hectares and a population of around 140,000. It is characterised by a number of development gaps namely unequal distributions of infrastructure development, inadequate provision of social services, high poverty levels, degradation of the environment and natural resources, unemployment, and, for much of the city, underdevelopment (LDSA 2010).

With a population density of 148.6 per area of 695 per square kilometre, and a population growth rate of 2.1 percent, about 66 percent of the population of the district lives below the poverty datum line and most of them are registered as female headed households (Central Statistics Office 2010). Traditionally in Zambia, as in many other parts of the world, men play a dominant role in most relationships, while women and girls are generally expected to be submissive (Kabeer 2005). These women struggle at the margin of the formal economy (Rigg 2007) and lack political influence, education, health care, adequate shelter, personal safety and regular income (Chant 2011). They also lack enough to eat with the majority of them living in rural and peri-urban areas in Zambia. Most parents/guardians in rural and peri-urban areas of Livingstone fail to take their children to school and in some cases these children drop out of school, especially the females, who are sometimes forced into early marriages or sexual arrangements in exchange for money.

### ***2.2.3. Livingstone District Situation Analysis***

In recent years, the rural areas surrounding Livingstone city have been blighted by severe droughts in leading to food shortages as many of the population are subsistence farmers. For quite a long time now, a number of development agencies such as World Vision have been involved in some socio-economic, infrastructural and institutional development activities aimed at improving the livelihoods of rural households in Livingstone district. Although some infrastructure like roads, water wells, bridges, schools and health structures have been built and some skills imparted to the community, a donor dependency syndrome where locals rely on hand-outs from foreign funded Non-governmental Organizations still seems to exist among members of the communities in terms of resource mobilization (LDSA 2010).

Within Livingstone city, infrastructure and social services are extremely limited. Although there are efforts to promote sustainable human development in Livingstone, the constraints faced in trying to achieve gender balance are many (Livingstone District Situation Analysis 2010). In addition to the lack of district development strategies and poverty reduction measures, the lack of gender equity is preventing economic development and economic equality between men and women (Kabeer 2005) is slowing sustainable human development in the district.

Sustainable human development is identified as a catalyst for economic growth at both the national and district levels in any country. Unfortunately, Livingstone District's developmental gaps are serious and include high poverty levels, especially among women

and other vulnerable groups, and HIV/AIDS, which is Zambia's most critical developmental and humanitarian crisis today (UNDP 2012). The 2013 National HIV/AIDS/STI/TB Council (NAC) report states that Livingstone had the highest HIV prevalence in Zambia at 30.9% and the majority of those infected are females which can be attributed to cross border trading coupled with touristic activities which have increased the vulnerability of Livingstone district to HIV/AIDS.

The HIV/AIDS epidemic has had a severely disruptive impact on the people of Livingstone district and being a border and tourist town, the district has the highest rate of HIV/ AIDS in the country, estimated at over 20 % (the country's average is 16 percent) (CSO 2010). These high incidences of HIV/AIDS in Livingstone pose a great threat to socioeconomic development. As a result of HIV/AIDS, the proportion of people living in poverty in Livingstone, especially older women who have been widowed by the epidemic, seems to be on the increase and poverty in itself has resulted in high levels of HIV/AIDS, especially young women, who engage in commercial sex (NAC 2013). Furthermore, most women lack education and the existing traditional assumptions that women cannot be decision makers (Chant 2011) greatly hampers them. In short, gender inequality also plays a great role in hampering HIV/AIDS prevention efforts among women

It can thus be postulated that poverty has inadvertently increased the rates of HIV/AIDS and HIV/AIDS has worsened the poverty situation in Livingstone. As Garcia-Moreno (1997 pp. 3015) notes, "AIDS cannot be separated from the extreme poverty, lack of resources and the heavy burden of work of women." The manifestation of HIV/AIDS in Africa has thus led to high levels of poverty especially in sub-Saharan Africa, and this state of poverty has directly or indirectly created great vulnerability to HIV/AIDS.

Combined with high levels of poverty, pollution and unemployment, the impacts to the lives of the majority of the population have been detrimental. Unplanned, slum-like settlements have grown rapidly in the urban and peri urban fringes of Livingstone District in recent years, with significant detrimental effects to the health and safety of the people living in them, especially children. Outbreaks of cholera, diarrhoea and other waterborne diseases are all very common in the rainy season (LDSA 2010).

#### **2.2.4. Ngwenya Compound**

Although Zambia has made considerable progress in trying to tackle rural and peri-urban poverty, much more work still needs to be done to end extreme poverty and close the gap

between men and women in wage employment in the non-agricultural sector, improve living standards, enact and implement equal economic rights for all, says the Global Monitoring Report 2014. According to International Labour Organization (ILO 2012), the informal sector accounts for 72 % of employment in sub-Saharan Africa and in Zambia, and in Ngwenya compound, it accounts for about 80 percent of employment, with women representing a majority of those involved in informal businesses (LDSA 2010).

These poor women’s low access to education, health, food and good sanitation and household income generating potential in the locality has thus resulted in personal, financial, economic and social risks and vulnerabilities in their need to find employment and generate income (Chambers 2013, Rigg 2007). Ngwenya compound, where the research was conducted, is one of the slum-like settlements situated on the eastern part of the city of Livingstone about 5km from the town centre. Ngwenya area/ward/compound and the adjacent Maramba and Dambwa townships, being one of the most remarkable densely populated areas of Livingstone District, provides a detailed snap shot of the poverty situation in the district.

A majority of the population in Ngwenya compound, especially women, have no source of income, have no access to safe water; hence are water poor; most of the children are stunted: they are nutrition poor; a significant percentage of the population has not had any schooling at all thus they are knowledge poor, and so on. Furthermore, most of the households with high poverty levels are, on average, female headed and have larger numbers of dependents (CSO 2010, LDSA 2010).

**Table 1: Sample of Households and Household Members (Ngwenya Compound)**

<b>Province</b>	<b>TOWN</b>	<b>COMPOUND</b>	<b>NO. OF HOUSEHOLDS</b>	<b>OF NO. OF HOUSEHOLD MEMBERS</b>
Southern	Livingstone	Ngwenya	93	521

Source: Livingstone District Situation Analysis 2010

From a random sample size of 93 households in Ngwenya compound accounting for 521 people with an average of 6 members per household, 44% of the households were male headed (of which 11.5% were widows) while 55.9% were female headed (of which 97.5% are widowers). Seven of the female-headed households were grandmother headed

households. The study further revealed that with 97.5% of the female headed households being widows, the burden of providing a livelihood for their families in Ngwenya compound falls solely on women.

Notwithstanding their poverty status, a group of women from Ngwenya in their quest to become entrepreneurs in their own right have adopted small scale stone cutting and stone chip production as a livelihood strategy.

## **2.5. Summary**

This chapter showed a brief synopsis of the country profile of Zambia, in which the Feminization of Poverty: Stonecutting as a Livelihood strategy was undertaken. The geographical location and economic characteristics of the country were looked at and the situation analysis of Livingstone district, where Ngwenya compound is found was also discussed. Among the highlighted issues in the situation analysis of Livingstone District was the high HIV/AIDS prevalence rates (compared to other parts of the country), the increasing number of poor female residents engaged in the informal sector in Ngwenya and the increasing numbers of female headed households who bear the responsibility of providing a livelihood for their families.

## CHAPTER THREE

### 3. THEORETICAL AND CONCEPTUAL FRAMEWORK

This chapter discusses the theoretical and conceptual frameworks that were considered relevant to the study. The Feminist theories are discussed in relation to women and development in the informal sector. Further discussed are the concepts of Livelihood and the Feminization of Poverty lens in relation to women's involvement in the small scale chipped stones business.

#### 3.1. Introduction

*"Development is the progressive realisation of the capabilities, abilities and talents of each individual for his/her own satisfaction and enhancement of the social good..."* HE President Cheddi Jagan.

Arguably, many view development simply as a question of economical measurement, but the concept of development concerns several other categories as well. As Bryceson (2002) implicitly explains, poor people are not completely defined by their poverty, nor can they be fully understood in its terms alone.

Development affects people in different parts of the world in different ways. In this vein, theory is considered an extremely important aspect for any given research because not only does it give concepts, provide basic assumptions, direct researchers to important questions and suggest ways for researchers to make sense of collated data (Kitchin & Tate 2013), it is an interpretive guide to reality that aids to confirm and explain a certain phenomenon. Thus a theoretical framework can be described as a system of ideas or conceptual structures that not only help us see the social world, but also enable us understand it, explain it, and change it. Not only does theory guide our thinking, research, and action, it also provides us with a systematic way of examining social issues and providing recommendations for change (Moser 1989).

This chapter presents theoretical perspectives which are deemed applicable to the research explaining the notion that poverty is borne disproportionately by women, and that women's burden of poverty is rising as encapsulated in the term the 'feminization of poverty'. This study has relied on the Women oriented perspective (Feminist theories) and conceptualised poverty and the 'feminization of poverty.' The choice of use of these theories in my study is to highlight aspects of poverty which are most relevant to poor women at the grassroots since

the research is aimed at analysing and understanding the realities of a particular group of women.

With the poverty scenario rapidly changing as new groups of poor people emerge due to the worsening of existing impoverished situations (Lund et al. 2008), development thinkers acknowledge that there exists barriers and marginalization in people's lives. Strategies to break out of this marginalization and means and ways to dismantle and transform these barriers are therefore suggested as a panacea for development.

Looking at the prevailing situation in Zambia, poverty, in my opinion, can be viewed as a condition of social, political and psychological marginalization with respect to the household's access to bases of social power. The position of development discourse should thus be explained by the impact of development policies on Third world Women from the perspectives of poor women (Visvanathan 2011). Locally and globally, the concept of development should therefore examine the intersecting relations of gender, economic poverty and vulnerability with respect to the work that women do (Lund 2008) in poor countries and their capacity to demand change and be put at the centre of the development process.

The key to overcoming un-development in poor countries is therefore to focus on poor women and as Amartya Sen (1992) notes, there is a bidirectional relationship between women's equality and economic development defined as improving the ability of women to access the constituents of development, in particular health, education, earning opportunities, rights, and political participation. He argues further that in one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, continuing discrimination against women can further hinder development. In other words, women's full participation in economic activities can and will accelerate national development and so women's poverty has to be addressed so that they can become protagonist of their own emancipation.

The feminist theories of development are therefore of relevance to the study in that since female stonecutters are poor, the theory seeks to restore the initiative to socio-economically marginalised sectors, communities and individuals, especially women. The framework is committed to the socio-economic improvement of women through affirmative actions with increased participation of women because regardless of societal perceptions, the underlying fact is women and men are not homogenous in nature and hence experience poverty differently.



As Nalia Kabeer (2005) clearly points out, women are faced with many more disadvantages than men which negatively affect their livelihood conditions. The research thus emphasizes the economic and social factors that have led to women adopting stone chip production as a livelihood strategy, the potential of livelihood outcomes resultant from women's involvement in this business and negative physical, social and economic barriers that hinder women from realising full livelihood outcomes. Furthermore, the study unravels how collective stone cutting activities have also enabled these women attain somewhat desired livelihood outcomes thereby playing an important role in reducing household poverty.

### 3.2. Gender and Development

*'If wealth was the inevitable result of hard work and enterprise, every woman in Africa would be a millionaire.' George Monbiot*



Source : Fieldwork Livingstone 2014

Gender inequalities in the distribution of income, access to productive inputs such as credit, command over property or control over earned income, as well as gender biases in labor markets and social exclusion that women experience in a variety of economic and political institutions form the basis for their greater vulnerability to chronic poverty. Chant (2011),

refers to these dimensions of poverty as a short life, illiteracy, exclusion, and lack of material means consistent with Gender and Development (GAD) framework.

GAD as a theoretical track emerged in the 1980's and represents the confluence of diverse feminist perspectives. World Bank (2010) defines 'Gender and Development' as an approach that focuses on social, economic, political, and cultural forces that determine how men and women participate in, benefit from and control resources. The GAD model is used as a means of reducing gender disparities and increasing women's participation in economic development. It seeks to elucidate the social, economic, and political positions of women by examining women's fertility, literacy, health, and educational attainment, access to employment, earnings, political participation, and legal status (World Bank 2010).

The GAD model adopts a "holistic approach and treats development as a complex process influenced by political and socio-economic forces" (Visvanathan 1997 pp. 23). It therefore shifts the focus from the belief that economic development sidelines women as a group to the socially determined relations between men and women in the workplace and other places (Visvanathan 2011). In addition, the GAD approach emphasizes 'mainstreaming,' explained by Kabeer (2005), as the idea of bringing women to the Centre of development particularly at both micro and macro level. The argument here is that mainstreaming gender concerns (not specifically 'women's' concerns) in national strategies, and is necessary to ensure gender equality and the full participation of women in economic development in poor countries (World Bank 2010).

In developing countries, recent research shows that, even if gender roles are changing, this process occurs in a selective fashion as women's access remains restricted regarding both economic and social resources. In Zambia, men still own most of the income derived in farming activities (Rigg 2007) and enjoy the bulk of the benefits from social capital whereas women have limited access to agricultural extension, education, and other social services. Women overcoming the oppressive forces of patriarchy are thus a sentiment that is equally applicable to women's sustainable economic development (Visvanathan 2011) as patriarchy is deeply engrained in women's economic positions around the country.

The centrality of women's contribution to national development of any give country underlines the importance of integrating gender concerns into all developmental interventions. Development also affects people differently, depending on whether they are male or female. Lund (2015), notes that although there is widespread agreement that

development should be broad-based as women often remain marginalised in the process, and although the experiences of individual women vary widely, in general women as a group fare worse than men on a number of fronts. These include and are not limited to the incidence of poverty, protection under the law, access to health care and decision-making power.

Studies over the years indicate that rather than improving, the socio-economic status of the great majority of Third World women has worsened considerably throughout the decades. Written literature suggests that Boserup (1970) was one of the first to point out that economic growth, and especially the spread of capitalism in the developing world, had not necessarily benefited women and men equally. Boserup used empirical work from Africa, Asia and Latin America to support her conclusions that women were being left behind, as subsistence producers using 'primitive techniques' in the agricultural sector; as low paid workers in non-farm and urban sectors and as unpaid workers in rural areas, contributing to farm productivity following the outmigration of men ( Chant 2011).

The national goal of accelerated development therefore, cannot be attained without special attention to the needs of women and girls, and over the decades, women have mobilized themselves propagated by the works of the likes of Esther Boserup. An important critique of the mainstream development model thus evolved in the late 70s in the form of feminist thinking and the feminist perspective that revealed the patriarchal character of modern development and the 'enlightenment agenda' (Visvanathan 2011). Since the 19th Century, the women's movement has fought unrelentingly for the eradication of gender subordination and other forms of social and economic oppression to ensure that all national policies include gender specific considerations.

It is a proven fact that women's contributions as workers and managers of human welfare, are central to the ability of households, communities and nations to survive. In almost all societies, women play both reproductive and productive roles (Chant 2011) and the latter comprises of work done by both women and men for payment in cash or kind. Despite their important productive roles relating to land, women also have responsibilities of child bearing, managing their homes, looking after children, taking care of the sick and elderly, etc. Being aware of this phenomena and taking it into account in development planning and action is known today as practicing a 'gender perspective' (Pearce 1978).

Feminist theory is thus one which analyses the status of women and men in society with the purpose of using that knowledge to better women's lives. The theory questions and puts into

light the differences between men and women, including how race, class, ethnicity, sexuality, nationality, and age intersect with gender. Furthermore, feminist theory or feminism is most concerned with giving a voice to women and highlighting the various ways women have contributed to society and is in direct support of equality for both women and men (Lund 2015). It is for this reason and this reason alone, that I found it imperative to use the feminist theory in my study because it holds much relevance to the plight of women under research.

Chant (2011) further postulates that the term feminism can thus be used to describe a political, cultural or economic movement aimed at establishing equal rights and legal protection for women. Therefore feminism not only involves political and sociological theories and philosophies concerned with issues of gender difference, it can further be described as a movement that advocates gender equality for women and campaigns for women's rights and interests (Kevane 2004).

Generally speaking, critics of the Feminist theory postulate that there have been a number of improvements to women's lives in the past twenty years. For example, female life expectancy is increasing, more girls are going to school, more women are in the paid workforce, and, many countries have introduced laws to protect women's rights (World Bank 2013). However, the glaring truth and reality on the ground is that the 'gender divide' between men and women still exists and somewhat remains the same. This is very evident in Zambia where there has been no breakthrough in women's participation in economic and decision-making processes and little progress in legislation in favour of women's rights to own land and other property (JCTR 2013).

### **3.2.1. Gender Issues**

Gender entails the social relationship between men and women and represents differences between women's and men's attitudes, behaviour and opportunities that depend upon socially constructed views of femininity and masculinity (Moser 1993). Gender thus determines how we are perceived and expected to think and act as women and men because of the way society is organized, not because of our biological differences.

According to the Central Statistics Office (2010), many of the poorest people in Zambia live in households headed by women and households in which one or more members are chronically ill, generally with HIV/AIDS, tuberculosis or malaria. It is well understood that social and economic development can only be attained when there is equal participation of both men and women in the development process (Visvanathan 2011) thus gender issues are

concerned with promoting equality between the sexes and improvement in the status of both women and men in society.

Chant (2011) argues that 'gender' cannot be easily isolated as a separate topic or sector, given its fundamental importance to all areas, ranging from employment policy to agriculture, and from environmental policy to poverty alleviation. In fact, according to Moser (1989), the subject of gender often ends up marginalised when it is separated in such a way, and ultimately the challenge should be to integrate it into the mainstream.

Zambia's vision on gender as stated in the "*Vision 2030*" is to achieve gender equity and equality in the social-economic development process by 2030 (JCTR 2013). In this regard, the government has put in place a Gender policy to ensure the advancement of gender mainstreaming policies and legislation. As Visvanathan (2011) adequately suggests, the strategic objective of any government when considering development should be to integrate gender in all government agendas, policies and programmes and create a culture within government which is gender-sensitive and where gender issues become the responsibility of all. Borrowing the famous words of Kofi Annan, "*gender equality is more than a goal itself; it is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance.*"

However, despite the prominence of discussions about women in development within both national governments and donor agencies, the concepts used are often vague and emotive (Chant 2011) and just tend to look good on paper. In short, unless gender concepts are clearly defined, the likelihood of making effective progress for women in development is highly unlikely. For example, an awareness of women's need to balance different roles leads to an understanding that inflexible working conditions are a constraint to women's advancement (Kabeer 2005), since they make it impossible to combine paid work with family care.

Moser (1989) hence suggests that it is imperative to distinguish between "gender roles" and "gender needs" because not only do men and women have different roles and responsibilities, they also have different gender needs. Brun et.al (2015) postulates further that if gender roles and gender needs are understood, planning is more effective, policies are more clearly defined and programmes and projects are designed with the different needs of the people who are supposed to benefit explicitly taken into account. When attempting to explain the societal differences between men and women using the feminist theory, there are two fundamental aspects to be taken into consideration namely gender differences and gender inequality.

### **3.2.2. Gender Differences**

‘Gender’ is not the same as ‘sex’ or ‘women’ and according to Chant (2011), it is about the relationship between men and women, and therefore concerns men as much as it does women. Defined by societal norms and practices, and supported by societal attitudes, this relationship is usually skewed in favour of men. Kevane (2004) refers to the term ‘Gender’ as the socially constructed roles, behaviours, activities, and attributes that a given society considers appropriate for men and women.

### **3.2.3. Gender Roles**

Moser (1989) outlines a useful framework for understanding the different roles women (and men), have to fulfil in society coined the Triple Roles Framework. In most societies, whether rich or poor, women must fulfil these three main roles outlined below.

**Reproductive:** refers not only to women's childbearing role, but also their child rearing one. Women engage in various activities that ensure the maintenance and reproduction of the labour forces.

**Productive:** the role of women's as income earners often in agriculture or the informal sector in poor countries. Though they are often secondary income earners, there are many cases when women are the sole income earner (such as in female headed households). In most traditional societies, there's a pronounced sexual division of labour where a male head's primary responsibility is to earn income, with the female engaged largely or solely in a reproductive role (Chant 2011) and any productive role is underestimated or ignored. It should also be noted, that in most of these societies there also exists a sexual division of labour within production (especially in agriculture) and employment, with regard to the tasks and jobs women and men do and are expected to do (Lund 2015).

**Community:** women's collective work at the community level. For generations, women have continued to establish some form of collective actions to increase group productivity, to fill in socio-economic gaps or to protest policies that deprive them of the resources to provide for their families (Chambers 2013). Women thus have to balance these three roles, whereas men generally only have a productive role although some may argue that men are involved in ‘community politics’ where they organise themselves at the formal political level.

In Zambia, we can see multiple patterns of gender roles in matrilineal and patrilineal societies. It is worth mentioning that Southern Province in Zambia (where Livingstone district is situated), is characterised by the matrilineal descent in kinship, a system where a

descent group traces their ancestral lineages via the maternal (uterine) side of the group (LCMS 2010).

When considering the roles that women play in the traditional socio-political governance structures of the matrilineal ethnic groups, critical examination of the roles of the Batonga and Toka-leya in rural areas in Southern province with respect to leadership, violent conflict prevention, and transformation shows that traditional governance systems do not only exclude or undervalue women as often assumed. They also inherently contain features that enable women to actively participate as well as play powerful leadership roles (LDSA 2010). The underlying implication here is that development approaches targeting these societies should be designed in ways that build on the existing strengths in gender relations if they are to effectively address the needs of these societies.

When looking at the gender difference perspective, we therefore try and examine how women's location in, and experience of, social situations differs from men's. However, it is important not to treat women as a homogenous group as the experience of individual women will vary with respect to her class, race, and religion, among other factors (Kabeer 2005). As a result, different women will have different needs for instance some may only express practical needs, while others may be more concerned with strategic issues.

In the small scale stone chip business research for example, the study looks at the different values associated with womanhood and femininity as a reason why men and women experience the social and economic world differently. Chant (2011) also believes that the different roles assigned to women and men within institutions better explain gender difference, including the sexual division of labour in the household. Gender difference perspective also focuses on how women have been marginalized and socially excluded in patriarchal societies and this in a way tries to explain how women are treated differently than men who are also involved in stone quarrying activities.

#### **3.2.4. Gender Inequality**

The UN Charter on Human Rights acknowledges gender equality as a human right and that women are entitled to live with dignity and with freedom from want and from fear. Still, despite solid evidence demonstrating the centrality of women's empowerment to reducing poverty, promoting development and addressing the world's most urgent challenges, Lund (2008) notes that gender equality still remains an unfulfilled promise. In this context, poverty is not defined as simply a lack of money, but rather also the denial of access to fundamental

human rights, including health, education, nutritious food, property, representation and so on (Chambers 2013).

In Zambia, we can look at historical gender relations and see multiple versions of exclusion and inclusion of women in both the economic and political spheres. In the pre-colonial traditional societies for example, women who witnessed the independence of their countries possessed rich traditions as leaders, as participants in women's movements and along with men, in liberation struggles (Radcliffe 2015). Profound changes thus came about with the onset of Colonialism and its attendant technologies, cash cropping and wage economy (Ibid 2015), coupled with values, beliefs and practices in the home and community impeded women's participation in political and economic activities.

The gender inequality perspective therefore recognizes that women's location in, and experience of, social situations are not only different but also unequal to men's. Gender equality is considered a precondition for advancing development and reducing poverty as empowered women contribute to the health and productivity of whole families and communities, and they improve prospects for the next generation (Chant 2011). Thus it can be argued that women have the same capacity as men for moral reasoning and agency, but that patriarchy, particularly the sexist patterning of the division of labour, has historically denied them the opportunity to express and practice this reasoning. Kevane (2015) also adds that lone mother households relate to gender inequality issues as women are more susceptible to poverty and lack access to life essentials such as land in comparison to men.

In terms of 'subordination' within this gender relationship, it can take various forms, ranging from inhibited access to certain kinds of work to the skewed structure of the legal framework. Generally speaking, subordination results in the marginalisation of women. The implication here is that they are excluded from the process and benefits of development (Sen 1997). It is therefore important to note that this relationship, as well as the roles men and women are expected to fulfil, is often socially defined by what is expected culturally (Fiddian-Quasmiyeh 2015) by religion, by the balance of power within society and other factors. As such, this relationship is a difficult one to change through policy, particularly if the policy environment is one that favours the status quo.

In most cases where women are subordinated within the household in Zambia, it is a common occurrence to find that they have inferior access to male earned income, or even to their own earned income. Subordination and marginalisation is thus premised on the



assumption that decisions made will have universal benefits, and it can occur in the household, in the community or in institutions (Sen 1997). Even though some of these women are engaged in backbreaking, stonecutting activities to earn an income, they are still expected to take care of household duties which include sexual duties child rearing. In short marriage is a prime example of gender inequality in Zambia and women do not benefit as much from being married as men do. Thus it can be concluded that poor married women have higher levels of stress than unmarried women and married men as they have juggle earning an income and taking care of their families.

To sum it up, the feminist or feminism theoretical framework not only relies on a unique assumption about the basis for women's subordination, it also raises unique questions and provides unique concepts for examining women's inequality and as such suggests quite unique strategies for change. This represents a great perspective for a developing country like Zambia whose majority of women live in abject poverty as the framework is imbedded in the overall improvement in the quality of life of women multiplied with increased participation of girls and women.

However as this study unravels, with a few exceptions, women's relative access to economic resources, income and employment has worsened in Zambia, their burdens of work have increased and their relative and even absolute health, nutritional and educational status has declined and still leaves a lot to be desired.

### **3.3. Conceptualizing Poverty**

Underdevelopment and poverty are undeniably intrinsically combined and a fact in point is that several scholars attest there're many different types of poverty. In other words, poverty is the negation of development and since development is a multi-dimensional phenomenon, poverty can be considered multi-dimensional as well. While some perceive it as consumption or income poverty, others view poverty in terms of the human development index or by social exclusion (Lund et al 2008). The distinction between relative or absolute poverty is therefore important where the first explains poverty as a specific minimum level of income needed to satisfy the basic physical needs of food, clothing and shelter in order to ensure continued survival (Bryceson 2002), and the second opens up for a definition where poverty is explained more in terms of inequalities within the society that it is measured (Chambers 2013). Because of the many limitations to the notion of poverty, various written literature

assert that mainstream development has gradually been moving away from the preoccupation with economic growth toward a people-centred definition of development.

Poverty is described as the negative analogue of human development (Kabeer 2005) and may manifest itself in various ways which may include the lack of basic needs such as food which causes hunger, proper health services and education system, shelter or lack of adequate infrastructures. Apart from the physical aspects, the psychological costs of poverty are many, although not adequately catalogued and it is increasingly argued by feminists that poverty is also about power, or rather powerlessness.

CSO (2010) reports that the majority of Zambians have continued to live in poverty and results from the 2006 and 2010 Living Condition Monitory Survey shows that poverty levels have remained high despite recording a significant decline between 2006 and 2010. As the table below shows, the proportion of the population falling below the poverty line reduced by about 3 % from 62.8 % in 2006 to 60.5% in 2010. The percentage of the extremely poor also marginally declined from 42.7 % to 42.3 %. However, poverty in Zambia has continued to be more of a rural than urban phenomenon with the level of rural poverty estimated three times more than that in urban areas. In 2010, rural poverty was estimated at 77.9 % compared to urban levels at 27.5%.

**Table 2: Overall and Extreme Poverty in Zambia, Rural/Urban and Southern Province in 2006 and 2010.**

Province/ Region	2006 Overall Percent (%)	2006 Extreme Percent (%)	2010 Overall Percent (%)	2010 Extreme Percent (%)
Zambia	62.8	42.7	60.5	42.3
Rural	80.3	58.5	77.9	57.7
Urban	29.7	13.0	27.5	13.1
Southern	73.1	50.9	67.9	47.3

Source: CSO, Living Conditions Monitoring Survey, 2006 and 2010 Census of Population and Housing Undertaking

Given its multidimensional nature, a wide variety of indicators must be looked at when establishing the incidence of poverty in a country. In addition to per capita income, ownership of assets and access to credit, it is very important look at health indicators (life expectancy at birth) and education indicators (literacy) (JCTR 2013). In addition to the examination of the quantitative indicators of poverty, the social and psychological consequences and conditions must also be taken into account (Chambers 2013) as socially, the poor are ostracized in a system where much value is placed on material wealth and appearances. In fact, in some cases in Africa, UNDP (2012) suggests that the poor would strive to be more endowed materially at the expense of the health and nutritional needs of members of the family.

The feminist perspective also suggests that consideration of poverty often neglects differentials between men and women in terms of their access to income, resources and services (Chant 2011). Such differentials may occur within households between men and women, or between individuals (i.e. between single men and single women), or between households with women-headed households being at a disadvantage to male-headed households. This is because under a number of indicators, the incidence of broadly defined poverty in Zambia according to CSO (2010) is higher amongst women than men, though higher among some women (such as female headed households) than others.

Proximate causes of poverty include low income, low assets be it physical or human capital (Ellis 2000), lack of opportunities from adverse location or other reasons, social exclusion and so forth and results in hunger, lack of shelter, illiteracy and inadequate health care (UNDP 2012). It can therefore be attested that the worst form of poverty is that which combines all four previously mentioned aspects namely income poverty, asset poverty, opportunities poverty, and access poverty. Poor women particularly in Zambia, face lower incomes, face major difficulties accessing credit, suffer severe health problems and higher illiteracy (CSO 2010) and can thus be categorized under the worst form of poverty.

In a nutshell, when dealing with poverty the introduction of the concept of marginality emphasizing social networking (Chambers 2013) as an important aspect of survival of lower income groups magnifies the way in which people in distress deal with their situation in order to survive. Kabeer (2005) adds further that due to their weak position and access to local labour market and economic activities, poor people or individuals especially women, face difficulties in their daily life, since they have no savings and social securities.

### **3.4. Feminization of Poverty - Towards an Analytical Approach**

The fourth UN Conference on Women in 1995 stated that of all the people in the world living in poverty, 70% are women and these women also constitute the majority of the 1.5 billion people living on \$1 a day or less. In sub-Saharan Africa, Lund et al. (2008) asserts that's women's opportunities and options for working their way out of economic poverty and vulnerability are constricted by cultural norms and structural reforms that control the social and economic aspects of their lives in both rural and urban areas. Research also shows that women on average earn on average slightly more than 50 % of what men earn (Malik 2013) and this 'feminization of poverty' is largely a feature of much of the developing world, with females accounting for half of the world's population but 70 % of them being considered extremely poor.

The term "feminization of poverty" was first introduced by Diana Pearce (1978) in the article: "The feminization of poverty. Women: work and welfare" and pertains to households in which a woman is considered the breadwinner. These households tend to fall in poverty more often than others, and in these poor households, women are believed to experience poverty incomparably more than men. Research over the years suggests that this incidence of women poverty, as well as its depth and their vulnerability, is particularly marked in Sub-Saharan African countries as they suffer from income and consumption poverty, lack of access to basic services, and deprivation in terms of human development (Lund et al. 2008).

Although feminization of poverty is believed to have been conceived in the 1970s (Pearce 1978), it has only truly gained recognition among scholars and activists in the past two decades. In Zambia as in other countries in sub Saharan African countries, gender stereotyping in the home, gender bias in education, and gender segmentation in the labour market (Chant 2011) all combine to keep the majority of women at the base of the economy. It is therefore important to note that gender discrimination resulting in greater poverty among women is widespread throughout the developing world (Kabeer 2005) and a great deal of this poverty amongst women still remains unperceived.

Feminists assert that the gender dimension of poverty is therefore because women and men experience poverty differently and unequally. In addition, although it is widely believed that poverty affects men and women in different ways (Chant 2007), the widespread gap between women and men caught in the cycle of poverty, which has continued to widen in the past decade, has led to the worldwide emergence of the phenomenon.

Generally viewed as a global phenomenon, this notion of a ‘feminization of poverty’ is described as being associated with three main conditions in which, according to Nelson (2013), women are poorer than men; the incidence of poverty among women is increasing relative to men over time; and growing poverty among women is linked to the feminization of household headship. This burden of poverty borne by women is therefore not only a consequence of lack of income, but is also the result of the deprivation of capabilities and gender biases present in both societies and governments (Chant 2011) and includes the poverty of choices and opportunities, such as the ability to lead a long, healthy, and creative life, and enjoy basic rights like freedom, respect, and dignity.

As in most impoverished countries, poor women in Zambia can be described as severely disadvantaged in employment and education, work predominantly within the informal economy (ILO 2012, JCTR 2013) are low-skilled and economically disenfranchised. When considering the current poverty trends in Sub Saharan Africa, the prevalence of women living below the poverty level is therefore not just a mere circumstance or coincidence, nor is it just a women's issue, it's a matter of human concern (Kabeer 2005). Taking into consideration recent global trends, the incidence of poverty, which is defined and measured based on household income and consumption, or on qualitative and quantitative measures of entitlements, seems to be increasing and it is increasingly becoming harder for women to transform their capabilities into incomes or well-being. Nelson (2013) further describes the phenomena as the process of women losing rights to fertile land, access to labour and other production resources and of the expansion of women’s responsibilities in comparison to those of men.

In addition, poverty in Zambia is arguably particularly acute amongst female headed households given the lower earning potential of women but there is, however, a great deal of variation between different groups of women rural and urban areas as noted by Chambers (2013). Women, as victims of inequality, disparity, discrimination and exploitation therefore feel the severity and adverse effects of poverty in its varying forms i.e. lack of access to income, employment opportunities, normal entitlements to things such as freely determined consumption of goods and services, shelter and other basic needs of life, worse than men (UNDP 2012).

It is worth mentioning that when discussing feminization of poverty, it is imperative to look at the household as a unit of measure because the household forms the context of much of

women's lives. As such it is key to any analysis of the situation of women anywhere and may be defined as a group of people who normally live and eat together (Ellis 2000), and these people may or may not be related by blood, marriage or adoption, but make common provision for food or other essentials for living and have only one person whom they all regard as the head (CSO 2010).

In the case of Zambia, national surveys carried out indicate there is a very high prevalence of households headed by females where women fulfil not only their traditional domestic roles but also act as the main provider. Statistics from the 2010 Census of Population and Housing in Zambia counted 2,513,768 households across the country and that there were more households in rural than urban areas at 1,495,861 and 1,017,907, respectively. The average household size was estimated at 5.2 persons with rural areas having a higher average household size of 5.3 persons as compared with 5.1 persons in urban areas. Figures also show that although there were more male headed households than female headed households across the country, female headed households accounted for an estimated 47.1% of total households and were expected to be on the increase (CSO 2010). Furthermore, the Livingstone District Situation Analysis (2010) asserts that the number of female-headed households in the district, especially in peri-urban areas, have been increasing drastically over the years for various possible reasons, including but not limited to male mortality.

For the purpose of my research, I thought it was prudent for me to use this feminization of poverty concept because women's poverty is not only a consequence of lack of income, but it has more deep-rooted causes such as lack of opportunities due to gender biases and fixed gender roles in Zambian societies. As Nelson (2013) points out, women's increasing share of poverty is related to the rising incidence of lone mother households and gender biases often deprive these women of opportunities to independently pursue education or careers.

This is particularly evident and reflected in the limited access of females to productive resources, social services, remunerative employment opportunities and participation in political and managerial decision making processes in impoverished countries. General weaknesses in physical and social infrastructure across the country also have a disproportionate impact on women and are considered an important factor in their poverty (Kabeer 2005). This is because the weaknesses in social infrastructure increase the time and energy needed to perform daily tasks of family care and, therefore, reduces the time women have available for paid work and other activities (JCTR 2013).

Although the feminization of poverty theory tends to view women as victims using only economic measurements, Sylvia Chant argues that to achieve development it is more productive to talk about “feminization of responsibilities and obligations” (Chant 2011 pp. 180). The dimensions of poverty earlier identified as being crucial to social change and development such as income and consumption poverty, lack of access to basic services, and deprivation in terms of human development all point to the ‘feminization of poverty’ of female stone workers in Ngwenya compound. Their marginalised and disadvantaged status is compounded in the following outlined factors namely globalization, income, assets, credit, health and education.

#### **3.4.1. *Women and Globalization***

Feminists postulate that the negative impact of the globalization of the world economy is borne disproportionately by women and in Ngwenya compound, the poverty conditions under which these women live continue to be shaped by a number of global factors. Spielman (2009) suggests that globalization represents an economic restructuring that exacerbates women’s impoverishment worldwide as it involves a trans-nationalization of capital, ascendance of finance capital, decentralization of industry, and reorganization of labour.

To a certain extent, these factors mentioned above are said to have served to negate the impact of changes in the legal and educational status of women (Chant 2011) across the world, Zambia included. One significant factor worth pointing out is the process of structural adjustment in Sub Saharan Africa, which has been found to impact disproportionately on women for a number of reasons.

The economic failure of the Zambian Economy, according to the International Monetary Fund and World Bank, were attributed to a combination of poor policies (macroeconomic and social), external circumstances and poor governance and infrastructure (World Bank 2010). Under Structural adjustment, the country entered into economic reform agreements with the IMF to Stabilize and Restructure the economy. Because the Structural Adjustment policies involved an increased role for the market and privatization (UNDP 2010), and a reduced role for the state in the public sector (where the majority were women), the wage bill had to be contained which led to job losses and contributed to a rise in unpaid work. This was because some of the provision of services shifted from the State to households and community groups, spheres where women have primary responsibility (Kabeer 2005).

In short, the narrowing down of economic role of the state to make room for market liberalization has result in poor women receiving the ‘short end of the stick.’ This is because as the Zambian economy becomes increasingly linked to global markets, it has often led to a reduction in public spending and social programs, pushing the costs on to the family, where it is most often the women who shoulder the added burden and responsibility (UN Women 2000).

### **3.4.2. Income**

The income disparity between men and women is echoed in the recent World Bank report on the sub-Saharan region, which found that women (in the region as a whole) earn only about 70% of the amount earned by men (Malik 2013). Chant (2011) notes that many factors place women at higher risk of poverty than their male counterparts and in Zambia for example, although low income is the primary cause of female poverty, there are many interrelated sources of this problem. Women’s lack of income not only deprives them of basic needs, such as food and shelter but it also limits their opportunities for advancement.

The pattern of income disparity between men and women is clearly reflected in the specific example of the Zambia Public Service, based on data from Central statistics records, which shows that although women make up the majority of the country’s work force (60 %), they represent 64 % of those in the bottom seven salary scales, and only 36 % fall in the top seven scale (CSO 2010).

In rural areas, a large proportion of women's income comes from the largely unrecorded informal sector (Chambers 2013) and much of women's time is spent in unwaged work such as agricultural labour, in family businesses, or in domestic duties. Looking at how poor women in Zambia struggle to make ends meet and care for their families, it’s safe to say that feminized poverty encompasses far more than just matters of income or individual suffering. When allowed to perpetuate, generation after generation will be ensnared in a vicious cycle of poverty and hopelessness, with women and children continuing to receive the short end of the stick.

### **3.4.3. Assets**

Fundamental as land may be to all humans, and despite being the majority among land users, women in Zambia do not enjoy the same rights to land as men (Machina 2002) as the Ministry of Lands records show that men account for the majority of titles to property in the country. Women produce most of the nation’s food, yet they are the majority among the poor,



especially those based in peri-urban and rural areas (Chambers 2013) where males account for over 70 % of property ownership (Machina 2002). Women's lack of access to land security is therefore attributed to illiteracy, inaccessibility to information, lack of necessary capital to develop land and labour shortages that all seem to be perpetuated by the social and traditional customs prevailing in Zambian society.

The issue of globalization and the spread of the money economy to the remotest communities such as rural areas have also rendered women more disadvantaged because land has become much sought after capital. Researchers such as Smith (2003) have argued that women's lack of equal property rights with men is a major cause of the feminization of poverty and this is definitely true in Zambia.

Although there are no specific or legal provisions preventing land ownership by any citizen in Zambia (Machina 2002), there Ministry of Lands still has no clear land policy and, in practice, men account for the majority of land titles in rural areas. Smith (2003) suggests that one reason could be that the criteria used for the allocation of land thoroughly discriminate against women. This is explained in the sense that in practice, women often apply for land titles in their husband's name, which, among other things, removes their rights to the land in situations of inheritance. The situation is particularly acute in Ngwenya compound as most women do not possess inalienable rights to the land which they occupy and work on and the community does not possess land titles of any kind (LDSA 2010, Machina 2002).

#### **3.4.4. Credit**

The demand for high levels of collateral, as well as the high interest rates by most commercial banks and lending institutions in Zambia (JCTR 2013) puts formal credit beyond the reach of many poor women in both rural and peri-urban areas. Although legally women are neither denied access to loans, mortgages and credit nor required to have consent from their husbands or male partners to obtain credit, women face great difficulty in obtaining formal credit due to illiteracy, poverty and lack of collateral compared to men.

#### **3.4.5. Health**

When it comes to issues of health and wellbeing, feminists argue that women face more severe health problems compared to men, particularly in the areas of nutrition and maternal mortality. Women also face higher increases in the numbers with HIV/AIDS virus (NAC 2010), and a higher incidence of diabetes and hypertensive diseases. Women's health is thus determined to a large extent by their access to, as well as the quality of, services, both of

which have deteriorated substantially in Zambia with the introduction of Structural Adjustment reform (Malik 2013).

Structural adjustment and economic problems have led to the deterioration of the health care system in Zambia system in which access was already limited and there have been severe impacts on maternal and child health care (MCH). As Klugman (2010) acknowledges, it is quite difficult to overemphasize the impact that poverty has on health and nutrition as women are disproportionately more afflicted with poor health outcomes partly due to the toll of childbearing.

The increasing burdens of providing and accessing health care, whether in homes, clinics or hospitals fall hardest on women (Kabeer 2003), especially in rural and peri-urban areas like Ngwenya compound. This is a result, according to Nelson (2013), of women's primary responsibility for health in both their reproductive and productive roles and their capacity to access and use health information is limited by their gender roles and the circumstances in which they live and work. Furthermore, women in poverty also have reduced access to healthcare services and resources due to lack of income and proximity to health care facilities.

#### **3.4.6. Education**

Education is a considered a basic human right worldwide and according to development scholars is of central importance to the economic and social development of any nation. Among the various benefits that education provides are the promotion of economic growth, national productivity, innovations and social cohesion and the World Declaration on 'Education for All' was made under the premise that education of women and children, especially girls, can and will inevitably create greater opportunities for women to lift themselves out of poverty and increase their social position (UNDP 2012). Senior (1991 pp. 44) also notes that "*education is a key to women's empowerment, to the acquisition of power and status both within the society and in her domestic life - in short, her lifestyle and options.*"

In addition, research indicates that countries with strong gender discrimination and social hierarchies (Chant 2011) limit women's access to basic education and even within the household, girls' education is often sacrificed to allow male siblings to attend school. Education has therefore a critical role to play in tackling gender inequality in society, and is vital for the personal growth and self-realization of all people.

According to CSO (2010), however, illiteracy levels in Zambia were higher among women than men and statistics show that the literacy rate at national level in 2010 was 70.2 % while literacy rates for rural and urban areas were 60.5 % and 83.8 % respectively. Overall, males had a higher literacy rate at 73.2% than females who were pegged at 67.3 % (CSO 2010). Considering these statistics, it can be attested that less women in Zambia are able to read and right, in short are less educated their male counterparts.

The above analysis made use of the feminization of poverty lens to enable the study understand women's role in the stone cutting business and particular emphasis is given to women's access to income, their assets, credit, health status and education. It is also worth mentioning that the starting point for the feminization of poverty framework is the assumption that it makes sense for any development agenda to support women's welfare that addresses basic needs and access to and use resources such as credit, land and education. That being said, this study will therefore not focus on gender roles but rather on resources and activities.

### **3.5. Summary**

The chapter introduced and discussed the feminist theories in the development agenda and the importance of women's equal participation if any meaningful development is to be achieved. This was compounded in the Gender and Development framework which focus on women and bringing them to the centre of development particularly at both micro and macro levels. Different dimensions of poverty were also conceptualized and a practical example of the poverty situation in Zambia was also given.

Feminization of poverty towards an analytical approach was further discussed and it was pointed out that whether it is in relation to access to income, assets, credit, health and education itself or across the country, there is undoubtedly a great disparity between men and women's economic and living conditions in Zambia as a whole, and Ngwenya compound to be specific. The feminization of poverty perspective therefore considers women as both deeper and longer into poverty and acknowledges that poverty changes overtime. This chapter highlighted that poverty not only puts heavier burdens on women compared to men, but the numerous aforementioned barriers also prevent women from moving out of poverty to contribute fully in economic and social development. The female stonecutters in this research are just but one of the many prime examples of the feminization of poverty in Zambia.



## CHAPTER FOUR

### 4. RESEARCH METHODOLOGY

*‘Methodology, the systematic theoretical analysis of the methods applied to a field of study, comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge.’ Sahil Vartak.*

This chapter describes the methodological approach and research design undertaken by the study and the justification of the choice of methodology used for collecting and analysing data for the research. The research was undertaken in Zambia during the summer of 2014 for a period of two months (June and July).

Research, which is described as the process of enquiry and discovery, is undertaken for five important reasons outlined by early researchers as exploration, explanation, description, understanding and prediction (Yin 2011). Since it was imperative to pick the method that is most appropriate relative to the knowledge that I wanted to acquire, I settled for the qualitative method as qualitative data consists of words, pictures and sounds that are usually unstructured in nature (Kitchin and Tate 2013). Thus for the purpose of this research *Feminization of Poverty: Stonecutting as a Livelihood Strategy for Women*, a feminist research approach making use of qualitative methods was undertaken.

The main aim of this study is to explore and unravel why women are engaged in the stone chip business, the socio-economic challenges they face and the outcomes they have realised in their engagement in stonecutting as an economic activity they have undertaken to earn a living and provide for their families. The understanding of women and poverty and the characteristics of the everyday life of these women in the study was therefore important to establish with the use of research observations, dialogue and discussions. Development and implementation of methods and research procedures to be used in the study were those considered to be flexible and adaptable to the local socio-cultural context and conditions and participants, with particular attention given to participation barriers (Silverman 2011), such as language, transportation and access to activities, and inscribed gender roles

The researcher made use of observation, informal conversations and key-informant interviews in order to question, confirm or support the statuesque presented by the group in question and participants in the study have taken part in focus group discussions (FGD’s).

Essentially, the focus of the study has been to understand women's poverty and to highlight the realities of the women living in Ngwenya Compound and the goal of this chapter is to present and explain the research design, the methodology and the methods used in the study undertaken. It will endeavour to show the researcher's fieldwork experience and the methods undertaken to collect data will be evaluated looking at the process critically. An explanation and justification of how the information gathered was handled and analysed will be given followed by a conclusion with some reflections on ethics, reflexivity and trustworthiness of collected data.

#### **4.1. The Research Design**

This research can be classified as a case study of women who make up a significant proportion of ultra-poor households in Ngwenya compound and for whom current approaches to poverty alleviation in developing countries appear ineffective (Kabeer 2005). To ensure that the research problem was addressed properly, I made an outline of the different components in the research, including the requirements of the data to be collected and the fundamentals required for the data to be analysed, in other words I came up with a research design.

Yin (2011) refers to research design as procedures, plans that a researcher follows to attain the objectives of a study and an important requirement of any study is to do fieldwork. The outcome of any fieldwork is affected by how well it is planned and the ability to adjust to the realities met in the field and so this research design, she further postulates, is the logic that links the data to be collected and the conclusions to be drawn to the initial questions of a study.

An important component of the research was to examine women's poverty and in order to get a clear picture of this I thought it imperative to conduct the study in a setting where women spend the longest part of their day doing backbreaking work to earn an income. This research was based on my interest and fascination as a feminist student in examining women engaging in a predominantly male activity such as stone chip cutting.

#### **4.2. Qualitative (Social Science) Perspective**

Contrary to quantitative approaches, which aim to establish an average picture across a larger population (Kitchin and Tate 2013), qualitative research aims to describe difference within particular situations and practices. This involves investigating a topic more deeply with a smaller number of participants and with the use of traditional qualitative participatory

methods such as focus groups and interviews. For the *Feminization of Poverty: Stonecutting as a Livelihood Strategy for Women* study, the qualitative (social science) perspective has therefore been employed to better understand the specific problems encountered by women in relation to poverty.

Within the domain of qualitative methodological approach, many specific methods (Yin 2011) such as observation, participant observation, structured interview, unstructured interview, focus group discussion, life history, case study and so on are available for research and a few of them have been applied in this study. In addition to contributing to knowledge, Howell (2013) acknowledges that a piece of research contributes to policy issues and at the very least makes clear to the groups being researched or associated agencies that there might be a need for a greater understanding of an issue. The development and implementation of methods and research procedures to be used in a study must thus be flexible and adapt to the local socio-cultural context and conditions and participants, with particular attention given to participation barriers (Franklin 2012), such as language, transportation and access to activities, and inscribed gender roles.

The basic purposes in using research methods according to Crang and Cook (2007), is to understand parts of the world more or less as they are experienced and understood in the everyday lives of people who 'live them out' and so with appropriate preparations, the inevitable contingencies of any ethnographic project can be productively incorporated and built upon from the very start. Methods are further described by Yin (2011) as a collection of research strategies and techniques to form a particular approach to data and mode of analysis and when a researcher embarks on a journey to gain a deeper understanding of the complexity of processes. A qualitative research methodology that enables one to engage in-depth with the lives and experiences of others was thus required for the study.

Qualitative methodologies are further said to explore the feelings, understandings and knowledge of others through interviews, discussions and participant observation and so are most ideal to explore some of the complexities of everyday life in order to gain deeper insight into the processes shaping our social worlds (Herbert 2000). This kind of approach was preferred in this study because of its focus and attention on people's lived experiences and the meanings they attach to their social surrounding as opposed to quantitative, positivist approaches which tend to reduce everything to numbers and statistical methods (Patton

2001). The emphasis on women's experiences and how they connect with realities and ideas were the background for the chosen methodological position.

Howell (2013) further suggests that qualitative research includes methods and techniques of observing and documenting, analysing and interpreting attributes, patterns, characteristics and meanings of specific, contextual or gestatic features of phenomena under study through approaches which seek to uncover thoughts, perceptions and feelings experienced by informants. Adoption of the qualitative approach is hence a very important technique for formulating and producing data and information in the field. This is so because qualitative methods are closer to life experiences and interactions which interpret and attempt at understanding and analysing the phenomena and events more closely through human experiences and social and environmental processes (Kitchin and Tate 2013). It focuses more on understanding the changing behaviours of people of everyday life, its underlying causes and relationships in that qualitative methods inquire about people's understanding and perception of events and phenomena, how they understand, relate and practice them in everyday life.

As I am seeking to understand poor women and their perceptions on issues pertaining to their lives, qualitative methodology will help me get into the mind and lives of the respondents, to observe the dynamic intersection of cultural, economic, social and political processes, to reflect on and interpret the understandings and shared meanings of their everyday social worlds and realities (Franklin 2012). Since the qualitative method seeks subjective understanding of social reality rather than statistical description or generalizable predictions, it will thus reveal how women within that society have an understanding of their own situations. Furthermore, as the emphasis when using qualitative methodologies is to understand lives experience and reflect on and interpret the understandings and shared meanings of women's everyday social worlds and realities, women's problems and what their priorities are considered (Cragg and Cook 2007).

In addition, Howell (2013) postulates that an attempt to gain a better understanding on the relationships between humans, space, place and the environment, requires an interpretation of people's experience in social and spatial settings, drawing on the interpretative methods of ethnography. Owing to the strength and weakness of the above mentioned qualitative methods, Franklin (2012) suggests that it is worth combining them in order to check witnesses of one by the alternative, as qualitative research methods cannot be assumed to be



empowering and indeed raise many significant issues about the vulnerability of research subjects.

### **4.3. Feminist Methodology**

According to McDowell (1999), when dealing with feminist research a qualitative methodological approach which is collaborative, non-exploitative and recognizes the power relations in research is sought. A feminist approach to research therefore provides a framework for alternative knowledge creation, which acknowledges how power, knowledge and context play when undertaking research (Moss 2002). As acknowledged by Hardin (1987), a feminist approach to knowledge building recognizes and adds important elements to the knowledge base, gives space to the experiences of the participants and argues that knowledge of social life is closely connected to these experiences.

A feminist research approach questions the existence of a firm, universal, objective truth by placing essential importance on examining women's experiences and acknowledges the normative and the political embedded in any research; it values the real life stories women provide about themselves as theoretical and empirical resources for social analysis (Moss 2002). Research conducted within a feminist framework is not only attentive to analytical issues emerging from engaging in the research process, it also recognizes differences in social location, emphasizes issues of difference, questions social power and how knowledge is legitimized, reproduced and presented.

It is however, extremely important to acknowledge that while this research is positioned as having a feminist approach, there are several feminisms, broad in content, methodology and epistemological positioning, and that the concept of a 'universalized' woman (Hesse-Bibe 2004), is problematic in nature. Critics of contemporary development discourse and practice claim the feminist approach is Eurocentric and Rigg (2007) also postulates that by referring to universalism, the approach represents depreciation, underlying its visions and depicts a tendency towards reductionism as well as superiority of some over others. Nalia Kabeer (2005) further notes that not only does universalism represent a worldview perpetuating the ideological, economic and cultural hegemony of the West, the approach neglects cultural and regional distinctiveness by lacking sensitivity to cultural variation.

In a feminist approach, the researcher plays a crucial role in examining women's experiences, acknowledging real life stories and understanding the perspectives on cultural practice, power and gender relations. The production of knowledge in the research is a result of an

intersubjective understanding between the researcher and the participants who were thus encouraged to take on an active role in the knowledge production. Emphasis is therefore put on building up an environment of rapport and mutual trust to ensure collaboration between the researcher and participants.

As a researcher, I believe taking a collaborative approach will enrich the research, because it will challenge the researcher's assumptions and support the participants to work together to develop their own understanding. During the research I met many different individuals most of whom were women and their everyday life was outlined quite similarly, but individually, they presented and explained experiences that differed. The emphasis on these women's experiences and how they connect with realities and ideas have been the background for the feminist methodological position undertaken by the researcher.

It is also worth noting that feminist reflections on the dilemmas of fieldwork have recognised that participatory research as a process must be grounded in women's lived reality as it is a situated and negotiated process. This requires attention to power relations (the competing agendas of participants, leaders, and practitioners) (McDowell 1999), expertise about the social context and diversity of women (Moss 1993) and mastery of the research process to enable women to tell their stories. The feminist method was used because the study sought to find out the impact of stonecutting on livelihoods from the point of view of women who are directly engaged in it.

Moreover, the study sought to ascertain what measures women have applied to enable them cope in the face of prevailing poverty and in this regard qualitative method was more suitable. Among the several methods of the qualitative approach, interviews, observation and conversation methods were used in this study. It is worth-mentioning here that *Feminization of Poverty: Stonecutting as a Livelihood Strategy for Women* is a contextually-based study which sought to elicit information from viewpoints peculiar to each woman, which could be subjective as such qualitative methods were more appropriate. I therefore engaged in an investigation of women's experiences to enable me gain information and knowledge through interaction, observation, participation in activities and formal and informal interviewing as an effective way to gather data during my field research.

#### **4.3.1. Positionality**

A central component in the process of qualitative data collection, Moser (2008) asserts that the concept of positionality includes the researchers' given attributes such as ethnicity,

nationality, and gender which are fixed or culturally ascribed and how the vastly different social interactions with research subjects inevitably impact on one's research experiences. Dowling (2000) also notes a researcher's status or position on the social ladder, his race and even religious background can have profound influence on the perceptions and findings of the research and interviewing within one's own 'cultural' community, as an insider, affords the researcher a degree of social proximity that, paradoxically, increases awareness amongst both researcher and participant of the social divisions that exist between them

Darby and Hall (2014) contend that researchers normally will speak from a particular place, out of a particular history, a particular experience, particular culture, without being contained by that position. Positionality is thus driven by motivations and expectations, the implication here being that as a researcher, it is very important to take cognizance of circumstances such as these so as to revise our own position and that of the informant ensuring that the quality of the research is consolidated (McDowell 1992).

Such attributes require textual disclosure when they affect the data, as they always do to some extent, and even though researchers don't realize that these attributes are there, as Moser (2008) further clarifies, they are an integral part of the data that is needed to reflect and write about how a researcher's 'situatedness' influence an understanding of the data. I will also endeavour to give possible theoretical explanations that might be of help for these women have better lives in terms of sustainable livelihoods

As a social scientist, am very interested in human phenomena and how it relates to its environment in terms of adaptation and survival strategies, there is thus need to explore how my stance-position-location will affect the entire research process during the field work, from data collection to theory construction. The recognition that people belong to various social categories that position us differently within power structures will help in moving away from traditional views of impartiality and claims of neutrality in field work (Moser 2008).

#### **i) The position of the different actors in the research**

**The position of the researcher:** I'm a female, Zambian student. I'm young and unmarried, grown up on a small town but educated in the capital city and studied abroad. I'm very familiar with the local culture, customs and norms in Livingstone District and having worked in the NGO world in different rural parts of the country, I consider myself open-minded with a holistic view of life where respect and tolerance towards other members of society are key-

values. Interest the betterment of the lives of women under research by not only finding out reasons for their predicament, but also analysing findings and forwarding suggestions from the data collected to development centred organizations willing to help has been a prime source of inspiration.

**The position of the participants:** there was great variance in social status, sex, age, religious practices and other aspects that defined their social position of the participants in the study and thus affected their positioning in the research in different ways.

#### **4.4. Case Study Approach**

Since my research investigation is based on a contemporary phenomenon within some real life context (Yin 2011), I sought to use an in-depth, intensive and inter-subjective case study approach in which the participants for the study were selected from their usual place of interaction. Case studies tend to be selective focusing on one or two issues that are fundamental to understand the system being examined, and they are usually suitable in incidences where a researcher needs to make an in depth holistic investigation (Yin 2011). Thus the case study approach was pertinent in this research which seeks to address descriptive and explanatory questions as to why women in Ngwenya compound are engaged in stonecutting activities.

By adopting a case study approach, I thought it most suitable to help me understand women's experiences because according to Crang and Cook (2007), focus on a particular case under investigation provides in-depth information and helps to understand complex social phenomena as the qualitative methods endeavour to facilitate in understanding peoples sense of place and the life/world of individuals and the taken for granted dimension of experience is employed. Case studies may also present unique opportunities for understanding the mechanisms that underlie empirical observations (Yin 2011) thus enabling me to gain insight on stonecutting as a livelihood strategy for women.

While case studies are always criticized for the difficulty of generalizing of findings, Howell (2013) argues that while generalisation to a whole population might be difficult to attain, case studies provide detailed information of the particular case studied and so are still useful. Furthermore, by focusing on a single case, it allows for a researcher's intensity in an investigation under study. Since my research is about an everyday phenomenon and the direct observations on women's actions and their physical environments, Kitchin and Tate (2013)

asserts that the case study method will allow me the investigator to retain the holistic and meaningful characteristics of real life events.

#### **4.5. Choice of Study Area**

Ngwenya compound, the study area for the research, is a slum-like settlement, remarkably densely populated and characterized by female headed households with high poverty levels (LDSA 2010). As my research focuses on a feminist poverty perspective, this area was chosen because it has some of the characteristics that I was interested in as according to Silverman (2011), reasons for adopting purposive sampling in choosing a case should be the groups, settings and individuals where the processes being studied are most likely to occur. Ngwenya Compound in Livingstone District thus presents a fine example of a group, setting and individuals who have the relevant features to the study. Furthermore, as a tribesman of the area, it was easily accessible and made my research relatively easier as I could speak the local dialect.

#### **4.6. Choice of Research Participants and General Characteristics**

In order to select research participants and ensure that all the relevant information for the study was captured, purposive sampling was used. Being aware of the problems related to bias that this choice of sampling procedure introduces to the study (Kitchin and Tate 2013) such as limitation of my prior knowledge, I was open minded about the selection of study participants and took advice from my supervisor. Furthermore, I took the advice of my research assistant who is a local resident in the area under study and followed up those people who I thought possessed the salient characteristics I was interested in.

The primary participants in the study were women engaged in stonecutting, either single married or widowed. The study also included spouses to the women engaged in stonecutting and some men also engaged in stonecutting. The reason to include both men and women was to see if there were any variations in the feelings and experiences, opportunities and struggles women face compared to men and the coping mechanisms each undertook with the situation at hand.

16 women were interviewed, and in addition *three* spouses and a focus group comprising *six* male stonecutters were also carried out.

The primary research participants comprised of persons between the ages of 20 and 60 years respectively. Since a youth in Zambia is defined as one who falls within the age group below

30 years of age, this means *three* respondents can be classified in the youth category, *ten* respondents were aged between 36 and 65, and *two* were senior citizens above the age of 65.

In terms of education, all participants have varied attainments. *Seven* had only primary level school education, *four* had junior high school education and *five* had never been to school period.

As for their marital status, most of the women between 20 and 50 years of age were married, *two* were divorced, *four* were widowed and *two* have never been married at all. The common characteristic among all the respondents was that they all had families they were taking care of, biological children, siblings, or dependents. A household in Ngwenya Compound on average is estimated to comprise of between *five* and *twelve* people.

#### **4.7. Other Research Participants**

In order to broaden the scope and validation of information (Mikkelsen 2007) a wide array of research participants has been included in the study. Among the other research participants included were a local government official from the Livingstone City Council and the Ngwenya Ward Councillor to gain better understanding on the prevailing socio-economic problems and the role local government has played in eradicating poverty in Ngwenya and providing women with income generating activities. The manager at the local stone quarry company was also included in the study to gain insight on perceptions pertaining to the local stoneworkers.

#### **4.8. Qualitative Data Sources**

##### **4.8.1. Secondary Data Sources**

Secondary data was also gathered and utilized to supplement primary data given the limitations of time and resources under which the research was undertaken. For instance, the background information of the study area from government policy documents, books scholarly works, articles, reports on women's poverty of published and unpublished journals, the internet websites, newspapers and/ or presentations and for my research etc. were all necessary to provide a context for the study, for comparison and as the prime evidence for analysis (White 2013). In short I was able to provide the context for my study from the information available from these different sources by picking out the relevant features that I needed.

Data collected from secondary sources was also helpful in understanding how different researchers have gone about researching the feminization of Poverty Concept. This greatly assisted in focusing my research in an area that although has been previously researched on by other researchers, I could generate knowledge which could distinguish my work from previously done studies.

#### **4.8.2. Primary Data Sources**

Qualitative technique can be classified into two generic classes, namely interviewing and observation, and for the purpose of my study, the use of semi structured in-depth interviews and focus group discussion (FGD's) was the main method of collecting data in order to ensure the relevancy and quality of the research. In as much as data from secondary sources was plenty on the subject, it is information that has been already collected by someone else for another purpose (Mikkelsen 2005) and so it was imperative that I collect my own primary data for the study. The study was also backed with non-participant observations.

##### **4.8.2.1. The Semi- Structured Interviews**

Perhaps considered one of the most important qualitative data collection tools, Darby and Hall (2014), describe an interview as literally an 'inter view'; an inter change of views between two persons conversing about a theme of mutual interest. As a qualitative study, in-depth interviews were chosen as the primary method of data collection in the research.

During the interviews I attempted to elicit information from the participants through a spoken exchange of information. This data gathering method proved very effective and as such interviewing is a widely used research method in research as the qualitative interview provides the basic data for the development of understanding the relationship between social actors and their situation (Crang and Cook 2007). Since interviews are used as a tool to investigate complex behaviours and patterns, they enabled me discover vital relevant information for my study and ensured that I got quality in-depth understanding on women's engagement in stonecutting activities.

A complex social interaction that brings forward people's experiences and thoughts about a specific topic (Kitchin and Tate 2013), the qualitative interview has been used in this study to get an in-depth understanding about the concepts and perceptions when it comes to stonecutting as a livelihood strategy for women in Ngwenya Compound. In a qualitative interview the knowledge shared by the respondents is used to analyse their 'experience of everyday life' (Kvale 1997 pp. 42) and the study looks at some personal issues like the level

of conflict in the relationship between husband and wife in the family. Because of that, semi-structured interviews were used as a tool to give the participants enough influence and flexibility, but at the same time, help the researcher to get some control of the situation. The focus was on creating an environment as informal and relaxing as possible in order to get the participants to open up (Crang and Cook 2007).

Interviewing Silverman (2011) postulates further is one of the most common and easy method to exchange and share human experiences as well as daily activities which helps to produce contextually based results. As a method of generating and producing data during field work, it focuses on the people's lives; the use of interviews has become so extensive today that it has been said that we live in an "interview society" (Darby and Hall 2014) and sixteen female stonecutters were purposively selected from the community as primary data sources for the study. I conducted in-depth semi-structured interviews with all of them and they belonged to both male and female headed households of various age groups. However, due to the situational responses I obtained, I expanded the number of interviewees to include four spouses, two local leader representatives in community meetings and the plant manager at the local quarry.

Although the interviewees were selected to satisfy the feminine perspective of the study, six men were also incorporated as part of the focus group discussions. As the interview type was mainly semi-structured, by this medium I was able ask the participants questions about all aspects of their livelihoods such as social, economic, earning activities, political, access to alternative resources, coping strategies and so forth. In regards the socio-economic aspects of their life, I was interested in finding out about their family background such as family size, land holdings and entitlements, involvement of family members in different activities, daily earning activities, alternative ways of earnings, further involvement of children and old people. I also enquired about any extra trainings or peculiar skillsets they could have that may enhance their livelihoods.

Finally, I asked to find out whether the operations of the local stone quarry within the vicinity of the community has provided any benefits at all regarding peoples livelihoods within the community and whether or not there was any competition with the earnings of small scale stonecutting activities and in any way hampering their ability to sustain their livelihoods. Questions about the negative effects of stone crushing on the environment and wellbeing of



the stonecutters were asked, and consequently the coping strategies, how they handle or mitigate difficulties or abnormal situations were ascertained.

#### **4.8.2.2. Focus Group Discussion (FGD)**

Focus group discussions (FGD's) have also been an incorporated method in this study, where discussions and dialogue between the participants has given the researcher insight and knowledge about the reality of everyday life in the community and their understanding of important concepts. Longhurst (2010) asserts that a focus group discussion is a form of interview where a group of people, usually between 6 and 12, meet in an informal setting to talk about a particular topic that has been set up by the researcher. As an instrument of data collection, the focus group discussion enabled me collect much needed data on the opinions and feelings of several people on the issue under discussion, in consideration of prevailing financial constraints and time limitations.

According to feminist methodology, focus groups decentralize power to the researcher, allowing women to express their views on their life and struggle from a safe position. Groups allow women to make contact with each other, share their experiences

The FGD's were conducted with four different groups comprising 8 people each. Two groups consisted of women from different areas within the stonecutting domain, one group of male stonecutters from the community of study, and one group consisting of both male and female stonecutters. The groups had a dialogue on certain topics facilitated by the researcher and research assistant, and the participants were encouraged to engage in a 'conversation where meanings and experiences are constructed, negotiated and contested between participants' (Longhurst 2010). Group members were encouraged to discuss freely and spontaneously.

With the intent to gather high quality information, I had to steer the discussion in a meaningful direction, deftly navigating my way around potential conflicts in order to establish a consensus. This was extremely important because according to Kvale (1997) groups may be dominated by some participants while others may stay silent or bullied into consensus and so the discussion must be well moderated. In a situation where it seemed one or two participants seemed to dominate the discussion or critique and ridicule other's responses, I respectfully pointed out that all participants opinions were important and advised all participants to speak up.

Silverman (2011) asserts that participants can't be seen as isolated individuals because understanding and knowledge comes as a result of interaction between the moderator and participants and between the participants themselves. The use of dialogue in the focus groups therefore supported the achievement of an intersubjective understanding where meanings and interpretations of the realities in the community are created, confirmed or disconfirmed, and worked as a triangulation and add-on to individual interviews to assure validity of the data collected (Dowling 2010, Longhurst 2010). The discussions also shed light on cultural influence on the work and wellbeing of the women in Ngwenya community.

#### **4.8.2.3. Observation and informal Conversations**

Non-participant observation in research is often combined with other methods, such as interviews and as such, is an important part of any case study. Crang and Cook (2007) define non-participant observation as a data collection method used extensively in case study research in which the researcher enters a social system to observe events, activities, and interactions with the aim of gaining a direct understanding of a phenomenon in its natural context. As a nonparticipant, I did not participate directly in the activities being observed as one important dimension of the study was to look at women's economic status in Ngwenya, especially how it is manifested in the relationship between men and women. Observation as a research method was therefore important because it provided me the background information about the environment where the study was taken. In addition to interviews, I accessed very valuable non-verbal information through observation.

Because observation involves physically entering into the world of the researched (Silverman 2011) spending much time around them, and often being privy to quite sensitive issues (Longhurst 2010), a critical first step was building trust and developing empathy with participants. This was especially important as most participants were quite wary at first of being researched as stonecutting activities in Ngwenya compound aren't exactly legal. Developing strong relationships with participants not only increased the level of access that I was able to attain, but also deepened the insights I gained into their world.

I found overt observation more suitable in this study, because the women gave their informed consent and continued with their activities normally with their awareness that they were being observed. The process began with descriptive observation, in which I carried out broad scope observation to get an overview of the setting (Silverman 2011), moving to focused observation, in which I started to pay attention to a narrower portion of the activities that

most interested me, and finally selected observation (Crang and Cook 2007), in which I investigated relations among the elements I had selected as being of greatest interest to the study. Nearing the end of my research, I discovered that further observations began to add little or nothing to my understanding of woman's engagement in stonecutting activity and at this point I realized theoretical saturation (Crang and Cook 2007) had been reached.

Although observation is often related to seeing, Hay (2010) points out that observation goes beyond the visual aspect by touching, smelling and hearing. Key to good nonparticipant observation (Silverman 2011) is the taking of detailed field notes to record what has been observed. Thus I made use of an audio recorder and camera to capture the activities in the field setting. This way of capturing raw data, as attributed by Hay (2010) can be of great value, not only securing incidents or exchanges that might have been missed or forgotten, but also allowing the researcher and others to revisit a faithful record of the data long after the field work is finished.

A common concern when it comes to observation is normally the ability for a researcher to be objective, and to produce an analysis of the setting that is not dominated by his or her values and interpretation (Silverman 2011). As in any study, the researcher values and beliefs are an inherent part of the research process (Longhurst 2010) and I had to increase the trustworthiness of my data through the use of rigorous and systematic approaches to sampling (Kitchin and Tate 2013), field notes, and data analysis. I also endeavoured to spend as much time as possible during the research in the women's natural setting

Non-participant observation and conversation therefore provided me with unique, contextualized insights (Crang and Cook 2007) into events and activities and the meanings that they hold for women in Ngwenya compound. Secondly, it enabled me to capture the dynamics of participants' interactions with each another and with their work environment, and to do so over a limited period of time, observing processes as they unfolded. Thirdly, it provided a viable way to collect data on especially on sensitive topics as Silverman (2011) also asserts that observation in social studies is more than just observing but involves listening, asking so as to get first-hand experience of what daily life involves for women in Ngwenya.

#### **4.9. Research Assistant**

To enable me conduct out my fieldwork research efficiently, I engaged the services of a research assistant from Ngwenya compound, a native speaker of the local Toka-Leya

language spoken in Livingstone District. Although I myself are a Zambian woman and ‘tribesman’ of the area I will be undertaking my research, I fully acknowledge that I still needed to engage a local field assistant conversant with the local culture and customs, preferably one residing within the study area to assist me in my data collection and smooth over any barriers I might encounter. The research assistant therefore assisted me in translating and/or interpreting whenever need arose, was extremely instrumental in arranging and conducting field interviews and helping me access some of the ‘key’ women engaged in stonecutting business in Ngwenya.

#### **4.10. Handling the Information**

As this is a fact finding research, the research design is explorative and explanatory in nature and makes use of qualitative data collection methods, formed as an analysis of face-to-face semi-structured interviews. Qualitative data analysis therefore involves the identification, examination, and interpretation of patterns and themes in textual data and determines how these patterns and themes help answer the research questions at hand (Yin 2011). When analysing data in qualitative research, it is imperative that the researcher works systematically, because it is a crucial part of the research process with particular attention to details. Qualitative analysis was chosen as it allows us to go beyond the words used by individuals to consider the meanings and values behind them through transcription and coding.

During the fieldwork process, I endeavoured to transcribe as much of the individual interviews and FGD’s recorded as I possibly could after each session. Since I speak the local dialect, I was able to translate most of the answers from the participants which I wrote down on white sheets of A4 paper. Where I thought I didn’t hear properly or misunderstood, I requested the aid of my research assistant who gave additional explanations. When I got back to school, I finished transcribing all the interviews as the first step of my thesis writing plan and the information was then typed and stored on my personal computer. Those statements or quotations I thought particularly important I and highlighted in red.

In order to counteract the criticism that data reduction can lead to a disjointed view of data, the interviews were transcribed in full before carrying out a systematic and disciplined analysis. The method of analysis was defined by description, classification and connecting (Kitchin and Tate 2013), and in the process of analysis, “the data is data is chopped up, ordered, contextualized and assembled” (Crang and Cook 2007 pp. 133). The process of

connection therefore allows the consideration of this context by identifying the relationships and association between the different aspects of the data and the connection between the research questions and different dimensions of the discussion guide helped to organise the data. Moreover, the strength of this method of analysis lies within the fact that it enabled the study present and demonstrate the original views of the respondents (through quotes for instance) without the biased interferences of the researcher

When it came to coding, I used the research questions as the framework for the selective coding process and tried to fit the different statements (which I labelled 1, 2 and 3) according to which research question I felt they fell under. The field notes that I had jotted down were also used to support the recorded material. By highlighting the understandings of the participants, Silverman (2011) asserts that emphasis during the coding process creates an intersubjective understanding and information is connected to the research questions.

As some the subjects being discussed in the study are highly personal and individual, I felt that an interpretive approach would be appropriate as my own interpretations may be very different from that which the individuals intended. As such, following the trend in anthropology of allowing the participants “voices to speak” (Kaufmann 1997 pp. 109), this study uses the interview material directly. However, it is not possible to completely remove researcher bias from the interpretation of data, as such this study can only be seen as a “partial ethnography” (Kaufmann 1997 pp. 108). As a non-participant observer with no direct involvement in activities of the research participants, this study offers more than my own partial perspective.

#### **4.11. Ethical Considerations**

Qualitative research aims at an in-depth understanding of an issue, including an exploration of the reasons and context for participants' beliefs and actions, so is often designed to be probing in nature. Although a sound research needs a logical choice of methods that meets the aims set and generates data in the way the researcher can handle and interpret it, Dowling (2010) notes that as in every research carried out, there are some ethical considerations to bear in mind when dealing with people and cultures. Ethics is defined as the conduct of researchers and their responsibilities and obligations to those involved in the research, including sponsors, the general public and most importantly, the subjects of the research (Kitchin and Tate 2013) and is thus concerned with the researcher's responsibility to research participants with regards to matters of privacy, informed consent and harm (Dowling 2010).

This includes issues of communication, anonymity, informed consent, privacy and confidentiality, mutual trust and respect and in this regard, the purpose and objective of the study was communicated as clearly as possible to the informants and their consent sought before any interview. I also obtained informed consent (after overcoming initial reluctance), to take pictures and use them in my study.

Collecting and interpreting social information involves personal interactions through interviewing for example and as a student researcher, it was imperative for me to ensure that the local leadership was aware of the research I would be undertaking in Ngwenya Compound and to assure the respondents of no ill intentions. Darby and Hall (2014) also attribute that research findings are always representations of human conditions and thus moral and ethical issues are crucial in the research. In this vein, the informants had to be made aware that they were free to ignore any question or completely opt out of the research if they felt like it is infringing in any way on their privacy. I also made sure to seek prior permission from participant to use a recording device, so as to dispel any fears about security issues they could have had because of recording the interview.

As the study was invading the informants privacy in my quest to gather information, they were all assured of their anonymity and that information collected is going to be strictly confidential, thus complying with the moral ethical aspect of the study. In order to get informed consent, I availed the research participants with the information I deemed necessary about the essence of the research and their subsequent role. Since my research is targeting a specific gender group, women, it was very important that the research did not expose myself and the women target group to any potential *harm*, either physical or social, and I tried to do the right thing by observing all protocols throughout the fieldwork and presentation of findings.

#### **4.12. Reflexivity**

The attitude of attending systematically to the context of knowledge construction, especially to the effect of the researcher, at every step of the research process is what is known according to Dowling (2010) as reflexivity. Thus a researcher's background and position will not only affect what they choose to investigate, the angle of investigation and the methods judged most adequate for this purpose, it will also affect the findings considered most appropriate and the framing and communication of conclusions (Malterud 2001).

As the perspective or position of the researcher shapes all research, reflexivity as a process of constant, self-conscious, scrutiny of the self as a researcher and research process implies analysing one's own situation and examining our engagement with our work with the same intensity as we regard our research subjects. Dowling (2010) contends that a researcher's reflexivity centres around power and subjectivity and recognizes that qualitative research takes place in environments where power relations have to be negotiated. The importance of power relationships and the potential for research to exploit as well as exclude women have been debated extensively by feminist theorists (McDowell1999) while others have argued more generally that there is an inevitable power imbalance in the research relationship even when the researcher has an intellectual and emotional commitment to the people being studied (Dowling 2010).

Reflexivity therefore involves making the research process itself a focus of inquiry, laying open pre-conceptions and becoming aware of situational dynamics in which the interviewer and respondent are jointly involved in knowledge production. In order to ensure the quality of the research, it was necessary to do a critical reflexivity of myself especially with regards to my position, power and influence on the study because as a researcher, there's always a need learn about myself. Being a student studying abroad, my education level was perceived by the participants as very high and so was held in high esteem. Although this was the case, I was quick to remind the participants that their views and experiences were extremely important as they were more knowledgeable on the subject under study than I was.

Since the study took a gender focused research, there was need acknowledge rather than deny how being a young, unmarried woman, my own social position and how my values, beliefs and interests might influence the research or work. The fact that I conducted my research in an area where the majority have very humble education backgrounds and high illiteracy levels, there was no denying the likelihood of potentially exploitative power relations (Malterud 2001) between the research participants and myself. I therefore endeavoured as much as possible to be adequately prepared for these encounters to ensure the quality of information I would get was not compromised in any way. As suggested by Dowling (2010), I incorporated reflexivity throughout the whole research process and allowed for flexibility which enabled me make modifications as need arose.

That being said, I had to constantly assess how my role as a researcher and interactions as a woman with informants would enhance or inhibit to collect much needed data. Self-

reflexivity (self-consciousness) thus entailed that I bend back upon myself to make me, as well as the others, an object of study (Dowling 2010, Malterud 2001) and this was helped by keeping a research diary.

#### **4.13. Validity and Trustworthiness of Data**

To collect reliable and valid research material and to conduct its analysis, I decided on using the triangulation of qualitative methods. Qualitative research is often criticized as biased, small scale, anecdotal, and/or lacking rigor (Silverman 2011) but when carried out properly however, honest, genuine, unbiased, in depth, valid, reliable, credible and rigorous (Yin 2011). The above mentioned are all an indication of how sound a research really is

More specifically, Kitchin and Tate (2013) assert that validity and trustworthiness of data applies to both the design and the methods of a research and pertains to the soundness, legitimacy and relevancy of theory and its investigations. Validity in data collection therefore means that the findings truly represent the phenomenon a researcher claiming to measure.

To ensure validity of my research findings, I adopted the qualitative methodology which takes a holistic view and emphasizes on processes, relationships, connections and interdependency among the component parts in a research (Crang and Cook 2007). By taking on a case study approach, I was able to go into detail on the phenomenon under study (Yin 2011) and was able to gather in depth data through the use of qualitative tools and techniques and to ensure trustworthiness when conducting the interviews, I formulated specific questions to be answered by the participants.

Apart from interviews and observations, I also carried out focus group discussions for triangulation purposes to ensure that any information missed or misunderstood could be incorporated in the study. As my research included the interpretation and analysis of various forms of data, my choice to employ the use of the drawn from 'within' methods approach (Kitchin and Tate 2007), where I combined different qualitative methods of data collection including interviews, both semi structured and unstructured interview guides, focus group discussion and participant observation stemmed from the nature of the undertaken research.

As Crang and Cook (2007) asserts, triangulation or multiple strategy is used to overcome the problems associated with researches that rely solely on one theory, single methods and single set of data. Each qualitative method was used to serve the needs of the research problem/topic and objective as well as making the study more comprehensive. Finally, being a native



speaker of the local dialect also enabled me communicate fluently with research participants but in instances where I felt some language limitations, my research assistant readily clarified and smoothed over any ruffled feathers.

#### **4.14. Summary**

The aim of my study is to reveal how women in Ngwenya compound experience feminization of their everyday lives poverty. Methodology used is qualitative, based on a case study. Key-informant interviews, non-participatory observation and focus group discussion (FGD), were chosen as appropriate methods to elicit detailed context-specific information about the women's poverty in Ngwenya compound and challenges they face in accessing economic opportunities. Although a feminist methodology was adopted, by looking at gender relations prevalent in any given society, men were also included in the study as part of the focus group discussion.



## CHAPTER FIVE

### 5. WOMEN AND ILLEGAL STONECUTTING IN NGWENYA COMPOUND

#### 5.1. Introduction

*"Education is the great engine of personal development. It is through education that the daughter of a peasant can become a doctor, that the son of a mine worker can become the head of the mine and that a child of farmworkers can become the president of a great nation. It is what we make out of what we have, not what we are given, that separates one person from another."* Nelson Mandela.

For the hundreds of uneducated, unemployed, poverty stricken and hungry people in Livingstone, the informal sector which employs about 90% of the country's labour force, is seen as a solution to their problems. Broadly defined, the informal sector comprises of enterprises which do not comply with the full extent of government laws and regulations and the sector is typically characterised by its ease of entry as anybody can start a business whenever they feel like (ILO 2012), low levels of skills, labour intensive technology, and small firm size.

This chapter endeavors to answer the first research question which is aimed at finding out the main reasons why women are involved in small scale stone cutting/ quarrying activities. It is a detailed account of the research findings focusing on women's engagement in stonecutting/crushing business in Ngwenya compound with particular reference to the feminization of poverty lens in terms of income, education, credit, health status and education.

On the outskirts of Ngwenya compound, illegal stone quarries have mushroomed providing employment and income for the many impoverished men, women and children in the area. Stone quarries are defined as open cast excavations from which fairly massive and deep deposits of hard or soft rocks are extracted usually for the production of aggregates (Dreschler 2001) and the rise in the construction sector globally has contributed significantly to the surge in illegal stone quarrying and crushing. Emphasis in this study is the production of stone chips, which involves breaking stones into smaller pieces and selling them at the production site to passing customers or intermediary buyers.

In spite of its illegality, small scale stone cutting offers job opportunities to the local people and revenues generated from the sale of crushed stones have evidently enhanced local purchasing power. This in turn continues to benefit economic activity in a number of sectors such as infrastructure development, retail trade and agriculture in Livingstone District. These important socio-economic contributions thus make illegal stonecutting an essential economic activity not just in Ngwenya Compound but Livingstone District as a whole.

Stonecutting/crushing typically comprises of individuals or organised groups (four to eight individuals) who are entirely financed by exiting resources at a certain limit, and carried out on a full-time basis using simple traditional techniques and tools or low mechanization levels.

## **5.2. Why Do Women Engage in the Illegal Stonecutting Business?**

Problems and not having anyone to help me are the main reason I started the stone cutting business. All these past years I was staying in the village with my husband, children and mother and we used to cultivate maize for food. When my husband and oldest son died, life became unbearable as I was unable to till the land on my own, and the other children were still too young and my mother too old. Sometimes we used to eat only one meal per day and at times even sleep hungry and the children were not able to go school. When my mother died, I feared my children would die from hunger so I decided to move here to Ngwenya compound and engage in the stonecutting business to feed my children and take them to school... (Female stone cutter - 12)

Zambia's draft Decent Work Country Programme (DWCP 2013), notes that the majority of workers in informal employment are women, who are often exposed to personal, financial, economic and social risks and vulnerabilities resulting from their need to find employment and generate income to take care of their families. In order to support their families, women are forced to look for new means of survival at the lowest cost and in the case of Ngwenya compound, illegal stonecutting/crushing business plays a very significant source of livelihood for some of the poor women living there. Outlined below are several of the major reasons given.

### **5.2.1. Poverty**

As outlined previously in chapter 3.3, under a number of indicators, the incidence of poverty (broadly defined) in Sub-Saharan Africa is higher amongst women than men, though higher among some women (such as female headed households) than others. A multifaceted concept, which includes social, economic political elements, poverty in Zambia seems to be chronic in nature and most of the time it is closely related to inequality. When asked on individual perceptions of poverty, the women responded as follows:

All *sixteen* of the women referred to poverty in terms of lack of income to buy food, clothing, pay for their children's education, access medical facilities or put a roof over their heads. They attributed their involvement in illegal stonecutting/crushing business to meet basic household needs.

*Twelve* of the women mentioned that they were poor because they lack assets such as plots of land, ownership of houses they live in (pay rent) or live in mud houses without aluminium roofs and using pit latrines. *Ten* also attributed to lack of livestock for ploughing field of maize as reasons why they consider themselves poverty stricken. They were thus forced to engage in this stonecutting business in the hopes of saving enough 'capital' as they call it, to enable them one day acquire those assets which they deemed would make them less vulnerable and poor.

As for not pursuing other less strenuous activities such as retail trade in the market, opening up a 'Kantemba' (grocery shop) or selling foodstuffs to earn an income if not full time, at least part-time, *thirteen* of the women said that they were unable to do because they did not have the capital to go for 'wholesale orders' to neighbouring Katima Mulilo border town where most trades go and purchase their merchandise. Engagement in illegal stonecutting/crushing business, as a full-time and/or part-time activity, was due to absolute poverty and a lack of alternative income generating activities.

Having taken into consideration all the different afore mentioned perceptions of poverty the women expressed and taking into consideration the multi dimensionality of poverty, the study deduced that for the women in Ngwenya, poverty intrinsically means not being able to provide and access basic household needs due to factors such as lack of income and assets. Not being able to have a roof over their heads and put food on the table was therefore their ultimate definition of poverty.

### **5.2.2. Level of Education**

Education is a powerful tool for economic development of an individual and a nation at large and has a critical role to play in tackling gender inequality in society, thus it is vital for the personal growth and self-realisation of all people (UNDP 2012). A woman's educational level will affect her job opportunities and engagement in informal activities for women is highly associated with minimal or no education at all.

According to the findings in the study from the semi structured interviews carried out, *five* respondents didn't have any form of formal education, *seven* reached the elementary/primary level (Standard 7) and *four* managed to reach Junior Secondary level (Standard 9) but dropped out of school thereafter.

The first factor mentioned by the *five* women for their lack of any formal education was attributed their parent's poverty and inability to pay for their education. Because they had grown up in villages in rural areas, women attested that their parents were not afforded an opportunity to get an education during colonial times and so they in turn didn't see the value of educating their children. Thus they grew up just cultivating land growing maize and sweet potatoes for consumption and looked forward to getting married and having children of their own.

For *three* of the women, in instances where they had male siblings growing up, preference by their parents was made to have the boys educated. This was explained that as girls growing up, their value was placed as '*lubono*', the wealth (in cattle form) that the parents would acquire through '*lobola*' (bride price) once they were old enough to get married. The women further stated that education of the girl child during their adolescent years was therefore considered as a waste of time and resources they would inevitably become mothers and housewives.

Because they lacking the basic skills to read or write, all *sixteen* respondents felt that there was no way they could get any wage employment in the formal sector and so had no option but to either starve to death or engage themselves in illegal stonecutting business to earn a living. One of the women aptly points out (translated by the researcher):

This job is extremely hard, but I have no option but to do it or I will sleep hungry since I have not been to school and I have no other source of income. Personally I would have liked to work even as a sweeper at the hospital, but even there I need to be able to read and write my name and registration number so they cannot employ me... (Female stone cutter- 04)

For the *seven* women who had attained standard 7, they attributed their minimal education to two factors. The first was that some of them got pregnant and were forced to drop out of school to either get married or stay at home to look after the child. They went on further to say that in their time, once a girl failed an exam or got was pregnant, she was kicked out of school and was not allowed to return. The other *four* said they failed the standard 9 examinations and were not allowed to repeat by their parents who claimed it was a waste of

money as they were considered ‘dull’ and would not amount to anything. With not much of an option to get back to school, these women were forced into marriage and childbearing and the only source of income was the informal sector. Engagement in stonecutting/crushing business is thus considered a viable option for these women because it requires no formal education but physical strength to lift and crush stones with the use of basic tools.

In consideration of the above findings, it is safe to say that the education system in Zambia seems to not cater for young girls whose education is interrupted due to pregnancy. Culturally, society has not fully accepted young girls re-entering the formal school system to continue their education which limits women’s potential in gaining productive formal employment resulting in perpetual cyclical poverty.

According to the LDSA (2010), basic primary and secondary education is affected by the economic crisis in the district, which is threatening to undermine both the quality of and access to education and the enrolment ratios in primary education for boys and girls are 54 % and 47 % respectively. While there has been remarkable progress in girl child access to and coverage of primary and secondary education, the quality of education has gone down and this decline is mainly due to the shortage and poor quality of required inputs – teachers, physical facilities, and learning materials. Even though gender differences in enrolment for formal education in Livingstone have narrowed slightly since independence, they continue to persist, particularly dropout rates which are at higher levels for women than men and literacy rates are still much lower for women than men.

### **5.2.3. Lack of Formal Employment Opportunities**

Here in Livingstone, it is very difficult for us to get jobs because they are no factories or big companies in this town to employ people like in the capital city. Especially for women like me who have no education, it is not possible for me to apply anywhere for a job as most people want someone who knows how to write. Apart from doing trading and selling in the markets, the only other way that women make money is through prostitution with these truck drivers who are crossing the border... (Female stonecutter – 13)

When queried, *five* of the women voiced out that at one time they had ventured into low-paid domestic work before engaging in stonecutting/crushing business. According to them, they felt like they were often exploited by their bosses as a source of cheap labour (such as in piece work) and were paid very low wages after working very long hours. The women decided they were better off making their own money through their own sweat by engaging in stonecutting activities to support themselves and their households.

In relation to government departments (civil service) and tourism industry in Livingstone which the women are all aware of, *ten* said they were unable to work as cleaners or housekeeping staff because they lacked the basic education that was a requirement for them to get such employment. *Two* respondents also attributed their subsequent ages as a hindrance to get employment in the tourism industry, which they said only attracts young, energetic and educated women. Women from Ngwenya compound's apparent low participation in the work force in Livingstone, according to stonecutters, is because of their lack of education and also their substantial participation in unwaged work and in the unrecorded informal sector.

With no manufacturing base Livingstone District, the economy shows a clear dependence on the informal sector for job creation as unemployment rates in the formal sector are extremely high. Small-scale businesses and the informal economy are the largest employers in Livingstone and much of the informal economy involves cross border trading. Tourism is currently the economic engine of the district Livingstone with about 20% of the population in formal employment employed in the service industry, i.e. working in hotels, as tour guides, etc. the industry targets young educated personnel with a minimum standard 12 education and so women with little or no formal education are disadvantaged.

With lack of employment and underdeveloped markets in Livingstone, the women in Ngwenya claim that illegal small-scale mining is the only option that provides them with an employment opportunity. As explained by them, the stonecutting/crushing business in Ngwenya compound is particularly labour-intensive and thus provides employment and incomes to large numbers of people who are generally uneducated, poor and live in the slum like settlement. With only few opportunities existing for formal employment in Livingstone district, women in Ngwenya compound are more or less excluded from higher-paying occupations and higher positions in occupational hierarchies due to their lack of education and limited formal employment opportunities.

#### **5.2.4. Lack of Credit Facilities**

During the interviews and informal conversations, lack of access to 'capital' or credit facilities was also voiced by *fourteen* of the women as a big reason for their involvement in the stonecutting business in Ngwenya. These women spoken to complained that they found it really hard to access 'capital' to boost up their production activities, or to venture into other business activities.



In the case of female stonecutters in Ngwenya with little or no education, most if not all of them, acknowledged that because they lack land and/or collateral, the prospects of them obtaining any form of credit facilities from the bank or Bayport (a famous money lending institution in Livingstone) are next to nil. Because their access to credit is extremely limited, the female stonecutters are unable to develop themselves in trade other areas. *Seven* of the women claimed to have skills in various trades such as in knitting, sewing, hairdressing, making fritters, and other food processing, but because they generally lack extra capital and credit facilities to supply financial ‘capital’ to run such businesses and participate in the modern economy.

50% of the married female stonecutters also pointed out that it was easier for their spouses to access credit and finance because the houses or plot of land are in their name and can use that as collateral when applying for a loan at Bayport Financial Services. *Two* also lamented that in instances where credit facilities are available, lending institutions have stringent stipulations and usually provide only minimal amounts of credit to women, and informal credit institutions often have limited coverage access in which parts of the town women can access these funds.

For the female stonecutters in Ngwenya compound, land and title to it is therefore a key determinant of poverty, not only due to its relevance in terms of ownership of products, but also in terms of collateral. Thus, the prevailing cultural policies that restrict or deter women from obtaining concessions or land rights in Ngwenya compound further contribute to the feminization of poverty being experienced.

#### **5.2.5. To provide basic household needs**

Among the women interviewed, the marital status of half of them indicated that they were married and the rest were single, divorced or widowed but all had children or dependents they were looking after. Because these women are all engaged in the informal economies, they all agreed that it was critical for them to find means and ways to be able to generate income and satisfy their basic household needs.

For *three* of the unmarried female stonecutters, they alluded that the ‘bad’ economy due to being the only breadwinner in the household, as having forced them to engage in stonecutting to raise finances of the household and ensure that the children would be educated and have food to eat. The women emphasised the need for them to educate their children as they

considered it a viable investment in that once the children grew up and got jobs, they would be able to take care of them in their old age.

One of the women interviewed (female stonecutter 01), narrated that her husband had been carrying out 'piece works' transporting heavy loads around the city using a wheel barrow and was the only source of income in the household. When business was good, the family was able to have three meals in a day, but when business was bad, they would sometimes sleep hungry. Unfortunately, one day the husband was involved in a hit and run accident and became paralysed in one leg. With mounting medical bills and the bread winner being indisposed, life became very difficult for the woman and her family and she therefore decided to start the stonecutting business as a last resort to enable her provide basic household needs for the family.

The other *seven* married women also lamented that even in instances where the husband was the primary breadwinner; the extended family was very large to look after and so it was imperative that they search for a source of income. In other instances, some women complained that the little income their husbands earned is wasted on vices such as extra marital activities, alcohol and so on with little left to take care of the wife and children. These women said they chose to ensure the household was kept by engaging in the stonecutting business to make the much needed money

The many responsibilities associated with taking care of a family have thus limited women's economic attainment in Ngwenya compound, especially the female headed households, or households without a second parent or guardian who tends to have the highest risk of poverty. This is because female headed households are the most susceptible to poverty because they have fewer income earners to provide financial support within the household.

#### **5.2.6. Impact of HIV/AIDS**

Traditionally in Ngwenya compound, as in many other parts of the country, men play a dominant role in most relationships, while women and girls are generally expected to be submissive. The social attitudes, pressures, economic power and vulnerability that women and girls suffer as a result of HIV/AIDS serves as a barometer of their general status in society and community.

My husband died nine years ago after suffering from HIV/AIDS for a long time. He was always in and out of hospital and it was difficult for us to get by as he had been the bread winner in the house. The children were forced to stop

going to school, and even meals were a struggle for a long time although the church and some community members used to try and help. After he died, I discovered I was also HIV positive and was now faced with the big burden of looking after the big family, as some of my husband's relatives, and my own, were being kept by us... (Female stone cutter– 16)

The HIV/AIDS epidemic, according to all of the responses obtained from the female stonecutters, poses a great threat to socio-economic development of any given community and in Ngwenya compound; it continues to have profound negative impacts on households. The women observed that the loss of a parent, spouse or children for them resulted in poverty in terms of household labor shortages, loss of income saving due to adult morbidity and mortality, increasing dependency ratio, intensification of children's duties to provide care and support for the sick and the elderly, separation, stigma, social isolation and family dispersal as a result of household dissolution.

The health status of any community therefore plays a critical role in the development of any country and so no meaningful development can be attained without a sound and healthy population. Ngwenya compound which is in Livingstone, a border town having the highest HIV prevalence in Zambia at 30.9 %, the majority of those infected were females (9,714), while males were 9,470 (NAC 2010) seems to be heavily affected by the epidemic. Increased poverty at the household levels has also increased illicit sex, which in turn has increased HIV/AIDS infections, especially within the productive age group of 15- to 45-year-olds in Livingstone.

### **5.3. Market for Crushed Stones**

According to the women interviewed, although demand for chipped stones fluctuates from time to time, the consensus was that demand for crushed stones in Livingstone district that is growing. They have pin pointed this increased demand in stone chips to the high demand for construction materials for housing and making roads in Livingstone district. *Twelve* women also attributed the previously held UNWTO 2013 conference that took place in Livingstone as a great boost to the sale of chipped stones as they had lots of business from the local contractors who were fixing roads and infrastructure

With the deliberate strategy of government to boost the local tourism industry, the rehabilitation and construction of key infrastructure and upgrading feeder roads all around Livingstone from gravel to tar has greatly increased the market for crushed stone. Furthermore, the booming construction industry resultant from increased investment in the

tourism sector and civil servants accessing house loans through micro-financing agencies has also greatly boosted the sale of crushed stones. In terms of proximity, although situated on the outskirts of Livingstone town district, Ngwenya Compound is easily accessible by road all year round.

#### **5.4. Risks and Repercussions involved in Stonecutting**

This stonecutting business in Ngwenya compound has been going on from about 1999 and now there are more than 100 women doing this job. The reason I think the women started this business is because there is not very much capital involved and I have seen benefits from this business such as children are being educated and they are feeding their families.

However this business these women are doing is illegal and they are always ‘kneck –to-kneck’ (wrangles) between these stonecutters and the council and also owners of this land where this business is taking place. The stone cutters are operating ‘illegally’ in terms of both the land on which they operate and having no license. The council has tried to move these people of other areas but they always come back. And when the council people come, they confiscate the stone chips and so these women lose the money they invested in buying these stones.

There have also been problems between the stone workers and the local quarry who accuse these women of sometime stealing stones from them and taking away their business as these women sell their chipped stones at much lower prices. At one time the situation became so bad that the council police had to come in and they tried to stop women selling stones for good but they failed as the workers threatened to start riots if their source of income was to be taken away.

When the council is being strict the stoneworkers just stay away for a few days while the council is being vigilant with them, but there’s so much corruption and sometimes council members are bribed and so stop harassing these workers for a while. At one point council tried to levy charges so these people so they can be paying for doing this business but they failed to police these workers and the fluctuations in selling opportunities is an excuse these workers gave for failing to come up with the money....

*Source: Narration from Local Ward Councillor (Ngwenya Ward), July 2014.*

## **5.5. Summary**

Commonly associated with informal, unregulated, under-capitalized and illegal operations, the stonecutting/crushing business is a livelihood strategy for a group of women in Ngwenya compound. This chapter presented the different reasons why women have engaged themselves in the illegal marble stone cutting/crushing business. While it is clear that various reasons have been adduced for the participation of women in illegal stonecutting business, the predominant factor is economic, serving as a fairly quickly realizable means of providing or supplementing the family income. Minimal or low level education attainments, low demand or lack of public and private formal employment opportunities and lack of user friendly credit facilities have resulted in the economic marginalization of women in Ngwenya compound.

Among the reasons given for women's engagement in stonecutting includes the high levels of poverty in Ngwenya which is attributed to lack of money to support their households and engage in any other alternative income generating activities such as hair dressing, retail trading, food processing etc. an indication that these women possess entrepreneurial skills but are inhibited from realising their full potentials due to being marginalised. In addition, the negative impacts of HIV/AIDS on women and their households which has led to high rates of orphaned and vulnerable children and extended families was also cited as a major reason. In terms of a market which they acknowledged is the driving force in any business, the women identified increasing demand for crushed stones as resulting from a boom in the construction sector which had positive impacts on their business. Marginalization and economic deprivation thus clearly represent one dimension of feminization of poverty.



## CHAPTER SIX

### 6. PROBLEMS FACED BY FEMALE STONECUTTERS

#### 6.1. Introduction

*“All animals are equal....but some animals are more equal than others...”* George Orwell.

*“What barriers stop you from crushing more stones? What constraints hinder you from making more money?”* These are typically some of the interview questions that were raised to address women's crushed stone production and income concerns while also elucidating their gendered experiences. Although not explicitly defined through these questions, the research focus throughout the study was the gendered (and non-gendered) barriers and constraints faced by women, reinforced by the female specific participant group.

This chapter focuses on the generated data on the economic, social, physical and natural barriers and constraints prevalent in the stonecutting business from women's perspectives. By asking women directly, their priorities frame the undertaken research, rather than those of the researchers or experts who have written previous literature, and illicit responses to the second research question enquiring on the challenges that women have been faced with in their quest to develop economically through small scale stone cutting/ quarrying-

#### 6.2. Economic Constraints

##### 6.2.1. Capital (Financial) Constraints

You see these stones over here, and those being broken over there, I bought them for ZMW5.00, I need to also pay ZMW 2.00 for that guy helping me cut these stones so that I can sell them off quickly and make some money. From this batch of stones bought, I will sell the heap at about ZMW20.00. From this money, I will have to plough back ZMW5 or 10.00 to buy more stones. As you can see, there's not much left over for saving as I will have to use the rest to buy food for the day. If I had capital to at least buy stones for maybe ZMW50.00, I would be able to make more money... (Female stone cutter– 07).

The study found that major problem facing the operations of all the sixteen respondents in the stonecutting business is their inability to access investment finance to buy more stocks (stones) and better tools. According to some of the responses, the stonecutting business is regarded as too risky due to price fluctuations, irregular demand and too many stone cutters competing for customers in the same area so it is very difficult to get a loan as a woman. It is practically impossible, they said, to get loans for working capital and unfortunately for them,

doubts about their ability and willingness to be able to pay back their loans are in many cases not baseless due to the mentioned factors.

*Ten* also attested that the ‘hand to mouth’ sort of business they engage which doesn’t leave room for savings also makes it hard for them to put aside any money to be able to pay back a loan. They however argue that with a substantial capital infusion, they would be able to procure more boulder rocks which they in turn crush into smaller stones and have surplus left over for saving or paying back. Furthermore, according to all *sixteen* women, the gender division of labour between them and men resulting in irregular or time constrained engagement in stonecutting due to balancing household activities and work affect their financial capital and outcomes as well as their realised livelihoods.

To counter their disadvantaged position in acquiring financial capital, *fourteen* of the female stonecutters said they had forced to obtain informal loans known as ‘Kaloba’ and pay extremely high rates in terms of interest from fellow workers, friends or relatives to supplement or overcome their financial constraints at one time or another. They explained that they use their piled stones as collateral to pay back, and in cases where they have failed to do so, the lender collected the stones instead.

All the women noted that the informal credit channel most famously coined as ‘Chilimba’ (an indigenous, popular form of credit which is a crucial resource for women across the country) has had a lot of positive effects on their stonecutting business. This traditional method of saving, one woman explained, involves a contribution of a specific agreed upon small sum of money on a monthly basis by a group of women. The women all mentioned that this readily available money at times of need can therefore be used for various purposes such as buying stocks (stones), investing in a plot of land and could even be used to acquire a cow or goat, preparing for a wedding or some other useful purpose.

### **6.2.2. Quality and Quantity of Crushed Stones**

Because they use basic low level technology, labour intensive tools to crush the stones, the majority of the female stonecutters acknowledged that the quality of chipped stones they produced was poor. Most of the women said they failed to realise much economic returns for their efforts as they had to sell them at a lower price than the men. Furthermore, the commercial quarry which is located in the same vicinity as the area the women operate in has greater capacity in terms of production and sometimes competes with the women for customers.



According to the garnered responses, the fact that the women are physically not able to crush the stones with as much power as the men results in low quality production, and these women would have to spend twice as much time (which they don't have due to household duties) to perform as well as the men.

These simple had tools include wheel barrows to ferry the large rocks, hammers for cracking and crushing the stones, sisal bags for measuring and lifting the crushed stones. Even from my personal observation, were inadequate to produce large quantities of crushed stone and could neither meet the quality needs of more discerning customers (such as individuals building houses) nor those of large building contractors who require consistent quantities and in a specified period of time.

### **6.2.3. Theft of Crushed Stones and Work tools**

Apart from the stonecutting business, the female stonecutters attributed that they undertake several activities such as securing food for the family, collecting charcoal for water, collecting water from the communal pump as well as the stone crushing business. As their places of residence are a bit far, *thirteen* of the interviewed women said they found it hard to juggle their time between performing household duties and crushing stones, and they are not always present at the stone crushing site.

Because they are not always present at the crushing site every waking hour of every day, more than *twelve* of the women complained of having their products and/ or tools stolen at one time or another and this was cited as a common problem in this business. Furthermore because the crushed stones are heaped fairly the same and in close proximity to each other, the women pointed out it was easy to have products stolen while you were away even though you ask someone to watch over as everyone is very busy with crushing their own stones.

From a financial standpoint, most of the women said theft of crushed stones greatly affects their financial output as each heap of crushed stone represents much needed income which is lost and never regained. In terms of theft of tools, the general complaint by the women was it prevented them from being able to crush any stones until they were able to procure new ones. Furthermore, the women said they are sometimes forced to borrow tools from their colleagues until they have enough money to buy their own, on in other instances withdraw from the saving pool or get 'Kaloba' to procure new tools to continue with the business.

#### **6.2.4. 'Briefcase' Businessmen**

From the responses given by the women, exploitation and manipulation of the volume and value of crushed stones by what they termed as 'briefcase businessmen' are perceived as a great constraint for female stonecutters in Ngwenya.

They are so many of us women and men who are doing this business and all of us are trying to find customers to buy our stone chips so we can survive. Because we are vying for customers to buy the stones, these 'briefcase businessmen' (intermediary buyers) go around looking for people who are building houses and are interested in buying stones for construction once they find potential customers, they come and negotiate prices. Since they are also getting a 'cut' from the sale, they exploit us by demanding low prices and if you refuse, someone else will take them up on their offer. Thus we are forced to sell at very low prices than we would normally do if the actual customer came to do the purchase... (Female stone cutter– 13)

According to the information the women gave, these 'briefcase businessmen' act as middlemen between the clients interested in buying the stones and the sellers. Because stonecutting in Ngwenya is not exactly legal, most buyers prefer to use these middlemen who in turn exploit and manipulate the price and quantities of crushed stone to be bought. Since these women are always desperate to make a sale, they always end up getting underpaid for their products while the 'briefcase businessmen' go away with the major chunk of the share.

#### **6.2.5. Seasonality**

There are two main seasons in Zambia, the rainy season (November to April) corresponding to summer, and the dry season (May to October/November), corresponding to winter. Much of the economic life of the country which lies in the informal sector is dominated by the end of the rainy season as these people support their livelihoods by exploiting the natural resources in their vicinity.

In Ngwenya compound, the female stonecutters all said they considered onset of the rain season very bad for business as they are not able obtain stones to crush as the boulders are said to be impossible to crack when it rains. The women also noted that lack of shelter from the rain greatly inhibits them from spending productive hours and hence affected their incomes. During this rain season, the women said they were forced to look for other sources of income such as selling vegetables or maize cobs, which are in abundance during the rainy season.

Stonecutting operations are also adversely disrupted during the rainy season because quarries get flooded and the stoneworkers have no capacity to acquire the right equipment to pump

out the water. Furthermore, the sloppy and muddy ground conditions make it near to impossible for customers to make their way to Ngwenya compound to buy crushed stones, resulting in loss of business and revenue.

### **6.3. Physical Constraints (Health Related)**

#### **6.3.1. Fatigue**

The findings of the study indicated that all the female stonecutters complained of fatigue from the heavy physical manual labour to crush stone chips. All *sixteen* respondents acknowledged the fact that is because they use poor, rudimentary tools and techniques to lift, crush, weigh and heap the chipped stones.

The women also stated that they spend many hours bending over or sitting akimbo (legs wide apart on either sides of the heap being chipped) in awkward positions while crushing stones, carrying large weights in great distances which often result in painful muscle cramps or blood clots and even chronic injuries (e.g. lower back pain) and fatigue physical trauma from the difficulty of the manual labour. *Three* women also said they had suffered from miscarriages due to the physical fatigue and back pain.

One of the women (female stonecutter -16), gave me breakdown of her daily schedule which goes something like this:

- Wake up at 4 a.m. to go fetch water at the communal pump
- Prepare charcoal fire, clean the house and prepare some food
- Get children ready for school
- Be at the Crushing site by no later than 6.30 am
- Work eleven hours at the quarry
- Go to the market to look for ‘relish’ (an accompaniment to nshima, the daily typical food eaten in Zambia) and vegetables.’
- Bathe the children and prepare supper
- Perform conjugal duties (for the married women)
- Sleep for six hours

With the critically limited economic alternatives in Ngwenya, these women struggle day in and day to provide livelihoods for their families despite their gruesome tight schedules. The household tasks, however, were pointed out by the female stonecutters as preventing many of them from increased production in the stone crushing business. This is best explained by the gender division of labour, and in this case, the fact that women have to reduce their production capacity in terms of time and energy to enable them take care of their household duties puts them at a disadvantage with their male counterparts.

### **6.3.2. Respiratory and Chest Infections**

Apart from physical fatigue, the female stonecutters also complained of other health issues such as illness, injury and stress from dust and noise pollution as one of them clearly pointed out, “*this chipping of stones is a sure cause of tuberculosis. When crushing the stones, they produce powder ‘cement’ which goes into my nose, ears and mouth and makes my throat dry and gives me a persistent cough....*” (Interview with female stone cutter–14, June 2014)

With regard to the women in Ngwenya, they all identified dust as a major challenge to their health. Dreschler (2001) notes that most stones, rocks, sands and clays used to make kerbs, flags, bricks, tiles and concrete contain large amounts of crystalline silica. Cutting these materials into smaller pieces produces airborne dust containing very fine RCS particles which are small and not possibly seen in normal lighting. Persons exposed to excessive dust for prolonged periods may thus suffer from permanent lung diseases, such as silicosis and breathing in dust containing silica has also been linked to other diseases such as tuberculosis and kidney disease.

*Eleven* of the female stonecutters that have been engaged in the business for a long period of time expressed that they have experienced some symptoms of respiratory or chest infections such as shortness of breath, severe coughing, wheezing and chest tightness at one time or another. In some extreme cases, *three* said that they had suffered severe fever, weight loss and night sweats. When asked if they had sought medical aid for their conditions, they responded that the local health centre just advised them to get tested for HIV/AIDS or to start taking Anti-Retroviral or tuberculosis medication.

For prevention and curative purposes, however, the women all said they to drink milk whenever their coughs become persistent to ‘remove poison’ in their chests but lamented that the fresh milk is a luxury they cannot afford to waste money on.

Apart from chest infections, it is also worth mentioning that female stonecutters are also exposed to heat and noise which have negative effects and are a constraint to them. Noise pollution is stemmed from the constant hammering of stones by lots of different people within the crushing site. Repeated or prolonged exposure to excessive noise levels is thus a hazard as it may lead to hearing impairment.

In terms of heat stress about *ten* of the women sit on bare land under the glaring, scorching African sun all day long when crushing stones and complain of dizziness, faintness, breathlessness, palpitations, and extreme thirst. While some build makeshift shelters protective measures from the sun, others can't be bothered and claim they are now used to the intense heat. I observed, however, that all the women had small containers filled with water covered by a plastic cup near them and they took regular gulps to quench their thirst.



Source: Fieldwork Livingstone 2014

All in all, poor health resultant from the above mentioned factor have all been identified by the female stonecutters as affecting their livelihood out comes in terms of loss of revenue due to poor health, reduced production capacity and spending earned income on preventive and curative measures.

### **6.3.3. Poor Sanitation and Waste disposal in Ngwenya**

A persistent problem for the city of Livingstone and its surrounding areas is the inadequate collection and unacceptable disposal of household and commercial waste. The female stonecutters observed that disposal sites are located very near to where they do their stonecutting work.

Livingstone District Situation Analysis (2010) indicates that the district faces a variety of challenges, including a high rate of waste generation and inadequate sanitation and waste disposal systems. This is perceived as result of human activities at the personal, household, and community levels and in the slum like settlements like Ngwenya compound especially during the rainy season, the situation is deplorable. This is because environmental deterioration is more pronounced during the rainy season, when there are usually outbreaks of vermin waterborne diarrhoeal diseases like cholera.

The way the disposal sites are operated in Ngwenya creates a breeding ground for pests and flies and unfortunately for the women, the designated council waste disposal area is right near

where the crushing site the women work is. Furthermore, lack of proper sanitary facilities within the compound results in most residents (including the stone workers themselves) venturing to the nearby bushes near the stream which is the crushing site to ‘relieve’ themselves. The women all mentioned that all this poses health risks to them in terms of cholera and other water borne diseases and as a consequence will affect their livelihood outcomes.

#### **6.3.4. Stone Crushing Site Accidents**

Because they use inadequate rudimentary tools and neglect any form of safety measures, the female stonecutters recounted stories attesting that accidents are quite a frequent occurrence in the stone quarries. Various degrees of injury, ranging from superficial scratches on the skin to deep cuts caused by falling blocks, even resulting in permanent injury were mentioned, and these accidents, they noted, could be quite severe in nature not only leading to disability but sometimes even death. This is because cutting and crushing stones is accomplished using a number of mechanical means (hammers, pixels) and the risks of them pounding a finger, arm or leg by mistake are extremely high.

One of the women spoken two narrated an experience where she accidentally hurt herself while crushing stones and was given a ‘plaster of paris’ at the hospital as the damage to her hand was quite severe. Surprisingly though, instead of bemoaning about how painful the accident was for her, she had been more concerned about how the accident hindered her from making more money to care for her household as she had no other alternative income generating activities. Thus during the period of time she was unwell, her children were unable to go to school and she had to borrow money from friends and relatives to buy food.

#### **6.4. Summary**

This chapter discussed the various gendered and non-gendered barriers and constraints encountered by the female stone workers in Ngwenya. Although lack of financial capital was identified by the women as a main hindrance to their activities, other economic constraints such as quality of crushed stones, theft of tools and stones, ‘briefcase businessmen’ and seasonality of stone quarrying were all recognized as a hindrance to productivity and income earnings. The other constraints that women faced were more physical (health related) in nature and were identified as physical and mental fatigue, respiratory and chest infections, poor sanitation and waste disposal and stone crushing activities. Findings indicate that women are disproportionately more affected by the outlined economic and physical constraints as they affect women’s livelihood outcomes in more ways than their counterparts.

The women are vulnerable and excluded due to the working conditions they are subjected to and their inability to diversify their livelihoods which represents another dimension of feminization of poverty.





## CHAPTER SEVEN

### 7. STONECUTTING AND WOMEN'S LIVELIHOODS

#### 7.1. Introduction

*“The strength of a woman is not measured by the impact that all her hardships in life have had on her; but the strength of a woman is measured by the extent of her refusal to allow those hardships to dictate her and who she becomes.” C. JoyBell C*

Estimates provided by the local ward councillor in Ngwenya compound indicate that approximately half (50%) of the population engaging in illegal stonecutting activities are women. Stone quarrying is thus the main economically important activity that provides a livelihood for both men and women in Ngwenya compound. However, despite estimations indicating a relatively gender balanced sector, the imbalance is found within the hierarchies of the informal sector and the different roles men and women play in their daily lives which have different social or economic implications.

This chapter explores the different livelihood outcomes resulting from women's participation in stonecutting as asked by the third research question and the impact of stonecutting activities on the environment.

Since the informal sector is the primary source of employment for most people in Zambia as attested by the living Conditions Monitoring Survey (2010), illegal small scale stonecutting is a significant contributor to the economic and social well-being of many people and households in Ngwenya community, who are often hardly reached by agencies responsible for the delivery of essential public services.

#### 7.2. Impact on Women's Livelihoods

##### 7.2.1. Informal Employment and Income

Observations and informal conversations with the female stonecutters indicated that although engagement in illegal stonecutting it provides a source of informal employment for these women in Ngwenya compound as it is unregulated and doesn't require any education due to the low technology and skills required to crush and sell stones.

When asked how much money they earn in a week, day or month, several of the female stonecutters claimed that:

It's quite difficult to give a definitive amount because the money doesn't come together at once, but comes bit by bit. Once this money is received, it is used almost immediately to either buy more stones or for household purposes. It is therefore to pin point exactly how much we make, but the standard amount for a regular heap of chipped stones is ZMW50.00. While some customers pay in cash, others get the chipped stones on credit and pay slowly overtime... (Focus group discussion with eight female stonecutters)

The study therefore found that illegal small-scale mining has created considerable employment and income earning opportunities for the women in Ngwenya compound and have invested a large proportion of their household income in the invest in education, health, and nutrition for their families. As ILO (2012) points out, women's work, both paid and unpaid, may be the single most important poverty-reducing factor in developing economies compounded by the fact that where women have access to employment, or are empowered regarding household finances, evidence shows that women are more likely to alleviate household poverty. Illegal stonecutting therefore provides much needed viable informal employment for poverty stricken women in Ngwenya compound, and this has enabled them, according to the responses they gave, to reduce economic dependence on their spouses and instilled in them an aura of economic power and authority enabling them make decisions in regard to household needs and expenditure.

Apart from enabling women the financial ability to take care of their basic household needs, stonecutting more than half the women claimed that the stonecutting business has empowered psychologically as well as elevating their social standing in Ngwenya. One woman pointed out while most women in Ngwenya compound were poor, some were worse off than others and engagement in the stonecutting business has not only lifted them out of that absolute poverty stricken group, but elevated their social standing as well. Socio-economic status in poor communities is often measured in terms, income and occupation and is commonly conceptualized as the social standing or class of an individual or group. These women are now considered aggressive businesswomen in Ngwenya community by their peers, as stonecutting is considered men's work and the fruits of their labour are evident to see.

### **7.2.2. Creation of Household Assets**

When asked about their assets, all the *sixteen* respondents pointed out to capital and equipment, such as hammers, wheelbarrows, measuring pans and pixels that they have acquired for use in the business of cutting stones. Whether it is in economic in nature or otherwise, Ellis (2000) asserts that an asset is an underlying factor that reduces shocks and livelihood vulnerability for any individual household. Based on gender roles however, Chant

(2011) notes that men and women often do not have equal ownership or rights over resources, are often differentially involved in decision making are often ineligible to make certain decisions for their own or their family’s lives. This is especially true for about *six* of the married female stonecutters in Ngwenya who complained about not being able to register for plots at the local council without their husbands consent.

Compared to income or assets in the hands of men, Esther Duflo (2011) suggests that income or assets in the hands of women is associated with larger improvements in child health and education, and larger expenditure shares of household nutrients, health, and housing. In terms of household assets, the study findings indicate that women’s participation in illegal stonecutting has brought about changes to their household economics and during my interactions with the female stonecutters in Ngwenya compound, I learned that most of them had invested their incomes in various household assets which they deemed essential to improving their lives.

**Table 3: Female Stonecutters Household Assets (Ngwenya Compound)**

<b>Variable</b>	<b>Cases</b>	<b>Frequency</b>
<b>Creation of Assets</b>	Yes	14
	No	2
	<b>Total</b>	<b>16</b>
<b>Types of assets</b>	Plot of Land (with title)	1
	Mud House (with aluminium roof sheets)	11
	Brick House	3
	Television	10
	Cooker	3
	Fridge	3
	Bicycle	8
	Mobile Phone	14
Bed and Mattress	10	

Source: Researchers Field Data 2014

As the table above depicts, *fourteen* of the respondents reported to own household assets while those without any asset whatsoever were only *two*.

### **7.2.3. Source of Social Capital**

Social capital, which is defined as social resources upon which people draw in pursuit of their livelihoods objectives Ellis (2000) is developed through relationships of trust and membership of groups and social networks. These networks comprise typically of kin and close family friends that offer spatially diverse potential means of support when past favours are reclaimed and in a similar manner, Ellis (2000) further explains social capital as stocks of mutual trust or ‘connections’ between networks people that provide a flow of resources and enables both solutions to problems and the pursuit of economic activities.

In everyday life, people draw on social connections with other members of their communities for both social and economic goals. For the female stonecutters in Ngwenya, many attested that their interactions when crushing stones enables them to use their knowledge of each other to engage in peer monitoring on how business is being conducted, especially with new entrants who depend on the experience of the more seasoned ‘veterans’ who have been in the business for a long time. Thus social capital helps to build trust and comradeship among the female which, in turn, strengthens the business and the community. Furthermore, one woman pointed out when a big order for large quantity of chipped stone comes through, we all work together by supplying equal parts to ensure that the order is met to enable us all benefit and raise some money at the end of the day.

Apart from putting emphasis on social interaction, social capital, the women also acknowledged, resulted in the creation of an informal credit pool among them known as ‘*Chilimba*’ which comes in handy during incidences of lost resources such as accidents, theft and the rainy season. Social capital, resultant in women engaging in illegal stonecutting business, is therefore an important characteristic of improving economic benefits due to social interaction among female stonecutters.

### **7.3. Impact of stone quarrying on Environment**

To the women in Ngwenya compound, illegal stonecutting plays a crucial role in providing them an income and alleviating chronic poverty. However, to the local authorities in Livingstone, stonecutting business is viewed with the highest contempt based on the belief that it represents the ‘greatest environmental disaster-in-the making’ (Dreschler 2001).

As with virtually all resource exploitation activities, some degree of environmental damage results from the operations of small-scale quarrying and in Ngwenya, this has largely manifested itself in its impact on the physical environment through deforestation and land

degradation, as well as suspected water and atmospheric pollution (from the dust produce). This is because the quarrying activities produce pits and steep rock cliff landscapes on abandoned excavations and vast stretches of barren land. Excavated pits are rarely filled, and become receptacles for water with the resulting pools become breeding grounds for mosquitoes (malaria) and thus pose serious dangers to the people of Ngwenya. Furthermore, these pits pose potential danger for the stoneworkers if any of them fell into one of them.

#### **7.4. Summary**

Despite facing numerous difficulties and barriers, women's engagement in illegal stonecutting has contributed positively to women's livelihoods in Ngwenya compound. This chapter explored the different livelihood outcomes resulting from women's participation in stonecutting and deduced that it enabled them provide for their family's basic needs, obtain household assets and increased social capital.

The study therefore found that stonecutting is a mean's of living in Ngwenya compound that contributes to household poverty alleviation through employment creation and income earning opportunities. It plays a crucial role in poverty alleviation for those involved in the sector particularly women, who are considered economically marginalized in Zambian society.

In terms of environmental impacts, deforestation and degradation have been cited as negative impacts which have led to loss of biodiversity and excavated pits. Stonecutting also generates dust containing silica particles that not only pose a threat to the environment but also to human health, since the particles produced fall within the respirable dust range and have cited as causing dust-related diseases.



## CHAPTER EIGHT

### 8. SUMMING UP THE FINDINGS

*“When women thrive, all of society benefits, and succeeding generations are given a better start in life.”* Kofi Annan.

In this section I will sum up the findings from the thesis by revisit the three research questions:

**i) What are the main reasons why women are involved in small scale stone cutting/ quarrying activities?**

Because of its generally informal and low technology nature, low start-up costs, and high labour intensity, women’s involvement in illegal small-scale stonecutting in Ngwenya has been steadily increasing in recent years. When presenting the different reasons why women have engaged themselves in the illegal stone cutting/crushing business, it was clearly deduced that while various reasons have been attributed for their participation in the business, the predominant factor is economic in nature.

Findings also showed that among the reasons why women engaged in the stonecutting business, the high levels of poverty in Ngwenya compound and unemployment attributed to their lack of money to support their households and engage in any other alternative income generating activities. Thus poverty, according to the women, was mainly associated with lack of income to meet their individual and household needs.

*What is the meaning of poverty and how does poverty affect women and men differently?* Poverty, as identified by the female stone workers was mainly associated with the lack of income to meet individual and household needs. When conceptualizing poverty, the study asserted that it means more than a just a lack of what is necessary for material well-being but rather can be defined as ‘human poverty’; the denial of the opportunities and choices most basic to human life i.e. the opportunity to lead a long, healthy, and creative life, to enjoy a decent standard of living, freedom, dignity, self-esteem, and respect from others. The feminist approach to poverty in the study focuses on the gender implications and social costs of poverty that include the growing involvement of women and girls in the informal economy, differential treatment of girls and boys in households, pressure to get girls married off quickly and higher school drop-out rates for girls than boys.

In addition, discrimination, stigmatization and sexual objectivity were also among the socio-cultural barriers attributed for women's lack of or low level education attainments. Low demand or lack of public and private formal employment opportunities and lack of friendly credit facilities to enable women access funds were also identified in this chapter as being catalysts for women's engagement in stonecutting. Furthermore, the negative impacts of HIV/AIDS which has led to high rates of orphaned and vulnerable children and extended families was also cited as a major reason as women were burdened with extra, mouths to feed, labour shortages and lost income due to the death of a spouse.

In terms of market, the increased construction of commercial and residential premises, governments mandate to boost the tourism sector in Livingstone by upgrading of user roads and infrastructure were identified as having contributed to the high demand in crushed stones thus providing a ready market. Availability of a market and demand for crushed stones was also revealed as an incentive for women to be engaged in illegal stonecutting business.

**ii) What are the challenges that women have been faced with in their quest to develop economically through small scale stone cutting/ quarrying?**

When unravelling the problems faced by women in stone chip production, lack formal education compounded by socio-economic and cultural barriers was found to restrict women's access to bank loans and credit facilities. Lack of financial capital was therefore identified by the women as a main hindrance to their activities. In addition, because of the illegality and risky nature of the stonecutting business, investment finance is extremely hard to obtain making it impossible for women to purchase modern equipment to increase their productivity. For the married women, traditional Zambian culture, considers women inferior to men, and because of their subordinate status, they often require their husbands consent and assistance to finance their stonecutting business. This cultural barrier thus prevents women's full participation in the stonecutting business.

The dual reproductive and productive gender roles within society women play as the pillars of poor households and of families living in poverty were also identified as reasons why women were not able to produce as much as men, and left their crushed stones and tools vulnerable to theft which was a constraint for them. These multiple roles affected women's full involvement in stone quarrying activities and consequently affected their livelihood outcomes. The 'Briefcase businessmen' who manipulated and exploited prices and the rainy season which resulted in less engagement in stonecutting activities were all recognized as a



hindrance to productivity and income earnings forcing women to seek alternative sources of income.

Women were also found to be faced with constraints affecting their livelihood outcomes which were physical (health related) in nature and these were identified as physical and mental fatigue, respiratory and chest infections, poor sanitation and waste disposal and stone crushing activities. To cope with these constraints, women relied on moral and financial support from their colleagues in their times of need they were disproportionately more affected by the outlined economic and physical constraints as they affect women's livelihood outcomes in more ways than their counterparts.

**iii) What are the outcomes of women's engagement in small scale stone cutting/quarrying?**

Despite the numerous difficulties and barriers women face and are hindering their full engagement in illegal stonecutting, findings indicate that the business has contributed positively to women's livelihoods in Ngwenya compound. The thesis explored the different livelihood outcomes resulting from women's participation in stonecutting and deduced that it enabled them provide for their family's basic needs, obtain household assets and increased social capital. The importance of social connections for both social and economic benefits resulting from women's involvement in the stonecutting business was also emphasised. The study concluded that local gender norms and divisions of labour interact with institutions, events and individual household circumstances to create particular experiences of work for men and women that bear directly on how they formulate their livelihood strategies.

It was further found that stonecutting as a mean's of living in Ngwenya compound contributes to household poverty alleviation through employment creation and income earning opportunities and women through this business were able to support their households without any external intervention. Although illegal stonecutting was thus found to play a crucial role in poverty alleviation for economically marginalized in Ngwenya compound, this chosen livelihood strategy prevents women from gaining experiences of economic processes and hence disadvantages them within the increasingly commercialized economy they live in.

### **8.1. Rethinking Feminization of Poverty**

With the severity of women's poverty increasing in Zambia despite the modernness of times in mind, the aim of this study was to assess the contribution of small scale illegal stonecutting

to the livelihoods of women in Ngwenya compound. By linking the response obtained from the participants to the research questions and to the theory supporting the research, there are some connections that need to be looked at more carefully. With respect to these women in Ngwenya compound in the stonecutting business, socio-economic deprivation and marginalization, vulnerability (exposure and risk to HIV/AIDS) and also discrimination and lack of access to natural resources all highlight the situation that explains these women's existence. The deep-seated structural causes of poverty of choices and opportunities for women engaged in illegal stonecutting therefore combine to keep these women at the base of the economy. As Lund et al (2008 pp.140) clearly points out:

Stone chip production activities are considered unprofessional and economically unsound, and the female cutters are vulnerable and excluded. They are regarded as unprofessional because they have had no formalized prior training and do not adhere to any set industry standards. They are considered uneconomical because of the low profits they make and the uncertain market situation.

It can thus be concluded that illiteracy, exclusion, lack of material means, increased amounts of women's work and decreased access to resources all attest to the feminization of poverty in Ngwenya compound and particular attention below is paid to women's unequal access to income, credit and disparities in health and education as compared to their male counterparts. Therefore, it can be safely said that although women are engaging in an activity that enables them earn an income, their impoverished state forced them into it to begin with (cause) and these income, credit, health and education dimensions (effects) of feminization of poverty keep them marginalized and vulnerable as outlined below:

***Income:*** In the case of stonecutting activities, the study has shown that women disproportionately earn less income than men, because they are not physically able to crush as many stones as men and they have to divide their time between working and taking care of their families which lowers their lifetime earning potential. The many responsibilities associated with motherhood further limit women's economic attainment especially for female headed households, or households without a second parent or guardian have the highest risk of poverty. This is because female headed households are the most susceptible to poverty because they have fewer income earners to provide financial support within the household.

***Credit:*** As in any business whether formal or informal, initial capital is required for starting up and for stonecutters; this money is required to purchase large stones that they later break into smaller pieces and sell. For the women involved in stonecutting activities, they often

have more difficulty getting sufficient financial support to run their mining operations. This is so because banks and credit facilities are generally unwilling to finance what they deem risky operations, and so women are unable to securing loans for their business, due in part to their uneducated state, a lack of collateral and also because of credit facilities negative attitudes toward women. Because they are unable to access funds from credit facilities, women have grouped themselves and started traditional saving pools known as 'Chilimba.' Women's clubs, market vendors and other small time traders also use the 'Chilimba' a means of building up funds for purchasing goods for sale.

**Health:** Women are triply burdened with their domestic duties, caring for their children, and carrying out their stonecutting work that supports them. As the study postulates, physical and mental fatigue coupled with poor health significantly reduces some women's ability to earn income, and thus, is a key factor perpetuating and increasing household poverty in Ngwenya. Under nourishment has particularly devastating effects on women, not only lowering their resistance to disease but also impairing their mental as well as physical development wellbeing. Thus poor health and nutrition continue to contribute in a large way to the painful injustice of the feminization of poverty. Moreover, informal employment in stonecutting is illegal, unstable, insecure and inconsistent.

**Education:** Provision of schooling to children and education is the foremost step towards empowering female stonecutters. With enhance skilling through education. Women are better able to alleviate poverty on their own. Over the long term, Improved education for women reduces child labour (as more educate women are able to earn lucrative and can thus send their children to school). The resulting enhanced literacy, in turn, puts women in a better position to: participate in micro finance scheme and programs, improve production practices through the use of appropriate technologies, access markets and combat problems with environmental pollution.

## **8.2. Recommendations**

Before any recommendation can be made to improve women's participation in the stone quarrying business, it is necessary to understand the root cause of why they are involvement in illegal stonecutting to begin with. From the study findings, is evident that the major underlying motivation for getting into this business is a lack of productive employment opportunities present in Livingstone District. Landlessness, undeveloped local markets, an inability to physically access wider markets and a lack of financial credit push these poor to

enter this low-skilled, labour intensive, high production jobs in illegal stonecutting where they are further marginalised and impoverished.

*i) The role of Government and Private sector*

By examining the economic, social, technical and environmental characteristics of these illegal stone quarries and the painstaking gruesome work they are involved in, I highly recommend that the government and the private sector endeavour by all means necessary to provide and promote alternative sustainable livelihood opportunities for these women in Ngwenya compound. One of the women interviewed suggested that the council should provide these women with a large piece of farmland where they cultivate crops and grow vegetables for sale as an alternative to stone chipping. The government must also ensure that gender issues are centre of the country's economic and rural development plans to prevent discrimination and stigmatization of women in all sectors of the economy.

*ii) Legalization of sector and capacity building of women*

However, if formal regulation or legalization of this informal sector is to be considered as a second recommended as it contributes positively to women's lives, priority should be given to building the capacity of women by equipping them with better tools and protective gear to improve their production capacity and quality of chipped stones. Women should also be provided with access to other organizations that offer facilities such as skills training, credit and loan facilities, legal assistance, health advice and counselling services. This is because improved credit facilities will enhance the capacity of stonecutting to alleviate poverty and enhance social and economic development in Ngwenya.

*iii) Business and Environmental Management*

Finally, I would like to recommend that for these women involved in stonecutting, basic business and environmental management skills are taught to them that don't require them to be fully literate to comprehend as priority areas for intervention in the stone quarrying business. Women engaged in small-scale stonecutting business, like any other entrepreneurs, require business development services to enable them thrive and grow. In addition to appropriate technology, they also require basic skills in planning and securing profitable markets and sustainable management of the environment they work and live in.

### **8.3. Limitations to the Study**

One of the major challenges to gaining a better understanding of how stone chip production has contributed to the women's livelihoods in Ngwenya Compound livelihoods was available resources in terms of money and duration of time in which the study was undertaken. Having been away from home for about a year, I had to decide how to split the limited resources between taking care of some bills for my family who live about 700 kilometres away from the area I was conducting the research, and transportation, lodging and other logistics for my fieldwork.

Secondly, the stonecutting business in Ngwenya is not exactly legal and there's simmering tension between the local municipal council and the stonecutters. As with any informal activity, entry into stone quarrying is not deterred and comprises individuals from different socio-economic backgrounds. With such a cross section of respondents it was not easy to convince them that the research was purely for academic goals and was not politically inclined or for the media purposes and that I was in no way affiliated with the local council. With the help of my very resourceful and charismatic research assistant however, I was able to make headway and some of them opened up and became willing to interact with me but with restrictions for security reasons



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## **Appendix 1**

### **Interview Guide (Female Stonecutters)**

#### A. General Information

1. Age
2. Marital status
3. Number of children
4. Personal assets owned (land, house)
5. Education background

#### B. Opportunities and Challenges

1. Why are you engaged in stone quarrying?
2. For how long have you been engaged in stone quarrying?
4. What were you doing before you engaged in stone quarrying?
5. Are any other family members engaged in stone quarrying?
6. How much do you earn? (Day/week/year).
7. How has your household benefitted from this activity?
8. If you compare your life now and before engaging in stone quarrying, is there any improvement?
9. Are you able to handle your domestic activities together with your stone quarrying activities or do you have someone to help you?
10. What materials/assets have you obtained after engaging in stone quarrying?
11. Do you belong to any self-help group?
12. What problems do you encounter in stone quarrying?
13. How do you solve these problems?

14. Are there any cultural and traditional values that hinder women's development in this community?

15. What do you think are the effects of stone quarrying on the environment?

## **Appendix 2**

Interview guide for Men's contribution to the study

1. Do you think women should participate and benefit from stone quarrying?
2. Do you think it is important for women to achieve economic empowerment?
3. Do you think it is important for women to own resources?
4. What are the cultures that exist in society that you think undermine women's position?
5. What are your general comments, views and recommendations about women engaged in stonecutting?

## **Appendix 3**

Interview guide for Municipal Officer / Ward Councilor

1. For how long has stone quarrying been done in Ngwenya Compound?
2. Why do women join stone quarrying instead of other activities?
3. How has stone quarrying contributed to people's livelihoods in Ngwenya?
4. What are the problems faced by small scale stonecutters?
5. Are there any mitigation measures put in place to reduce these problems?
6. Are there any local government/NGO initiatives to improve the informal sector in Ngwenya?
7. What is the effect of stone quarrying on the environment?

## **Appendix 4**

### Guide for local Quarry Company in Ngwenya

1. How long has the company been quarrying in Ngwenya?
2. What problems do you have regarding market and customers?
3. What class of customers do you get?
4. Do you face any competition problems with the small scale stonecutters?
5. What other problems do you generally face?