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FACULTY OF SOCIAL SCIENCES.

**LIVES BEYOND THE LINE: THE EXPERIENCES OF FEMALE
HEADED HOUSEHOLDS LIVING IN ABSOLUTE POVERTY IN
THE WENELA AREA OF KALABO DISTRICT IN ZAMBIA.**

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Social Work.**

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ACRONYMS AND ABBREVIATION

AIDS	Acquired Immunodeficiency Syndrome
CODESRIA	Council for the Development of Social Science Research Africa
CSO	Central Statistics Office
ECLAC	Economic Commission for Latin America and the Caribbean
GIDD	Gender in Development Division
HBS	Household Budget Survey
HIV/AIDS	Human Immune Virus/Acquired Immune Deficiency Syndrome
HDR	Human Development Report
ILO	International Labour Organisation
IMF	International Monetary Fund
LACs	Latin American Countries
LIS	Luxembourg Income Study
NGO	Non-governmental Organisation
PREALC	Regional Employment Programmes for Latin America and the Caribbean
PRSP	Poverty Reduction Strategy Paper
SAP	Structural Adjustment Programme
SATEP	Southern African Team for Promotion
UK	United Kingdom
UN	United Nations
UNICEF	United Nations International Children Education Fund
UNDP	United Nation Development Programme
UNESCO	United Nations Education Scientific and Cultural Organisation
UNIFEM	United Nations Development Fund for Women
USA	United States of America
WB	World Bank
WILSA	Women in Law in Southern Africa
ZDHS	Zambia Demographic Health Survey
ZMDR	Zambia Millennium Development Report

ABSTRACT

This study was meant to explore the life experiences and coping mechanisms of female headed households living in absolute poverty in the Wenela area of Kalabo District in Zambia.

The study was undertaken between November and December, 2005. Data was collected using qualitative research methods and involved eight respondents.

The study revealed that HIV/AIDS and the culture of property inheritance are some of the major contributing factors to the high levels of poverty among female headed households in the Wenela area.

Female headed households in the study reported spending a good portion of their meagre resources on caring for their sick children and their parents after having already spent a lot on their deceased husbands' illnesses and burial expenses. They further reported that their capacity to engage in income generating activities is constrained by the time spent on caring for their sick relatives and the limited investment resources spent on medical expenses.

The study found that many female headed households struggle to cope with HIV/AIDS related illnesses and deaths. Respondents reported that they are overburdened by the number of orphaned children they are taking care of.

The study further revealed that female headed households are unable to access support from the traditional social support networks which used to provide both economic and social support to vulnerable women in the past as they are overwhelmed and overstretched by the magnitude of poverty among vulnerable groups.

The study also found that the culture of property inheritance has great consequences for female headed households as the system deprives them of the very much needed assets and resources to for them to continue living normal lives.

The study findings indicate that as a result of inadequate support from traditional social networks, non-governmental organisations and the government, female headed households employ various basic family strategies in order to make ends meet. Some of the strategies include; doing casual work, selling assets, prostitution, withdrawing children from school, reduction in consumption and expenditure and undertaking some small scale income generating ventures. Most of these coping mechanisms were found to be perpetuating poverty.

Finally, the study found out that female headed households are not only poor due to illness and death, but they are also poor because they are deprived the power to access, control and command their resources.

CHAPTER ONE: INTRODUCTION

1.1. Introduction

Each year, more than 8 million people around the world die because they are too poor to stay alive. Over 1 billion people, 1 in 6 people around the world live in extreme poverty, defined as living on less than \$1 a day. More than 800 million go hungry each day. Over 100 million primary school-age children cannot go to school. Nearly 3 billion people, half of the world's population is considered poor. But poverty isn't simply a numbers game. It's about scores of men, women and children enduring unimaginable obstacles that keep them from fulfilling their most basic human rights and achieving their individual potentials (Sachs: 2005).

There is increasing evidence suggesting that one particular group that of female headed households and single mothers is more vulnerable to poverty. Throughout the world, female headed households continue to strive for a better life for their families against difficult odds. At the same time, they also continue to be plagued by persistent health problems, lack of health insurance, poor housing, unavailability of affordable and reliable child care, and severely constrained access to educational and career opportunities (Bradley:1999).

This study presents the experiences of poor female headed households in the Wenela area of Zambia who are worn down by persistent deprivation, and affected by severe shocks they feel ill equipped to overcome. In the stories, poor female headed households in the Wenela area reveal why they are poor and how they are coping in view of their high levels of poverty. According to the World Bank (2002), poor households' stories are a testimony to their resilience, their struggle against hopelessness, their determination to accumulate assets, and their will to live for their families-particularly their children. The Wenela stories reveal some of the reasons why poor female headed households remain poor, despite working long hours day after day. Poor female headed household's stories also communicate their growing insecurity in an era of global changes.

This chapter is about poverty in general, with a focus on Zambia and the Wenela area. An assessment is done on the existence and extent of poverty globally and in Zambia, with special focus on the poor female headed households 'living beyond the line' in the Wenela area. The chapter also outlines the research problem, the objectives of the study and a brief background on Zambia and the Wenela area.

Chapter two of the thesis will cover the methodology framework. Chapter three contains the eight stories of the poor female headed households. Chapter four and five will cover the analysis and discussions on HIV/AIDS, culture and coping strategies based on all the case histories presented in Chapter three. Finally, Chapter six will cover the conclusion and recommendation of the study

1.2. The concept of poverty

In order to develop policies that effectively reduce the problems associated with poverty and inequality, it is essential to have a sound theoretical understanding of these issues (Albrecht : 2000).

Most scholars attribute the causes of poverty to individual or structural factors. They, for instance, argue that poverty is as a result of individual's cognitive ability and individual's attitudes and behavior (that constitute a specific culture) (Fløtten: 2006). They argue that individuals themselves are responsible for their own misery. They point out that some people are said to lack ability, skill, intelligence or motivation to self-support and that they constitute an underclass which reproduces poverty. A poor individual is seen to be lazy and not time conscious. The individualistic theory of poverty is associated with Murray (1984), who in his book *Losing ground* argues that the able-bodied poor are responsible for their condition and that they lack the will and perseverance to sustain themselves. Murray further states that great society programs designed as solutions to poverty actually create dependency on welfare because getting a job and trying to become self-sufficient produce no short-term advantage over relying on public assistance.

Contrary to the individualists, structuralists point to the structural factors as the real cause of poverty. They argue that poverty is not the fault of the individual but of the system. They argue that poor people are in their unfortunate condition due to circumstances beyond their control. According to structuralists people are poor because of various political, cultural, economic and social structures which hinder them from accessing, controlling and managing the various resources in their environment.

Dimensions of poverty

There exist numerous definitions of poverty. Traditionally, poverty has been associated with lack of material or economic resources. However, critics of this view such as Sen (2000), argue against the characterization of poverty as simply shortage of income. Sen, points out that poverty must be seen in terms of poor living, rather than just as lowness of incomes.

Many scholars have over the last couple of decades argued to replace poverty with social exclusion. According to Sen's theory of capabilities, social exclusion represents an important loss of capability in its own right as well as being a cause of other deprivations which further remove the individual or group from access to the good life or the means to acquire it. Advocates of the social exclusion approach argue that, rather than focusing on the poor or the outcomes of poverty, the social exclusion approach emphasizes the multi dimensionality of, and the processes which result in, poverty, as well as the agents and institutions associated with these processes (Gordon: 1997). They argue that the social seclusion approach takes into consideration the social, cultural and political dimensions in the reproduction of poverty. They point out that in addition to studying the socio-economic dimensions of the problem, the social exclusion approach explores the various socio-political and cultural aspects that make up the combination of relations which affect the perspective society has of poverty and the way in which society deals with poverty. They argue that a clear understanding of the operation of the social mechanisms linked to poverty will help to define adequate policies. In this context, the concept of social

exclusion makes it possible to deal simultaneously with various dimensions of poverty and to relate them to each other.

Other advocates of the social exclusion approach such as Rensburg and Oliver (2001) argue that the concept of social exclusion is now no longer seen as an alternative to the poverty concept, but as a more comprehensive concept, which concerns much more than money. They argue that, poverty (referring to a lack of disposable income) can be seen as part of the multi-dimensional and dynamic concept of social exclusion (referring to multi-faceted failure). Rensburg and Oliver state that social exclusion, therefore, has to be understood with reference to the failure of any one or more of the following: (a) the democratic and legal system (civic integration); (b) the labour market (economic integration); (c) the welfare state system (social integration); and (d) the family and community system (interpersonal integration)

Poverty is also often defined in terms of its absolute and relative context. It is often argued that poverty is relative in the sense that it varies between societies and generations concerning the resources needed to be able to participate in society. Some scholars, for instance argue that, when it comes to the individual's ability to make use of his or her resources, some minimum requirements need to be fulfilled to prevent exclusion from society (Brady: 2003). They further point out that poverty occurs when resources are too limited to achieve the minimum level of abilities required in the ordinary activities of a society. The relative concept of poverty is based on the assumption that, poverty is not just related to basic consumer goods such as food and clothes, but also to commodities needed to be able to be a part of society and to participate in social activities. The relative concept of poverty is preferred in European countries, where poverty levels are low. Poverty scholars increasingly conclude that a relative definition of poverty is more appropriate in advanced capitalist democracies, as 'relative measures usefully capture changes in necessities over time and place, which is particularly relevant to such nations' (Brady: 2003).

In most African countries on the other hand, poverty is defined in the absolute nature due to the high levels of poverty characterized mostly by HIV/AIDS, chronic starvation, hunger, malnutrition, lack of shelter and other basic needs. The Copenhagen Declaration of 1995 describes absolute poverty as a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information.

1.3. The problem of poverty

Nearly half the 6 billion people in the world are poor. According to Sachs (2005), extreme poverty, defined by the World Bank as getting by on an income of less than \$1 a day, means that households cannot meet basic needs for survival. They are chronically hungry, unable to get health care, lack safe drinking water and sanitation, cannot afford education for their children and perhaps lack rudimentary shelter--a roof to keep rain out of the hut--and basic articles of clothing, like shoes. Sachs describes extreme poverty as "the poverty that kills." Unlike moderate or relative poverty, extreme poverty now exists only in developing countries. Moderate poverty, defined as living on \$1 to \$2 a day, refers to conditions in which basic needs are met, but just barely. Being in relative poverty, defined by a household income level below a given proportion of the national average, means lacking things that the middle class now takes for granted (Sachs: 2005).

The total number of people living in extreme poverty, the World Bank estimates, is 1.1 billion, down from 1.5 billion in 1981. While that is progress, much of the one-sixth of humanity in extreme poverty suffers the ravages of AIDS, malaria, tuberculosis, drought, isolation and civil wars, and is thereby trapped in a vicious cycle of deprivation and death (Sachs : 2005). Moreover, while the economic boom in East Asia has helped reduce the proportion of the extreme poor in that region from 58% in 1981 to 15% in 2001, and in South Asia from 52% to 31%, the situation is deeply entrenched in Africa, where almost half of the continent's population lives in extreme poverty--a proportion that has actually grown worse over the past two decades as the rest of the world has grown more prosperous (Sachs: 2005).

Some of the general causes of poverty are AIDS, conflicts, disasters, lack of economic and social growth, structural social and economic adjustments, environmental degradation, corruption, social inequality and inadequate social security schemes. The effects of poverty include, starvation, malnutrition, increasing disease burden, social exclusion and lack of employment.

The groups which quite often represent a great portion of people below the poverty line are single mothers, the disabled and dependents, who have trouble finding and keeping jobs, have very large families, in which there are too many mouths to feed, and families in which the head is either unemployed or works for a very low annual income.

Throughout the world, the group which makes up the largest part of the poverty-stricken population are single mothers and their children. This is due to the fact that, historically speaking, women generally earn less than men, and single women also have a difficult time caring for their children while trying to remain the major bread-winners for their families. The high levels of poverty among female headed households has led to the concept of the feminization of poverty.

1.4. The feminization of poverty

The 'feminization of poverty' thesis has gained immense empirical support over recent years, such that we might suggest that, in developed societies at least, poverty might be considered a women's issue (Glendinning and Millar, 1992). A recent review of the UK situation (Lindsay, 2000) finds that of those adults now living in poverty in the UK, some two-thirds are women; in addition 32 per cent of UK children live in poverty, many of them in single-mother households. Research by Pahl (1989) makes it clear that average income levels also conceal women's poverty within households: women are unlikely to receive a fair share in the intra household distribution, and many are forced to rely on meager 'housekeeping' budgets while husbands retain sizeable personal spending allowances.

Across the regions, feminine poverty is experienced very differently: it may be absolute or relative, transient or chronic, shallow or deep. There is cross-regional variation in the economic status of female-headed households, based partly on the social policy or political regime, and partly on women's access to employment and property (There is cross-regional variation in the economic status of female-headed households, based partly on the social policy or political regime, and partly on women's access to employment and property (Moghadam: 2005). For example, single-mother families in the United States are much worse off, relative to the average family, than are single-mother families in other Western industrialized nations such as Norway. Mother-only families are far much better in the Netherlands and Sweden, and to a lesser extent in France and the United Kingdom, than in the United States because the governments of those countries bear a much greater share of child rearing costs (McLanahan and Garfinkel: 1991).

Studies on female-headed households in sub-Saharan Africa, Latin America, and the Caribbean and to a lesser degree, in South Asia have revealed that women who head households have greater constraints in obtaining resources and services in housing and agriculture. The studies have also revealed that, because women have less access to land, credits, capital, and jobs with good incomes, and because they are likely to have dependent children, they are disadvantaged and more vulnerable to poverty (Chant, 1985; Dwyer & Bruce, 1988). In the African context the feminization of poverty is associated with the trend of absolute poverty among female headed households. Female headed households in the African context are more vulnerable to poverty due to structural factors such as the lack of property rights in land or access to employment, lack of income, hunger and malnutrition, ill health and illness, lack of education, homelessness and inadequate housing, an unsafe environment, social and cultural discrimination, social exclusion, illiteracy, early marriage and childbearing, lack of participation in political decision-making processes and over stretched expenditures on illnesses and deaths as a result of the HIV/AIDS pandemic.

Critics of the concept of the feminization of poverty have argued that women in poor male headed households may actually be even poorer than those in female-headed

households due to discrimination in intra-household distribution of resources. However, there is considerable evidence on the increasing levels of absolute poverty among female headed households more especially in Africa. In general, those most vulnerable to poverty are female headed households, especially in countries without a comprehensive welfare regime or a large, tax-paying employee class (as in most developing countries) or in countries with a minimal welfare regime or an inadequate social safety net to protect those who fall into poverty (as in the United States and Russia) (UNESCO: 2005).

1.5. Poverty in Zambia

In Zambia, there is extensive poverty among the population. The Government of the Republic of Zambia, has defined poverty as lack of access to income, employment opportunities, and to entitlements such as freely determined consumption of goods and services, shelter and other basic necessities of life (ZMDR, 2005; ZDHS, 2003). The procedure used in determining poverty results in two poverty lines expressed in Per Adult Equivalent terms; the extreme and moderate poverty lines. The extreme poverty line relates to the monthly cost of the food basket whilst the moderate line relates to the monthly cost of all basic needs [LCMS 2002-2003, CSO]. The Central statistical Office (CSO) has been using the food basket approach when measuring absolute poverty in Zambia.

Almost two-thirds (67 percent) of Zambia's population now live below the poverty line, and of these 46 percent are extremely poor. Extreme poverty is much higher in rural areas (74 percent) compared to urban areas (52 percent) (CSO, 2004). Most of rural households are facing maximum deprivation in terms of extreme poverty, hunger and starvation.

Poverty in Zambia is dominant among female headed households. According to a study conducted by the Consortium for Southern Africa's Food Emergency (C-SAFE) and the World Food Programme (WFP) in October 2003 and March 2004, 23.4 percent of the 893 households surveyed in Zambia were found to be female-headed, of whom nearly twice as many were hosting orphans as their male counterparts. The study found that

rural women were poorer than males (over 50 percent of female-headed households dominated the asset "very poor" category, compared to 27 percent of male-headed households). In the next section we discuss the nature of poverty in the Wenela area with specific reference to female headed households.

1.6. Female Headed household Poverty in the Wenela area

Poverty among female headed households in the Wenela area is characterized by high levels of starvation and hunger, unemployment, illiteracy, inadequate access to health and education facilities and water and sanitation services, lack of assets and increasing HIV/AIDS cases. Most of the female headed households in the Wenela area are affected by lack of social welfare services, social marginalization, the HIV/AIDS pandemic, ill-health, poverty, lack of education and training, lack of food and nutrition, low life expectancy, an increase in child and infant mortality and morbidity, and increase of women's death in child birth.

Female headed households in the Wenela area lack food for their increasing number of orphans. They mostly depend on one meal in day. They have no possibility of safe guarding themselves and their families against starvation. Due to chronic hunger over a period of time, most of them are physically weak.

Most female headed households in the Wenela area lack access to social services. They are marginalized in terms of access to education, health, employment and other social services Their children are unable to access education and health services due to lack of money and drugs in most instances. Even when education and health have become more accessible through the removal of user fees, the poor cannot still benefit properly from these investments due to lack of other requisites and drugs. They have no access to reliable safe drinking water. They travel long distances every day to fetch water from the crocodile infested Luanginga River. They spend most of their time on doing casual works. Most of them stay in not habitable temporal dwellings with limited space for their children. They lack clothing and blankets.

Female headed households in the Wenela area lack assets to enable them access livelihood opportunities and social security. They lack access to land, livestock, credit, and other essential assets necessary for their wellbeing.

The poverty situation in the area has been worsened by the HIV/AIDS pandemic. The poorest and most vulnerable female headed households in the area are those headed by grand mothers and those caring for members with HIV/AIDS and other serious illnesses. Grandmother headed households are critically poor and are facing chronic hunger, malnutrition and depend on charity. Most orphans staying with grandmothers have been removed from the school system to assist in looking for food. Female headed households affected by the HIV/AIDS pandemic struggle to take care of their orphans' basic needs and spend a lot of resources on their medical expenses. These households cannot afford adequate nutrition and anti-retroviral treatments as well as the cost of transport to go to provincial centers for CD 4 count tests.

The high level of poverty among female headed households is manifested through their negative coping strategies. Female headed households in the Wenela area have been forced to take on additional responsibilities apart from the roles of child bearing and looking after the families. They engage in casual work, selling assets to buy food, withdrawing children especially girls from school, and prostitution in extreme cases.

Female headed household poverty in the Wenela area is a product of structural mechanisms of both 'natural circumstances' connected to the meager conditions to produce food due to poor economic conditions and high unemployment rates and due to cultural factors connected to the HIV/AIDS problem. Female headed household poverty in the area has both a social and cultural dimension to it. It is a question of health care, social organization, social network and deep rooted cultural customs. The problem of poverty in the area is compounded by not only the weak economy and political institutions, but also by an undeveloped social protection system involving both private (religious organizations and NGO's) and public initiatives (state social services).

1.7. Statement of the problem

In many countries in Africa, as elsewhere, there has been a significant increase in the percentage of female-headed households in recent years. Among the main causes are HIV/AIDS, male migration, the deaths of males in civil conflicts and wars, unpartnered adolescent fertility and family disruption. (IFAD:1999).

In Zambia, the level of poverty among female headed households is also increasing. These high levels of poverty have been attributed to female headed households' lack of access to formal employment and to productive resources such as land, credit, technology and training. Other factors include female headed households' increasing family responsibilities, which force them to choose jobs or types of work which are not well-paid.

Despite the magnitude of the problem of female headed household poverty, the problem throughout the world still remains a hidden problem and underestimated everywhere. A review of literature indicates that, although recent statistics confirm the existence of growing numbers of female headed households, very little research especially in Zambia has been conducted in the area of exploring the life experiences of female headed households living in absolute poverty. Most of the poverty analysis undertaken in the country does not adequately represent the actual situation of female headed household poverty because they lack a strong conviction that is grounded in the experiences of the poor female headed households.

1.8. Objectives of the study

The study's objectives are to explore the life experiences of female headed households living in absolute poverty and to identify their coping mechanisms. The main questions addressed by the study are: What are the life experiences of female headed households living in absolute poverty among female headed households? And how do female headed households cope with the high levels of poverty?

1.9. Description of Zambia and the Wenela area

Zambia is a landlocked sub-Saharan country sharing boundaries with Malawi, Mozambique, Zimbabwe, Botswana, Namibia, Angola, Democratic Republic of Congo and Tanzania. It has a total surface area of about 752,614 square km, thus ranking among the smaller countries in South Central Africa. It lies between 8° and 18° south latitudes and longitudes 22° and 34° east. Zambia's population is about 11 million people. Zambian Human Development Index ranks 164 out of 177 Countries surveyed. (Draft Social Protection Strategy Policy: 2005). Life expectancy at birth is about 37 years, maternal mortality is 729 per 100,000 pregnancies and infant mortality rates are 168 deaths per 1,000 live births. The HIV/AIDS prevalence rate among the adult population is 16%. About one million Zambian children have been orphaned (ZDHS: 2004).

The Wenela area is within Kalabo District in Zambia. It is 2 kilometers, North East of Kalabo Township. Kalabo District is one of the seven districts in the Western Province. The District has a total population of 24,216 households of which 53.22% is female headed while 46.78% are male headed. (Kalabo District Situational Analysis: 2005). The main economic activities in the area are agricultural and fishing.

The Wenela area was deliberately selected for its accessibility during the rain season and for being within the township taking into consideration the limited time and financial resources for the study.

CHAPTER TWO: RESEARCH METHODOLOGY

2.1. Introduction

This chapter presents the research design of the study. It also discusses the sources of data and instruments used for data collection and analysis. The chapter also outlines the problems encountered in the generation of the data in the field.

2.2. Study design

We used the qualitative research methods of data collection. Our decision to use qualitative research methods was as a result of their usually open-endedness and interactiveness to facilitate exploration of issues. The primary technique we used was a combination of the semi-structured interviews (with the help of an interview guide) and observation. Our use of semi structured interviews was intended to collect detailed information for a deeper understanding of the situation of female headed household poverty. Our use of observation method as a supplement was meant to capture verbal communication and the physical environment in which the respondents were living.

Our study design was influenced by three factors: the need to capture the experiences of the poor female headed households; the limited period and resources for data collection. The need to collect data within a short period led to the decision to narrow the focus of the study to two sets of issues: the identification of factors leading to the high levels of poverty and coping mechanisms.

Our study of the experiences of female headed households living in absolute poverty, which by its nature is a subjective topic based on personal experiences of women, necessitated our usage of qualitative research methods to generate and analyze the data. Utilizing our personal experiences as social scientists interested in gender studies, our usage of qualitative research methods resulted in a more relaxed environment where we were able to generate more insight data on the experiences of female headed households.

It has also been argued that qualitative research methods are more appropriate for feminist research by allowing subjective knowledge (Depner 1981 ; Duellin Klein 1983), and a more equal relationship between the researcher and the researched (Oakley 1974; Jayaratine 1983 ; Stanley and Wise 1990): Supporting the usage of qualitative methods for feminine studies, Westmarland (2001) points out that although a survey may be the best way to discover the prevalence of problems, interviews are needed to fully understand women's experiences and theorise these experiences with a view towards social change. She states that that, for example, a survey can tell us that women working outside the home generally get paid less than men, but does not explain how this makes women feel and how it affects their lives as a whole. Qualitative research methods will therefore enable us answer the “whys, hows, whens and whats” of female headed household poverty in the Wenela area.

Using qualitative research methods, our study presents directly, through female headed households’ life experiences, the realities of their lives. What are their experiences with poverty? What are their problems? What are their experiences with the institutions of the state, extended family, and civil society (Nongovernmental organizations and community based organizations)? How do they survive in view of their high levels of poverty?

2.3. Sampling Framework

We used purposeful sampling to select the eight respondents with the help of a combined team of community based organizations and government officials.

Initially, our idea was to select respondents from the list of clients from the social welfare department, but we realised that, it was going to be a bias as we were going to restrict female headed household poverty to the consumption of social welfare services only.

Household selection was based on existing information from the selection team, vulnerability of households and other factors that define the nature of poverty in the Wenela context.

We decided to select respondents ranging from 25 years to 65 years. We deliberately selected the age range because it was the group which had experiences to share with us and it was the group which was able to remember its experiences and had energy for the interviews. We selected those who were able to freely and willingly communicate with us.

We decided to select a sample comprising of single, widowed, divorcees and grandmother headed households in order to reflect the most prevalent poverty groups and the diversity of poverty among different categories of poor female headed households.

2.4. Data generation

We generated the data using semi structured interviews for all the eight respondents in the sample. An interview guide was used to gather brief life histories of our respondents.

Our first step in the field was to seek consent from district authorities to undertake the study in the area. Within the community, we used a variety of techniques to identify our respondents. Respondents' households were identified with the assistance of key local contacts who were familiar with the area. We avoided using government officials and community organizations for fear of influencing respondents' responses.

We used the radio cassette to collect the data in order for us to capture all the responses. We sought consent from the respondents to use the tape recorder. We realised that we were going to find it difficult to ask questions, listen, and probe and write responses at the same time. We also needed to observe the respondents.

We assured respondents of the confidentiality of the information and their particulars.

We also sought their consent to participate in the research. We clearly explained to them the objectives and implications of the research.

We used a note book to record summarised versions of all our daily experiences and activities. We conducted interviews at the respondents' homes in order to provide an informal environment and to observe the environment in which they were living.

Our generation of data was made easier by our use of the local language which enhanced our capacity to interview respondents. Our use of the local language enabled us to closely follow and understand the interview. It also reduced our time for data collection.

2.5. Data analysis

Data analysis involved going through the tapes several times and then writing down the interviews in English. The interviews were then typed using a computer and interview transcripts were then printed out. We then coded the interview transcripts. The coding process produced several core concepts which were later reduced to eight after going through the transcripts and the coding process several times. The eight core concepts were then subjected to a further analysis by tabulating them against each respondent in order to identify the common themes among them. The scrutiny generated two themes from the eight concepts.

The identified themes were then subjected to vigorous analysis of identifying and understanding what respondents said about each theme. Data analysis involved going through the process of further probing by finding out the 'reality' of the 'hows, whens and whys' of female headed households' experiences with poverty and their coping mechanisms.

2.6. Problems encountered in the generation of data

We did not experience many problems. The only problems we experienced were that some respondents were difficult to interview in that they were not at home despite repeated visits being made. Interviews had to be rescheduled on three occasions after failing to get the respondents despite having made appointments with them. On one occasion we found the client not at home as she had gone to look for food while on two occasions we found that the respondents had gone to the fields.

Due to the hunger situation in the area, most respondents complained about hunger and some initially thought the study was meant to identify beneficiaries of relief food. They therefore tried to exaggerate their responses. We had to explain the purpose of the study and to continuously cross check and probe their responses.

Another constraint faced was time. A large amount of time was spent on trying to trace the respondents' residences since we opted to interview them in the absence of officials from the social welfare department, community based organisations and our key local contact so as to avoid any influence from them on the outcome of the interviews. Despite being introduced to respondents by our local key contacts, we still faced problems to identify them on our own.

CHAPTER THREE: LIVES BEYOND THE LINE

3.1. Introduction

The stories in this chapter are based on the interviews conducted with the respondents. The stories are a true reflection of the life experiences of female headed households in the Wenela area.

The stories bring to life the peculiarities of what it means to be a poor female headed household living in absolute poverty from a perspective that is not often featured in development literature: the perspective of poor female headed households.

These stories are meant to give sense of the life experiences of female headed households living in absolute poverty in the Wenela area and their coping mechanisms.

3.2. Muwanei: “A victim of property inheritance”

Muwanei is a 38 years old widow caring for her 81 years old grand mother and her three children aged 9, 7 and 5. Muwanei only went up to grade four. She could not continue schooling after her father who was paying for her school fees died. Her mother who brought her up to grade four could not continue supporting her as she had no resources.

Muwanei got married in 1985 at the age of 18 after dropping out of school. She stayed together with her husband until 2003, when he died after a long period of illness.

Muwanei's former husband was working as an operator in the water affairs department at the time of his death. Muwanei, like most women in the Wenela area, was married under customary law, which discriminates women against property inheritance. Muwanei and her late husbands' family belong to the patriarchal system which perpetuates male inheritance of property. 'When my husband passed away, my in-laws inherited most of the property. The administrator shared the property among his relatives and just gave me

some kitchen utensils. The administrator got most of the property which he claimed were for the children he was going to stay with.”

Since Muwanei’s late husband was a former government employee, she was entitled to a lump sum and monthly pension from the government. The administrator struggled for the money and managed to receive it only after two years. Muwanei was however, only given a small portion of it. The administrator claimed to have spent most of the money travelling to the district, the province and to Lusaka following up payments, and that the remaining amount would be used for the children’s education.

Muwanei is finding it difficult to cope with her situation. “My aged mother also needed to be taken care of. My two children also joined me after two years. They ran away from their uncle claiming they were starving and they stopped school. Their uncle told them that their father’s money was exhausted. I am not managing. I am only surviving by the grace of God. We sometimes go without food for days. Other times I am assisted by the World Vision with food supplements. I also survive through some peasant farming and some casual work to buy food and school requirements for my children and food for my mother. Sometimes when I am in trouble, I go for some kaloba (informal loan). The rough economy has worsened my situation because even after doing some piece of works, I am sometimes told to wait for payments. Sometimes in order to survive I do more than one piece work in a day which leaves me worn out by the end of the day.”

Like most women living in absolute poverty, Muwanei rarely finds time to work in her small field and engage in other productive activities, since she spends most of the time scouting for food and doing casual work. Her children are also still young to be engaged in any meaningful employment.

3.3 Litwela: “The brutal face of property inheritance and a dehumanizing pension scheme”

Litwela is a widow aged 30. She is staying with her three children aged 10, 8 and 6. She was born in 1975. She only went up to grade seven due to lack of support from her parents.

She stayed with her parents after dropping out of school. She later married a teacher. They were blessed with three children. Unfortunately, her husband passed away in 2004. After the death of her husband, Litwela became a victim of property grabbing. Her in-laws grabbed most of the property she jointly owned with her late husband. The property was shared with her late husband's relatives since he was the only bread winner in the family. She was given some few household goods which she sold in order to raise money to start a small business.

Like Muwanei, Litwela was also not spared by her in-laws. “After the death of my husband, I was told to go back to my parents' village leaving behind the land and cattle I jointly owned with my late husband. I was advised to go back to my parents as our tradition does not allow women to own land and cattle. They told me that since my son was still young, there was no way in which he could be given his father's property.

Litwela could have easily been surviving on her late husband's lump sum and monthly pension if only it was paid on time. However, due to the weak social security system, which in most cases takes more than five years for the benefits to be processed, the administrator is still struggling for the money. Litwela's husband passed away in February, 2004, but at the time of the interview in December, 2005, the pension had not yet been processed. Every time the administrator travels to Lusaka to enquire about the benefits, he is always told that they are still being processed.

Litwela is barely struggling to make ends meet. ‘From the sell of some of my assets, I managed to start a small business from where I am able to raise income to feed my

family. Due to inadequate capital and stiff competition, I am not able to make ends meet. I don't have any meaningful income to start a meaningful business of my own in order to sustain my family. Even to manage these girls, it's just God's love. Otherwise we are living like this," she laments.

Apart from struggling with her small business, Litwela also survives through casual work and charity from government and non-governmental organisations. Her family sometimes even goes without food for some days. She scouts around for some casual work in order to raise money to feed her two children. Fortunately enough, the World Vision supports her children by buying them school fees and uniforms. The social welfare department pays for their health fees. She makes sure that she has a meal in a day and she always assures her children that God will make them come out of their situation. Her belief in God has enabled her to cope with her situation because she always looks forward to him for solutions to her problems.

Litwela has also not been spared by the deteriorating extended family system, which previously used to assist vulnerable members of the society. Her relatives and sisters are unable to assist her as they are also over burdened with their children and other dependants.

3.4. Getrude: "Facing HIV/AIDS"

Getrude is a 41 years old HIV/AIDS positive widow born in 1964. She is currently taking care of her four children aged 14,13,9 and 8 and two nephews and four nieces aged 18, 16, 15, 9, 7 and 6. She is also taking care of her aging mother in the village.

Getrude's husband passed away in 1986 leaving behind four children. She had to cater for her husband's illness and funeral expenses. Getrude tested HIV/AIDS positive in 2003. She spends most of her meager salary on drugs and food. Getrude has to cater for her 10 dependants in form of food, clothing and school fees and support her mother.

Unlike other female headed households, Getrude did not face many difficulties in taking care of her four orphans after the death of her husband though she spent some bit of finances during his illness and death.

Getrude's capacity to cope with the death of her husband was, however, short lived. She lost her three sisters over a period of three years shortly after her husband's death. In addition to her four children, she had to start caring for six more orphans. There was no one else in the family who could look after them.

Getrude's situation worsened when she tested positive to HIV/AIDS in 2003. Her HIV/AIDS positive status has put her in an awkward position. "I am really in trouble, I am finding it difficult to take care of myself and my 11 dependants. I have to clothe them, pay for their school requisites and medical expenses. I also need a good diet due to my HIV/AIDS status as advised by the doctor. I also have to spend a lot on going to Mongu for CD4 count tests," she says. "The other problem is that my children are young and still at school and they therefore don't assist me economically in anyway possible."

Unlike in other countries where single working mothers are given extra resources to take care of their children, the Zambian government doesn't not give any incentives to single working mothers. The means tested schemes target the non-working poor. Getrude, therefore, has to rely on her salary of K750, 000 (166 US dollars) per month for a family of 12. In order to survive, she engages in other activities such as private extra tuitions, knitting and gardening. She has also decided to cut on her expenditures. She works up in the morning, goes for work during working days. In the afternoons she does some private teaching and during weekends she works on her field. She has reduced expenditure on food, for example she only has good meals such as sausages, bread etc on special days such as christmas and independence days.

Getrude receives minimum support from relief institutions such as the World Vision and SEPO Home Based Care which assists AIDS victims with food supplements. The food is however not adequate to cater for her big family.

3.5. Mushimbei: “Grandmother’s double tragedy experience”

Mushimbei is a 58 years old grandmother taking care of her four grandchildren aged 18, 16, 14 and 12. Mushimbei never went to school because at the time she was growing up, schooling was traditionally reserved for boys. Women were only socialized to be house wives.

She was born in 1947 and got married at the age of 16 in 1963. She stayed with her husband up to 1974 when she was divorced. She had three children, two with her former husband and the other one out of wedlock. Like most other parents with children residing in urban areas, Mushimbei’s daughters used to send her some money every month. However, tragedy befell her when she lost all her children within a period of six years.

Mushimbei, who was also being taken care of by her late daughters, remained without any option apart from taking care of the orphans since there was no one else to look after them. Mushimbei’s daughter did not leave any property or money behind for their children. All their children were born out of wedlock and it was therefore, difficult for Mushimbei to trace their fathers.

Mushimbei struggles to take care of the children. She had to withdraw them from school so that they could participate in fetching for food by doing casual work. “In the morning when I wake up, I have to supervise my grand children to collect water, prepare them some food if there is any, and tell them to leave for piece of works. Sometimes I accompany them.”

Mushimbei, is barely surviving. “I sometimes receive assistance from my local church organizations. I have no support from my relatives as most of them are dead. I often go without meals. I survive through casual work done by my grand children. Sometimes we survive by eating wild fruits. What we do is that we don’t eat expensive foods and we skip meals.”

3.6. Namuchana: “A teenager grappling with the illness of both parents”

Namuchana is an 18 years old single woman born in 1987. She is taking care of her 67 years old father, 56 years old mother and a niece and nephew aged 16 and 14 years respectively. Namuchana’s father is a retired school headmaster. Both her father and mother are chronically sick. Namuchana stopped school in grade six after both of her parents fell sick.

Asked about what happened to her father’s lump sum benefits, Namuchana says “My elder brother and elder sister also passed away after I stopped school leaving behind a son and daughter respectively. In the first place my father was a teacher who retired three years before my mother fell sick. So when my mother fell sick, he started using some of the resources on her needs. I continued using the same resources for both of them when my father fell sick. Most of the family resources are finished. I am also equally exhausted.”

In order to survive, like most poor female headed households, Namuchana engages in casual work. She often goes without food. The social welfare department assists her once in a while.

Before her parents fell sick, Namuchana and her family’s situation was not all that bad, they were able to have all the meals and the little ones were able to go to school. Her mother and father were hard working and they were able to provide most of the family’s basic needs.

Namuchana spends most of her time taking care of her ill parents. Her daily activities include, cleaning the surrounding, nursing her parents, taking them to hospital, fetching water, doing casual work and preparing meals for the family.

Namuchana spends about K800 (less than \$ 1 per day) on average per day on food, clothing, health and other needs. The money is not enough to cater for her family’s

requirements on food and education. Her challenges currently are how to continue taking care of her parents, go back to school together with her niece and nephew and continue providing food for the family.

Namuchana, like most other poor women does not get any form of support from her relatives. Her family lacks any working member. She has an uncle in the next village who only comes to visit them, but doesn't assist them in any way possible.

Apart from the social welfare department, Namuchana doesn't receive any form of assistance from any institution. And in order to survive, the family sometimes has to skip some meals. They also avoid spending money on expensive foods such as meat.

3.7. Mutangu: "Coping the hard way through prostitution"

Mutangu is a 21 years old single woman taking care of her 16 years old young brother, two nephews aged 3 and 6 and her one year old child.

Mutangu was born in 1984. Her father and mother passed away in 2001 and 2003 respectively. Her parents were peasant farmers who survived on subsistence farming. There were four of them in the family, two females and two males. Her younger sister passed away when she was two years old. She continued to stay with her elder brother up to the time of his death. The elder brother left behind two children who are now in her custody.

Mutangu stopped schooling when she only had a year to go before completing high school. "I could not continue with my education despite remaining with one year to go before completing high school because my only brother who was paying for my school fees passed away"

Mutangu's late brother was a businessman who used to buy bags of maize and reselling them in order to make profit. Mutangu was not able to continue with the business because most of his brother's resources were spent on his illness and funeral.

Like other single women in the area, Mutangu is also equally struggling to make ends meet. "I engage in a number of activities in order to take care of my family of four. Some of the activities I do include doing casual work. I also survive by sleeping with men (commercial sex). I am aware of the dangers of prostitution but that is my only source of income. At least I can manage a meal after a successful night. I know that I can get sick from AIDS but what can I do, that is the only way I can survive."

In the olden days, desperate single women like Mutangu used to be assisted by social networks such as the extended family or religious organizations. The government through the social welfare department used to cater for them in terms of school fees and food rations. For Mutangu, none of these institutions is assisting her in any way possible. She is often told by officers from the social welfare department that she is still energetic and she can therefore fend for herself.

Daily life for Mutangu is so terrible that at the time of the interview, she was considering withdrawing her brother from school due to lack of support.

3.8. Kayata: "Weakening social networks"

Kayata is a 36 years old divorcee. She is taking care of her 86 year old grandmother and her three children aged 8, 6 and 3.

Kayata did not go further than grade six in the education system. She could not continue her education because her parents forced her to get married to a local business man arguing that, as a woman her right place was marriage and that she was too old to be in school. Unfortunately, she was divorced after six years in marriage and her former husband opted to marry a different wife.

Kayata went to stay in the shanty compound with her two children after being divorced. Her grandmother from the village joined her since there was no one to take care of her.

Kayata continued to struggle in order to take care of her family. "I didn't have many problems after I was divorced because I was already a marketer (women who sells various assorted goods). I managed to settle down. I could feed my children and take them to school. I was also able to take care of my grand mother and I was able to pay rent for my small house. The situation deteriorated when thieves broke into my shop and went away with all my merchandise. During the same period, my grand mother and my children fell ill. I exhausted all the little resources I had during their illness. I tried to request for a loan from credit institutions, but they told me that I needed to produce collateral (security/guarantee)."

Life became hard for Kayata after losing her business merchandise and spending her meagre resources on medical expenses. Her only means of survival now is on public works which are rare and where they are paid very little for them to survive. Asked about whether she was given some property by her former husband, she says, "My husband did not give me anything. He told me that the 'lobola' (bride price) he paid was enough."

Kayata orders some tomatoes and sells at the market to earn a living, when there are no public works. Sometimes she contributes money to "chilimba" (revolving informal loan scheme). The chilimba money enables her to buy some of her basic requirements. Her income of K2, 900 (less than \$ 1 per day) per day, falls far below her requirements for food and other basic needs. She had to reduce her expenditure and do away with some meals in order to survive. She also had to move into a dwelling house not fit for human habitation.

Just like most vulnerable families nowadays, it has been difficult for Kayata to get any form of assistance from her family members. "I have a brother, sister and cousin who are working, but whenever I request for assistance from them, they always tell me that they are also struggling."

3.9. Namushi: “The peril of poverty through rejection”

Namushi is a 22 years old single mother born in 1983. She is currently staying with her two children aged 2 and six months. She lost both of her parents in 1984 when she was only a year old. Namushi never went to school due to lack of support.

After the death of her both parents, Namushi spent most of her time in the orphanage. She was only handed over to her uncle when she was six years old. Namushi experienced a lot of problems after leaving the orphanage. Her uncle could not support her in any way possible despite the fact that he was able to support his own children. He could not even take her to school. He was always telling her that he had no money, but he was able to sponsor his children to school. Her uncle could not even buy her soap and other things he was buying for his children. Namushi realised that life was going to be rough for her. Namushi decided to go to the township to look for employment.

Namushi found a job as a housemaid. After working as a housemaid, a certain man offered to marry her. She continued working while going out with him and he pregnated her. Her boss relieved her off her job due to the pregnancy. Her boy friend also stopped seeing her. Later on she was told that he was a married man.

After giving birth, Namushi started looking for work but she could not be employed due to her baby. She ended up doing some casual work.

Namushi continued to do some casual work up to the time she was married to a man who later died when she was seven months pregnant.

After the death of her husband, her in-laws grabbed all the property. They said that her marriage to their late son was short lived and that they had not authorised and recognised it.

Namushi is currently preoccupied with how to take care of her children, that is, to be able to provide them with food, cloths and education when they grow up. She spends most of her time doing some casual work in order to survive.

Namushi attributes her vulnerability to the death of her parents and the rejection by her uncle. Namushi often struggles to get a meal for the day. She sometimes goes without food. Her children have no soap and milk and the baby is malnourished due to lack of nutrients. Namushi spends on average K700(less than \$ 1 a day) for all her basic needs.

To make matters worse for Namushi, she does not get any form of assistance from any relative including her uncle her in-laws.

CHAPTER FOUR: DISCUSSION AND ANALYSIS

4.1. Introduction.

Poverty among women is often associated with structural social- economic factors such as gender inequalities and women's access to full employment and their participation on the labour market. However, as seen from the stories, most of the women in the study started experiencing absolute poverty during the illness and deaths of their spouses and relatives. They also started experiencing poverty after being deprived of the access to and command over their resources due to the culture of property inheritance. The aspect of full employment and participation on the labour market did not come out prominently during the interviews. The coding process produced eight categories which were further reduced to two main themes namely, HIV/AIDS and culture.

4.2. HIV/AIDS

Throughout Africa, as more people die from the effects of AIDS, women become heads of households and sink deeper into the poverty that disproportionately affects female-headed households. Those who are already poor fall even further down the economic ladder. A recent study in South Africa found that households that had experienced illness or death in the recent past were more than twice as likely to be poor than nonaffected households and were more likely to experience long-term poverty (Booyesen, Frederick and Max: 2003).

The stories in the previous chapter have revealed Women in the Wenela area's experiences with the HIV/AIDS pandemic. In the first place women are emotionally affected by the loss of their spouses, relatives and children. The death of a bread winner apart from increasing family expenses due to costs on funerals such as coffins, food for the mourners and transport, brings the family to a stand still. Women find it difficult to cope with the emotional and economic pressures of taking care of the family without the support of their husbands. Noriko and Satomi (2002) in their article on 'The Mortality Effects of Adult Male Death on Women and Children in Agrarian Household in Early

Modern Japan—Evidence from Two North Eastern Villages,” state that the loss of intimate family members such as a spouse or a parent-disrupts family life. In pre-industrial rural Japan in which the patrilineal family system was the dominant social institution, the death of a married man who was the husband/father is thought to have caused extra difficulties to the surviving wife and children at young ages. The loss of the husband would have taken away from the wife and their young children not only economic support and social protection within the household and in the community, but also emotional security.

The emotional effects of HIV/AIDS on women who have lost their families to HIV/AIDS related illnesses are illustrated in the stories by their constant reference to GOD to solve all their problems. Most of the stories reveal a situation where women are emotionally affected by the loss of their husbands.

Female headed households are also experiencing increasing responsibilities due to the HIV/AIDS pandemic. In addition to the many tasks they already perform, such as taking care of children and the elderly, cooking, cleaning, fetching water and fire wood and substance farming, women have to take care of their chronically sick relatives. Women’s experiences with the HIV/AIDS pandemic in relation to increasing family responsibilities has been illustrated by the story of Namuchana, a single woman who spends most of her time taking care of her chronically sick parents. Namuchana, on a daily basis has to provide home-based care to her parents. She has to clean the home, collect firewood, cook, nurse her parents, travel a long distance to fetch water and go for casual work in order to raise money for food for the family. In certain situations such as in the case of Mutangu, single women as young as 18 years old stop schooling in order to take care of their chronically sick parents. Apart from caring for their parents, these young single women have to raise fees for their school going dependants. They also have to raise money for food, clothing and other necessities. They spend the meager resources they are supposed to use for their education on their families’ illnesses and funeral related expenses.

Due to the AIDS pandemic many female headed households are experiencing increasing numbers of orphans. The increasing numbers of orphans has increased the burden on female headed households. As seen from the story of Getrude and Mushimbei, the situation has been worsened by the fact that many of these orphans are too young to contribute economically in anyway possible. These households with increasing orphans are in absolute poverty due to among other factors the increasing dependency ratio. Their limited and unreliable income from casual work has to sustain more dependents. Contributing to the discussion on the subject of HIV/AIDS in Southern Africa, Mutangadura (2005), in her article on Gender, HIV/AIDS and Rural Livelihoods in Southern Africa, points out that the care of orphans is a burden that falls disproportionately on women. She notes that women tend to take care of more, but younger orphans, and have four times less family members in the economically active age category compared to male-headed households with orphans.

As shown from the stories of Namuchana, Muwanei and Getrude, due to increased responsibilities arising from HIV/AIDS related illnesses and deaths, female headed households have limited time and capacity to engage in other economic activities such as agriculture. Most of their productive time is spent on caring for their sick children and relatives and on doing multiple activities in order to survive. A study conducted by the Consortium for Southern Africa's Food Emergency (C-SAFE) and the World Food Programme (WFP) in October 2003 and March 2004, in four districts in Zambia, revealed that agricultural production by female headed households suffers as a result of the illness and death of productive adults. The study revealed that, because the healthy are preoccupied with the care of the sick, their income for basic needs is drastically reduced.

The costs of treating illnesses caused by HIV/AIDS place a huge economic burden on female headed households. Studies in urban households show that when a family member has HIV/AIDS, the household spends four times as much on health care as unaffected households (GIF 2020 support : 2004). Even after death, funeral expenses contribute to the toll exacted by HIV/AIDS. The burden is more heavier when the household head is

HIV/AIDS positive as seen in the story of Getrude, who in addition to taking care of her large family of 12 has to spend money on drugs, nutritious foods as per the doctor's recommendation, and on traveling to Mongu for CD4 count tests. All the women in the story apart from Mushimbei reported having spent some money on either HIV/AIDS related illnesses or deaths or both.

The experiences of HIV/AIDS by grandmothers seem to be worse than that of other categories. The impact of the HIV/AIDS pandemic on grand mothers's lives is multifaceted. In the first place, as parents they have to provide for the physical, emotional and economic needs of their HIV-infected children and to bury them when they die. As grandparents, they have to feed, clothe and educate their orphan grandchildren and care for them if they are sick. And as dependent old people, they are deprived of any support that their deceased children might have provided. As a result of the multiple shocks and setbacks arising from the death of their income earners and the responsibility of caring for orphans, grand mother headed households experience a lot of difficulties in coping with their situations. They usually experience food-deficits. They in most instances withdraw orphans from school due to lack of resources. They engage the orphans in begging for food. Orphans under the custody of grand mothers end up leading miserable lives, since they have no resources to rely on. The household resources would have already been spent on their parents' illnesses and burial expenses. The story of Mushimbei, a grandmother who lost all her three daughters within a period of six years, clearly highlights the effects of HIV/AIDS on grandmother headed households. Contributing on the same subject, Mutangadura, points out that, HIV/AIDS has adversely impacted on the livelihoods of elderly women. She notes that in areas with high death rates of women and men in productive years, older women face enormous responsibilities without financial and other resources to ensure the survival of their grand children. Another research in a district of western Tanzania (Rugalema, 1998) found that the elderly who had lost adult children to AIDS were destitutes. The research findings revealed that, most of the elderly disposed off their assets to pay medical bills and purchase of foodstuffs for the sick.

Our discussion on the experiences of female headed households with HIV/AIDS based on the stories has revealed that, women experience emotional and economic pressures due to the HIV/AIDS pandemic. They experience emotional and economic pressure arising from the loss of their beloved ones, and increasing expenditure on health care, food and education as a result of the increasing number of orphans. The discussions have shown how women take on the major share of care work by nursing the sick and taking in AIDS orphans, while trying to earn an income that is often their family's only means of support. Much of the increased poverty in these households is directly related to their care giving responsibilities. As a result of AIDS, poorer women are becoming economically disempowered and less secure.

4.3. Culture

A review of cultural practices in any society is an important element in the understanding of the relations between men and women. Culture in most societies, especially in sub Saharan Africa hinders women from the access to and command over resources. In the Wenela area, the access to and command over resources by women is compounded by Zambia's dual legal system and the customs and norms prevailing in the area.

Zambia is characterized by a dual legal system where written statutory law and unwritten customary law exist side by side. Whilst statutory law is based on English law, customary law is based on traditions and customs that existed in Zambia before the country was colonized. Customary law is resorted to especially in the rural areas and varies from one ethnic group to another. It has a particular impact on issues relating to marriage, inheritance, custody of children and property rights (Hypponen: 2005). It is also the basis of judgments made at Local Courts (courts nearest to and most accessible to people living in the villages). Women married under customary law do not have the right to a share of marital property in the event of a divorce or death of the husband, irrespective of whether she has contributed to its acquisition. She gets whatever her ex-husband or his family decides she can have. The subordination of women is a common feature of marriage under customary law. Grown up male children can have access to their late father's

property. But often, when the children are still young, their father's relatives would take them away in order for them to have more access to their late father's property.

Under Zambian statutory law, the Intestate Succession Act of 1998 spells out how the estate of an individual who dies without a will is to be shared. Relying on percentages, the Act allocates the surviving spouse 20% of the deceased's estate whilst the children get 50%. The deceased's parents are entitled to 10%, as are the dependants, if there are any. The Intestate Succession Act is intended to control and curb the incidents of property grabbing and to protect the rights of the widow (Hypponen: 2005).

However, most men prefer marrying under customary law in order for them and their relatives to continue commanding family property. There are other obstacles pertaining to the implementation of Intestate Succession Act. In the rural areas, there is a general lack of awareness about legal procedures and entitlement to rights. Many women do not know they can sue an abusive husband, nor do they realize that a late husband's relatives can be brought to court for grabbing her property. Those who know may not have enough money to take a case to court, let alone be able to find transport to that court (Hypponen: 2005).

For some, going to judicial authorities may be a frightening experience, and without moral support, many give up and suffer in silence. Many also have to think about the social networks that surround them, and whether winning a case in court is worth more than losing this social safety net. And, as irrational as it may sound to someone outside of the Zambian context, fear of witchcraft (the use of supernatural or magical powers) continues to be a major deterrent for buying summons (Hypponen: 2005).

Once a case makes it to a Local Court, there are still a number of issues that need to be considered. Generally, Local Court Justices receive no formal training for their posts as justices. They rely on common sense and their knowledge of customary law in their judgements. Often, these judgments are male-biased. One must also remember that Local Court Justices have themselves grown up following and believing in customs that may be

contrary to statutory law. Making a judgment that is against one's own value systems may not be easy. Local Court Justices also live in the communities within which they pass judgement and will have to face the consequences of making unpopular decisions (Hypponen: 2005).

In terms of societal customs, female headed households are poor in part because of the oppression and discrimination they experience as a result of customs and traditions perpetuated by patriarchy. The patriarchal inheritance system in which only sons gain by inheriting property of their fathers is still prevalent in most African societies. Through the patriarchal inheritance system, women are not guaranteed equal treatment in the inheritance of family land and other family properties.

According to the National Land Policy issue paper on critical gender issues and policy statement in Kenya (2004), culture and customs continue to support male inheritance to land. Women are regarded as neither belonging to their natal home nor their marital clan. Male family members take advantage of the adjudication and land titling process to deny women their share of family land. Fathers, therefore, continue to transfer land to the sons only. Wife's inheritance rights to a husband's land are not guaranteed. Widows are often dispossessed by their in-laws and rendered homeless. The National Land Policy issue paper also states that, brothers often evict their unmarried sisters from homesteads and the farm when their parents die. The disinheritance of women as daughters creates a critical gender disadvantage. In the event of single-hood, marital separation, divorce and sometimes widowhood, women who depend solely on land for their livelihood become destitutes. The issue paper further states that, in most cases, matrimonial property such as land, is registered in the name of the male spouse. Problems arise upon death or divorce. When a child dies, the father has priority of inheritance of the child's property over the mother. Widows become custodians of their deceased husbands' land for their minor sons but only on condition that they remain single and chaste, or they get inherited by one of the male members of the clan. A widow usually loses rights if she re-marries outside her husband's clan or leaves his village on his death, if she only has daughters or is childless.

Since wives generally have little control over income during marital discord, divorced women are often sent away empty-handed.

The two stories of Muwanei and Litwela illustrates how women are affected by the cultural practise of property inheritance and how the trend denies them the opportunity to use their hard earned resources as cushioning factors for their increased family responsibilities. The two stories reveal what women, married under customary law go through when their husbands die. As seen from the two stories, immediately after the burial, the relatives of the late husband would appoint an administrator of the estate to share the property. In most instances the larger part of the property is inherited by the in-laws leaving the widow with almost nothing for herself and her children. The widow would even be denied other core assets such as land and cattle on the basis of culture. The in-laws would, for instance, argue that, it's a taboo after the death of the husband for the widow even to continue staying in the village.

In order to justify the confiscation and inheritance of the property, the administrator would take over the children. Like in the story of Litwela, when money and property is exhausted, the administrator would start abusing, segregating and mistreating the children by denying them access to education and health facilities and subjecting them to unfair treatment compared to his/her own children. The rejected children would in the long run opt to go back to their mother, where they will continue suffering due to food shortages. The family would in some instances even spend the whole day without eating. The family would sometimes, like in the story of Mushimbei, even eat wild fruits and skip meals in order to survive. The family would start finding it difficult to raise money for school fees, medical fees, clothes, and other necessities.

As illustrated by the story of Litwela, Muwanei and Namushi and as pointed out by Sen (1990, 1993, and 1997), widows fall into poverty not only because the main breadwinner dies, but because they have taken the power to control and command resources away from them. Through his theory of poverty as the deprivation of capabilities, Sen is particularly concerned with the basic deprivation of life faced by many, and particularly women, in underdeveloped countries. According to Sen, the systematically inferior

position of women inside the household in many societies points to the necessity of treating gender as a force of its own in development analysis. Sen argues that the economic hardship of women-headed households is a problem both of female deprivation and of family poverty. Furthermore, females and males in the same family may well have quite divergent predicaments and that can make the position of women in the poorer families particularly precarious. Sen acknowledges not only that women are likely to expect less out of life as a result of cultural conditioning, but also describes how in many cultures they may find it impossible to make sense of a question about their standard of living in isolation from that of their children or family unit. He provides an analysis of the conflict over the distribution of resources within households. In Sen's worldview there is a tension in marriages between the need to cooperate and the need to negotiate over the sharing of goods.

By denying them control and command over resources, women have been excluded from participating in the labour market and from accessing economic benefits related to property ownership. The denial of women's rights to access, own and control property, the fundamental determinants of securing their livelihoods, deprives them of social and economic resources essential to prevent and mitigate them from shocks such as HIV/AIDS. There is growing evidence to suggest that where women's property and inheritance rights are upheld, women acting as heads and/or primary caregivers of HIV/AIDS-affected households are better able to mitigate the negative economic and social consequences of AIDS. Additionally, preliminary evidence indicates the potential of these rights to help prevent the spread of HIV/AIDS by promoting women's economic security and empowerment and thereby reducing their vulnerability to domestic violence, unsafe sex, and other AIDS-related risk factors. Conversely, the denial of property and inheritance rights drastically reduces the capacity for households to mitigate the consequences should a member be infected with HIV/AIDS

Evidence based research indicate that social traditional factors which block women from accessing land and inputs, contribute to the high levels of poverty among female headed households. Mwanza (1985) showed, for instance, that women face many constraints.

They do not, for instance, own the land they cultivate and in some cases, even their own labour. These are usually owned by their husbands. According to an article by Mutangadura (2005) on Gender, HIV/AIDS and Rural Livelihoods in Southern Africa, widespread exclusion of women in developing countries from owning or controlling property, as well as limits often dictated by custom concerning their access to and use of property such as land, means that they are often barred from many of the resources that would allow them to improve their chances of preventing infection or enhance their capacity to mitigate the consequences of HIV/AIDS. Mutangadura, further states that, in countries where the impacts of HIV/AIDS on land tenure systems have been studied (these include Lesotho, South Africa, Kenya, Tanzania and Malawi), one major impact of the epidemic was identified to be the increase in the vulnerability of women, children and poor households to dispossession by patrilineal kin on the death of male household heads (Aliber et al, 2004, Topouzis, 1998, Katunzi, 1999, Rehmtulla 1999, Strickland, 2004, FAO, 2004).

According to the UN Secretary General's Task Force Report on Women, Girls and HIV/AIDS in Southern Africa, as the death toll from AIDS is mounting, many widowed women are experiencing dispossession in rural areas. The report state that women often do not have marriage certificates or other documentation to protect their rights (and wills are rarely drawn up) (UNAIDS, 2004).

The cultural practice of sexual cleansing is performed in order to 'chase the spirits' of the deceased from the widowed spouse. The widowed, regardless of sex, has to be 'cleansed' through sexual intercourse, mostly with a sibling or cousin of the deceased. Levirate marriage is a system where a widow marries her late husband's relative in order for her to continue staying in her husband's village. Sexual cleansing and levirate marriages make widows more vulnerable to sexual transmitted diseases such as AIDS which are costly for them in terms of medical expenses and nutritious foods. A study conducted in Zambia, among the Tonga people of Southern Province, found that although other practices that do not involve sexual intercourse have evolved, about one in three of the respondents still support sexual cleansing and levirate marriage or widow inheritance and one in five of

the widowed have been sexually cleansed (Malungo:1999). The main reasons offered include the need to support the spouse and children, and to continue the deceased's lineage.

The 'lobola' system, a cultural practice where a man with the assistance of his relatives pay money or cattle to relatives of the woman to symbolize his seriousness for marriage has also contributed to the loss of property and inheritance rights by female headed households and the promotion of unequal gender relations between men and women. By paying lobola, a man and his relatives assume that they have bought the woman and the woman will therefore not be entitled to any property from the family in the event of death or divorce. The story of Kayata who was not given any property by her former husband on the premise that the lobola he paid was enough, shows how vulnerable women are to some cultures. These women are denied opportunities to benefit from their own resources.

During the 'mukanda' initiation period, boys as young as 7 years are after circumscion taught how to take care of their homes as fathers. On the other hand, during the 'sikenge' initiation period, girls as young as 9 years old are trained how to be better wives. They are taught how to take care of their husbands when they marry. The socialization of boys into bread winners and girls into house wives determines the unfair allocation of resources to girls and boys. Often a boy is allocated more resources in order to play his role as a breadwinner in future. This has crucial consequences for the girl in her future life as a single woman or widow because she will lack the skills for her to participate on the labour market. The story of Mushimbei who never went to school because at the time she was growing up, schooling was traditionally reserved for boys as women were only socialized to be house wives, shows how detrimental some cultural practices are on women in their future lives. Due to lack of skills, most women find it difficulties to cope with the increased work loads after the deaths of their spouses.

The case stories reveal that, all the four categories of women in the study, that is, the widowed, divorced, single mothers and the grandmothers are affected by the cultural practice of property inheritance. The stories of Litwela, Namushi and Muwanei have

revealed that widows are harshly subjected to the cultural practices of property inheritance that follow the death of their husbands since they are often chased from their husbands' villages leaving behind the property they amassed during the course of their marriage. Unlike widows, single women are only affected when their parents die in the sense that they can not inherit land and some other properties which are in most instances inherited by their brothers and other male relatives. The divorcees have their own share of problems since in some cases especially in customary marriages, their former husbands opt not to give them some property especially if it's them who requested for the divorce.

The most crucial issue has been the experience of women with the cultural practice of property inheritance as it relates to their loss of access to, control and command over their resources which contribute to their falling into poverty.

CHAPTER FIVE: COPING STRATEGIES

We have revealed that these women are in a troubled situation. But the major question is: What coping strategies do they employ to survive? The issue here is about social security systems. In principle we have several social security instruments. The basic is the family, then we have the social networks, the state and charity/ voluntary organisations/NGOs etc especially the church/ religious organisations.

We have seen from the stories that women's family coping mechanisms include reducing expenditure on household consumption, engaging in occasional casual work, prostitution in extreme cases, producing and selling products, and withdrawing children from school.

In order to make ends meet, women resort to working outside the home even though only temporal, degrading and low-paying jobs are available to them. They end up doing petty jobs such as being house maids and weeding. They either work for food or cash. They also try to increase their earned income by working longer hours and engaging in multiple jobs. These jobs are not able to provide them with adequate income to access basic necessities such as food, education, health and shelter for their families. As seen from the stories, all the women apart from Getrude, have to do some casual work in order to survive. However, even Getrude, apart from depending on her salary, has to rely on extra activities in order to meet some of her family of 12's basic needs. Due to their concentration on casual work, poor female headed households have little time to work on their fields and thus continue in perpetual poverty. A study conducted by the International Labour Organisation (ILO) and Southern African Team for Employment Promotion (SATEP) (1985), found that in hard times, women are more likely than men to exploit every possibility for work or income, including precarious activities and poorly paid work at home or in the unstructured sector, and including that which requires a change of residence or emigrating to the city or to a foreign country.

Reducing expenditure on household consumption is another common family coping strategy often employed by female headed households. Female headed households often

reduce the number of meals per day and the quantities of food they take in order to survive. They also reduce their expenditure on other non food stuffs. Almost all the women in the study reported having reduced the number of meals per day and having done away with expensive foods. In reviewing the literature of poverty in Egypt, Korayem (1994b), for instance, states that household expenditure can be minimized by several means, e.g. sharing a house with other household(s); buying defective low-priced items (e.g. perishable vegetables and fruits, defective textiles, used clothes); and decreasing expenditure on health by reducing the dosage of medicine below what is prescribed by the doctor to make the medicine last longer. The Central Statistical Office (2004) study conducted in Zambia, found that most common coping strategies involve reducing consumption of food and non-food items. The study found that the most common coping strategies involve reduction on consumption, and non-food expenditures, both of which deplete access to basic needs for all or most household members. The study also revealed that this was a matter of concern as these strategies, either singly or in combination, are a potential threat to the nutritional status of household members (particularly to children of the household) because in the long term, the physical and mental development of children will be compromised by a poor diet and insecure access to food, which has a significant impact on the future of those individuals, as well as in the prospects for national development. A study conducted by the University of Zambia Gender Division Department (1993) whose study objectives were to review women's coping strategies in response to the drought, with special attention to labour and resource distribution and, access to the means of production, food and water, revealed that none of the female headed households surveyed had three meals per day. The majority had zero to one meal per day. Many households had drastically reduced the number of meals per day. In all the districts surveyed many people resorted to eating wild fruits and vegetables in order to survive

Some women engage in petty trading such as selling kapenta (fish), salaula (second hand clothes) and tomatoes to earn a living. The story of Kayata, a divorcee who was ably surviving as a marketeer before her merchandise was stolen, shows how female headed households survive by producing and selling commodities. Confirming the participation

of female headed households in petty trading, a study carried out by Touwen-van der Kooija, A.(1984) on the position of female heads of households in a rural copperbelt community in Zambia, revealed that women face problems in combining their responsibilities as mothers, food producers and processors, water carriers, wood gatherers, etc and that in order to generate income, women sell their surplus garden produce and also engage in petty retailing of items such as sugar, cooking oil, bread, etc.

Other women sell their assets in order to meet basic needs and to engage in income generating ventures as seen in the stories of the two widows Muwanei and Litwela, who sold some of their little property given to them after their in-laws grabbed most of the property.

Another coping strategy employed by female headed households involves withdrawing children from school. Due to economic difficulties, the mothers often pull children out of school and use them for casual labour. Though, the Government of the Republic of Zambia has abolished school fees up to basic level, parents still need to pay for other school requisites such as books and uniforms. The story of Mushimbei who pulled her grandchildren out of the school system shows how children are used as a coping strategy in order to survive. Withdrawing children from school due to lack of finances and for household labour, perpetuates household poverty as these children end up being caught up in the web of poverty. These are the same children who were going to assist their parents come out of poverty through remittances when in formal employment.

Remittances play an important role in ensuring the well-being of elderly and female-headed households. For example, the story of Mushimbei shows how female headed households benefit through remittances from their relatives in urban areas. Mushimbei was able to make ends meet from the remittances from her three daughters when they were still alive.

Due to lack of access to formal credit, some female headed households engage in 'kaloba' in order to survive. Kaloba is a system where women borrow money from relatives and

friends to meet some of their basic needs and to engage in income generating ventures. However, the money is never enough to meet all their basic needs. According to Bryne (1994), borrowing from family and friends or private lenders cannot usually provide a regular source of income and often only consists of short-term loans, kaloba, at very high rates of interest (up to 100 percent). The repayment period may be abruptly changed if the creditor finds himself in urgent need of money and even once the loan is repaid, obligations to the creditor may continue. The story of Muwanei, who sometimes survives on kaloba, shows the extent to which vulnerable households go in order to survive. In some form of promoting social capital and solidarity among themselves, women often form self help groups where they take part in a rotating credit scheme known as 'chilimba' in which the members agree to hand over a certain sum of money each month to one member. This is a means to stretch money and helps to enable payment of larger, lump-sum expenditures (Hansen: 1984). The story of Kayata is a good example of how female headed households rely on chilimba to raise funds for their activities. Kayata uses some of the money from chilimba to buy her basic needs.

In extreme cases, due to economic hardships and the need to survive, single women engage in prostitution activities. They engage in commercial sex, an extremely risky activity given the high prevalence of HIV/AIDS and the lack of their bargaining power to protect themselves in order to make ends meet. These young single women end up living miserable lives. The consequences of their life threatening activities are quite devastating in their future life as they only serve to increase their already vulnerable position. The story of Mutangu has shown us how women are in extreme cases vulnerable to risk life threatening illicit sexual activities. A report by Katusiime(2003) on Girl child commercial sex based on a study conducted in Uganda, appear to confirm the use of commercial sex as a source of income. The study revealed that the majority of females involved in commercial sex are those who dropped out of the school system due to lack of school fees or the loss of parents. Most of them said they would like to come out of this business but have no means of support should they leave and especially for those coming from large families, the parents see this as a source of income. A number of reasons have been cited by the study as to why these young girls get involved in commercial sex. Some of

the major reasons included the desire to earn a living, peer influence, family breakdown, domestic violence and death of parents. The study found that 40% of the child commercial workers had ever been infected with diseases associated with child prostitution and nearly half of the respondents have been infected and vulnerable to getting HIV/AIDS and spreading it to their partners

As seen from the stories, social networks often offer support to vulnerable female headed households. The extended family and communities often provide assistance to relatives outside the immediate household, particularly those unable to support themselves because they live in households headed by an elder, child, widow, or chronically ill person. In his discussion on poverty in Egypt, Korayem (1996), reports that different forms of solidarity exists among the poor and enable them to cope with the hardships of poverty: solidarity between household members, between relatives, within the community, and within the society as a whole.

However, due to the increasing number of vulnerable households as a result of the HIV/AIDS pandemic, support from the extended family has drastically reduced. The extended family system has been overwhelmed and over stretched by the increasing number of female headed households living in absolute poverty. The case of Litwela and Kayata who have relatives working in urban areas, but who cannot assist them due to the fact that they have also been overburdened with their children and dependants, shows how overstretched and overburdened the extended family has become. A study conducted in Zambia by the Consortium for Southern Africa's Food Emergency (C-SAFE) and the World Food Programme (WFP) in October 2003 and March 2004, revealed that there is less reliance on the extended family to provide assistance in times of trouble than in the past. The study also revealed that some traditional extended family levelling and support mechanisms, such as communal meals, have broken down entirely.

Religious organisations offer support to poor female headed households suffering in the community. Church outreach activities are often directed to people affected by poverty, age, ill health or being widowed or experiencing a death in the household. In some cases

religious organisations provide comprehensive services for the whole community such as hospitals and hospices, home based care, AIDS education, and support for schooling, livelihood development, rural infrastructure and water supplies. The case of Mushimbei, a grandmother who depends on handouts from her local church organisation, shows how instrumental religious organisations are in the care of vulnerable groups. Like the extended family network, religious organisations are also overburdened and overstretched by the magnitude of problems.

Non-governmental organisations and community based organisations also offer support to poor female headed households in form of school fees, food rations and through various income generating ventures. A good number of respondents as seen from the stories rely on handouts from non-governmental organizations. However due to the magnitude of problems, the non-governmental organizations, like the extended family and religious organizations are unable to cope with the increasing number of clients.

The state through its social protection schemes such as the public welfare assistance scheme and the pension's scheme offer support to female headed households. Through the public welfare assistance scheme, government offers support to female headed households in form of food rations, clothing and pays for their health services. Orphans through the same scheme are equally assisted in form of school requisites. However, as seen from the stories, the government is unable to cater for most of the vulnerable female headed households due to limited resources and a defective social protection system. For instance, as seen from the two stories of Litwela and Muwanei, it takes time for pension funds to be disbursed to widows, for them to send their orphans to school and to engage in survival skills. In most cases even after the payments have been processed, women will not have their rightful share due to mistreatment by their in laws. Some widows die without receiving the funds.

The stories have shown us how the above mentioned coping mechanisms have been adopted in the Wenela area and how almost all of them perpetuate poverty among female headed households. For instance, we have seen how the withdrawal of children from

school will continue promoting the culture of poverty in female headed households. We have also seen how coping mechanisms such as prostitution increase the vulnerabilities of young single women. We have also seen how women spend most of their time doing casual work than working on their actual productive activities.

In addition to showing how women cope with their situation, these stories have illustrated how devastating the lives of female headed households living beyond the line could be in the absence of comprehensive social security schemes.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

This study based on the qualitative methods of social research was intended to explore the experiences of female headed households living in absolute poverty and to identify their coping mechanisms. The study focused on female headed households in the Wenela area of Kalabo District in Zambia.

We generated data using semi structured interviews and we analyzed the data manually using the coding process. Two themes of HIV/AIDS and culture emerged from the generated data.

The study has revealed that HIV/AIDS and the culture of property inheritance are some of the main contributing factors to the high levels of poverty among female headed households in the Wenela area.

We found that most family resources are spent on the illness and deaths of spouses and family members. We found that widows started experiencing problems after the deaths of their spouses. We also found that female headed households living positively with HIV/AIDS and those headed by grand mothers were the most affected ones. Female headed households living positively with HIV/AIDS, apart from taking care of their families need to take care of themselves by purchasing drugs which are sometimes not in stock. These women sometimes have to travel long distances for CD 4 count tests, and have to purchase nutritious food stuffs as recommended by doctors.

The study has also highlighted the plight of female headed households in terms of increasing family responsibilities arising from the increasing number of HIV/AIDS orphans. Due to increased family responsibilities, female headed households have to struggle to provide for their families' education, health and nutrition needs.

The study has also highlighted the effects of the culture of property inheritance on female headed households. We found that female headed households after the deaths of their

spouses are denied their rights to inherit property. The lack of property forces them to struggle through various coping mechanisms in order for them to take care of their families. The major finding from the study is about how female headed households become poor, not only as a result of HIV/AIDS , but also as result of deprivation of the power to control and command resources as argued out by Sen in his theory of poverty as the deprivation of capabilities.

The study managed to identify coping mechanism employed by female headed households in view of their high levels of poverty. We found that female headed households depended on doing casual works, reducing on expenditures and consumption, prostitution in extreme cases, withdrawing children from school and selling assets. We also found that the coping mechanisms, apart from increasing the workload, just end up perpetuating female headed household poverty. For instance, withdrawing children from school implies that the children will also continue living beyond the poverty line, thus, the family will continue with the 'culture of poverty'. Doing casual work most of the time entails abandoning their own productive activities, thus continuing in the 'web of poverty'. Engaging in prostitution entails more illnesses from HIV/AIDS and other sexually transmitted diseases, and therefore, more health expenses.

The study has also disputed the common notion that, female headed households are entirely responsible for their own high levels of poverty, but has instead identified the problem as arising from the cultural, economic and social structures within the community.

A combined analysis of findings and literature review from other regions has revealed similarities and differences between the situation of female headed households in the Wenela area and in other regions. For instance, the study has revealed the similar coping strategies between female headed households in the Wenela area and those in Egypt and the differences between the concept of female headed household poverty in the Wenela area, the Nordic countries and USA, where in the earlier case it's more attributed to HIV/AIDS and cultural factors while in the later case it is mainly attributed to inadequate

transfers and comprehensive social insurance schemes to supplement inadequate wages and prevent single and lone mothers from social seclusion.

Interestingly, two striking patterns appear to emerge from the study. The first pattern involves the gradual process of female headed household poverty from an aspect of illness, followed by death, property inheritance and finally the dehumanizing coping mechanisms. We see a pattern where women's troubles begin with illness, followed by death, property inheritance and finally we see them on the streets doing all sorts of degrading activities in order to make ends meet.

The other pattern involves the process which for now, due to lack of a better word, we will refer to as 'The career of Female Hood'. We see a historical pattern where most of the female headed households encounter sufferings in their early stages of life. For instance, most of the respondents in the study reported having lost a father, mother or relative, followed by their dropping out of the education sector and going into early marriages.

There is great need for researchers to take up the challenge by exploring and analyzing what really goes on from the time of birth of a girl to the time when the poor girl now in adulthood is struggling, doing all sorts of things in order to earn a living. The findings from such a study would be interesting and would contribute greatly to the understanding of not only female headed household poverty, but even other vulnerable groups caught up in the 'web of poverty'. Such a study would also help us understand the current problem of street children which is a thorn issue in most African countries. The findings of such a study will represent a fresh contribution to the stock of knowledge on female headed household poverty, particularly with respect to the perspectives of stage development.

Based on our discussions and analysis of the experiences of female headed households in the Wenela area, we recommend that poverty strategies for female headed households be based on the experiences, priorities, reflections, and recommendations of poor female headed households themselves. While acknowledging the fact that poverty strategies should not only be targeted to female headed households, measures should be put in place

to cushion the impact of poverty among this vulnerable group. Poverty alleviation strategies should include the provision of free education and health services for poor women and their children. Poverty alleviation strategies should also include the provision of full employment, supplemented by cash transfers to poor women. Laws pertaining to customary law and property inheritance should also be reviewed in order to protect poor women from the negative cultural practice of property inheritance.

Finally, our analysis of the factors leading to high levels of poverty among female headed households and the devastating coping mechanisms employed, suggests that Zambia needs a new vision of how public and private sector strategies can be developed and creatively combined to help female headed households living beyond the line.

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APPENDIX 1: INTERVIEW GUIDE

1. How old are you?
2. Whom do you stay with?
3. How old are the people you are staying with?
4. What is your level of education?
5. Tell me about your background?
6. What are your daily activities?
7. How are you managing to take care of your aged mother and your children's needs?
8. How was your life situation before the death of your husband?
9. What do you do on a daily basis?
10. What are your current challenging situations/ problems ?
11. What do you think are the causes of the problems you are experiencing?
13. Since the economy has been operating very poorly for sometime now ,everybody has been tightening their belts, even consumers who buy cigarettes, salaula, saladi, vegetables etc are careful with how they spend their money. How have you personally coped with your situation?
14. How much do you spend per day on food, health and other needs?
15. How much help do you get from your brothers, sisters and other relatives and from your late husband's family?
16. How many members of your family are working?
17. What help (in terms of resources/connections/opportunities etc.) do you get from your family or any institution in your area?
- 18: How have you and your family adjusted so as to make it easier for you to cope with your situation?
19. Do you pool resources with your friends/neighbours?
20. What other activities have you engaged in the community to survive in view of your situation?

