RESEARCH REVIEW (NS) VOL. 14, NO. 2 (1998)

FEMALE-HEADED HOUSEHOLDS IN SOUTHERN AFRICA: ISSUES, PROBLEMS AND PROSPECTS

Bertha Z. Osei-Hwedie

Abstract

The general conditions of females in Southern African societies, together with their associated inequalities and socio-economic hardships underlie the problems faced by female-headed households. Whereas some females choose to be single parents and have the means to lead fruitful and enjoyable lives, majority of female heads of households find themselves in that situation due to circumstances beyond their control. They also find themselves under negative socio-economic conditions, which they do not have the means to manage, nor the facilities to move out of. The paper discusses, in general, some of the critical problems faced by female-headed households; the bases of these problems and some means to tackle them. The paper takes the view that solutions to the problems faced by female-headed households, must be sought in the general improvement of the overall conditions (social, economic, political, etc.) of females in Southern African societies.

Introduction

In the last two decades, there has been tremendous exposure of the vulnerable and subordinate conditions in which women find themselves in Africa and other parts of the globe. The Women's Decade, 1975 – 85, declared by the United Nations sputred on vigorous campaigns, research, and studies about the backward socioeconomic and political situation of women, by women and international organizations. Indeed, the Fourth World Conference on Women held in Beijing, China in September 1995, symbolized continued determination by women to change their disadvantaged position.

Non-governmental organizations (NGOs), women's organizations in particular, and international donor agencies (with some government effort) have made concerted efforts at ameliorating the situation of women and female-headed households (FHHs) in socio-economic and political spheres. Most of these attempts have been directed at achieving legal equality of women relative to men. However, the low economic status of women remains the most serious obstacle to women and FHHs' prosperity.

The general conditions of females in Southern African societies together with their associated inequalities and socioeconomic hardships underlie the problems faced by FHHs. Whereas some females choose to be single parents and have the means to lead fruitful and meaningful lives, majority of female heads of households find themselves in that situation due to circumstances beyond their control. They also find themselves under socio-economic conditions, which they do not have the means to manage, nor the facilities to move out of. The paper, therefore, discusses, in general, some of the central problems faced by FHHs; the bases of these problems, and some measures to tackle them. The paper takes the view that, solutions to the problems faced by FHHs must be sought in the general improvement of the overall conditions – social, economic, political, etc. of females in Southern African societies.

Women constitute the majority of the population in Southern African countries of Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, Zambia and Zimbabwe. For example, women make up 52 percent and 53 percent of the population of Botswana and Zambia, respectively. However, the environment in Southern African countries is not conducive to the satisfaction of the basic needs of women, let alone those of FHHs. The deteriorating economic conditions prevailing in Southern Africa have had the most severe consequences on women and FHHs. Most of Southern Africa, with the exception of Botswana which has moved from poor to middle income country, has not experienced favourable rates of growth, especially since the late 1970s and through to the 1990s. A country like Zambia, for example, has been relegated from a middle income to the group of the poorest countries in the world due to negative growth rates (Nafziger, 1993). Without exception, Southern Africa is experiencing a rise in unemployment; increased zural-urban and elite-mass gaps; decline in value of local currencies; inflation; and intensification of poverty. Economic liberalization and structural adjustment programmes (SAPs), common in most of Southern Africa, have impacted negatively on all households, but most gravely on FHHs. The economic situation is made worse by the chronic drought experienced by the region. Rural areas, where most of the poor live, especially households with female heads, and dependent on agriculture are seriously affected in terms of low agricultural output, hectares under cultivation, food requirements, and loss of property such as livestock.

Politically, the region has experienced a trend towards democratization or intensified democracy with political liberalization. However, democracy has neither encouraged gender equality nor enhanced prospects for survival for FHHs. Boserup

(1986:219) portrays the situation thus:

It is a crude generalization, but perhaps it needs to be said, that African society is a male society, in which women have a defined place and role; the place is subordinate and the role is to carry the routine burdens of life.

Women in Society: An Analysis

Social analysis abounds with explanations regarding the situation of women and their role in the socio-economic development process. However, the paper utilizes the combined analysis provided by feminism-marxism to sharpen the understanding of the subordination of women in Southern Africa in particular, and Africa in general. Singularly, feminism or marxism as an explanatory tool has shortcomings; feminism treats women as a single common group subject to patriarchal oppression, without due regard to class differences among women. Marxism on the other hand, ignores gender analysis by not examining women as a group requiring special analysis due to emphasis on class as the basic mode of social relationship (Barrett, 1980; Taylor, et al, 1987; Fatton, 1989; Parpart, 1989), and totally ignores the role of culture in social relations (Amadiume, 1987).

A combined feminist-marxist paradigm forcefully captures women's position in society by focusing on both gender and class inequalities. Gender relations are seen as products of male dominance over females through patriarchal culture, and class inequalities are associated with the capitalist mode of production and associated social relations based on exploitation and oppression of women as members of the working class by property owners. Consequently, women are disadvantaged on two fronts: on the basis of sex by virtue of being female due to patriarchy, and by belonging to the working class.

Both male dominance and class position determine women and female head's access to resources and power, and consequently their chances of survival. Although women are subject to male dominance, they do not share the same class interests and position. Class analysis cautions us from treating women as a single, homogeneous group. While the majority of women belong to the working class, there are a few upper and middle class women and heads of households with access to economic resources such as property, and have highly paid jobs. Therefore, female heads of households do not experience the same economic hardships. The class situation of women in contemporary Southern African societies determines:

a) Access to money and other economic resources (e.g. land, business, wage jobs, credit) which are vital to survival, social mobility and status (Gordon, 1992:209).

b) Geographical location also serves as an indicator of differentiation between women and between female heads, with urban ones being relatively better off than their rural counterparts in general living conditions. Consequently, class, gender and regional location determine the status, opportunities and goals of individual women and heads of families, and help to explain factors which overshadow common commitment to reduction and elimination of gender inequalities, and general improvement of the condition of womenfolk.

While it is appreciated that there are variations in cultural traditions and gender inequalities, it is safe to assume that women, in general and female heads of households in particular, are subject to the same traditions of patriarchy and class subjugation in Southern African societies. Patriarchy is common to all Southern African countries. African customs and traditions are such that emphasis is placed on gender role specialization with women confined to household roles, and subservient to males who are considered to be heads of families. The notion of male supremacy and resultant gender inequalities have been engendered by both African and Western cultures, and reinforced by socialization of women into, and acceptance of feminine roles and jobs (Gordon, 1992). In contrast, males have a wide range of roles to choose from in both the household and the public sector. Furthermore, as a result of the tradition of males as 'the heads of families', female heads command neither respect nor equal treatment to their male counterparts in terms of access to resources crucial to the survival of families.

Female-headed Households: Problems and Constraints

Modernization and urbanization have greatly transformed family structures and roles performed by women in their families. Of special importance is the fact that the tradition of male-headed households (MHHs) is increasingly being undermined by the tremendous growth in the number of female-headed families. Available data has the following distribution of FHHs in some Southern African countries: 47 percent for Botswana, 38 percent for Zimbabwe, 29 percent for Malawi (NGO Report, 1994), and 27 percent for Zambia (Osci-Hwedie et al., 1992). Botswana is said to have the highest number of FHHs in the world (NGO Report, 1994).

The growth in the number of households headed by females is a result of a combination of factors including single-parenthood, childbearing outside of marriage, death of husbands leaving widows in charge of families, divorce as a result of the breakdown of marriages, and polygamous marriages which leave each wife responsible for her household. In addition, in economies where migrant labour is predominant like Botswana or Lesotho, or economies which are undergoing a crisis like Zambia or Zimbabwe, female heads may emerge as husbands migrate to neighbouring countries for employment, or are retrenched, or abandon their families due to economic hardships.

In spite of the growth in the numbers and the enormous responsibilities placed on female heads of households, they lack access to sufficient resources to effectively nurture their families and manage households. This makes it hard for many FHHs to survive economically and enjoy a decent standard of living. This makes FHHs with a single source of income, with no other support for sustenance, economically vulnerable. Such vulnerability stems from inequality in gender positions in society; and the low economic status of women exacerbated by exposure to open market economies, and deterioration in economic conditions spurred by SAPs. This leaves FHHs in a perpetual cycle of poverty, barely satisfying basic needs of their members.

Several factors, acting simultaneously and reinforcing each other situate FHHs in a vulnerable and economically poor situation. The basic problem is that women in general and FHHs in particular suffer from poverty. Gender relations are such that men, compared to women, have access to better paid jobs, better education, property, credit and political power, which determine levels of living standards. Therefore, it is the low status in the economy, in particular, access to employment opportunities and other employable economic resources, which constrain their efforts to survive. Employment opportunities for women are limited and whatever employment or economic activity they engage in do not guarantee good remuneration. Majority of women are confined to low income jobs due mostly to low levels of education, and confinement to "feminine jobs", like teaching, nursing, clerical, secretarial and domestic work. Such jobs are not the most lucrative. It is argued that even feminine jobs are "hard to get" (Gordon, 1992:209). Yet, it is women rather than men who spend most of their income and other resources on their children and the household.

In its study of Botswana, the World Bank (1989:27) observes:

Female-headed households have a mean family income (both cash and income in kind) which is less than half of that of male-headed households, so that large, rural, female-headed families are particularly disadvantaged and vulnerable group.

The World Bank (1989:27) goes on to add:

Fewer than 10 percent of urban female-headed house-holds with fewer than five members have less than Pula 25 per person per month compared with 47% of families of 8 to 10 members and 45% of those families with 10 or more members. The distribution for rural female-headed households shows a much sadder picture: 36 percent of those with fewer than 5 members, 66 percent of those

with between 8 and 10 members and nearly 80 percent of households of 10 or more live on less than Pula 25 per person per month (recall that these figures include the value of subsistence crops).

Furthermore, the vulnerable position of women is explained by lack of money, which is essential in a cash economy. Thus, 1991 data show that in Botswana 40 percent of MHHs and 25 percent of FHHs had one or more members earning cash for household requirements: and 13 percent of MHHs and 22 percent of FHHs had no members earning money for household subsistence. Such households relied entirely on remittances from migrant labour or relatives in urban areas as well as pensions and food aid (Kalogosho, 1995:9). In addition, a 1990 study indicates that while MHHs experienced an increase of 24 percent in income, the income of FHHs remained unchanged (Food Studies Group, 1990).

Furthermore, the fact that women constitute only a fraction of the workforce in the public sector underscores the importance of educational and skill attainment, which most women and female heads of families lack, and partly accounts for poverty faced by such households. Low levels of educational achievements are partially caused by the fact that more boys than girls complete secondary school and tertiary education in Southern Africa. For example, 1991 figures for Botswana indicate that women make up only one third of all public sector jobs while two-thirds is taken up by males (Duncan et al, 1994; NGO Report, 1994).

The situation in Botswana is aptly summarized thus:

Because of the type of jobs held by women (low income, low prestige and no regulations on minimum wage), female-headed households are poorer than male-headed ones and those that have two incomes. Due to a combination of factors — unemployment, poorly paid jobs, lack of education, the breakdown of cultural values and family structure — women have emerged the poorer and more prone to suffering and hardships. The situation for Botswana seems to have worsened in the last decade (NGO Report, 1994).

In addition, women's lack of access to property and other economic resources, such as land, livestock and credit, present further obstacles to their economic well-being, accentuating their vulnerability and weak economic status, Traditionally, women have no right to own property like land, cattle, houses, which are presumed to be solely owned by men as heads of families. Neither a divorced woman nor a widow has any "right to wealth she helped her husband to acquire through her labour" (Gordon, 1992:207). Therefore, poverty of women and FHHs can be analysed in terms of

distribution of wealth and resources between females and males. In Botswana, where heads of cattle are a measure of wealth and economic status, female heads of households own only 12 percent of cattle, and 62 percent of FHHs do not own cattle at all (Duncan et al, 1994). None ownership of cattle has severe consequences for FHHs. This means that they have no access to draft power and must rely on borrowed cattle or hired labour for farming. This, in turn, results in reduced hectarage under cultivation or ploughing late and hence reduction in agricultural output and income. Reduced hectarage for farming of FHHs is partly explained by shortage of labour to work the land. Furthermore, non-ownership of cattle means that female heads have no collateral for agricultural credit. Thus, BIDPA (1997:18) indicates that 50 percent of FHHs were poor or very poor compared to 44 percent of MHHs. A combination of low incomes, lack of assets, low household labour and many dependants to take care of explain the poverty of FHHs.

In other Southern African countries, where women have access to land their hectarage is small compared to large commercial farms owned mostly by males. It is reported that in Zambia, whereas an average rural farm area is 3.4 hectares, that of FHHs has an average of 1.6 hectares. This is largely due to a combination of the following: inadequate access to land due to inheritance customs and divorce, inability to procure adequate labour for farming purposes, difficulty in obtaining agricultural credit as a result of stringent requirements not easily met by female heads, lack of training in farming methods as they lack the time to attend training sessions for farmers, and inadequate extension services at their disposal. Extension services are said to be available mostly to commercial farmers, and the reluctance by female heads to relate to 'strange' male extension officers does not help the situation either (Osei-Hwedie et al, 1992). This scenario leads one to conclude that extension officers have made little effort to expose women to modern agricultural methods and equipment. These problems help to explain why 74 percent of FHHs were moderately poor or extremely poor in 1991 (ZARD, 1994:27).

The situation in Zambia is summarized thus:

Female-headed households tend to suffer more poverty than others because of their greater dependency on wage income; their higher rate of involuntary unemployment; and their lower levels of education, literacy and other social opportunities (Osci-Hwedie et al, 1992:24) do.

Thus, like their Botswana counterparts, Zambian FHHs have limited employment opportunities due to low levels of education and skills, and are preoccupied with household work. Hence, they have to rely on remittances from urban workers and food aid. Work for Food Programme, which was introduced in the 1990s by the Zambian government, has become an important source of food for household consumption.

As a result of limited opportunities in both public and private sector, due to low levels of education, lack of skills and lack of access to capital, women and FHHs increasingly turn to informal sector activities to earn income for household sustenance. The informal sector has become the major 'employer' in Southern African countries. Informal sector activities largely involve the sale of home brewed beer, foodstuffs, and even (selling) sex (Gordon, 1992:206). However, these activities generate small cash earnings, enough for "sheer survival but little else" (Keller, 1989:20). Informal sector activities tend to involve almost every member of the household such that they impact negatively on school-going children who either end up missing classes or abandon their education altogether. This perpetuates the cycle of poverty from one generation to another. This does not suggest, however, that only women engage in informal economic activities. In Zambia, for example, both females and males engage in street vending. SAPs, in such countries as Malawi. Zambia and Zimbabwe, have worsened the situation of FHHs. SAPs have eroded the little incomes at the disposal of FHHs due to liberalization in pricing of commodities, resulting in inflationary tendencies, especially of consumer goods.

Similarly, reduction or elimination of government subsidies for health, education, etc., denies such households basic needs thereby condemning their children to malnutrition, lack of education and good livelihoods. Mlambo (1995:94) vividly portrays the effects of SAPs in Zimbabwe:

Women, who in most African societies comprise a large percentage of the poor, are facing increased hardships under SAP. Not only do women now have to contend with IMF-induced tensions in the home and escalating domestic violence, but some of them also have to work extra hard in the informal sector to keep families fed when husbands are retrenched. Others find that they have to resort to prostitution and other socially 'unacceptable' trades to keep body and soul together.

It is the exclusion of women from the political arena which accounts for problems experienced by FHHs. Access to political office would not only provide employment, but also the control of decision-making by women to ensure equal opportunities and availability of resources to both sexes. When women occupy a considerable number of high ranking policy-making positions in government and the ruling party, the more likelihood that policies would reflect women's interests. Under-representation of women in positions of authority is likely to result in low allotment of government resources, e.g. jobs and finance, to them as a group. The fact is that African politics remains the domain of the males. Botswana has a male-dominated government both in terms of "numbers and influence" (Duncan et al, 1994:42). Zambia too has a "male-dominated authority structure" (Keller, 1989:20). The same pattern is repeated in the rest of the countries in Southern Africa with very few women in authority positions of either in government or party structures. This is explained by a combination of low levels of education; lack of leadership skills and confidence; lack of resources to invest in politics, especially electoral campaigns; non appoint-

ment of women to political positions; and cultural belief that politics is the exclusive arena for males. Consequently, while women constitute the largest group of voters, and are readily targeted for political mobilization, they are under-represented in the political decision-making process. This denies them the opportunity to influence and initiate policy conducive to gender equality, and targeted to specific needs of women in general and FHHs in particular.

Fatton (1989:48) states succinctly:

To be outside the state is to be condemned to a subordinate and inferior status... State power, however, is conspicuously male power, and this in turn implies that African women have been marginalized.

What is most problematic is the lack of political will and commitment on the part of male-dominated leadership to be gender-sensitive in policy formulation and implementation. This is largely due to the fact that

Africa's male political leaders rarely speak out against the culture of male dominance, most believing that gender arrangements are "natural or traditional" and must not change (Gordon, 1992:212).

Responses by governments to women's problems and those of FHHs have varied significantly. Compared to the rest of Southern African societies, Namibia and Zimbabwe are seen as having:

Stronger institutions for improving the situation of women; more women politicians and in senior decision-making positions; and better-organized affirmative action programmes (Duncan et al, 1994:42-43).

However, all governments acknowledge the underprivileged position of women in all spheres of life, and the need to uplift their position. What is lacking is effective implementation of gender-sensitive policies and programmes. A common approach by governments has been to establish special units for women like a women's bureau in Lesotho or Zimbabwe, or a women's affairs unit in Botswana or women in development unit in Zambia. In addition, efforts have been made to give some women access to resources. For example, through formation of cooperatives, initiated by government, some women had access to agricultural credit. Thus, in Zambia, it is observed that:

The ease, with which their applications are processed unlike in the past, does reflect a growing awareness of women's right to resources for production (Keller, 1989:21).

Similarly in Botswana, the government, through the Arable Lands Development Programmes (ALDEP), gives priority to FHHs in a bid to increase their agricultural production by giving them access to cattle, planters, ploughs and other inputs. Furthermore, the Botswana government's Financial Assistance Policy (FAP) is also aimed at assisting women in the business sector (Osei-Hwedie et al, 1995). However, the implementation of these programmes has not satisfactorily met the needs of FHHs.

There have also been attempts to plan the participation of women in the development process through inclusion of a chapter in national development plans. For example, Zambia's Fourth National Development Plan of 1989-93 was the first plan to include a chapter on women in development. The idea was to integrate women in development, especially the rural and urban poor, through sectoral policy objectives and strategies. However, the chapter on women in development fell short of equal access to resources for women, and it has been abandoned since 1991 when the new government took power. Therefore, currently the government has no national policy on gender and development. A new orientation towards women by the government seems to be emerging with the appointment of a permanent secretary for women's affairs in 1997 (Osei-Hwedie, 1997:91).

Attempts by governments and international donor agencies to improve women's socioeconomic status through small-scale income generating activities, targeted specifically to women, has neither guaranteed high cash incomes nor integrated women in mainstream development process based on national priorities. Therefore, a lot remains to be done to economically empower and improve women's low economic status as well as satisfying their basic needs. The resolution of gender inequalities may in turn help to resolve problems experienced by FHHs. To date, the most visible indicator of the success of women's lobby groups or movements in Southern Africa has been in the legal sphere in terms of equal rights, right to inheritance, and sensitizing government, political parties, women and society as a whole to gender needs and problems. 'Victories', like the Unity Dow case in Botswana, allows a Motswana woman, married to a foreigner, to transfer her citizenship to her children; the Wills and Administration of Testate Act No. 6 of 1989 and the Intestate Succession Act No. 5 of 1989 gives widows the legal rights to property in Zambia (ZARD, 1996:63-64), serve as impetus to women's organizations to continue the fight for gender equality.

Future Prospects

There is a general recognition that the condition of poverty and related factors faced by FHHs need to be addressed urgently to improve their economic status and that of their children. However, this would not be an easy task. Southern Africa is an underdeveloped region with limited resources for development, and undergoing an economic crisis. Available resources are directed to overcoming 'national' problems of development for the benefit of society as a whole. Thus, women and FHHs have to

compete with other groups for scarce government resources. Gender inequality is not a pressing political issue, and women do not have much political clout to either challenge male dominance or dominant class interests.

However, measures have to be undertaken to resolve economic problems of women and, consequently, of FHHs as follows: First and foremost, there is need for governments to change their attitudes with respect to policies and programmes towards women. This would mean that governments appreciate the fact that women play important roles in various sectors of economies as men do, consequently, serious attention should be paid to gender as a factor of planning. Second, once due appreciation is given to roles of women in these societies, governments have to formulate and implement appropriate policies, programmes and projects targeted to fulfillment of needs of women and FHHs; integrate them fully in the development process; and provide opportunities for realization of their potentials. This involves granting women, especially those residing in rural areas, title or control of land in their own names, agricultural training, credit, extension services, appropriate technology, draft power and modern inputs, among others (Gordon, 1992:216).

Third, there is need for improvement of informal sector environment. Since the informal sector activities serve as the primary source of cash income for many FHHs in urban areas, it is imperative for governments to support this sector instead of being hostile towards it. The governments' support to the informal sector should be in the form of provision of credit, technology, licences and non-harassment of traders. Fourth, what the above suggests is the need for gender planning by central and local authorities. Gender planning involves appreciation of the different roles of females and males in societal development. Moser (1993:83) defines gender planning as:

... a new planning framework that can effectively aid the goal of emancipation of women, through strategies to challenge and overcome oppressive roles and relationships.

Of particular importance, gender planning takes into account the three roles of women as producers (income earners in the labour market); reproducers (motherhood and child-rearing) and managers of work at both household and community levels (Moser, 1993; Osei-Hwedie, 1993; Nindi, 1992). Therefore, gender planning would enable women to carry out their three roles with relative ease such that their role as workers does not constrain their role as mothers (Osei-Hwedie, 1993).

Fifth, governments have to embark on affirmative action programmes biased towards women and FHHs, in terms of increasing employment opportunities through education and training of girls and women, appointment of considerable numbers of women to high level positions of authority, and access to resources to uplift their economic status. Governments could respond positively to problems faced by FHHs by cooperating with women's organizations, which should continue to exert pressure on public authorities. There must be cohesion, strategic planning, and mobilization of female heads by women's organizations to champion their cause. Parpart (1989:14) argues that

... women's organizations must emphasize unity and selfreliance. They must define their role in development, outline their priorities, and ensure continuity in programs for change.... They must plan and organize.

In this context, the Women's Manifesto of Botswana serves as a good rallying point for women, and a guide for action as well as a 'checklist' for measuring progress and success (Emang Basadi, 1994).

Conclusion

FHHs have heavy responsibilities of managing their households and maintaining their dependants. However, due to poverty, arising from their low economic status, they find it difficult to eke out a living, thus denying their children the chance to escape from the cycle of poverty. The poverty faced by FHHs also arises from lack of access to productive assets and lucrative employment opportunities. The resolution of problems faced by FHHs can only be achieved when the general condition of women in economic, political, social and legal spheres in Southern Africa has been improved. This calls for governments to promote gender equality, empower women economically and fully integrate them in development; and for womens' organizations to intensify pressure on governments to formulate and implement gender sensitive policies and programmes, especially targeted at FHHs.

Bibliography

Amadiume, Ifi	1987	Male daughters, female Husbands, London; Zed Books Ltd.
Barrett, Michele	1980	Women's Oppression Today. London: Villiers Publications.
Boserup, Ester	1986	Women's Role in Economic Development. Al dershot, England: Gower.

Botswana Institute for De	evelopine 1997	ent Policy Analysis (BIDPA). Study of Poverty and Poverty Alleviation in Botswana, Vol. 1. Gaborone: Government Printer, February.
Duncan, Tyrrell, Jefferis,	Keith ar 1994	ad Molutsi, Patrick Social Development in Botswana: A Retrospec- tive Analysis. Gaborone, July
Emang Basadi	1994	The Women's Manifesto. Gaborone
Fatton, Robert, Jr.	1989	"Gender, Class and State in Africa". In Jane L. Parpart and Kathleen A. Staudt (eds.), Women and the State in Africa. Boulder: Lynne Rienner Publishers: 47-66.
Food Studies Group	1990	Report on the Evaluation of Drought Relief and Recovery Programme, 1982-90, Vol. 5, Gaborone: Government Printer.
Gordon, April A.	1992	"Women and Development". In April A. Gordon and Donald L. Gordon (eds.), Understanding Contemporary Africa. Boulder: Lynne Rienner Publishers: 201-221.
Kalogosho, Demetria	1995	Household Headship and Educational Status by Gender. Paper presented at the 1991 Census Dis semination Seminar, Gaborone, 1-4 May
Keller, Bonnie B.	1989	"Struggling in Hard Times: The Zambian Women's Movement". In Issue: Journal of Opinion, Vol. XXII/2, Summer: 18-25.
Mlambo, A.S.	1995	"Towards an Analysis of IMF Structural Adjust ment Programmes in Sub-Sahara Africa (SSA): The Case of Zimbabwe 1990-94". In Africa De velopment, Vol. XX, No. 2: 77-98.
Moser, Caroline O.N.	1993	Gender Planning and Development, London: Routledge.
Nafziger, E. Wayne	1993	The Debt Crisis in Africa. Baltimore: The John Hopkins University Press.

Nindi, B.C.

1991 Agriculture, Gender and Exploitation with Exam ple form Southern Africa. Paper presented at the 15th Southern African University Social Science Conference (SAUSSC), Maseru, Lesotho, 14-17 December.

Non-Governmental Organization (NGO) 1994 Renormalization (NGO)

1994 Report on the Situation of Women in Botswana.

Presented at Regional Preparatory Conference.

Dakar, Senegal, November.

Osei-Hwedie, Bertha Z. 1997 "Women's Role in Post-Independence Zambian Politics". In Atlantis: A Women's Studies Jour nal, Vol. 22.2, Spring: 85-96

Osei-Hwedie, Kwaku, Mufune Pempelani and Mwansa, Lengwe

1995 "Food Security Policy in Botswana with Reference to Gender". Paper for the Commonwealth Secretariat Meeting in Kampala, Uganda, June.

Osei-Hwedie, Kwaku 1993 "Social Change with Equality: Policy Considerations for Promoting Social Justice in Gender Relations". In Social Work/Maatskaplike Werk, 19.2:160-171.

Osei-Hwedie, Kwaku, Mufune, Pempelani and Mwansa, Lengwe

1992 Case Studies on Rural Poverty Alleviation in the Commonwealth: Zambia. London: Commonwealth Secretariat. February.

Parpart, Jane L.

1989 "Introduction". In Jane Parpart (ed.), Women and
Development in Africa. London: University Press
of America; 3-18.

Taylor, Maurice C. Rhyne, Laura H., Rosenthal, Steven J., and Dodge, Korsi

1987 Introduction to Sociology. New York:

Macmillan Publishing Company.

World Bank

1989 Botswana Population Sector Review. Washing ton.

Zambia, Republic of 1989 Fourth National Development Plan, 1989-1993. Lusaka: Government Printer, ch. XXV:441-475. Zambia Association for Research and Development (ZARD)

1996 Zambia Today. Lusaka: ZARD, March.

ZARD

1994 NGO Shadow Report on the Situation of
 Women in Zambia During the Decade 1985 1994. Lusaka: Non-Governmental Organizations
 Coordinating Committee, October.