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Finally, thank you to our friends and families and, most importantly, our friend Flat Stanley who helped bridge cultural divides and provide us with much humor and entertainment.

Sarah, Rachel, Allie and Ashley
April 2010
EXECUTIVE SUMMARY

This report is the culmination of an eight month long collaboration between Nascent Solutions, Inc. and a four-person graduate Capstone team from the International Development Studies (IDS) program at Elliott School of International Affairs of George Washington University in Washington, DC.

Founded in 2004 by Dr. Beatrice Wamey, Nascent Solutions is a Private Voluntary Organization (PVO) headquartered in Alexandria, Virginia currently operating projects in Cameroon, Uganda and Zambia. Women Empowered to fight AIDS and Violence Everywhere (WEAVE), in Zambia’s northern Mpika District, is Nascent Solution’s newest project. The WEAVE project will provide financial trainings and services to 12,000 vulnerable women in Zambia’s Northern Province with the aim of promoting empowerment through group business ownership.

The IDS Capstone team – Sarah Boeckmann, Rachel Flynn, Allie McGonagle and Ashley Warriner – was hired by Nascent Solutions to conduct a baseline assessment for the WEAVE Program. The assessment included interviews with a representative sample of eligible women in Mpika. The assessment gathered information about their economic opportunities and activities, levels of education and literacy, knowledge and use of available services, the impact of HIV/AIDS and gender-based violence in their communities, and provided recommendations for program implementation, monitoring and evaluation in the form of a written report.

Beginning in November 2009, the Capstone team conducted background research and developed the tools to be used during the baseline assessment including a survey questionnaire and focus group guidelines. These preparations included an extensive literature review, though, as the team discovered, information about the target community was limited. During the first two weeks of January 2010, the team traveled through Mpika’s three constituencies, interviewed 211 potential beneficiaries and conducted six focus groups and numerous key informant interviews. The resultant qualitative and quantitative data was analyzed, synthesized in a written report, and submitted to Nascent Solutions in early March 2010.

The report concludes that women in Mpika are largely subsistence farmers who are caring for large families. These women struggle with a lack of property rights, empowerment, and access to private, government, and NGO services. Despite these significant challenges, the women with whom we spoke are eager to acquire new skills and to start and expand their businesses. The report which follows will provide an overview of the process of working with our client, Nascent Solutions, as well as findings, recommendations and lessons learned.
I. BACKGROUND

The first step of the Capstone process was to decide on the group’s topical and regional focuses and to conduct an initial literature review. We decided that we were most interested in multifaceted, community-based programs in Sub-Saharan Africa. Reflective of our group members’ wide range of topical interests, we researched programs that dealt with natural resource management (both water and food), microfinance and community banking, women’s empowerment, and sustainable livelihoods approaches. Once we had chosen our areas of interest and conducted preliminary research, we directed our attention towards finding an appropriate client with whom to work. For us, this was a relatively easy component of the process. Having read about the IDS Capstone projects, Nascent Solutions contacted Dr. Roberts and the International Development Studies Department to how they might partner with a student group. After replying to a summertime email from by Dr. Roberts, our group made initial contact with Dr. Wamey at Nascent Solutions.

After meeting with Nascent Solutions and learning about the Women Empowered to fight HIV/AIDS and Violence Everywhere (WEAVE) project and the role they envisioned for a Capstone group, we felt that the partnership would be mutually beneficial. A central feature of the WEAVE program is to increase the capacity of 12,000 women affected by HIV/AIDS in the Mpika District of Northern Zambia to start and manage economically rewarding and sustainable small businesses. As Capstone consultants, our main role would be to conduct a baseline assessment for the WEAVE project. We weighed the pros and cons of working with such a small organization; on one hand we would have more freedom to shape the project and there would be less constraining bureaucracy to deal with; on the other hand we would miss out on the experience of working with a larger organization. In the end, we decided that Nascent Solutions
was a good fit for our interests and would provide us with the invaluable experience of creating and conducting a baseline assessment. We then worked with Nascent Solutions and Dr. Roberts to create an appropriate and feasible Terms of Reference (TOR), signed on November 10th, 2009. (See APPENDIX 1).

Zambia’s Northern Province, the site of Nascent Solution’s WEAVE project, includes one-fifth of the country’s 752,618 sq km and is comprised of 12 districts. Mpika District, the province’s largest, has a population of over 165,000 and is made up of three constituencies – Mpika Central, Kachibiya and Mfuwe. Mpika Town in Mpika Central is the largest urban center in the district while Kachibiya and Mfuwe are extremely rural and have low population densities. During the rainy season large sections of both rural constituencies are inaccessible by road. The populations of these communities are largely subsistence farmers who grow maize, cassava and groundnuts, harvest edible caterpillars or sell charcoal. The population of Northern Province, as a whole and Mpika District specifically, are largely Bemba speakers who identify as Catholic.

While 68% of Zambians live below the poverty line, Zambian women face additional physical, emotional and economic challenges.¹ Almost half of the women in Zambia are married by age eighteen and more than one-quarter of women between the ages of fifteen and nineteen have already begun childbearing. Almost half of women in Zambia (47%) have suffered physical violence since age fifteen and one in ten women has experienced sexual violence. In 2007 Zambia’s overall HIV prevalence was 14.3%, but was 16.1% among women and 12.3% among men.²

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² According to the Zambia Demographic and Health Survey 2007, although 6.8% Northern Province has the lowest HIV prevalence in the country at 6.8%, the HIV prevalence for women in Northern Province between 15 and 49 was 7.7% while for men it was 5.7%. 
II. METHODOLOGY

A. Literature Review and Development of Data Collection Tools

After signing the TOR we began researching women’s land rights, community banking, gender-based violence (GBV), HIV/AIDS, and organizations currently providing services in Mpika. At the same time we reviewed baseline assessments from other organizations and grouped the relevant information we planned to collect into the following categories: basic information; household information; literacy and education level; household income and expenditure; land ownership; savings and banking; loan use; household decision making; knowledge of rights; gender-based violence; HIV/AIDS and knowledge of available services. With guidance from Dr. Roberts and Beatrice Wamey, the executive director and CEO of Nascent Solutions, we began to shape the order and wording of the survey questions. Once we had a working draft of the survey, we were able to conduct an expert review with the WEAVE Country Director, Priscilla Banda. Ms. Banda was able to provide culturally appropriate guidance and suggest changes that would make our survey easier to interpret and understand.

Upon our arrival in Zambia, we conducted an additional expert review with the WEAVE project coordinators and community stakeholders. Again, this helped ensure that the survey questions were clear and culturally appropriate. By conducting the expert review with the project coordinators and community stakeholders, we were able to ensure that they understood what each question was aiming to measure, since they would be the ones conducting/translating the interviews. In addition to advising us on the survey, these experts reviewed our USAID-required survey consent form to ensure that it would be understandable and relevant to the potential concerns of survey participants. Once we had a version of the survey that we were all
comfortable with, we printed limited copies of the full version (because it was so long) and many copies of an answer key, and consent form.

From our survey questions, we created a list of questions to guide the focus group discussions we planned to conduct. These focus group questions were purposefully open-ended to allow for guided discussion. These focus group questions were grouped into the following categories: income, household decision-making, rights, gender-based violence, HIV/AIDS and NGO services and links. In addition to the main topics we hoped to cover, we created follow-up questions, probes and examples which could be used if necessary.

In addition to the rigorous beneficiary surveys and focus groups we planned to conduct, we recognized that key informant interviews would be critical to our understanding of the local situation and environment. Therefore we researched organizations and government institutions currently providing services in Mpika. We then created a list of potential key informants to contact once we were in Zambia. This was an iterative list, to which we made additions and deletions throughout our time in Mpika.

**B. Field Research and Data Collection**

We conducted rapid and extensive field research in Mpika’s three constituencies during the first two weeks of January 2010. We used a mixed-method design of qualitative and quantitative research, in order to evaluate the current status and lifestyle of women in Mpika District. This information will be used to guide the design and development of the WEAVE program and to create a set of baseline metrics against which to measure future progress. Several specific quantitative indicators were developed based on the WEAVE Results Framework (*See APPENDIX 4*) to measure the program’s progress. The qualitative information generated through
the focus groups and key informant interviews supplemented the quantitative data collected through the surveys and provided descriptive information to help guide program formation and implementation. Each focus group participant and survey respondent was informed of the purpose of their participation and the confidentiality of their responses and consented in writing.

In order for the survey results to be generalized to the 12,000 target beneficiary population, a minimum sample size of 200 respondents was critical. By the end of the two weeks we had conducted 211 surveys among potential beneficiaries in Mpika’s three constituencies. An approximately even number of surveys were conducted in each constituency - 72 in Mpika Central, 70 in Kachibiya, and 69 in Mfuwe. While we attempted to collect a random sample within each constituency, thereby reaching as many villages as possible, this was not always possible due to transportation, logistical, and time constraints. In total, the surveys were conducted in three constituencies, six wards, and at least 43 villages.

Table 1 Distribution of Surveys and Focus Groups by Constituency and Ward

<table>
<thead>
<tr>
<th>Constituency</th>
<th>Surveys</th>
<th>Focus Groups</th>
<th>Ward</th>
<th>Surveys</th>
<th>Focus Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mpika Central</td>
<td>72</td>
<td>2</td>
<td>Lwitikila</td>
<td>29</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Musakanya</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>Kachibiya</td>
<td>70</td>
<td>2</td>
<td>Chambeshi</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Chibwa</td>
<td>22</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Lubaleshi</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>Mfuwe</td>
<td>69</td>
<td>2</td>
<td>Chipembele</td>
<td>69</td>
<td>2</td>
</tr>
<tr>
<td>TOTAL</td>
<td>211</td>
<td>6</td>
<td>TOTAL</td>
<td>211</td>
<td>6</td>
</tr>
</tbody>
</table>

This quantitative data was analyzed in Excel and SPSS upon the team’s return to Washington, DC. Percentages of the frequencies of different responses for each question were
calculated in Excel while regressions, odds ratios, cross-tabulations and ANOVAs were calculated using SPSS to draw relationships between responses to different questions.

We gathered additional qualitative data through the surveys by noting respondents’ comments, stories, and descriptions. The majority of the qualitative portion of the research consisted of six focus groups and eight key informant interviews. Two focus groups were conducted within each of the three constituencies. The focus group discussions lasted for approximately one hour and they provided us with a deeper understanding of the information gathered in the surveys. Key informant interviews were conducted with the individuals from following organizations and government offices: the Mpika District Office of Social Welfare, the Mpika District Office of Marketing and Cooperatives, Caritas Mpika, Development Organization for People’s Empowerment (DOPE), The Mpika District Network of Zambian People Living with HIV/AIDS (NZP+), the Mpika district hospital, the Mpika Seed Growers’ cooperative, and the Victim Support Unit (VSU). Key informant interviews were semi-structured. We went into each interview with general questions about the types of services provided, the challenges that the women of Mpika face, and the strategies that women use to cope with these challenges.
III. RESULTS

A. Socio-Demographic Information

**Key Findings:**
- Women between the ages of 35 and 55 are caring for the largest number of children.
- Formal education level in all three constituencies is low.
- Literacy level in Bemba is high (although this may not reflect complete literacy).
- Average household size is 8 people, often including both biological and non-biological children.

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

The average number of people living in the household was eight, with 89% falling within the range of 4 to 12 people in the house. Respondents cared for an average of four biological and four non-biological children. The majority (70%) of non-biological children women were caring for were the children of a deceased relative. Also, many (23%) reported that they were caring
for the child because the parents were unable to support the child. The majority of women ages 19 to 30 cared for between 0 and 3 children, the majority of women ages 31 to 40 cared for 4 to 6 children, the majority of women between 41 and 50 cared for 7 to 9 children, the majority of women 51 to 60 cared for between 4 and 6 children, and the majority of women over the age of 60 cared for 0 to 3 children.

![Fig. 2 Age and Number of Children](image)

While 97% of women surveyed had attended school, the majority (66%) had not made it past primary school, which indicates that overall education levels are relatively low. The majority (83%) said they could read, with 56% reporting that they could read in Bemba only and 43% reporting they could read in both English and Bemba. However, many women wanted help writing their names on consent forms, raising questions about the accuracy of this self-reporting of English language proficiency.

While the national prevalence of HIV/AIDS in Zambia is 14.3%, it is lower (7%) in the Northern Province where Mpika District is located. Of the women surveyed, 18% said that

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3 Zambia Demographic and Health Survey 2007.
there was someone in their household living with HIV/AIDS. However, due to the general stigma associated with HIV, the women may have been under-reporting.

B. Women’s Economic Engagement

Key Findings

- There is a strong correlation between education, literacy and annual income. The higher the level of education of a woman, the higher her annual income.
- Lack of start-up capital is one of the greatest barriers to investment in small businesses and farming. Minimum deposits and membership fees exclude the poorest women from building savings and obtaining credit in commercial and village banks.
- Rural women are especially disadvantaged by long distances from markets, banks and other financial services. The desire for expanding businesses and savings exists, but physical distance is a major barrier.
- The majority of women in Mpika (and the overwhelming majority in rural constituencies) earn income from farming and invest savings and loans in agricultural inputs.

Household Income: Seventy-nine percent of all respondents listed selling agricultural products as one of their sources of income. When asked what their primary source of income was, 62% of all respondents reported that selling agricultural products was the main source of income for their household. The most commonly mentioned crops were maize, groundnuts and beans. Eighty-two percent of rural respondents cited agricultural produce as their primary source of income, while 40% of urban respondents cited agricultural products as the primary source.

The average income among respondents who were able to estimate it was 3,760,000 Kwacha (approximately US $800) per year. There were, however, many respondents who were unable to estimate their income at all, due in large part to fluctuating seasonal earnings that depend on

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4 USD 1 = ZMK 4700. An important note for this figure is that because many respondents were unable to estimate their annual income, they were asked to estimate their monthly or weekly income. These figures were then multiplied by either 12 or 52 in order to generate an annual estimate.
the year’s harvest. When disaggregated, incomes differ greatly by constituency. The average annual incomes were as follows:

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

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

**Business Ownership:** A third of survey respondents reported owning a business. These businesses included beer brewing, tailoring and sewing, and small shops, among others. Of those respondents that owned businesses, 60% said that it was their own business, while 13% said it was a family or household business. Twenty-six percent said that the business was owned and run primarily by someone in the household other than themselves. There was a strong link between incomes and business ownership. Women who owned a business earn on average ZMK 5.7 million (US $1200) per year, while those who do not own a business earn, on average ZMK 2.8 million (US $595).

Of the 60% of all survey respondents who did not own a business, the overwhelming barrier was a lack of start-up capital. The focus groups also cited lack of a market as another primary reason for not owning a business. For women in rural areas, the nearest market is Mpika Town, often 100 kilometers or more away from their villages. For many, this means a day or more of walking, carrying heavy loads of merchandise, and sleeping alongside in the bush.
**Savings:** Approximately 30% of survey respondents reported having savings. Of these women, 94% had individual or household savings, while just 5% had group savings. When disaggregated by constituency, Kachibiya has the highest rate of savings. The average amount of savings (ZMK 612,000, or USD $130) did not vary widely across constituencies.

![Fig. 3 Percent of Respondents with Savings, by Constituency](chart)

**Access to Commercial Banking:** Of the 211 survey respondents, just 43, (21%) said that someone in their household had a bank account. Of these 43 respondents, 26% said they were the primary account holder. In nearly half the cases, the husband was the primary account holder.

**Loans:** Thirty percent of survey respondents said that they had been given a loan in the past, while 9% responded that they currently have a loan. Mfuwe had a disproportionately large percentage of respondents who had had a loan at some point, 50% compared to less than 20% in the other two constituencies. Half of all respondents who had received a loan got the loan from an NGO. A quarter got their loan from a village banking group and 13% received their loan from a commercial bank.
Our results pinpointed a number of factors that exclude women in Mpika from involvement in economic activity, including lack of education, distance from markets and services, and lack of access to capital.

There is a distinct positive relationship between the level of education and the average income of women in Mpika. Among the 211 respondents, those who did not complete primary school earn an average of ZMK 2,600,000 (US $550) per year, those who completed primary school earn an average of ZMK 3,200,000 (US $680) per year, those who attended some secondary school earn an average of ZMK 3,900,000 (US $830) per year, and those who completed secondary school or higher earn an average of ZMK 6,500,000 (US $1400) per year.

Lack of basic infrastructure such as paved roads, transportation and telecommunications makes connecting to markets extremely difficult for rural women in Mpika District. Not only are rural women isolated from markets, but they are also isolated from financial and social welfare services. The local government, through the District Office of Marketing and Cooperatives, provides business training for women in their own villages. However, requesting this service for their village means a day or more in travel to Mpika Central to meet with the Office of Marketing and Cooperatives.

For urban and rural residents alike, banking fees and interest rates exclude poor women in Mpika from entrepreneurial activities and investment in existing businesses. Although some women could afford the initial minimum deposit to open a bank account, they often chose not to owing to limited funds for future deposits and the time and cost associated with reaching the bank.
C. Women’s Knowledge and Practice of Their Rights

Key Findings

- Almost half of the women surveyed consider their husbands to be their household’s primary decision maker, but the majority report making many daily household decisions themselves.
- In rural constituencies, land is controlled by local chiefs. While women report a good understanding of their equal land rights, they also expressed anxiety about the inconsistent enforcement of these rights in their local villages.
- The majority of women reported that gender-based violence occurs frequently or sometimes in their villages. In all constituencies, women reported that they were more frequently beaten by a husband or intimate partner than by a stranger.
- The majority of women in all constituencies reported that men were not justified in beating their wives, that women could not refuse to have sex with their husbands and that a rape could not take place between a husband and wife, but these responses varied significantly by age, education level and constituency.

Household Decision-Making: Twenty-seven percent of individual respondents named themselves as the principal decision-maker in their household, though only 5% of these respondents were married. By far the most common response to this question was the respondent’s husband or partner: 46% of respondents named their husbands or partners as primary decision-makers. Among married women, only three responded that they were the primary household decision maker, while 94 women (67%) named their husband.
Land Rights: In all constituencies, but especially in the two rural constituencies, nearly all women stated that the requirement for land ownership was permission from the chief or village headman. This demonstrates that these people are operating outside of a traditional government or privately-held land ownership system. Permission is granted for a family to live and work on a plot of land which can then be inherited by their children.

Twenty-eight percent of women said that they themselves owned the land on which they lived and worked; 25% of women said their land was jointly owned by themselves and their husbands, while only 12% named their husbands as land owners. Though the Zambian government does guarantee divorced and widowed women the right to remain on their land, 24% of respondents answered that there were no such legal guarantees in cases of divorce, and 18% believed that the government did not guarantee women these rights should they be widowed.

Gender-Based Violence: In individual interviews, women were asked whether they had heard of a local woman who, in the past 12 months, had experienced physical or sexual violence from her
husband/intimate partner or another man. Responses for awareness of each of these cases were comparable (65% answered yes, they had heard of such women, while 35% answered no). Women in Kachibiya reported that the cases happened “frequently” more often than women in either of the other two provinces. While women in Mpika Central answered “rarely” more frequently than women in any other constituency, no women in Mpika Central said that spousal-abuse “never” occurred. Two Victims Support Unit officers interviewed reported that their unit often handles between 15 and 18 cases a day, mostly from women living in Mpika Central.

Respondents were then asked whether or not a wife can refuse to have sex with her husband. In every constituency, the majority of women answered that a woman cannot refuse to have sex with her husband. However the percentage of women who answered “no” was higher in Mfuwe and Kachibiya (rural districts) than in Mpika Central. Finally, women were asked whether or not rape can take place between a man and a woman who are married. Thirty-eight percent of women believed that yes, rape could take place between a man and wife, while 62% answered that it could not. Older women answered “no” in greater proportion than younger women, and women in Mpika Central were the most likely to answer “yes”.
**Government Support/Protection of Rights:** The majority of women reported that women are given the same legal protections as men at both the national and local level. However, the percentage of women who believed they were protected by the Zambian national government was significantly higher (72%) than those who said that they were given equal protection at a local level (59%). Nineteen percent felt that women do not enjoy equal rights at either level.
D. Women’s Knowledge and Use of Available Services

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

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

Knowledge and Use of Government Services for Abused Women: The Victim Support Unit (VSU) and the Office of Social Welfare were the two most commonly mentioned government service providers for abused women. It is clear however, that while women know these services exist, their use of them is very limited. The VSU is a division of the police force that was created to deal specifically with domestic violence, child defilement and property grabbing. The VSU

5 NGOs were less commonly named but those named included Twatasha Women’s Project, Lwitikila Women’s Support Group, DOPE, Women’s Rights, Women Assisting Women, Family Life Movement, Women’s Lobby Group.
was well known to women surveyed in all three constituencies; 90% of respondents said they had heard of the VSU, however just 16% of respondents specifically mentioned the VSU when asked about organizations that provide legal assistance to abused women. Despite the implication that the Office of Social Welfare has local level presence in the district, only 0.05% of women surveyed specifically mentioned the social welfare office as an institution that provides social welfare based services to abused women.

There are a number of factors which limit women’s use of the VSU and the Office of Social Welfare, including distance, lack of resources, dominance of traditional structures and beliefs, and a negative perception of government.

Physical distance from Mpika town and the cost of transportation were clearly limiting factors in women’s use of the VSU and the Office of Social Welfare. For women living outside of Mpika Central, in Kachibiya or Mfuwe, the nearest VSU officer can be up to 100km away.

Lack of resources on the part of both government agencies compounds the problem of distance. The VSU does not have a vehicle, leaving the complainant obligated to raise the funds to transport the accused to the VSU in Mpika Town.

The VSU officers, as well as survey and focus group participants, indicated that women often change their minds about pressing charges against an abusive husband because they worry about supporting themselves and their families while their husband is jailed. Many also fail to report abuse for fear of being divorced or abandoned by their husband. Also, under the
traditional village court system, chiefs often do not encourage women to move their case up to the legal court system.

In addition to distance and tradition, it is clear that a negative perception of the government affects women’s desire to use the resources available to them. Focus group participants in Mfuwe, the constituency furthest from Mpika town, said that those who took cases to Mpika town were told by the police to bring the perpetrator in themselves so they just gave up. Respondents in Mpika Central who have greater access to the VSU said even if they go to the VSU they receive no support.

**Fig. 9 What does a Woman Do if She is Beaten of Abused?**

**HIV/AIDS Education:** Respondents were asked if they knew of any organizations providing HIV/AIDS education. Seventy-seven percent (77%) could name such an organization, while 9% did not know of any such organization. Organizations providing HIV/AIDS education mentioned included Home Based Care (HBC), local Neighborhood Health Committees and rural health clinics and Women’s Councils, run through the Catholic Church at the Parish level. When asked more broadly about training they may have received from an NGO, more than 40% of the respondents who said they had received training had received HIV/AIDS related training,
including basic prevention and sensitization, training to become a counselor or home based care
provider, and on prevention of mother to child transmission.

**HIV/AIDS Knowledge:** Of the women surveyed, 37% could name one method of HIV
transmission, 58% could name two or more methods, 2% could not name any methods, and 2%
named incorrect methods. Intercourse was the mostly commonly cited method, with razors,
unscreened blood transfusions, and unsterilized needles following in frequency. When asked
about methods of prevention, 53% could name one method, 40% could name two or more
methods, 3% could not name a method, and 3% named incorrect methods. The most commonly
named methods of prevention were abstinence, condoms, and reducing the number of partners.
The belief that HIV/AIDS is only transferred through promiscuous behavior leads to both a sense
of invulnerability if one is not promiscuous and stigmatizes those who are HIV positive.

**Support and Services Available to HIV Affected People:** Sixty percent of respondents could
name an organization that provided support and services to HIV positive people while 14% knew
that such organizations existed, but could not name them. Twenty-five percent did not know of
any such organizations.
Medical Services Available to HIV Affected People: In Mpika District there are two district hospitals and 22 rural health clinics. The district hospitals provide both free HIV testing and free ARVs to HIV positive patients. In 2009, the Mpika District hospital treated 30-40 new cases of HIV/AIDS each month. Over the course of the year (2009) Mpika District hospital provided ARVs for 1,650 HIV positive patients, including 16 pregnant women. While the rural health clinics provide free HIV testing and counseling for all patients, they provide very limited HIV/AIDS treatment services.

Use of Services by HIV Affected Women: Only 6 respondents (0.03% of the total) who said that there was an HIV positive person in their household, also said they had received goods or services from an NGO. However, 40% of women were able to name organizations that provide education, medical treatment, and other support and services.
Respondents Receiving Support and Services from NGOs: The majority of respondents (81%) said that their household had never received goods or services from an NGO. Only 18% of respondents said that they had, at some point, received goods or services from an NGO. Again, HBC was a prominent player and provides primarily food and household goods including: blankets, beans, cooking oil (also called salad), kapenta, soap, mosquito nets, mealie meal, and chlorine. Other NGOs mentioned included Caritas, CAMFED, DOPE, World Vision and North Luangwa. Although not a majority, a greater number of respondents (44%) said they had received training from an NGO at some point.

Cooperatives: Of the women surveyed, 83% said there were cooperatives active in their village, with 56% being members of a cooperative themselves. There does seem to be some relationship between cooperative membership and income, although the direction of causality is unclear.

Fig. 11 Cooperative Membership and Income

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6 We do not believe that this is an accurate reflection of the situation and that respondents were concerned that if they said they had received services from an NGO that they would be disqualified from receiving services from WEAVE despite the fact that they were reassured that this was not the case.
IV. RECOMMENDATIONS

Taking into account the preceding findings, we offer the following recommendations for the implementation of the WEAVE program in Mpika, Zambia.

A. Recommendations for WEAVE Program Implementation

- Across all of the constituencies, results indicate that women are generally aware of their rights under Zambian law. The problem lies in their ability to exercise them, specifically through the local level legal system. This arises from inadequate enforcement at the local level and the inability of women to access services in Mpika town because of their geographic isolation. Given that women overwhelmingly reported taking grievances and disputes to these local level legal systems, Nascent Solutions should focus its efforts on improving these systems, rather than on training aimed at informing women of their rights. All relevant stakeholders including representatives of the local legal system (ie. chiefs, village headmen, and CCPU officials), and especially male community members, should be included in these efforts.

- For women in Mpika, and especially rural women, long distances from markets, banking and other financial services are a significant barrier to business development. The creation of new local markets through crop diversification or the provision of transportation to existing markets will be necessary to connect women to markets. A market analysis would help to identify crops which have the potential to be profitable in the Mpika Central markets (and represents a potential future Capstone project).

- The other major barrier to financial and economic progress for women in Mpika is a lack of start-up capital. Minimum initial deposits at commercial banks and cooperative membership fees exclude the poorest women. There is a need for village banking programs that are
accessible to these women. Existing savings systems, such as in Katibunga Parish, are a potential avenue to increase the capacity of existing community banking services.

- Women in Mpika have access to HIV/AIDS education through a number of organizations and as a result their knowledge of methods of prevention and transmission is fairly high. It is unclear if this knowledge is being put to practical use and this may be a function of overall levels of empowerment rather than education. In addition, significant stigma exists towards people with HIV/AIDS, discouraging them from seeking needed services. Given these findings the WEAVE program should focus on sensitization rather than general HIV/AIDS education.

- Access to and distance from legal, financial and medical services is a significant challenge for Mpika’s rural communities. Women in Mfuwe and Kachibiya consistently spoke of the impossibility of regular travel to and from Mpika town, the location of the closest banks, the largest market, the police station, and the area’s largest hospital. All components of the WEAVE program must take this distance into consideration and focus on increasing access to services for women in these rural areas.

B. Recommendations for Future Monitoring and Evaluation of the WEAVE Program

- Future monitoring and evaluation of the WEAVE program should include the questions from the baseline questionnaire that are directly tied to the WEAVE Results Framework. This will enable the program to track the progress of beneficiaries over time with regard to these specific indicators. (See Appendix 4)

- Pre- and post-testing should be done for women who receive literacy and ICT training as part of the WEAVE program.
V. LESSONS LEARNED

Overall, our fieldwork was conducted efficiently and successfully and without many of the major obstacles our previous experiences in the developing world had prepared us for. Still, having to rapidly familiarize ourselves with the Zambian context, rely on local staff and community members, and conduct hundreds of interviews, meetings, and focus groups raised several challenges. These challenges taught each of us a great deal about the design and implementation of international development projects, the role and reputation of international NGOs in the developing world and the importance of working with trustworthy and committed local staff on whom we relied.

First, we noted several things about the process of designing, implementing, analyzing and assembling the baseline report and offer the following lessons learned:

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

• Due to time constraints and staff limitations upon our arrival in Mpika, we were not able to conduct a true pilot of the survey and adjust it accordingly. Instead, we used an expert review, going over the survey in detail with the program staff (and interpreters) to verify its appropriateness and clarify any linguistic nuances or unclear questions and responses. A more extensive piloting period would have allowed for additional adjustments to the survey and would have perhaps improved the quality of responses.

• As we began conducting individual surveys, we noted inconsistencies and questions (or response options) that elicited unclear responses and were confusing to our interpreters. We
attempted to make these minor changes midway through the baseline survey process, but
realize that these adjustments may have given us inconsistent results.

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

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

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

- In our analysis, responses to certain survey questions were difficult to note and later code, as there were multiple answers to the same question. Nevertheless, this information was captured in survey notes and is presented in the final report as appropriate.

Second, our baseline survey was the first activity undertaken by Nascent Solutions in Zambia and thus was the organization’s introduction to the country and local community. Working with a small and new organization taught us a great deal about the role of NGOs and the tightrope walk between local contexts and expectations on the one hand, and the pressure to achieve immediate results on the other.
Because no village could be over-represented (in order to keep the sample as representative as possible), there were a limited number of surveys which were needed from each village. In nearly all cases, over 50 and as many as 100 women came to be interviewed, while only 25 to 30 interviews were needed. This resulted in frustration and anger among those women who could not be included, potentially causing damage to Nascent Solutions’ image and the image of NGOs in general.

Furthermore, although our interpreters emphasized (in their community introductions) that participation in the survey did not determine participation in the program, many respondents believed that by signing the consent form, they were signing up to participate in the program. They often asked when Nascent Solutions would be beginning activities in their village, a question which we could not answer, given that beneficiary villages had not yet been identified. We further realized that if and when these villages were targeted for WEAVE programming, the program activities would be conducted by completely new staff people and it would be unlikely that participants would connect those activities to our January visit. From these women’s perspectives, even if Nascent Solutions does reach them again, we came to see and listen to them once and will never return. This was frustrating and disheartening when we realized that many NGOs and Westerners, like us, had been through these villages, asking questions, collecting data, maybe even distributing food and healthcare supplies, and no doubt promising to return. It is unsurprising then, that these women doubted our intentions and reassurances. We spent a great deal of time discussing this pitfall of international development work and the way that the mistakes and inconsistencies of any project that has come before will influence and effect everyone doing subsequent work in that community.

Finally, many of the lessons we learned came out of our collaboration with local staff and
community members, who provided us with guidance and translation services throughout. We relied on these program staff members and community leaders to introduce us to village chiefs, civic leaders, and the communities in which we conducted interviews and to work tirelessly interpreting the large majority of our interviews and focus groups that were conducted in Bemba. We are very grateful for all of their help, but also note the following lessons that came out of this collaboration:

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

- The local WEAVE program staff we worked with were not native to Mpika, and began their work with Nascent Solutions the same week as our arrival. Because of this, relationships between Nascent Solutions and local government officials and chiefs had to be established before work could begin, delaying the start of the assessment.

- Two program staff quit unexpectedly, midway through the baseline assessment. Because they were also translators, we were forced to rely on bilingual locals to translate. Using people who lived within the communities to translate was not ideal given the personal nature of the questions.

- For focus groups and interviews that were conducted in Bemba, we relied entirely on our interpreters who set the tone and the pace of the interactions. We found ourselves constantly searching for a balance between quality and quantity – knowing the number of interviews we had to complete in order to have a large enough sample size, but also keeping in mind that without quality data, our results would be meaningless.
• There was some tension between newly hired staff and board members from the local community who had helped develop the program. We were not aware of the situation or potential for conflict prior to our arrival in Zambia and had to carefully navigate this delicate set of relationships.

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

• The Catholic Church, as one of the largest, best established and most trusted institutions in Mpika District, served as our “gate-keeper”, mobilizing women for surveys and focus groups. This meant that many survey respondents were members of the church and had received goods and services directly from the church or its affiliates, possibly skewing the responses to these specific questions. Although our contact in the Catholic Church made an effort to encourage non-members to come and participate in surveys our participant population may have been skewed toward Catholic respondents.

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

In summary, we had a very successful capstone experience with Nascent Solutions. We learned a lot about the process of conducting a baseline assessment, about doing development work in the field, and about the women of Mpika. This project has been a wonderful experience for us, and we hope to have made a lasting contribution to the WEAVE project of Mpika, Zambia.
WORKS CITED


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Zambia Central Statistical Office (CSO), Ministry of Health (MOH), Tropical Diseases Research Centre (TDRC), University of Zambia, and Macro International Inc. 2009. Zambia Demographic and Health Survey 2007. Calverton, Maryland, USA: CSO and Macro International Inc.

APPENDIX 1: TERMS OF REFERENCE

Title: GW-Nascent Solutions Capstone Research Partnership Terms of Reference

Project Title: Elliott School of International Affairs, IDS Capstone
Sector: Women's Empowerment Project
Dates: November 2009 - May 2010

Personnel:
- Sarah Boeckmann – Student, George Washington University
- Rachel Flynn – Student, George Washington University
- Allie McGonagle – Student, George Washington University
- Professor Sean Roberts – Director, International Studies Program, George Washington University
- Ashley Warriner – Student, George Washington University
- Dr. Beatrice Wamet – President and CEO, Nascent Solutions Inc.

I. Goals
Over a three-year period, beginning in October 2009, Nascent Solutions Inc will implement a United States Agency for International Development (USAID) program in Mipa District of Northern Zambia. In collaboration with international and local partners, Nascent will build the capacity of 12,000 women affected by HIV/AIDS to create and manage income generating activities. Nascent will also distribute rations of food aid to improve on 1,500 vulnerable children below 5.

The activities to be carried out under this initiative will have the following sub-objectives:
- Enable beneficiaries to develop literacy, numeracy and computing skills
- Enable beneficiaries to develop economic independence
- Raise awareness on the rights of the woman and the prevention of gender-based violence
- Improve beneficiary knowledge on the prevention of HIV/AIDS
- Improve the nutritional status of OVCs under five especially those living with HIV/AIDS
- Build linkages among the beneficiary groups and promote the sharing of lessons learned

II. Justification
According to Zambia’s Ministry of Education, women comprise about 60 percent of the illiterate adults living in the parts of the country. These women are the core of the population excluded from the process of production, and denied the opportunities to participate in social programs that are meant to improve their livelihoods.

This widespread illiteracy has had a severe impact on the lives and livelihoods of the poorest and most vulnerable in Zambia, cascading through all aspects of their lives, their communities and the development of the country itself. It has created a self-perpetuating cycle of disease, poverty and social exclusion that is passed from one generation to the next.

The HIV epidemic has spread throughout Zambia and its impact has been felt most by the vulnerable - notably young women and girls who become sexually active much earlier than men. At the end of 2006,
UNAIDS/WHO estimated that 17% of people aged 15-49 years old (about 1 million) were living with HIV or AIDS. Of these 1 million adults, 57% were women, nearly all of them illiterate. AIDS has impacted those in their most productive years, and, as families have disintegrated, thousands have been left destitute.

III. Program Plan
The GW Capstone Group will work with Beatrice Wamey, President of Nascent Solutions, and Vitalis Tita, Program Officer and Professor Sean Roberts of the George Washington University International Development Studies program in Washington, D.C. prior to the field visit. This work will include preliminary research, and the design of a baseline. The Capstone Group will maintain regular contact with these individuals to ensure that all needs of Nascent Solutions are identified and met prior the field trip.

The group will travel to Zambia from the last week of December 2009 through the second week of January 2010 to conduct a baseline survey on the four key components of the program. Upon return to Washington, D.C., the Group will analyze the results of the survey and present recommendations on how best to implement the program to empower women affected by HIV/AIDS and gender based violence to improve their livelihoods and participation in the economic development of their communities.

Throughout the spring 2010 semester, the group will develop evaluation metrics and surveys to be used for on-going project monitoring and evaluation, as well as for a mid-term evaluation to be completed at a later date. By the end of April 2010, the GW Capstone Group will present Nascent Solutions with their completed assessment and recommendations. The Group will also present its work and findings at a symposium at the George Washington University Elliott School of International Affairs.

IV. Scope of Work

A. Pre-Travel Deliverables: Completed by mid-December 2009
   The Capstone group will engage with Dr. Beatrice Wamey and Mr. Vitalis Tita to ensure that the terms and objectives of the partnership are understood and to develop a detailed toolkit for the baseline study and a feasible and mutually agreed-upon implementation plan.

B. Field Trip: Late December 2009 - January 2010
   In order to provide Nascent Solutions with baseline data with which they can measure future program impact, the Capstone Group will travel to Zambia to conduct a baseline survey which determines the following:
   - The level of involvement of women in economic activities in their community
   - The average annual incomes that women earn
   - The factors that exclude women from economic activities
   - Degree of access that women have to financial resources
   - The strategies that women, especially those affected by HIV/AIDS, use to deal with the challenges they face
   - The local interventions currently addressing the challenges of women affected by HIV/AIDS
   - The prevalence of gender based violence in the target region and the response of the community to the situation
   - The existence of common initiative groups for women in the target region
   - Literacy levels among women including their skills and knowledge in ICT, vocational and other business skills
   - The level of involvement of women in information and communication technology

10 November 2009 – Page 2
Degree of awareness and knowledge of women’s rights, especially in regards to their rights and the prevention of gender based violence

To ensure the quality and validity of the baseline survey Nascent recommends the use of both qualitative and quantitative methods to collect and analyze the data. These will include interviews, focus groups, observations and surveys. Given that a majority of the target beneficiaries are not literate, bilingual project assistants will work closely with the Capstone team to review data collection tools for cultural sensitivities and facilitate the study. Most data collection will be conducted by the Capstone team, working in pairs to reach the largest number of subjects. The survey data will be analyzed and reported in English.

C. Follow-up Activities: Mid-January to mid-February 2010
Analyze and report on the baseline survey. Based on needs and priorities identified by the survey, the team will make recommendations on the effective implementation and evaluation of the project.

D. Development of Evaluation materials: Spring 2010
The team will develop evaluation metrics and surveys to be used in on-going monitoring and evaluation, as well as in a mid-term evaluation to be completed at a later date. Recommendations will be presented to Nascent Solutions in a format agreed upon by Nascent Solutions and the Capstone team and separately to the GWU Capstone cohort, as outlined by that program.

V. GWU Capstone Team Responsibilities:
- Deliverables:
  - Blue print for and implementation of the Baseline survey
  - Survey results
  - Development of monitoring and evaluation tools
- Maintain regular contact with Nascent Solutions (at least once weekly) to provide and receive project for updates and advice;
- Work with Nascent Solutions staff on logistical and other aspects of fieldwork;
- Clearly document all academic sources in accordance with George Washington University Academic Integrity Policy;
- Submit final interim report on the results of the Baseline to Nascent Solutions by the end of February 2010; and final report including tools for future monitoring and evaluation by the end of April 2010;
- GWU will provide up to $1,200 international travel cost per team member;
- Complete all deliverables by dates above; and
- Keep accurate records of time devoted to project and submit timesheets promptly.

VI. Nascent Solutions Responsibilities:
- Maintain regular contact with Capstone group to provide guidance and updates (minimum once weekly);
- Provide input for preparation of deliverables;
- Provide appropriate attribution and acknowledgement for work produced by GWU Capstone Group when distributed internally or externally;
- Provide financial support for the balance in cost of airfare, once GWU reimburses members for the $1200 it has allotted;
Provide in-country support such as transportation to/from the airport and to field sites, interpreters as necessary and appropriate, and technical support (access to computers, equipment); and
Provide financial support, lodging, meals, operating expenses for the project and incidental expenses in the field in the approximate total amount of $6,720 ($112² per person per day x 15 days x 4 consultants).

Upon signing this agreement, Nascent Solutions and the GWU Capstone Group agree to the terms listed above. Signing guarantees acceptance of the Capstone collaboration, deliverables, and financial support, as outlined above, in full. This agreement can be altered or amended with the agreement of both parties.

Clients' Signature/Date

Dr. Beatrice Wamey
Executive Director and CEO
Nascent Solutions Inc.

Consultants' Signature/Date

Sarah Boockmann
Rachel Flynn
Allison McGonagle
Ashley Warriner

Rachel Flynn 11-10-09
Allison McGonagle 11/10/09
Ashley Warriner 11/10/09
APPENDIX 2: SURVEY WITH PERCENT DISTRIBUTION

Nascent Solutions, WEAVE Baseline Survey
Household Questionnaire, January 2010

Introduction and Consent

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

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

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

Signature of interviewee (acknowledging consent): _______________________________

Date: __________________

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

Questionnaire No.: ____________________

Name of interviewers: _______________________ Date of interview: ____________________

Language of Interview: English Bemba

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

Basic Information

Province: Northern
District: Mpika

2. Constituency: _______________________

Mfuwe: 32.7%
Kachibiya: 33.2%
Mpika Central: 34.1%
N = 211

3a. Ward__________________________ 3b. Village: _______________________

Chibwa: 10.4%
Chambeshi: 17.9%
Chimpembele: 32.5%
Musakanya: 20.3%
3c. Do you live in a rural or urban area?

Rural (Kachibiya, Mfuwe): 67.8%
Urban (Mpika Central): 32.2%
N = 211

4. Age of Respondent

0 to 20 years: 3.4%
21 to 30 years: 17.7%
31 to 40 years: 25.3%
41 to 50 years: 24.9%
51 to 60 years: 19.1%
61 to 70 years: 7.2%
Over 70 years: 2.4%
N = 209

5. Marital Status of Respondent

Married: 57.8%
Separated/divorced: 8.1%
Widowed: 20.9%
Single/never married: 2.8%
N = 211

Household Information

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

1 to 3: 6.7%
4 to 6: 33.8%
7 to 9: 36.7%
10 to 12: 18.6%
13 to 15: 4.3%
N = 210

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

0 to 2: 35.7%
3 to 4: 27.1%
5 to 6: 21.9%
7 to 8: 11.9%
9 to 10: 2.9%
11 to 12: 0.5%
N = 210

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

0 to 2: 70.4%
3 to 4: 19.4%
5 to 6: 8.3%
7 to 8: 1.5%
9 to 10: 0.0%
11 to 12: 0.5%
8. Of those children that are not your own, why are they living with you?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child of a deceased relative:</td>
<td>70.3%</td>
</tr>
<tr>
<td>Child of a deceased friend/neighbor:</td>
<td>0.7%</td>
</tr>
<tr>
<td>Parents unable to support child:</td>
<td>23.5%</td>
</tr>
<tr>
<td>Other:</td>
<td>5.5%</td>
</tr>
</tbody>
</table>

N = 145

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

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 2</td>
<td>37.8%</td>
</tr>
<tr>
<td>3 to 4</td>
<td>32.5%</td>
</tr>
<tr>
<td>5 to 6</td>
<td>22.5%</td>
</tr>
<tr>
<td>7 to 8</td>
<td>3.8%</td>
</tr>
<tr>
<td>9 to 10</td>
<td>2.4%</td>
</tr>
<tr>
<td>11 to 12</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

N = 209

10a. Are there any children who are old enough to be in school, but are not?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>23.6%</td>
</tr>
<tr>
<td>No</td>
<td>76.4%</td>
</tr>
</tbody>
</table>

N = 208

10b. (If yes to 11a), why aren’t these children in school?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>School fees (too expensive):</td>
<td>63.0%</td>
</tr>
<tr>
<td>Needed at home:</td>
<td>0.0%</td>
</tr>
<tr>
<td>Needed for work:</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other:</td>
<td>37.0%</td>
</tr>
</tbody>
</table>

N = 46

Literacy and Education Level

11. Have you ever attended school?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>96.7%</td>
</tr>
<tr>
<td>No</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

N = 211

12. What is the highest level of school you attained?

<table>
<thead>
<tr>
<th>Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>3.4%</td>
</tr>
<tr>
<td>Incomplete primary:</td>
<td>45.4%</td>
</tr>
<tr>
<td>Complete primary:</td>
<td>17.2%</td>
</tr>
<tr>
<td>Incomplete secondary:</td>
<td>25.3%</td>
</tr>
<tr>
<td>Complete secondary:</td>
<td>5.7%</td>
</tr>
<tr>
<td>Higher:</td>
<td>2.9%</td>
</tr>
</tbody>
</table>

N = 209

13. Can you read?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>83.2%</td>
</tr>
<tr>
<td>No</td>
<td>16.8%</td>
</tr>
</tbody>
</table>
14. In what language?

- English: 0.6%
- Bemba: 55.8%
- Both: 43.1%
- Other: 0.7%

N = 209

15. What level in Bemba?

- Easily: 57.8%
- With difficulty: 23.8%
- Not at all: 18.4%

N = 174

16. What level in English?

- Easily: 18.9%
- With difficulty: 16.9%
- Not at all: 64.2%

N = 206

Household income

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

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

N = 188

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

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

N = 335

19. Which of the following income sources was the primary source of income for your household this year? (Mark only one answer)
Selling agricultural products: 62.2%
Salaried/office work: 12.9%
Small business owner: 4.3%
Selling animals/fish: 3.8%
Relative sends money: 3.3%
Day labor: 2.9%
Self-employed: 2.9%
Brewing and selling beer: 2.4%
Service industry: 1.9%
Domestic work: 1.4%
Motorcycle/taxi driver: 0.5%
Other: 1.0%
N = 209

20. Estimated annual income (in Zambian Kwacha):

0 to 100,000: 8.8%
100,001 to 300,000: 15.5%
300,001 to 600,000: 16.1%
600,001 to 1,000,000: 7.8%
1,000,001 to 2,000,000: 15.5%
2,000,001 to 5,000,000: 18.6%
5,000,001 to 10,000,000: 6.7%
10,000,001 to 50,000,000: 10.4%
Over 50,000,000: 0.5%
N = 193

Income Expenditure
21. How does your household spend its income? (List top three expenditures)

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

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

Yes: 33.5%
No: 66.5%
N = 209

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

Primarily respondent: 60.3%
Primarily another HH member: 26.5%
Joint HH enterprise: 13.2%
N = 68
24. (If no to 22), why?

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

N = 122

25. What do you need to own land?

- Permission from chief: 69.8%
- Title: 14.1%
- Nothing: 2.5%
- Rental/lease agreement: 1.5%
- Other: 12.1%

N = 199

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

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

N = 207

27. How did you obtain the land?

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

N = 203

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

- Yes: 76.0%
- No: 24.0%

N = 200

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

- Yes: 81.7%
- No: 18.3%

N = 208

30a. Do you have any savings?
Yes: 29.9%
No: 70.1%
N = 211

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

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

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

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

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

Yes: 20.9%
No: 79.1%
N = 206

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

Husband alone: 46.5%
Respondent alone: 25.6%
Respondent and husband: 18.6%
Another person: 7.0%
Respondent and another person: 2.3%
N = 43

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

0 to 1: 16.1%
2 to 10: 9.9%
11 to 50: 28.0%
51 to 100: 33.2%
101 to 150: 12.8%
N = 211

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

34. Could/can you fulfill those requirements?

Yes: 53.3%
No: 46.7%
N = 122

35. (If yes to question 33) If you can fulfill these requirements but do not have an account, why not?
### Loan Use and Individual Income

36a. Have you ever received a loan?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes:</td>
<td>29.9%</td>
</tr>
<tr>
<td>No:</td>
<td>70.1%</td>
</tr>
<tr>
<td>N = 211</td>
<td></td>
</tr>
</tbody>
</table>

36b. Do you currently have a loan?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes:</td>
<td>8.7%</td>
</tr>
<tr>
<td>No:</td>
<td>91.3%</td>
</tr>
<tr>
<td>N = 150</td>
<td></td>
</tr>
</tbody>
</table>

36c. Where did you get the loan?

<table>
<thead>
<tr>
<th>Source</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>NGO:</td>
<td>49.2%</td>
</tr>
<tr>
<td>Village bank:</td>
<td>26.2%</td>
</tr>
<tr>
<td>Commercial bank:</td>
<td>13.1%</td>
</tr>
<tr>
<td>Personal loan:</td>
<td>8.2%</td>
</tr>
<tr>
<td>Other:</td>
<td>1.6%</td>
</tr>
<tr>
<td>N = 61</td>
<td></td>
</tr>
</tbody>
</table>

36d. Was the loan in commodity or cash?

<table>
<thead>
<tr>
<th>Type</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash/capital:</td>
<td>34.9%</td>
</tr>
<tr>
<td>Commodity:</td>
<td>65.1%</td>
</tr>
<tr>
<td>N = 63</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Amount</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 10,000:</td>
<td>9.1%</td>
</tr>
<tr>
<td>10,001 to 100,000:</td>
<td>13.6%</td>
</tr>
<tr>
<td>100,001 to 1,000,000:</td>
<td>31.8%</td>
</tr>
<tr>
<td>1,000,001 to 5,000,000:</td>
<td>36.4%</td>
</tr>
<tr>
<td>5,000,001 to 15,000,000:</td>
<td>9.1%</td>
</tr>
<tr>
<td>N = 22</td>
<td></td>
</tr>
</tbody>
</table>

36f. What is/was the interest rate?

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

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes:</td>
<td>19.6%</td>
</tr>
<tr>
<td>No:</td>
<td>80.4%</td>
</tr>
<tr>
<td>N = 56</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Use</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural inputs (seed, fertilizer):</td>
<td>60.7%</td>
</tr>
<tr>
<td>Reinvest in existing business:</td>
<td>11.5%</td>
</tr>
<tr>
<td>Pay school expenses:</td>
<td>6.6%</td>
</tr>
<tr>
<td>Buy household items:</td>
<td>6.6%</td>
</tr>
<tr>
<td>Start a business:</td>
<td>4.9%</td>
</tr>
<tr>
<td>Buy clothing:</td>
<td>1.6%</td>
</tr>
<tr>
<td>Festivals/weddings:</td>
<td>1.6%</td>
</tr>
</tbody>
</table>
Other: 4.9%
N = 61

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

**Household Decision Making**

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

<table>
<thead>
<tr>
<th>Decision Type</th>
<th>Husband alone</th>
<th>Respondent alone</th>
<th>Respondent and partner</th>
<th>Another person</th>
<th>Respondent and another person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decisions about whether or not respondent should work to earn money</td>
<td>32.9%</td>
<td>22.1%</td>
<td>23.9%</td>
<td>4.3%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Decisions about how the money respondent earns is spent</td>
<td>44.2%</td>
<td>34.0%</td>
<td>35.0%</td>
<td>4.3%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Decisions about how other household income is spent</td>
<td>33.0%</td>
<td>29.9%</td>
<td>26.5%</td>
<td>2.4%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Decision to get and spend loan</td>
<td>36.3%</td>
<td>25.8%</td>
<td>25.4%</td>
<td>2.4%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Decision to be involved in a church or community group</td>
<td>44.5%</td>
<td>46.4%</td>
<td>15.5%</td>
<td>2.4%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Decisions about children’s schooling</td>
<td>28.4%</td>
<td>40.9%</td>
<td>22.4%</td>
<td>4.3%</td>
<td>3.3%</td>
</tr>
<tr>
<td>Decisions to buy or sell property</td>
<td>24.2%</td>
<td>23.3%</td>
<td>9.0%</td>
<td>3.3%</td>
<td>5.7%</td>
</tr>
<tr>
<td>Daily household purchases</td>
<td>23.9%</td>
<td>15.5%</td>
<td>27.1%</td>
<td>3.3%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Large household purchases</td>
<td>23.9%</td>
<td>15.5%</td>
<td>27.1%</td>
<td>3.3%</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

N = 209

38. Who in your household usually has the final say on the following decisions?

<table>
<thead>
<tr>
<th>Decision Type</th>
<th>Respondent alone</th>
<th>Respondent and husband</th>
<th>Husband alone</th>
<th>Respondent and another person</th>
<th>Another person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decisions about whether or not respondent should work to earn money</td>
<td>38.6%</td>
<td>23.8%</td>
<td>32.9%</td>
<td>2.4%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Decisions about how the money respondent earns is spent</td>
<td>44.2%</td>
<td>29.8%</td>
<td>22.1%</td>
<td>2.4%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Decisions about how other household income is spent</td>
<td>33.0%</td>
<td>34.0%</td>
<td>23.9%</td>
<td>4.3%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Decision to get and spend loan</td>
<td>36.3%</td>
<td>29.9%</td>
<td>26.5%</td>
<td>2.4%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Decision to be involved in a church or community group</td>
<td>44.5%</td>
<td>25.8%</td>
<td>25.4%</td>
<td>1.9%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Decisions about children’s schooling</td>
<td>28.4%</td>
<td>46.4%</td>
<td>15.5%</td>
<td>2.9%</td>
<td>2.9%</td>
</tr>
<tr>
<td>Decisions to buy or sell property</td>
<td>24.2%</td>
<td>40.9%</td>
<td>22.4%</td>
<td>4.88%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Daily household purchases</td>
<td>23.9%</td>
<td>23.3%</td>
<td>9.0%</td>
<td>2.9%</td>
<td>2.9%</td>
</tr>
<tr>
<td>Large household purchases</td>
<td>23.9%</td>
<td>36.7%</td>
<td>27.1%</td>
<td>5.7%</td>
<td>5.7%</td>
</tr>
</tbody>
</table>

Total (N) 210 208 209 204 209 207 205 210 210

**Knowledge of Rights**

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

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

N = 209

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

<table>
<thead>
<tr>
<th>Situation</th>
<th>Marriage</th>
<th>Divorce</th>
<th>Property Dispute</th>
<th>Custody Dispute</th>
<th>Domestic Violence</th>
<th>Rape</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
41. Does the Zambian government guarantee the same legal protection for men and women?

Yes: 72.5%
No: 27.5%
N = 207

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

Yes: 58.9%
No: 41.1%
N = 207

**Gender-Based Violence**

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

Yes: 65.1%
No: 34.9%
N = 205

43b. How often do you think this occurs?

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

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

Yes: 65.5%
No: 34.5%
N = 208

44b. How often do you think this occurs?

- Frequently: 24.1%
- Sometimes: 30.5%
- Rarely: 34.2%
45. What are reasons why a man might beat his wife?

Because he/she had been drinking alcohol: 25.8%
Disobedience or disrespect: 23.5%
Because he/she suspects infidelity: 18.8%
Because she neglected household responsibilities: 8.4%
Because she refused to have sex with him: 4.5%
Because she asked him for/misspent money: 3.9%
Because she went out without permission: 3.9%
Other: 11.2%
N = 357*

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

Yes: 33.7%
No: 65.8%
N = 205

47. Do you think that a woman can refuse to have sex with her husband?

Yes: 33.3%
No: 66.7%
N = 207

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

Yes: 38.5%
No: 61.5%
N = 205

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

Yes: 59.7%
No: 40.3%
N = 206

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

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

Knowledge of available services

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

Yes: 43.1%
Yes, but cannot name: 11.8%
52. Do you know of any social welfare-based services that abused women can access?

Yes: 33.7%
Yes, but cannot name: 18.0%
No: 48.3%

N = 205

53. Have you heard of the Victim Support Unit?

Yes: 90.5%
No: 9.5%

N = 210

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

Yes: 38.1%
No: 61.9%

N = 189

HIV/AIDS

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

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

N = 207

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

N = 370

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

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

Correct Methods Named:
- Abstinence: 36.6%
- Condoms: 27.1%
- Reduce number of partners: 17.0%
<table>
<thead>
<tr>
<th>Behavior</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoid sharing razors</td>
<td>7.2%</td>
</tr>
<tr>
<td>Wear gloves around HIV patients</td>
<td>3.6%</td>
</tr>
<tr>
<td>PMTCT</td>
<td>2.0%</td>
</tr>
<tr>
<td>Avoid sharing needles</td>
<td>1.6%</td>
</tr>
<tr>
<td>Wear gloves when assisting delivery</td>
<td>1.3%</td>
</tr>
<tr>
<td>Get tested</td>
<td>1.0%</td>
</tr>
<tr>
<td>Avoid tattoos</td>
<td>0.7%</td>
</tr>
<tr>
<td>Education</td>
<td>0.6%</td>
</tr>
<tr>
<td>Avoid unscreened blood</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>77.7%</td>
</tr>
<tr>
<td>Yes, but cannot name</td>
<td>13.1%</td>
</tr>
<tr>
<td>No</td>
<td>9.2%</td>
</tr>
</tbody>
</table>

58. Do you know of any medical facilities which provide treatment for people who are HIV positive?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>81.2%</td>
</tr>
<tr>
<td>Yes, but cannot name</td>
<td>10.4%</td>
</tr>
<tr>
<td>No</td>
<td>48.4%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>60.2%</td>
</tr>
<tr>
<td>Yes, but cannot name</td>
<td>14.6%</td>
</tr>
<tr>
<td>No</td>
<td>25.2%</td>
</tr>
</tbody>
</table>

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

60. Is anyone in your household living with HIV?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>18.1%</td>
</tr>
<tr>
<td>No</td>
<td>81.9%</td>
</tr>
</tbody>
</table>

Links to Government/NGOs and Others

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

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

61b. If yes, who?

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

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

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

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

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

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

63a. Are you a member of a cooperative?

Yes: 56.2%
No: 43.8%

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

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

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

Yes: 83.9%
No: 16.1%

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

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

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

Yes, for the whole thing: 16.2%
Yes, sometimes: 4.8%
No, never: 79.0%

* Several respondents gave more than one answer when asked to list all possible sources of household income, accounting for the number of responses exceeding the number of individual respondents.
APPENDIX 3: FOCUS GROUP GUIDELINES

Good morning/afternoon/evening. My name is _______ and I work with Nascent Solutions, an NGO intending to work with USAID in Mpika. Our goal is to empower women to earn a living for themselves and help each other in agriculture activities and any other activities that would provide an income. We are conducting this focus group to help us to understand more about the women in Mpika and to help guide the program. Our discussion should last for about _______ minutes. I will be helping to guide the discussion and make sure everybody has a chance to speak. These are my friends_______. ______will be helping to translate and _____ will be taking notes during the discussion so that we do not forget any of the points discussed. Although s/he will be recording the points raised, s/he will not write down any names, so whatever you say will be confidential. Also, please know that your answers will not affect your eligibility for participation in the program. Before we go further, we should all introduce ourselves. Please tell us your name and where you live. Now we have introduced ourselves, let me develop some ground rules that will make our session more effective, for example, please don't interrupt anyone and try to give everyone a chance to speak.

Signature of participant (acknowledging consent): _____________________________________

Date: ____________________________________

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

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

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

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

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

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

NGOs

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

Other thoughts? Suggestions? Encourage discussion.
APPENDIX 4: WEAVE RESULTS FRAMEWORK

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

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

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

3. **Percent increase in community response to GBV**
   Do you and your friends talk freely about what happens in your homes? (Level at baseline)
   - Yes: 59.7%
   - No: 40.3%
   \[N = 206\]

   Do you know of women in your village who have experienced physical or sexual violence from their husband or intimate partner in the past 12 months? (Level at baseline)
   - Yes: 65.1%
   - No: 34.9%
   \[N = 205\]

   How often do you think this occurs? (Level at baseline)
   - Frequently: 33.7%
   - Sometimes: 29.5%
   - Rarely: 30.6%
   - Never: 6.2%
   \[N = 193\]

   Do you know of anyone who has experienced physical or sexual violence from someone other than a husband or another intimate partner in the past 12 months? (Level at baseline)
   - Yes: 65.5%
   - No: 34.5%
   \[N = 208\]

   How often do you think this occurs?
   - Frequently: 24.1%
   - Sometimes: 30.5%
   - Rarely: 34.2%
   - Never: 11.2%
   \[N = 187\]

**Context Indicators**

1. **Number of women without business skills**
   Can you read? (Level at baseline)
   - Yes: 83.2%
   - No: 16.8%
   \[N = 209\]
In what language? (Level at baseline)

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

N = 174

What level in Bemba? (Level at baseline)

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

N = 206

What level in English? (Level at baseline)

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

N = 201

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

Do you have any savings?

<table>
<thead>
<tr>
<th>Answer</th>
<th>Level at baseline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>29.9%</td>
</tr>
<tr>
<td>No</td>
<td>70.1%</td>
</tr>
</tbody>
</table>

N = 211

Have you ever received a loan?

<table>
<thead>
<tr>
<th>Answer</th>
<th>Level at baseline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>29.9%</td>
</tr>
<tr>
<td>No</td>
<td>70.1%</td>
</tr>
</tbody>
</table>

N = 211

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

<table>
<thead>
<tr>
<th>Answer</th>
<th>Level at baseline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>18.2%</td>
</tr>
<tr>
<td>No</td>
<td>81.8%</td>
</tr>
</tbody>
</table>

N = 209

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

<table>
<thead>
<tr>
<th>Answer</th>
<th>Level at baseline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>44.3%</td>
</tr>
<tr>
<td>No</td>
<td>55.7%</td>
</tr>
</tbody>
</table>

N = 210

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

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

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

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

**IR1: Increased Knowledge and Business Skills**

1. **Number of women trained in business management skills**

   Level at baseline: 0

2. **Number of groups with a good business plans**

   Level at baseline: 0

**IR2: Increased Involvement of Women**
1. **Number of women’s groups formed**  
   Level at baseline: 0

2. **Number of support groups for GBV victims**  
   Do you know of a local organization that provides legal assistance to abused women? (Level at baseline)  
   - Yes: 43.1%  
   - Yes, but cannot name: 11.8%  
   - No: 45.1%  
   N = 204

   Do you know of any social welfare-based services that abused women can access? (Level at baseline)  
   - Yes: 33.7%  
   - Yes, but cannot name: 18.0%  
   - No: 48.3%  
   N = 205

**IR3: Increased Access to Resources**

1. Size/value of group savings and loans scheme  
   Level at baseline: 0

**IR4: Increased Access to Data on the Situation of the Women**

1. **Number of people interviewed**  
   Level at baseline: 211 (total survey respondents)  

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

3. **Number of resources reviewed**  
   Level at baseline: 25

**IR5: Increased Awareness of the Rights of Woman and the Prevention of HIV/GBV**

1. **Number of community outreach activities organized**  
   Level at baseline: 0

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

**IR6: Increased Stakeholder and Community Support**

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

2. **Number of traditional leaders supporting the program**  
   Leaders spoken with as part of baseline:  
   Level at baseline: 1 (Chief Chikwanda)  
   Number of men attending program activities:  
   Level at baseline: 0
APPENDIX 5: DAYS IN THE FIELD

Thursday, 31 December
- Depart ATL
- Arrive OR Tambo

Friday, 1 January
- Depart OR Tambo
- Arrive Lusaka

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

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

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

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

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

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

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

Saturday, 9 January
- 24 surveys in Mpika Central

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

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

Tuesday, 12 January
- 38 surveys in Kachibiya

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

Thursday, 14 January
- Drive back to Lusaka

Friday, 15 January
- Depart Lusaka