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## DIFFERENT MEANINGS AND INTERESTS OVER WOMEN'S CLUBS IN RURAL ZAMBIA: AN ETHNOGRAPHY OF DEVELOPMENT IN PRACTICE

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**ABSTRACT** The whole population of rural women nominally form the targeted groups. Outsiders assume that women's groups mean the same things to all the actors involved. However, findings from rural Zambia, first, show that each individual saw different interests and meanings in the Women's Clubs independent of the agenda of the initiative, which resulted in their participation and non-participation. Some interpreted the activities of the Women's Clubs differently from those of the outsiders. Even among the members, there were diverse meanings for participation, ranging from economic purposes to just being with others. Non-participation was due to either self-exclusion by choice or by circumstance.

Secondly, contrary to the assumption that the group would act as a unit with common interest because of the shared gender, conflict as well as co-operation arises within groups. Women's Clubs faced risks of dissolution or division at junctures. The relevance of development initiatives hinges on more critical reflection on the practices which are heterogeneous and diversified.

**Key Words:** Development aid; Grass-roots groups; Gender; Southern Zambia.

### INTRODUCTION

To present this human world as a problem for human beings is to propose that they "enter into" it critically, taking the operation as a whole, their action, and that of others on it. It means "re-entering into" the world through the "entering into" of the previous understandings which may have been arrived at naively because reality was not examined as a whole (Freire, 1974: 154-155).

From August 1987 to July 1990, I worked as a Japan Overseas Cooperation Volunteer in Monze District, Southern Zambia. During this period, I was attached to the Ministry of Labour, Social Development, and Culture, and worked mainly at the Monze District Social Development Office (SDO). Through the grass-roots groups called "Women's Clubs," a variety of development agencies including the SDO were making efforts to implement their own development interventions in Monze. Originally, Women's Clubs in Zambia were organized in the welfare approach in which women were labelled as "mothers and wives", and later on the label was shifted to "unutilised resources" in efficiency approach (Bardouille, 1992). In the labelling framework, developers are active subjects who select one aspect of the lives of the targeted people as passive recipients. This tendency was also found in

Monze. It seemed to regard development intervention as the active actor with rural society seen as passive in twofold ways. First, development interventions were assumed to be active forces in the sense of taking initiatives towards the targeted as passive recipients, in relation to the interface of development projects and rural society. Secondly, rural society was assumed as passive in the sense that the people needed to be helped or empowered by outsiders as if they were living passively, as if ultimately their livelihoods were dependent on the state. As I stayed in Monze, instead of looking at the people as targets of the programme, I came to want to see the programme through the people's eyes and to see the totality of their livelihoods which comprise of their own strategies and development interventions if any. I begin by explaining how I arrived at some issues to be questioned, showing the trail of my experiences and thoughts to reach the point of departure.

### A POINT OF DEPARTURE

In Monze, to co-ordinate women's work efficiently, a Women's Co-ordinating Committee (WCC) composed of a part of the staff of the Ministries of Agriculture, Social Development and Health, and the Home Craft Centre was established in 1988. The team targeted a specific population of rural women in order to offer them packages of skills and knowledge through Women's Clubs. However, the task mainly fell on the extension workers to explain about the Women's Club and to form more Women's Clubs in order to present more packages. Not surprisingly, faced with a quota and transport constraints, the extension workers tended to work with only those who were willing and easy to contact.

At the very beginning of my work, I did not know what "extension" workers were or why they were so called. My concern was well described in *African Laughter* by Doris Lessing (1992: 216):

I met an Agricultural Extension Worker.

What is an Agricultural Extension Worker? you may ask, if still capable of being amazed at the jargon of bureaucrats.

An Agricultural Extension Worker is an expert in Agriculture. But why Extension Worker?

Don't ask, just don't bother to ask, but from one end of the world to the other, people who know about crops and soil and beasts are called Extension Workers.

Don't you *see*? It is an extension of knowledge.

Never mind.

I minded and wanted to investigate further. Paulo Freire, in the classic works such as *Pedagogy of the Oppressed* (1972) and *Education for Critical Consciousness* (1974), discussed the concept of extension and its mechanistic connotation. He cautioned against the danger of "assistencialism which contradicts man's natural vocation as subject in that it treats the recipient as a passive object, incapable of participating in the process of his own recuperation" (Freire, 1974: 15). In this kind of "assistencialism", extension implied "an action of taking, of transferring, of hand-

ing-over, and of depositing something in someone" (Freire, 1974: 99).

Relating this to Women's Club's activities in Monze, the WCC's work was to extend something such as skills and knowledge, towards someone, in our case, to rural women. The subject was the development agency while the object was rural women. We were concerned with this situation, and felt strongly the need of an alternative approach. We, then, decided to attend the Training for Transformation workshops, whose basic element was Freire's work on critical awareness. After the workshops, we went back to the villages, and organised workshops that incorporated games, simulations, and songs to make the members of Women's Clubs more participatory and critical, so that they would analyse their own situation and come up with their own action planning (Araki, 1992; 1998).

From the viewpoint of extension practice, one of the main objectives of promoting any project through the Women's Clubs was to transfer power or resources to those who did not have them. Given an economic and materialist framework, the term empowerment seemed to fit easily; it entailed the have-nots, the powerless or the disadvantaged acquiring or being given more power than they currently had, just as they could acquire or be given more money, more goods, or more knowledge. In this context, Women's Clubs functioned as vehicles and bridges to enable outsiders to gain access to those "hidden" within rural society, and supply them with packages for empowerment the outsiders deemed to fulfil their needs.

However, empowerment in Freire's sense is not just a matter of extending knowledge, skills, and resources to the oppressed. His interest was education, especially literacy programmes, through which partnership and dialogue between the oppressed and the educationalist might take place. He argued that everyone was a creative subject with their own knowledge and experience, and a complete misconception to regard anyone as an ignorant object. Thus, the role of a field worker was not the extension or banking of the knowledge, but to awaken critical awareness and enable people to realise the potential that was within themselves. The central point of his theory and practice is, thus, a critical consciousness, which he saw as the basis for collective action against oppression.

The WCC members were influenced by Freire's focus. Rather than extending resources and skills, we now aimed to empower rural women by making them critical subjects. But in doing this, we simply shifted the emphasis from extension at one end of the spectrum to conscientization at the other. Yet, we were not able to escape from the same trap. Whether we wished them to be subject or not, the women were still being acted on and the recipients of initiatives coming from us outsiders. This conundrum is comparable to Orientalism discussed by Edward Said (1978: 97):

On the level of the position of the problem, and the problematic... the Orient and Orientals [are considered by Orientalism] as an "object" of study, stamped with an otherness—as all that is different, whether it be "subject" or "object"—but of a constitutive otherness, of an essentialist character... This "object" of study will be, as is customary, passive, non-participating, non-autonomous, non-sovereign with regard to itself: the only Orient or Oriental or "subject" which could be admitted, at the extreme limit, is the alienated being, philosophically, that is, other than itself in relationship to itself, posed, understood, defined—and acted on—by others.

Whether through an extension method of transferring something to the “object” or conscientization to make the oppressed into a critical “subject”, I felt that rural women were still being acted on and stamped with an otherness, and that they were the “object”, in our situation, of the development intervention. There seemed no way of escaping from this.

As time went on I felt increasingly constrained by the outsiders’ mission to bring development, whether it was considered as top-down or bottom-up. As I glimpsed local people’s own perception, the gap between the programme’s perspectives and rural women’s own strategies of living was becoming unsurmountable. My situation in Monze was like “being lost in the forest in search of timber” (Salole, 1991: 11). I felt a strong need to figure out the “forest” itself, i.e., the totality of livelihoods of rural people, and to see the world through their eyes.

Through “entering into” the previous experiences and understandings discussed above, I formulated two research questions. First of all, as I felt the gap between the outsiders and rural people, there was the question whether the women saw the same interests and attributed the same meanings to the Women’s Clubs as seen by the outsiders and indeed from each other. Villarreal (1992: 259) discussed the multiple dimensions of how each woman reacted to the same project: “After all, this was a project which came under the umbrella of ‘development for women’. Nevertheless, the situation was never experienced exactly in the same way by all of the women, and each dealt, manipulated, and recreated her own distinctive dynamics of conditions and meanings.” Crehan (1991: 186) similarly argued that, “different actors do not always use the same basic concepts to structure and make sense of the reality in which they live. They may have quite different assumptions about the meaning and function of development and development projects.” Considering this perspective to look at the interface of development intervention, I felt the need to look more closely at how individual actors saw and acted on Women’s Clubs, and to investigate the diverse interests and meanings, if any, behind the motivations to be a member or not.

Secondly, the basic unit for planning women’s development was targeting or labelling people in a same category such as “rural women” and “poor.” Built into this was the assumption that this group would in fact act as a unit with the commonality of disadvantage, poverty and subordination, which went beyond administrative convenience. Members of groups were, therefore, assumed to work together to maximise their benefit, share the burdens and/or fight against the same enemy. However, there was a need to investigate the assumptions of solidarity and homogeneity within a Women’s Club. Beyond that, I also questioned the fundamental assumption that women share and cooperate.

## THE RESEARCH SITES AND METHODS

### I. Research Sites

Monze District, my research site, is located on the mid-Plateau in the Southern Province of Zambia. For many centuries, the Bantu people speaking a variation of

the Tonga language (*Chitonga*) have lived on and around the Plateau. The total population of the Southern Province was 946,353, of which 157,451 was the population of Monze District (CSO, 1993). The economy of Southern Province is essentially based on agriculture and animal husbandry. However, there have been substantial changes in terms of type, quality and quantity of the crops which the peasantry cultivated and even in types of livestock kept. Over the years, maize superseded traditional crops such as sorghum and millet, and became the primary crop. In addition, cotton, tobacco and sunflower were introduced as cash crops. As a result, Southern Province became a leading agricultural region of the country (Chipungu, 1988).

However, Monze District has encountered a series of socio-economic changes externally and internally. One is the economic hardship partly due to the Structural Adjustment Programmes (SAPs) from the 1980s which widely affected the rural population of Zambia. As Geisler (1993: 1974) described, people in rural areas suffered from "a combination of rising cost of living, removal of agricultural subsidies, marketing and food." Along with the drought of 1992, the epidemic of corridor disease and AIDS, that Foster (1993: 253) called a "combination of three catastrophes," the hardships affected Monze District at the same time in the 1990s.

I returned to Monze from October 1993 to September 1994 after a 3 years' absence from my previous stay. I considered variations in the history of Women's Clubs to see if there was a difference in the way of using various groups for their livelihoods, and selected Mujika, Nteme and Bbwantu (Fig. 1) as research sites.

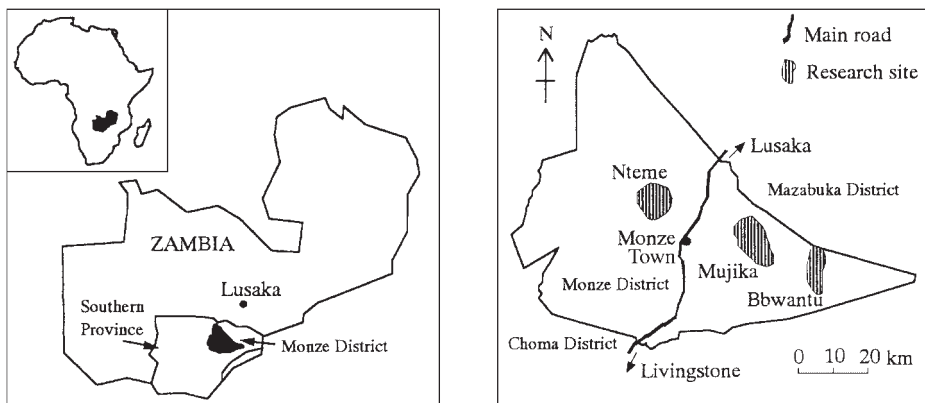


Fig. 1. Maps of Zambia and the Research Sites of Monze District.

Mujika is located about 20 to 30 km east of Monze town. The dominant population is the Tonga but the Ndebele immigrants from Zimbabwe have also settled. Women's Clubs were introduced by the extension officer of the Department of Agriculture in the 1980s, with church groups a particularly prominent feature. Nteme is located about 15 to 30 km north of Monze town and the inhabitants are the Tonga. This area has a long history of Women's Clubs introduced by the Department of Community Development in the 1960s and 1970s, but since the 1980s memberships have declined. Bbwantu, by contrast, is relatively isolated, about 40 to 50 km east of Monze town on the border with Mazabuka District. I anticipated fewer intro-

duced development interventions including Women's Clubs in Bbwantu.

## II. Research Methods

I divided the field research mainly into two phases. Phase I covered the period from November 1993 to March 1994 and was used for a basic survey. Phase II from April to September 1994 was mainly in-depth study. Instead of staying in one area for four months continuously, I made a rotation among the three areas of my field research to see the progress and change of project groups, and to wait for some issues to develop in each area. I used a checklist, which was modified or extended as I proceeded with the research. The basic survey involved semi-structured interviews to obtain basic information on individuals and households, while the in-depth study was conducted with unstructured interviews. The oral history of individuals and groups was recorded as well.

Groups and networks often extend beyond the borders of villages or districts. In addition, the borders of villages are not clear: in one case, a village is divided in two by another village. In this context, a village study in the classical style would have imposed artificial boundaries. Therefore, instead of doing a survey of a particular village, three different individuals from each area—Mujika, Nteme and Bbwantu—were selected in order to identify an initial sample for interviewees. Respondents were selected via "snowballing," using the criterion of membership or non-membership in Women's Clubs. This resulted in covering quite a wide area which included several villages.

My basic survey covered 30 individual members of the households from each area, in all 90 people, as well as key informants such as chiefs, headmen, extension workers and teachers. In most cases, I interviewed more than one member of a household. Then, for the in-depth studies, 30 individuals were selected. Rather than selecting a strictly stratified sub-sample of the total profile, my concern in identifying case study individuals was to include examples which I felt to be particularly interesting. The proviso was that these should cover a broad range in terms of household structure: relative wealth or poverty, community prominence, and levels of involvement in various types of groups and its variations. In addition, households of those case study individuals were selected in clusters. This had two purposes. First, to strengthen the group profile by including the perspectives of several members. Second, to deepen understanding of individual cases by including multiple parties in a relationship. This selection process gave approximately ten cases from each major household structure (polygamous, monogamous, and female-headed). It also covered seven Women's Clubs, four church groups and one political group.

## DIVERSE INTERESTS AND MEANINGS IN WOMEN'S CLUBS

There are some studies which have focused on membership of women's groups. First of all, differences in marital status are pointed out. Udvardy (1990) suggested that widowed women participate more than married women in Kenya. On the other hand, Buvinic (1986) pointed out that female heads of households, who were often

the poorest and had the most constraints, excluded themselves from projects that required time for group activities. Secondly, there are differences by age. Udvardy (1990) showed that older women were freer than younger women from the burden of farmwork and food processing. Thirdly, the economic situation affects women's participation. Safilios-Rothschild (1990) observed that the poorest women, whether married, single, and widowed were not members because they could not afford the membership contributions. Feldman (1984) also observed that women's groups in Kenya tended to be composed of better-off women with more time and the resources for membership contributions. On the other hand, Buvinic (1986) pointed out that women who were relatively better off and did not need to work for a living were self-excluded.

In Monze, the whole population of rural women were targeted and Women's Club membership was open to anyone who wished to join. As shown in Tables 1 and 2, membership included women of all types of marital status and from all socio-economic strata. However, 33 among 45 members were married, while only two single women participated. So far as the economic standard of the households was concerned, small-scale and traditional farmers participated more, while better-off farmers may have joined as advisers or excluded themselves. As for co-wives in polygamous households, there was the tendency for either none of them or all of them to join Clubs, although there were a few cases in which one or two among co-wives were members, which I describe in detail below.

In the following sections, I shall focus on how individual actors see and act on Women's Clubs, by looking at what are their motivations to be or not to be a member. First, those who find interests in Women's Clubs will be observed.

**Table 1.** Marital Status of the Members of Women's Clubs.

	Mujika (N = 15)	Nteme (N = 14)	Bbwantu (N = 16)	Total (N = 45)
Married (monogamous)	4	6	8	18
Married (polygamous)	6	4	5	15
Divorced	3	2	1	6
Widowed	2	1	1	4
Single	0	1	1	2

**Table 2.** Categories of the Women's Club Members Based on the Various Types of Farming Size.

	Mujika (N = 15)	Nteme (N = 14)	Bbwantu (N = 16)	Total (N = 45)
Medium	3	1	2	6
Small	7	10	12	29
Traditional	5	3	2	10

Note: The definitions of the types of farming enterprises are as follows:

- 1) Large-scale commercial farmers have more than 40 hectares under cultivation;
- 2) Medium-scale commercial farmers have farms of 10-40 hectares;
- 3) Small-scale commercial farmers have farms of 1-10 hectares, use some purchased inputs, and market some of their produce; and
- 4) Traditional farmers have farms of one hectare or less, do not use purchased inputs, and market only a little of their agricultural produce.

(The 1983 Food Strategy Study quoted in M. Carr 1991: 24)



## I. Women as Breadwinners

Table 3 lists women's main motivations for joining Women's Clubs. The motivations varied from one area to the other although the most common motivation was economic, followed by access to agricultural implements and loans.

**Table 3.** Reasons for Joining Women's Clubs (multiple answers).

	Mujika (N = 15)	Nteme (N = 14)	Bbwantu (N = 16)	Total (N = 45)
Earning income	12	4	14	30
Access implements/loans	14	5	3	22
Savings	3	0	0	3
Learning domestic skills	1	6	8	15
Working with others	4	2	3	9
Helping other members	1	2	1	4
Marriage preparation	0	1	1	2

Earning income through Women's Clubs is one of the major reasons for being a member. Among 45 members, 30 responded that this was a reason to join. This phenomenon can be understood in relation to economic hardship in rural areas from the 1980s onwards, when the combination of drought, corridor disease, and AIDS accelerated the impoverishment. In this context, women's responsibilities to the households have increased.<sup>(1)</sup> Women's Clubs seem to be one of the strategies which some of rural women can use to cope with the hardship and improve their living standards. In contrast with Nteme, the majority of Women's Clubs in Mujika were formed especially in order to deal with economic difficulties after the 1980s. Thus, member's motivation was commonly related to the need to earn income and/or gain access to implements and loans. For example, two younger women responded that they attended the club for marriage preparation; "I decided to attend the club when I reached that age" in the words of one of them. Recently, women may be expected to fulfil multiple roles. They are required not only to have domestic skills as it used to be, but also to fulfil alleviate economic hardship at households.

However, according to Table 4, obtaining regular income is not an easy task. Among 43 members, 23 women obtained regular or irregular income. A few Women's Clubs in Mujika seem to have provided regular income through a combination of crafts-making and seasonal farming. This was partly brought about through the hard work of the agricultural extension officers to bridge women and the funding agencies, and the connection with the Seventh Day Adventists (SDA) churches who helped the women in providing a market for their crafts through church connection.

**Table 4.** Availability of Income from Women's Club Activities.

	Mujika (N = 15)	Nteme (N = 13)	Bbwantu (N = 15)	Total (N = 43)
Regular income	7	0	0	7
Irregular income	5	6	5	16
Never having income	3	7	10	20

Note: Among 45 members of Women's Clubs, two participated as advisers and did not commit themselves to the actual activities.

Another important issue is how women used the income from Women's Club activities, if any. Colson (1958: 116), who conducted intensive and invaluable research on the Tonga, stated that "women may earn in various ways money which then belongs to them alone and over which the husband has no claim." Women in present-day Monze also have more say over the income from Women's Club activities. Table 5 shows that, among 23 respondents who earned regular or irregular income from Women's Clubs, 14 members used it on basic consumption of food, salt, and soap, seven of them used it for children's clothes and books, and four in male-headed households bought clothes for themselves.<sup>(2)</sup>

**Table 5.** How to Use the Income from Women's Club Activities (multiple answers).

	Mujika (N = 12)	Nteme (N = 6)	Bbwantu (N = 5)	Total (N = 23)
Basic consumption	11	2	1	14
Children's clothes, books, etc.	6	1	0	7
Her own clothes	4	0	0	4
Savings	5	1	2	8
Further investment	1	4	1	6
Purchasing livestock	2	0	1	3
Payment for milling	2	0	0	2
Hiring labor	1	0	0	1
Church donation	2	0	0	2

Note: Among 45 Women's Club members, 23 members obtained regular or irregular income from Club activities.

Table 5 shows that eight women saved money, and six women invested for further ventures. It should be noted that three members mentioned that being able to save money itself was the reason they joined Women's Clubs. Some Women's Clubs even openly function as savings groups. The Savings Development Movement was originally one of the major activities of a Zimbabwean NGO, and was introduced to the Southern Province of Zambia by a mission of the Food and Agriculture Organisation (FAO) of the United Nations and the Zambian Ministry of Agriculture. According to Jiggins (1985: 172), the original ideas of the Savings Development Movement was as follows:

The basic idea is that members develop their capital base through regular saving, and new income earning activities by drawing on their own labour... The idea of a club means that they pool their labour for certain activities, share in the acquisition or the transfer of skills and ideas between themselves, pool their savings to finance bulk purchase of agricultural and other inputs, and as their savings base develops, use some of their profits for community activities.

However, some members of the Women's Clubs felt such saving was a luxury, when they needed to spend money on education for their children and essential commodities. In addition, the outsiders' understanding of "saving" and that of the rural women were disparate. Some of the club members sent assets to their own relatives for safe-keeping, where there was no risk of it being confused with the husband's property and subject to the claims of his matrilineal relatives upon his death. The

women might also save in the form of goods and/or livestock instead of money, as Table 5 shows three women purchased livestock.

Besides savings and investment, two members of Women's Clubs in Mujika contributed 10 to 50% of their earnings from Women's Club activities to the SDA church. One of them mentioned:

Women's Club brings worldly things such as money. Members are concerned with earning money and do not think about others. On the other hand, the church group brings me peace and mutual help among members. As for me, both are important to make a living.

She may consider being a member as another form of long term insurance and mental support for everyday life. Some women like her who lived alone, needed various kinds of groups and networks.

## II. Women's Clubs as Means of Access to Resources

In Table 3, 22 members among 45 of the respondents mentioned "to have access to the agricultural implements and/or loans" as a reason to join Women's Clubs. Some Women's Clubs function as credit groups and bridge rural women and the funding and financial agencies. In Monze, Zambia Cooperative Federation (ZCF), Credit Union and Savings Association of Zambia (CUSA), commercial banks, and government ministries such as the Departments of Agriculture and Social Development provide rural women with credit and loans through Women's Clubs. Women's Clubs obtain loans typically for maize production. Most Women's Clubs divide the seeds and fertilisers among members who wish to obtain them to farm individually, instead of members sharing the same implements. After harvesting, they pool money and pay their loans as a Women's Club.

All the respondents who mentioned "access to credit or implements" as a reason to join a Women's Club had a special interest in access to fertilisers. Fertiliser became widely utilised among various peasant groups in Southern Province by the 1970s (Chipungu, 1988: 132). The peasants' successes in cash crop production can be understood in the light of increased purchases and utilisation of inputs such as fertilisers, pesticides and hybrid seeds. In those days, government made the provision of inputs a top priority project, even in rural Zambia. By 1978, at the latest, Zambia became "one of the highest per capita fertiliser consumers in the developing world" (Chipungu, 1988: 211). For rural women, access to the resources such as fertiliser through loans is an important means to producing more food for sale as well as for home consumption in the recent conditions of economic hardship. They see the Women's Clubs as one of the rear means of gaining access to these resources.<sup>(3)</sup>

However, it should be noted that among the women who answered "to access implements," there were quite often "free riders," who kept their names down in the case in future fertilisers should become available through the Women's Club. For example, one member said: "I joined a Women's Club in 1991. Since then, I attend the meeting once every few months. I just sit, watch others making mats and check whether fertiliser has arrived or not."

The literacy programme is also a case in point. For the planners, the literacy programme, combined with the increase of maize production, would empower women by both raising the female literacy rate and producing more food. The targeted groups, on the other hand, did not show much interest in literacy itself. For them, maize seeds and fertiliser seemed to be the main incentive to join the literacy class. Therefore, in practice, the programme was only able to attract participants when the government could afford to provide free maize seeds and fertiliser as handouts. In this way, the outsiders' intention to introduce certain activities and the meanings to which the rural women attribute according to their own situation are not always the same. The women see the introduced activities through their interests in the Women's Club, interpret and react in their own context.

### III. Expected Gender Roles

Crewe and Harrison (1998: 113-114) argued that although simple material gain is assumed to be a primary aspect of motivation, the reasons might not always be material interest. Similarly, concerning Monze, as seen above, if obtaining regular income through Women's Clubs is not an easy task, why do some women still join Women's Clubs?

In Nteme, learning domestic skills was the most common reason given for participation. This reflects the fact that Women's Clubs were formed in the 1960s, when domestic skills were more emphasised than other activities. However, in Bbwantu, where most Women's Clubs were formed in the 1990s, too, eight among 16 of the respondents gave "to learn domestic skills" as a reason for joining the Clubs. There were statements such as, "I wanted to learn about development of women, that is, cookery, basket making, clay pot making, etc.," and "after joining the Women's Club, I have learnt a lot about women's issues such as sanitation, how to keep children well, how to cooperate with husband. At least when you understand these you become a woman." Similarly, one song popularly sung among the Women's Club members was: "Club is good. It teaches how to cook and clean house. You should not carry a hoe to dig the love medicine. Club is the only medicine which makes your husband love you."

First, these responses and the song show the women's acceptance of the expected gender role in the society. Secondly, some women regard learning domestic skills positively and attribute positive meanings to it although a welfare-approach is criticised heavily.<sup>(4)</sup> Women may have different interests and needs, and vary from woman to woman as well as between them and the outsiders.

### IV. Just Being with Others

As shown in Table 3, nine of 45 members answered that they followed their friends and neighbours in enrolment, and four members joined in order to help teach others some skills and give advise. This shows that some women see Women's Club as a gathering place to simply enjoy the opportunity to be together with their friends, neighbours, or others from different areas whom they would not otherwise meet. Others come to share experiences or just gossip. This sort of gathering may

lead to collective actions on certain issues such as domestic violence and poverty alleviation in future.

## WHAT IS BEHIND NON-PARTICIPATION?

So far I have focused on women who took interest in the activities of Women's Clubs and those who attributed positive meanings to the Women's Clubs. Here, I shall look closely at the cases of the women who do not perceive such interests.

### I. Lack of Interest and Better Alternatives

There are women who decided not to participate in Women's Clubs by their decision. As shown in Table 6, among 32 women, four of them were not interested in joining Women's Clubs, and eight of them saw no benefit in the activities. As well, according to Table 7, some former members of Women's Clubs left the Clubs due to dissatisfaction. Similarly, in Table 8, 35 among 45 women responded that they would not join in future since they saw no benefit. In Nteme, women knew enough of Women's Club activities since the 1960s to have concluded that the Club was not beneficial. In contrast, Bbwantu has had only a short experience of the Women's Club movement, but already the majority of the respondents have decided not to join or have quitted because it did not provide what they expected.

**Table 6.** Reasons for not Joining Women's Clubs (multiple answers).

	Mujika (N = 13)	Nteme (N = 9)	Bbwantu (N = 10)	Total (N = 32)
Being busy at home/field	2	0	0	2
Being busy in other activities	2	2	1	5
Being sick	0	0	1	1
Husband's refusal	2	0	0	2
No interest	2	0	2	4
Cannot see benefits	0	4	4	8
Do not know activities	4	0	3	7
Not popular	2	0	0	2
Other reasons	1	1	2	4

Note: Among 90 informants, 45 were non-members of Women's Clubs. Among them, 32 had never been members of Women's Clubs and 13 (cf. Table 7) had left Women's Clubs.

**Table 7.** The Reasons Why 13 Former Members of Women's Clubs Left the Club (multiple answers).

	Mujika (N = 2)	Nteme (N = 7)	Bbwantu (N = 4)	Total (N = 13)
Club fading away	0	6	1	7
Unsatisfied results	2	1	0	3
Being busy at home/field	0	1	2	3
Distance	1	1	0	2
Change of residence	0	1	1	2

Note: Among 90 informants, 45 were non-members of Women's Clubs. Among them, 32 had never been members of Women's Clubs and 13 left Women's Clubs.

**Table 8.** Future Plans to Join Women's Clubs for the First Time or Once Again among 45 Non-members.

	Mujika (N = 15)	Nteme (N = 16)	Bbwantu (N = 14)	Total (N = 45)
Yes	6	3	1	10
No	9	13	13	35

Instead of participating in Women's Clubs, some women engaged in collective economic activities among themselves. They formed their own associations such as a local beer-brewing group instead. The members of this local beer-brewing group said, "The activities through Women's Clubs do not earn as much as we do." This sort of opinion indicates that individuals make a personal choice among various kinds of group and association membership if they had alternatives. Rural women may achieve their needs in their own ways outside of the planners' framework.

## II. Forced Decisions

In contrast, some women do not participate due to the situation in which they are embedded. I shall look at two cases as follows.

### 1. *Self-exclusion among the rich*

Table 6 lists various reasons why some women do not join a Women's Club. No respondent mentioned the membership fee, which is relatively cheap, for such a decision. Instead, through providing opportunities for income generating, access to resources such as fertilisers, and other kinds of support, Women's Clubs seem to be attractive and useful to the poor. There were only two cases of non-participation because of the husband's refusal.

On the other hand, women who were relatively better off and do not need to work for a living were self-excluded. For instance, in Mujika, where the Ndebele are better off than the Tonga, the Ndebele women regarded that Women's Clubs were for the poor. Only three Ndebele women in relatively poor households among the total membership of 32 in Kalundu Women's Club were members. Those who responded "don't know the activities" and "not popular" were all Ndebele women. The agricultural block supervisor in this area commented on such response:

I have explained the activities to them and furthermore, they have many occasions to explore for themselves other Women's Clubs' activities since they are living in the same area. The real reason for them not to attend is that they consider Women's Clubs are meant for the poor.

This shows that the rich may be self-excluded from Women's Clubs. However, a few younger Ndebele women mentioned they would not mind being members of the Women's Clubs because of recent economic hardship, but they hesitated. This is partly because they may subconsciously fear jeopardizing their identification as belonging to the "better off" and be worried about the eyes of others, especially those of the elderly Ndebele women.<sup>(5)</sup>

## 2. Polygamous co-wives and Women's Clubs

Another case can be found among polygamous co-wives. An agricultural extension officer commented that polygamous wives tended to join the Women's Club due to competition among them, as shown in Table 9. In one case, competition and jealousy worked negatively and resulted in none of the co-wives attending the Women's Club. A wife from a polygamous household explained the reason why she hesitated to join the Club: "One of co-wives and her daughter once attended the Club. She was gossiped about by the other wives such as 'she does not go to the Club but is meeting someone secretly.' Then she stopped going to the Club. Since I observed it, I am reluctant to join." Another polygamous household with ten wives had a different reaction. The wives commented that "We are like a Club. We teach each other and share a lot. There is no reason to join a Club."

**Table 9.** Participation in Women's Clubs among Co-wives.

	2 wives (N = 16)	3 wives (N = 5)	4 or more wives (N = 4)
None	6	0	2
One	2	1	2
Two	8	2	0
Three or more	-	2	0

Note: none, one, two, three or more = numbers of co-wives who were members of Women's Clubs.

All examples show the diversity among women in terms of age, class, and position in the household. According to the factors they face in everyday life, some decide not to participate in Women's Clubs, but commit themselves in better alternatives, while others are forced not to participate due to the relationship with others.

## QUESTIONING THE SUSTAINABILITY OF WOMEN'S CLUBS

According to the previous Table 8, seven among 13 members answered that they left the Women's Clubs because the Clubs faded away. This questions the sustainability of Women's Clubs. The following sub-sections will examine several reasons underlying the break-down or division of a Women's Club.

### I. Dependence on External Assistance

Some Women's Clubs depend heavily on outside support. Lombard and Tweedie (1972) expressed worries about whether the Women's Clubs which owned communal poultry schemes would be able to survive without external advice and assistance. Some Women's Clubs in Nteme were in such a situation. Because of stagnation of outside support and lack of incentives, the members lost motivation and stopped meeting. Thus, Women's Clubs gradually faded away as less and less participants gathered.

However, even if the Club itself faded away, skills and experience gained from the previous Club activities may remain in individuals, and then, could be the foundation for starting the Women's Clubs afresh in future. For example, when Women's Clubs were established in the 1980s, some women with former membership in the

1960s became central members. In addition, as individuals, the former Club members utilised skills and experiences to overcome the recent economic hardship. One couple commented:

We joined Masenge Women's Club in 1973. While the Club was active in 1970s, we learnt poultry, and we are still engaged in poultry... We think *lusumpuko* (development) means working together and sharing ideas. Thus, when the Club faded away, we were sad. But, we kept working with another couple. They also belonged to the same Women's Club as well as we are cousins and age-mates. We have known each other very well. We visit each other, discuss problems, and encourage each other.

This case shows that the skills and knowledge gained from ex-Women's Clubs' activities help the ex-members in alleviating on-going poverty. In addition, it shows that ex-Club members may keep working together in different relationships such as friends, neighbours and age-mates.

## II. Conflict in a Women's Club

Although Women's Club members are assumed to work together and gain maximum benefit through following shared objectives, there remains the question of conflict among women themselves as they proceed with the activities. Women's Clubs also tend to face risks of break down or division at the time of sharing the benefits. For example, Bulimo Women's Club presents an example of facing conflict over the money issue:

Bulimo Women's Club obtained the loan for the maize production through the Department of Agriculture, and divided among twenty members who wished to take. They did well and got benefit after sales for maize. Three of them, two wives of a polygamous household and their close friend (age-mate of one of them), decided to start a small business using a part of the benefit before returning their loan. They had thought the business would go well, but it did not. Therefore they could not return the loan. Since the loan was provided on the group guarantee, if the group does not pay back the whole amount, no member will be able to obtain a loan in the following year. It created division among members.

Several cases of misuse of Club funds have been also reported. Misconducts concerning money easily damages solidarity in a Club. Some Women's Clubs faded away after the treasurer misused the funds, the member disappeared with the bank book of the Women's Club, or nobody knew who had the Club funds. These examples bring into question the accountability and management abilities of the Women's Clubs.

## III. Free-Riders

The degree of contribution or participation in a group can cause a sort of conflict in a Women's Club, as some free-ride for the sole purpose of obtaining fertilisers,



and simply because some work hard and some do not on the communal field of the Women's Club. The hard-working members become frustrated. One of the Social Development Officers commented on this issue:

Although grouping was the base of our strategies, the problem of the degree of participation was there from the beginning. Some work, others don't. This negatively affects on group solidarity. Recently, therefore, the Department amended the policy, and started giving the chance of embarking on a small business to the individuals who are eager to work more. At the end, she will be able to enjoy her own benefit. Of course, the group is still there, but women have now alternatives.

This issue makes us rethink the concept of "grouping". Contrary to the assumption that a group brings more power and benefit to women rather than each working alone, some examples in Monze lead one to question this basic assumption. As social scientists such as Dwyer and Bruce (1988) and Sen (1990) analysed households from the co-operative and conflict aspects, Women's Clubs also contain elements of both co-operation and conflict.

## CONCLUSION

The whole population of rural women in Monze nominally form the targeted groups. Outsiders assume that Women's Clubs mean the same thing to all the actors involved. However, findings from Monze show that rural women saw different interests and meanings in Women's Clubs, which resulted in participation or non-participation. Even among the members of the Women's Clubs, there were different motivations to join Women's Clubs: learning domestic skills, earning income, gaining access to resources, or working with others. Some women interpreted the activities of the Women's Clubs differently from those of the outsiders as being observed through the cases such as "savings", literacy programme and income-generation. The degree of commitment and participation in the Women's Club varied from person to person. The motivations behind non-participation break into two types: decisions made by women themselves and decisions forced by the situation in which they were embedded. In the first case, some women did not see much interest in Women's Clubs or were simply busy at home/field and/or engaged in other activities. On the other hand, for the latter case, some women did not participate due to the relationship with others. Although women may be targeted as if they were homogeneous, the above shows that they will opt in or out of groups according to factors which differentiate them, and each individual reacts on Women's Clubs diversely.

There is also the tendency to assume that shared gender is the determining basis of solidarity and common interests, while different gender is the primary basis for division of interests and ideological dissonance. However, in reality, conflict as well as co-operation arises within groups. Women's Clubs faced dissolution or division at the time of sharing the benefits, misuse of club funds, and disparate devotions. This issue makes us rethink the concept of targeting practice. Although this lesson has

been taken by some planners and accordingly, women's programmes have started combining group based strategies and the promotion of individual enterprises, the relevance of development initiatives needs to be given more critical reflection on the practices which are heterogeneous and differentiated.

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#### NOTES

- (1) Some other studies also pointed out that external factors such as the recent economic stagnation have increased women's responsibilities for the households. For example, Dennis (1991), Ekejiuba (1995) and Bryceson (1995) pointed out that it was likely to be women who bore the major burden for overcoming this situation with increased responsibilities for the household survival.
- (2) Several studies (Whitehead, 1990; Vaa, 1991; Holmboe-Ottesen & Wandel, 1991; Ekejiuba, 1995) have suggested that priorities for how women use the resources and income were different from those of men. Women tended to use income on basic needs such as food, health, and school, while men tended to spend more on capital-intensive and prestige commodities such as bicycles, building materials, and meat, as well as on means to secure status in their communities, although these generalisations may warrant a further scrutiny.
- (3) Not only women but also men see Women's Clubs as a bridge between resource and rural households. Some men forced wives to be the members of Clubs, so as to gain benefit.
- (4) To some researchers, the empowerment approach is more advanced and desirable than the welfare approach (Moser, 1989). However, some studies (Thomas, 1988; Friedmann, 1992) pointed out the importance of tending to immediate practical needs as more pressing. In many instances, challenging subordination is not necessarily a first priority although it is also dangerous to generalise or conclude that women are only concerned with practical needs.
- (5) Some studies, however, reported that better-off women participated more. For example, Feldman (1984) observed that women's groups in Kenya tended to be composed of better-off women who had more time and the resource for membership contributions. Safilios-Rothschild (1990) pointed out that the poorest women, whether married, single, and widowed were not members because they could not afford the membership contribu-

tions. Crehan and Von Oppen (1988) and Sorensen (1992) argued that being a member of groups or contacting outsiders may give members of groups a form of prestige and status.

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